

# GETTING AUCKLANDERS INTO HOMES

**Too many Aucklanders struggle to find quality affordable housing – even families and individuals on medium incomes. And with Auckland’s population growing at a faster rate than the rest of New Zealand, it could get harder still.**

There are many forces driving our housing problem – macroeconomic and monetary policy, the private sector and choices people make, the capacity of the development sector, bank lending policy, the cost of building materials and much more.

**There is no single solution to this complex issue.** To tackle Auckland’s housing challenges, we need action on a number of fronts, working closely with central government, developers and other players in the housing sector.

**Over the next three years Auckland’s focus needs to be on:**

- More housing availability,
- Improved housing affordability, and
- More healthy homes.

The cost of housing is not the only thing we need to look at. The costs associated with living in that house are also important. That is why we need housing policies to be linked to policies that deal with transport and creating more, better paid jobs. And in addressing housing issues, we must be careful not to impact negatively on peoples’ housing equity.

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## HOUSING AVAILABILITY

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### ✓ **Make the Unitary Plan operative in 2016**

The Unitary Plan will play a significant role in making more housing available and improving housing choice. While the Housing Accord enables us to bring forward some of the positive impacts of the plan, it is only once the Plan is fully operative that its full benefits will be captured. An operative Plan will deliver certainty to Aucklanders and create the environment for quality, well designed housing to be built across the region. It will create an environment where it is more viable to develop a range of housing types to suit the different needs of different people. The Plan will also open up more land to allow for some outward growth, in addition to the upward growth in existing urban areas.

To capture the Plan’s benefits, it is imperative that we work through the submission, hearings and recommendation process of the independent hearings panel on the notified Unitary Plan as quickly as practicable and without delay.

### ✓ **Work with Housing New Zealand to provide more social housing and affordable housing and to showcase examples of great community-focussed, higher density development.**

Housing New Zealand (HNZ) is one of the largest residential land owners in Auckland and provides housing for many Aucklanders. As a large institution, it has the means to redevelop large tracts of land into high quality, community-focused mixed development of social, affordable and private market housing – while at the same time improving the quality and overall number of social housing.

It is, therefore, important that we work closely with HNZ to ensure the Council’s regulatory plans and processes support redevelopment opportunities, thereby delivering greater housing options for all members of our communities.

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## ✓ Work with the development sector to address issues that prevent more housing coming on-stream

Council needs to spend time working alongside the development industry in order to enhance its understanding of the sector, its drivers and constraints. Through this we can be sure that we are not exacerbating those constraints and are instead actively trying to address them. We will ask Council officers to work with the development sector to deliver a work programme to assist the industry for consideration by the Governing Body in April. This report will include clear performance indicators that will be reported against quarterly.

## ✓ Establish a cross sector think-tank to deliver excellent housing and urban design

With the Unitary Plan notified, and over the next three years the Housing Accord, there is an opportunity to improve the quality of future housing options in Auckland.

Within the first two months of the next term, we will pull together a cross sector think-tank to assist to recommend ways that will ensure that the Unitary Plan delivers best practice greenfield development and urban regeneration projects. Such development will be characterised by excellent urban design coupled with high levels of sustainability and affordability.

## HOUSING AFFORDABILITY

### ✓ Implement the Auckland Housing Accord over its three year timeframe and ensure the best outcomes possible from this opportunity

The Auckland Accord and the Housing Accords and Special Housing Areas Act both provide for developing affordable housing. This affordable housing will be focused on low-to-modest income families and individuals. A percentage of housing developed under the Accord will be required to be affordable and specifically targeted at first time home buyers and those who do not have the means to purchase a home at market rates.

### ✓ Investigate the impact of and advocate for appropriate amendments to new macro-prudential tools such as LVR lending restrictions

While the intentions behind the Reserve Bank's LVR policy are understandable, the concern is that it fails to appreciate the complexity of, in particular, the Auckland property market – with the result that its incentives and impact appears to be misaligned. In practical terms, the policy seems more likely to punish those struggling with affordability, rather than changing the incentives of those causing it. Among other consequences, this means it is difficult for first time home buyers, working as hard as they can, to put together a deposit and get a foot on the property ladder.

In the first two months of the next Council, if returned as Mayor of Auckland, I will engage with the Governor of the Reserve Bank to advocate for the Auckland perspective of the LVR policy change.

### ✓ Work with partners to develop initiatives to address housing costs, particularly the cost of building materials.

Materials represent a significant portion of the cost of new homes. It is estimated that building materials in New Zealand cost 30% more than in Australia – suggesting a serious systemic issue.

The Housing Accord shows the potential for Central Government to work with Auckland to deliver practical solutions. Building on this potential, we will work with Government and the industry to develop initiatives to address the cost of building material costs.

In a similar collaborative fashion, we will work with relevant partners and the government to:

- Address the industries skills and training deficit.
- Investigate on-line building consents.
- Enhance the timely financing and delivery of core infrastructure to expedite development.

### ✓ Develop Council owned land to provide better housing for the elderly and contribute to more affordable housing.

Auckland Council owns almost 1500 units of housing for the elderly and is a significant land owner across the region – creating opportunities for development and redevelopment that can enhance the pool of affordable housing. By partnering to leverage these opportunities, we will provide more and better units for the elderly, and work to create exemplar affordable developments. In addition, we will actively explore options to partner with the community housing sector both in terms of development and management of Council's housing stock.

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## HEALTHY HOMES

### ✓ A retrofit programme for Council-owned housing stock

In the first six months of the new Council, a review will be undertaken of Council's housing stock to ensure it meets modern housing standards. In preparation for the 2015 Long Term Plan, the review will propose a retro-fit programme to ensure that all council-owned rental properties meet acceptable standards.

### ✓ Develop and trial a landlord Warrant of Fitness scheme to improve the quality of rental housing stock

There is a highly variable standard of rental properties across the Auckland region. At the low-quality end of the spectrum, this imposes significant heating costs and negative health impacts on many people who can least afford it. Further, perceptions among house hunters of poor quality, unreliable rental properties dissuades them from considering renting and, therefore, increases demand pressure on housing affordability.

There is clear economic and social benefit in improving the quality and attractiveness of rentals. Working with the Government, private sector and health professionals, we will work to develop and trial a rental 'WoF' system for rental properties.

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