

1. What are the main aspects of disadvantage that should be investigated in this inquiry?

My submission focuses on housing because having adequate, affordable and suitable housing is an essential pre-condition of wellbeing. Housing is foundational to enabling fair life chances. Without a secure home, people cannot carry on many of the fundamentals of life that enable them to engage in work and their community, keep themselves and their families healthy, and provide a platform for children's development.

2. Where should the Commission focus its research effort?

The Commission should focus on stocktake and review of existing research literature & evaluations of housing policies and programmes (including overseas analysis) to understand and compile the necessary evidence base. It should only undertake additional research where there are critical research gaps to understanding causes, drivers, and developing effective solutions. With regard to housing, a NZ research platform has developed over years that provides evidence, insights and solutions into housing as a key lever in breaking the cycle of disadvantage (see below for some research reports).

3. Where should government focus its effort on finding solutions?

Housing, housing, housing. There are so many things wrong with the current housing system, which contribute to perpetuating disadvantage. Look at solutions that address:

- Poor house condition, persistent across all tenures but worst in rentals (See BRANZ national house condition surveys). Cold, damp housing in poor repair has been shown to cause & exacerbate ill health jeopardise mental health, and lower productivity through days off work due to illness.
- Lack of universal design as mandatory in all new builds. Older people's ability to age in place in their homes and communities is compromised because current stock is inadequate for maintaining accessibility and independence. Disabled people are disadvantaged because most stock does not even meet basic visitability standards.
- Weakly regulated rental market (despite recent reforms) that reduces tenure security. The major reasons for tenants having to shift are due to tenancy termination, and increasing rent that makes the property unaffordable.
- Different tenure solutions (homeownership, intermediate tenures, rental) that enhance housing opportunities and security, and do not discriminate on the basis of tenure.
- Housing resilience. Extreme weather events & pandemics are likely to become more prevalent. Safe, secure housing is an essential public health tool in a pandemic. Housing solutions must build in resilient housing features and amenities to ensure households can manage through these events.
- Increased government/public investment into diverse housing solutions.

To conclude, persistent, entrenched disadvantage can only be successfully addressed if access to decent housing is included in the mix of solutions.

Research

Building Better Homes Towns and Cities National Science Challenge publications,
<https://www.buildingbetter.nz/research/homes-spaces/publications>

Financialisation of the housing stock

https://www.buildingbetter.nz/publications/homes_spaces/Saville-Smith_21062021_stock_ownership_concentration_research_bulletin.pdf

https://www.buildingbetter.nz/publications/homes_spaces/Rehm_Yang_June2020_betting_on_house_prices_research_bulletin.pdf

<https://www.emerald.com/insight/content/doi/10.1108/IJHMA-02-2020-0010/full/html>

https://www.buildingbetter.nz/publications/homes_spaces/Saville-Smith_21062021_stock_ownership_concentration_research_bulletin.pdf

Benefits of lower-quartile value housing production

https://www.buildingbetter.nz/publications/homes_spaces/Saville-Smith_Nov2019_revitalising_production_affordable_housing.pdf

Housing and home for Māori

https://www.buildingbetter.nz/publications/homes_spaces/Cram_May2020_he_matou_whare_hsu.pdf

Housing & seniors

https://www.buildingbetter.nz/publications/homes_spaces/Cram_Munro_2020_life_when_renting_for_older_maori_alternative_jrnl.pdf

https://www.buildingbetter.nz/publications/homes_spaces/James_Aug2021_aging_in_place_as_older_tenant_bulletin.pdf

<https://www.tandfonline.com/doi/abs/10.1080/02673037.2020.1813259?journalCode=chos20>

Accommodation Supplement

https://www.buildingbetter.nz/publications/homes_spaces/Saville-Smith_Mitchell_Dec2020_accommodation_supplement_high_expenditure_low_efficacy.pdf

Increasing affordable housing stock

https://www.buildingbetter.nz/publications/homes_spaces/adm/Saville-Smith_et_al_2017_ADU_Potential.pdf

Land costs

<https://www.buildingbetter.nz/publications/Build-163-59-Feature-National-Science-Challenges-Land-Costs.pdf>

<https://www.tandfonline.com/doi/citedby/10.1080/02673037.2019.1594713?scroll=top&needAccess=true>

Land covenants

https://www.buildingbetter.nz/publications/homes_spaces/adm/Fredrickson_2018_land_covenants_in_Auckland_AC.pdf

https://www.buildingbetter.nz/publications/homes_spaces/adm/Fredrickson_Saville-Smith_2018_covenants_risk_to_supply_of_land_for_affordable_housing_rb.pdf

Housing as a critical pandemic response

https://www.buildingbetter.nz/publications/homes_spaces/Cram_et_al_Jun2021_awhi_mai_awhi_atu_giving_receiving_support_covid19.pdf

https://www.buildingbetter.nz/publications/ktkr/Cram_2020_aroha_ki_te_tangata_MAI_Jrnl_2020_V9_4.pdf

https://www.buildingbetter.nz/publications/homes_spaces/James_Jun2021_%20learning_from_seniors_experiences_of_housing_and_home_covid.pdf

https://www.buildingbetter.nz/publications/homes_spaces/Saville-Smith_Mitchell_May2020_crowding_affordability_stress_among_essential_workers.pdf

See also:

- Special Housing Issue, NZ Population Review
https://population.org.nz/app/uploads/2021/08/NZPR_Vol.-47_final_cr.pdf
- The range of housing research conducted for the Centre for Housing Research Aotearoa NZ (CHRANZ) [https://thehub.swa.govt.nz/search/?agencies\[\]=3822](https://thehub.swa.govt.nz/search/?agencies[]=3822)