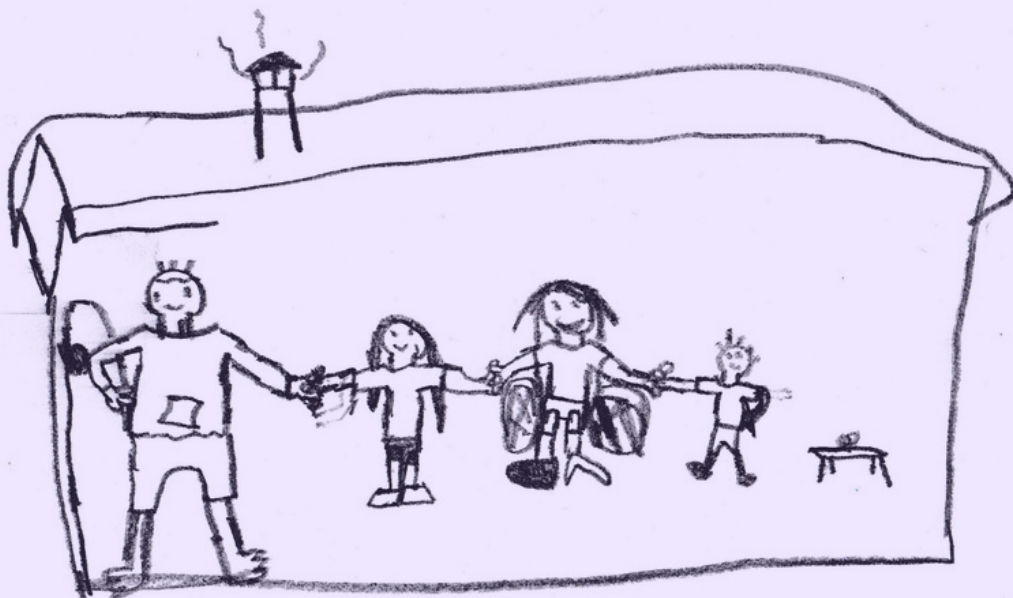


The right to a decent home in Aotearoa New Zealand: review 2023 — 2026

**Are we making progress, or going
backwards?**



Acknowledgements

This report was prepared by the Aotearoa New Zealand Human Rights Foundation's Housing Working Group. The foundation is an independent organisation dedicated to advancing human rights.

Dr Bryony Cornforth-Camden was the lead author with contributions from Jacqueline Paul, Tess Upperton, Jenny Ombler, Dr Esther Woodbury, Rose Frendin and Aaron Packard. We also thank Helen Isbister for editing, Sarah Webster for the design, Gabriel Packard-Polaczuk for the illustrations (age 7), and Dr Lucy Telfar-Barnard for reviewing. All written work on this report was contributed pro bono.

We also recognise the foundational work of Paul Hunt, former Chief Human Rights Commissioner and staff at Te Kāhui Tika Tangata Human Rights Commission in the Housing Inquiry from 2020 – 2023. This established for the first time a way to measure progress toward the right to a decent home in Aotearoa.

We want to especially recognise the vital and challenging work people and organisations across the country are doing in the housing space. Despite the backward steps by the government that this report documents, many iwi, hapū, Māori and community-based housing initiatives are leading the way.

Report published August, 2026 by the Aotearoa New Zealand Human Rights Foundation | Tūāpapa Tika Tangata o Aotearoa.
Website: humanrightsfoundation.org.nz

Preface

A decent home is a place where children thrive, people grow old, and where plans and dreams are made. As former Chief Human Rights Commissioner Paul Hunt says, “a decent home is the foundation for a life of dignity”.

Aotearoa New Zealand has ratified seven decency principles in international rights law which define a decent home as:

- habitable (warm and dry)
- affordable (basic needs such as food are not sacrificed to live there)
- providing security of tenure
- accessible
- culturally appropriate
- well-located near employment and essential services
- connected to core infrastructure such as power and water.

