

Alliance Party of Aotearoa New Zealand

Alliance Housing Policy

A Sovereign Right to Shelter

A unified programme for public housing, affordability, tenants' rights, and healthy communities.

Our Vision

The Alliance commits to making secure, healthy, and affordable housing a guaranteed public good. This policy brings together public construction, rent and mortgage affordability, tenant protections, cooperative ownership, bicultural design, energy efficiency, and democratic oversight into one national housing programme.

1. Foundations: Housing as a Fundamental Human Right

Housing must move from a volatile commercial commodity to a binding responsibility of the state. Without a secure home, the foundations of a productive life stay out of reach. Health, education, and steady work all depend on knowing you have a secure place to call home.

The Alliance affirms that social justice requires access to adequate food, clothing, and shelter. Shelter is not a luxury; it is a basic human need and a sovereign right. The state must therefore guarantee quality, secure, and affordable housing through **Kāinga Ora**, ensuring that dignity is protected from the instability of an unregulated market.

The Case for Intervention

The housing crisis is a profound failure of public priorities. The Alliance therefore advances a moral and economic case for major state-led intervention to close that deficit and restore the promise of a secure home.

To protect this right across political cycles, we will establish a **Legal Minimum Housing Standard**. This mandate will bind successive governments to clear quality and availability requirements, preventing future neglect and stopping the national housing stock from falling into sub-standard decay.

Housing as a Home, not an Asset

Building alone will not fix a market in which housing is priced as an investment. For forty years, the returns to owning houses have outpaced the returns to either work or productive investment in local industry. That is a policy choice, not a fact of nature, and it is the reason a shortage persists through every building boom.

The Alliance's fiscal policy taxes capital gains and large accumulations of wealth. Applied to housing, it ends the arrangement under which an untaxed gain on a second house outperforms a lifetime of wages.

Our reform of the banking sector includes clear guidelines that retain favourable lending for owner-occupied dwellings, but steadily raises the requirements for loan eligibility for those applying to own additional investment property.

We will also take land seriously. Public land will be retained rather than sold to cover operating costs, held in public ownership and leased for housing, so that rising land values accrue to the public that created them. Where land is held and left undeveloped during a shortage, we will impose taxation on land bankers.

2. The National Rebuilding Programme: Safeguarding Public Housing Stock

For the last half century, public housing in Aotearoa New Zealand has been rationed to the most desperate. A service built only for people in crisis will always be underfunded, always be the first to be cut, and always carry a stigma. Countries with functioning housing systems do the opposite. Public housing is open to ordinary working households, and it is good enough that people choose it.

We will open the eligibility for public housing beyond the current hardship thresholds, with rent set as a proportion of income across the range. Mixed-income public housing makes the safety net permanent.

The long-term objective is that public housing stops being a residual category for those who have run out of options and becomes one ordinary way that people in the country live.

A state-led construction surge is the only viable way to correct market failure and systematically eliminate homelessness. Kāinga Ora will be the primary delivery vehicle, allowing the state to bypass private-sector inefficiencies and provide a surplus of high-quality dwellings.

Five-Year Home Construction Programme

The centrepiece of this effort is a five-year programme with two core commitments:

- The state will commit the necessary fiscal resources to Kāinga Ora for massive residential development.
- A five-year timeline to clear the social housing register, currently sitting at approximately 20,000 people.

Economic Sovereignty Mandates

- **National Resource Preference:** All projects must prioritise the use of local raw materials to bolster our domestic industry.
- **Local Labour Priority:** Construction contracts will mandate the use of local labour, foster domestic growth, and provide stable, high-skilled employment.

In line with the Alliance's core objectives, we will radically increase the volume of state housing construction. All existing Kāinga Ora stock will also be subject to a **Modernisation Requirement**, ensuring that established communities receive the same quality standards as new developments.

3. Rents, Affordability, and the Net Income Cap

Household security depends on separating housing costs from market volatility. Too many families have been trapped in substandard housing, high interest rates, and uncertainty. The Alliance will replace that with a predictable, income-based framework, so that nobody is choosing between the rent and the power bill.

The **25-Percent Affordability Rule** will cap all Kāinga Ora rents and state-backed mortgage repayments at no more than **25 percent of a household's net income**. Aligned with **United Nations recommendations**, this rule will be the central safeguard against housing stress.

This cap will deliver two key protections:

- **Low-Income Stability:** Providing a floor of financial security that allows families to plan for the future without fear of eviction or poverty.
- **Comprehensive Coverage:** We define "homeless" people to include not only those without a roof, but all citizens trapped in substandard or temporary accommodation; all such individuals will be entitled to claim assistance from Kāinga Ora to meet their needs under this cap.

4. State-Backed, Cooperative, and Bicultural Homeownership

From Renting to Owning

Public housing should be a foundation. Tenants who want to own their home will be able to convert a share of their rent into equity, building a stake over time without needing a deposit they would never save while paying market rent.