The right to a decent home must also be grounded in Te Tiriti o Waitangi - reaffirming Māori tino rangatiratanga over whenua and taonga.

This report asks the question: How is Aotearoa New Zealand realising the right to a decent home?

What we have found is sobering but not unexpected. The way housing is experienced in Aotearoa is deeply unequal.

In 2023, Te Kāhui Tika Tangata Human Rights Commission (the Commission) completed a two-year housing inquiry publishing its final report ‘Implementing the right to a decent home in Aotearoa: Fairness and dignity for all’ with recommendations for progress.

In the period since its completion to now there is little evidence of progress.

Of even more concern is that several of the government's recent housing initiatives are undermining progress made on our international human rights obligations and commitments under Te Tiriti o Waitangi.

The recommendations in this report are grounded in the human rights framework for housing developed by the Commission's housing inquiry. If adopted they would:

- strengthen accountability
- embed human rights in housing policy
- ensure we properly measure progress for those experiencing the greatest disadvantage.

This report by Aotearoa New Zealand Human Rights Foundation's Housing Working Group is to support those whose rights are being violated and provide evidence-based recommendations for positive change.

We all want and need homes where we can live with dignity and build a strong future for ourselves, our whānau, and our community.

Ngā manaakitanga,

Dr Bryony Cornforth-Camden, Jacqueline Paul, Tess Upperton, Jenny Ombler, Dr Esther Woodbury, Rose Frendin, and Aaron Packard.

Aotearoa New Zealand Human Rights Foundation
Housing Working Group
August 2026

Table of contents

Acknowledgements, 1

Preface, 2

Table of Contents, 4

Executive summary, 5

Is Aotearoa progressing towards the right to a decent home, 7

Recommendations, 9

What is the human right to a decent home?, 11

International human rights law, 12

Te Tiriti o Waitangi and the right to a decent home, 15

Te Kāhui Tika Tangata Human Rights Commission housing inquiry, 16

Is Aotearoa progressing towards the right to a decent home?, 18

Habitability, 21

Affordability, 29

Security of tenure, 35

Accessibility, 41

Cultural adequacy, 50

Location, 56

Access to core services, facilities and infrastructure, 61

Recommendations, 65

Conclusion, 70

References, 71

Executive summary

The right to a decent home¹ is recognised under international human rights law and is grounded in Te Tiriti o Waitangi (Te Tiriti).

Human rights law requires everyone to have a home that is warm and dry, affordable, secure, accessible, culturally appropriate, well located, and connected to essential services.

A grounding in Te Tiriti requires the New Zealand Government to work in partnership with its Tiriti partners and to respect and support the rangatiratanga of tangata whenua.

In 2023, Te Kāhui Tika Tangata Human Rights Commission (the Commission) published the findings of a two-year housing inquiry into the right to a decent home.² The inquiry found Aotearoa, with one exception, was not making progress to realise the right. This report examines the period between the completion of the Commission's housing inquiry and present day.

There is little evidence the right to a decent home is being progressed. Updated national survey data shows many housing inequities identified by the Commission remain entrenched. Data shows:

- housing affordability deteriorating for many renters
- household crowding increasing
- homelessness remaining high
- disabled people unable to obtain accessible housing.

Māori and Pacific Peoples are disproportionately affected across almost every dimension of the right to a decent home. While there have been modest improvements in individual indicators, such as reductions in damp and mould, there has been no meaningful improvement in housing equity or overall housing outcomes.

¹ Also referred to as the right to adequate housing in international law.

² The Commission's final report 'Implementing the right to a decent home in Aotearoa: Fairness and Dignity for all'.

We also examine government housing initiatives between 2023 and 2026 against our obligations under international human rights law and Te Tiriti o Waitangi.

The findings show a significant shift towards:

- market-led housing policies
- greater reliance on private provision
- reduced emphasis on human rights and Tiriti-based accountability.

Many recent initiatives prioritise speed of delivery, cost efficiency and market participation without embedding the standards required to realise the right to a decent home.

Several policy changes are backward steps when assessed against international human rights obligations. These include:

- increased reliance on private rental housing in place of long-term public housing
- increases to income-related rents for social housing tenants
- removal of the Kāinga Ora accessibility target for new housing
- tighter access to emergency housing
- policy changes reducing security of tenure for some Kāinga Ora tenants.

Persistent housing inequities continue to fall disproportionately on Māori, Pacific Peoples, disabled people, renters, and people on lower incomes. The report also identifies significant gaps in national housing data. This gap is limiting the government's ability to monitor progress and assess whether housing policies are improving outcomes for those experiencing the greatest disadvantage.

Aotearoa has made little progress towards realising the right to a decent home since the Commission's housing inquiry in 2023. The overall policy direction has weakened the integration of human rights, equity and

Te Tiriti within housing policy. Strengthening accountability, embedding a human rights framework into housing decision-making, and improving monitoring of housing outcomes will be essential if Aotearoa is to progressively realise the right to a decent home for everyone.

Is Aotearoa progressing towards the right to a decent home?

The United Nations uses seven decency principles to define a decent home as:

- habitable (warm and dry)
- affordable (essentials such as food are not sacrificed to live there)
- secure in tenure
- accessible
- culturally appropriate
- located near employment and services, eg schools, healthcare
- connected to core infrastructure, eg power, water.

The Commission's housing inquiry measured progress against the seven decency principles. Except for security of tenure the inquiry found no progress was made.

This report uses recent findings from national level surveys, mostly carried out by Statistics NZ Tatauranga Aotearoa, and recent studies to assess progress.

Recent government policies and initiatives are also reviewed against how they support progress towards each of the seven decency principles.

This table is a summary of the report findings.

Has Aotearoa progressed towards the right to a decent home based on the UN decency principles?

Are homes becoming more:	Does recent research show progress towards a decent home occurring?	Do recent government initiatives support progress?
Habitable?	No. Household crowding has increased and remains particularly high for Pacific and Māori families with children. Renters, disabled people, tangata whaikaha Māori, and Pacific Peoples continue to be overrepresented in those living with poor housing conditions (cold, mouldy and damp).	Insufficient support. Initiatives under the 2025 Government Policy Statement - Housing and Urban Design prioritise market-led supply, speed and cost efficiency without embedding habitability or other right-to-housing standards in funding or delivery of housing developments.
Affordable?	No. Long standing inequities in housing affordability persist with renters, Māori and Pacific households significantly overburdened by housing costs.	Backward steps taken: Budget 2026 increases social housing rents and encourages reliance on private rentals without measures to address affordability in the private market. Market-led supply responses do not address inequities in affordability.
Secure in their tenure?	No. Barriers to secure housing faced by rangatahi Māori, Pacific Peoples, disabled people, young mothers and those with a lower income.	Backward steps taken. Budget 2026 announcements to shift people out of social housing and recent changes to eviction policies for Kāinga Ora tenants. Breaches to core human rights immediate obligations through potential evictions into homelessness.
Accessible for everyone?	No. Increases in homelessness and household deprivation and persistent inequalities for Māori and Pacific Peoples, disabled people, and new migrants.	Backward steps taken with potentially discriminatory outcomes. Kāinga Ora removal of 15% target for universal design standards for accessibility and reduced access to emergency housing. Breaches to core human rights immediate obligations through denying access to emergency housing.

Culturally adequate?	No. Persistent inequalities in housing affordability, habitability, deprivation and homelessness for Māori and Pacific Peoples.	Insufficient support. Funding relationship under Flexible Fund does not allow for partnership with Māori-led housing providers. Cultural adequacy is not included in procurement or management of housing developments.
Suitably located?	No. Persisting disparities for disabled people, and the risks of climate change exacerbating housing vulnerability for Māori, low income and high deprivation communities.	Insufficient support. Initiatives support speed and size of housing developments. No mechanisms to ensure access to crucial facilities or to address climate risks.
Providing access to core services?	No. Progress is still needed to deliver access equitably.	Insufficient support. Initiatives support speed and size of housing developments. No mechanisms to ensure access to core services or to address climate risks.