The household and the state own the home together. A family might start out owing a third of it and the state two thirds. They then buy the state's share down over time, as they are able. They hold the title, they make the decisions, and they are not tenants.

When the home is sold, the state takes its share of the sale price, not the sum it originally put in. A quarter share in a \$600,000 home costs the state \$150,000. If that home sells for \$800,000 ten years later, the state's quarter is worth \$200,000. The public stake grows with the market rather than being eroded by it, so the money coming back still buys a house rather than most of one.

The family keeps the larger part of any gain, which is the leg up. What the public does not do is hand over the whole gain and then start again from nothing.

The state has a strategic interest in creating non-predatory pathways to equity for low-income workers and whānau. For many households, private lending creates financial bondage rather than security. State-backed alternatives will make the stability of homeownership accessible, regardless of people's initial financial position.

The **Subsidised Loan Programme** will support this transition by offering:

- low-interest, state-subsidised loans, priced against the cost of public borrowing rather than against what the market will bear;
- a no-deposit requirement specifically for low-income workers and beneficiaries, removing the single largest barrier to entry for working people, and protecting their KiwiSaver from depletion.

To reflect diverse household and community needs, we will support **Alternative Ownership Pathways**:

- **Community Cooperative Housing**: Encouraging collective ownership models that foster community self-reliance.
- **Custom-Built Options**: Providing the flexibility for residents to have input into the design and scale of their dwellings.

A Bicultural Design Mandate, grounded in **Te Tiriti o Waitangi**, will require future housing developments to include options suited to extended family households, which the standard three-bedroom detached house has never accommodated well. Design standards will be developed with Māori and Pacific communities rather than for them.

Moreover, any form of dwelling of which there is an identifiable shortage for those seeking housing will be given priority in development plans. For example: single occupancy dwellings and dwellings that can accommodate gender segregation based on cultural need.

5. Tenancy Protections, Council Housing, and Advocacy

Council housing is a safety net, particularly for pensioners on fixed incomes, and it has been sold off piece by piece by councils under financial pressure. Preserving it keeps the social infrastructure of our cities in public hands.

We will establish a **Prohibition of Sale** for all council-owned housing. These assets must be held in public trust in perpetuity. To support local authorities, the state will provide low-interest loans to councils for the construction of **pensioner flats** that meet the needs of an ageing population.

A **Cost-Recovery Rent Model** will maintain long-term viability for pensioner housing. Rents will remain permanently affordable for tenants while covering maintenance and operating costs, without generating profit.

We will also introduce **Enhanced Tenant Rights**:

- **Legal Protections:** Strengthening laws against arbitrary or "no-cause" evictions to provide true security of tenure.
- **Independent Advocacy:** The government will provide direct funding for independent tenants' advocates, ensuring that renters have professional representation to enforce their rights and the 25-percent income cap.

6. Public Health, Energy Efficiency, and Universal Insulation

Housing quality is a health issue. Cold, damp housing drives respiratory illness and the bill for it arrives at the emergency department rather than the landlord. Treating housing quality as a health intervention reduces pressure on the health system while advancing environmental justice.

The **State-Subsidised Universal Insulation Programme** will eliminate cold, damp conditions across the country. It will apply to both privately owned and state-owned homes, using subsidies to ensure every home is warm and dry. This is a strategic investment in preventative health.

This initiative advances the Alliance's unified approach to economic and environmental policy by:

- setting mandatory energy-efficient standards for all buildings to reduce national energy demand;
- linking housing quality to the broader goal of a sustainable economy, as outlined in the Alliance's Red/Green Charter, where economic activity must respect the limits of the natural environment.

7. Democratic Governance: Authorities, Tribunals, and Administration

The long-term success of this strategy requires independent, inclusive oversight. Housing policy must be governed with the direct involvement of those most affected, keeping administrative bodies focused on social outcomes rather than narrow financial returns.

We will establish a **National Housing Authority** to coordinate the national strategy. Its membership will be democratically representative, with seats for groups most affected by housing need, including Māori, Pacific Island communities, and low-income workers.

To resolve disputes and enforce the new standards, an independent **Housing Tribunal** will be established. Modelled on the Tenancy Tribunal but with expanded jurisdiction, it will have the power to rule rapidly on:

- disputes regarding housing quality, entitlement, and the 25-percent net income rent and mortgage cap;

- compliance with the Legal Minimum Housing Standard.

The **Administrative Accountability** framework will ensure that **Kāinga Ora** and local authorities operate under a clear social mandate. Their performance will be judged by progress in eliminating the housing deficit and maintaining public health standards, removing the pressure to generate commercial dividends from an essential public service.

This policy represents the Alliance's fundamental commitment to the people of Aotearoa New Zealand: to build a society where quality housing is not a matter of luck, but a guaranteed right for all.