Recommendations

This report focuses on actions the New Zealand Government can take to achieve and protect human rights.

Under international legal commitments, the government is responsible for putting in place mechanisms to ensure the progressive realisation of the right to a decent home. This includes addressing individual housing issues as well as holding the wider housing system accountable.

Our recommendations embed human rights within housing policy and practice for a more effective and fairer housing system. Specific actions are grouped into three main areas of recommendations.

1. Revoke recent regressive housing policies

Actions include:

- reinstate Kāinga Ora targets for universal design standards for accessibility
- remove conditions which limit the universal right to housing; these are conditions on who can access emergency housing and who can keep their tenancy with Kāinga Ora
- revoke the changes to shift households out of social housing into the private rental market.

2. Build the right to a decent home into housing policy-making and procurement processes.

Actions include:

- using the Commission's practical guide to policy development
- including the seven UN decency principles when outsourcing housing development
- reinstate the sustaining tenancies framework.

3. Put in place accountability mechanisms across the housing system which protect and enforce the right to a decent home and which are shaped by and give effect to Te Tiriti o Waitangi

Actions include:

- following the Commission's recommendation for establishing independent accountability mechanisms, including independent mechanisms where Māori make decisions about Māori housing
- implementing meaningful data collection and monitoring systems that are cohesive across government, and that respect Indigenous data sovereignty.

What is the human right to a decent home?



International human rights law

In Aotearoa, the right to a decent home is a cumulation of rights under international and domestic law. Successive New Zealand Governments have ratified or affirmed human rights agreements such as the:

- International Covenant on Economic Social and Cultural Rights (ICESCR)
- International Covenant on Civil and Political Rights (ICCPR)
- Convention on the Rights of the Child (CRC)
- Convention on the Rights of Persons with Disabilities (CRPD)
- Declaration on the Rights of Indigenous Peoples (UNDRIP).

By ratifying these international agreements Aotearoa is obliged to uphold the right to a decent home under international law.

The right to a decent home includes more than shelter. It sets a minimum standard for housing so people can live with dignity, participate fully in society, and enjoy other human rights.

The UN has created seven “decency principles” (UN Committee on Economic, Social and Cultural Rights, 1991) which define a decent home as:

- habitable - warm, dry, safe, and healthy.
- affordable - housing that does not force people to sacrifice other basic needs.
- secure of tenure - so people are not living in constant fear of displacement.
- accessible - particularly for disabled people and older people.
- culturally appropriate and connected to whenua, whānau, and community.
- located near employment, education, healthcare and community life.
- connected to core infrastructure, such as power, water

This report uses the language ‘the right to a decent home’,³ following the work of Te Kāhui Tika Tangata Human Rights Commission (the Commission) housing inquiry (Te Kāhui Tika Tangata HRC, 2021).

³ In international law the right to ‘adequate housing’ is commonly used and comes from Article 11 of ICESCR.

Right to a decent home

The International Covenant on Economic Social and Cultural Rights (ICESCR) specifically protects the right to an adequate home⁴. It obliges states to take steps, to the maximum of its available resources, to progressively realise the right. This ensures the right is achieved to the fullest extent possible, depending on available resources. It also means that it is usually a breach for states to retrogress, that is move back from, their obligations under ICESCR.

States are also required to 'respect', 'protect' and 'fulfil' the ICESCR rights. This means the government can't interfere with the right to a decent home, they must ensure third-parties provide a decent home, and they must take positive steps towards providing a decent home for the people of Aotearoa.

The right to a decent home is underpinned by the key principles of human dignity and non-discrimination. The principle of non-discrimination is a cornerstone of international human rights and is protected under the New Zealand Bill of Rights Act 1990. As outlined in this report, recent government housing policies are very likely to result in discriminatory outcomes for minority groups including Māori, Pacific Peoples and disabled people. The principle of non-discrimination is a potential legal remedy to discriminatory housing policies.

Immediate obligations of the government

The UN recognises that some features of the right to a decent home are so important they are obligations with immediate effect. This means they cannot be achieved over time like other aspects of the right to a decent home. Although the UN recognises the importance of core obligations it

⁴ Article 11 of ICESCR

does not set them out in detail. Aotearoa can decide what core obligations mean in its national context.

Drawing on the ICESCR and CESCR General Comments, the review of emergency housing by the Commission identified immediate obligations in relation to homelessness (Te Kāhui Tika Tangata HRC, 2022) as follows:

- emergency housing must meet minimum decency standards
- people must not be evicted into homelessness
- Te Tiriti o Waitangi and human rights obligations must be observed
- effective and accessible accountability arrangements for the emergency housing system established

Leilani Farha, former UN Special Rapporteur on adequate housing in 2019 identifies States' immediate duties as (Farha, 2019):

- preventing homelessness
- prohibiting forced evictions
- eliminating discrimination
- providing effective legal remedies and accountability
- prioritising those experiencing the greatest housing disadvantage.

Recent government housing policies go against core obligations of immediate effect by limiting access to emergency housing and evicting social housing tenants, potentially into homelessness.

Aotearoa has also committed to reaching the UN Sustainable Development Goals. The goals include "By 2030, ensure access for all to adequate, safe and affordable housing and basic services."⁵

⁵ United Nations, 2015, sec. Sustainable Development Goal 11, Target 1

Te Tiriti o Waitangi and the right to a decent home

The right to a decent home in Aotearoa is grounded in Te Tiriti o Waitangi which establishes a partnership between Māori and the Crown. Te Tiriti places a set of rights and obligations on each partner. This includes requirements for engagement and cooperation and equal enjoyment of rights.

Acknowledging the ongoing impacts of colonisation on the rights and wellbeing of Māori is central to progressing the right to a decent home in Aotearoa.

The housing inquiry by Te Kāhui Tika Tangata Human Rights Commission names the systematic dispossession of Māori from their land, systemic racism, and culturally inadequate government housing policies as impacting Māori housing initiatives so inequality continues to grow (Te Kāhui Tika Tangata HRC, 2023b). The Commission concluded the right to a decent home must be shaped by and give effect to Te Tiriti o Waitangi.

The Waitangi Tribunal (the Tribunal) has started a Housing Policy and Services Kaupapa Inquiry into claims the Crown has failed to ensure an adequate standard of housing for Māori.

In May 2023, the Tribunal released the first Kāinga Kore report on contemporary Māori homelessness from 2009 to 2016. The report concluded the Crown, through successive governments, had breached Te Tiriti by failing to work in partnership with Māori to ensure access to housing. Despite this, a Tiriti rights and accountability framework has been actively discouraged, over the past three years, for government initiatives.

The Tribunal inquiry is in progress with preparation for stage two underway.

Te Kāhui Tika Tangata Human Rights Commission housing inquiry

Te Kāhui Tika Tangata Human Rights Commission did a housing inquiry from 2021 to 2023. The final report 'Implementing the right to a decent home in Aotearoa: Fairness and Dignity for all' documented a human rights crisis in the housing system.

Significant breaches in the right to a decent home were identified in the report because the housing system in Aotearoa is failing to meet the seven decency principles defined by the UN (see section International human rights law).

Persistent inequalities in being able to access decent housing were identified. Māori, Pacific Peoples, young people, migrants, disabled people,⁶ single parents, and the elderly are struggling with poor housing situations. The final report called for legislative recognition of the right to a decent home, integration of human rights and Te Tiriti o Waitangi across policy, and independent accountability mechanisms.

The inquiry detailed a rights and Tiriti-based framework which can be used in the housing sector (Te Kāhui Tika Tangata HRC, 2021) as well as pathways to progress the right to a decent home (Te Kāhui Tika Tangata HRC, 2023).

The Commission's final report has six recommendations.

1. Commit to legislative recognition of the right to a decent home, shaped by and giving effect to Te Tiriti o Waitangi.
2. Integrate the right to a decent home into housing policy-making processes
3. Appoint one or more human rights, Te Tiriti and equity officers within our lead housing and housing policy agencies.

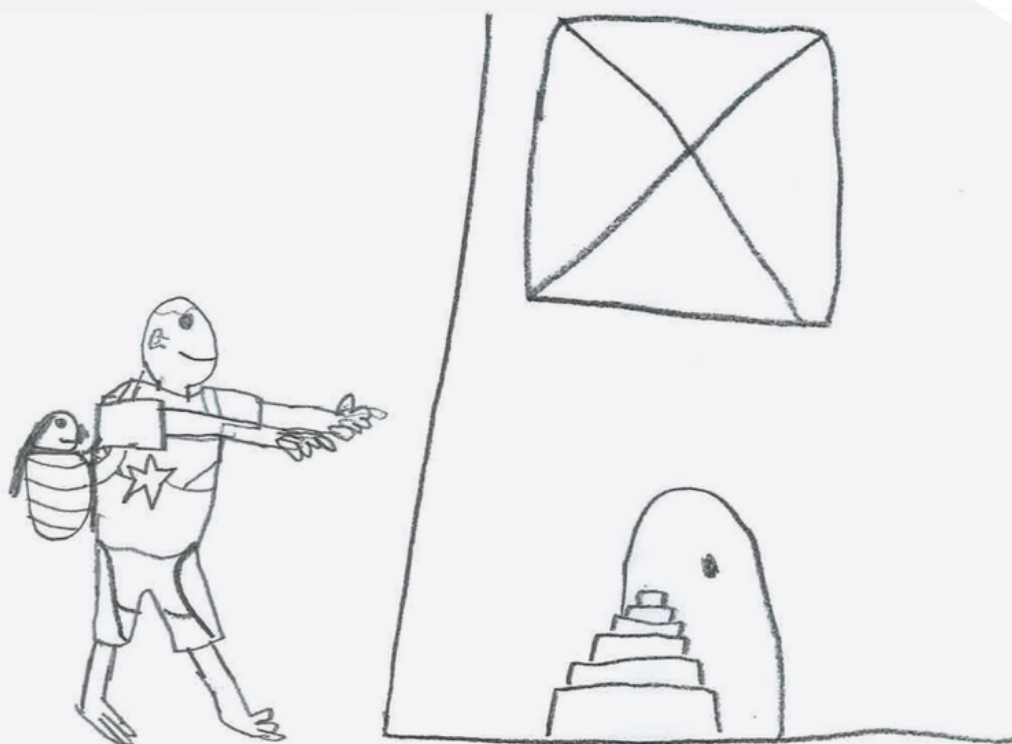
⁶ This report uses the 'disabled people' based on the advice from the New Zealand Disability Strategy Revision Reference Group.

- 
4. Fulfil the obligations set out in Te Tiriti o Waitangi, including the obligation to recognise, respect and support Māori tino rangatiratanga in respect of Māori housing.
 5. Strengthen accountability and participation across the housing system in a manner shaped by and giving effect to Te Tiriti o Waitangi.
 6. Implement effective accountability measures that adequately protect and enforce the right to a decent home for everyone, including renters and residents in emergency and transitional housing.

Following the inquiry, there have been numerous housing-related announcements from the National-led Coalition Government. However, the rights framing and Tiriti-grounded accountability set out by the Commission have not been embedded in decision-making, monitoring or communications.

Recent government policies have instead stepped back from the obligation to ensure the right to a decent home.

Is Aotearoa progressing towards the right to a decent home?



Is Aotearoa progressing towards the right to a decent home?

There has been little progress towards achieving the right to a decent home in the past three years. In reality, recent government housing initiatives have been backward steps to fulfilling this right. Longstanding inequities affecting Māori, Pacific Peoples, disabled people, and renters remain deeply embedded and recent policies risk making them worse.

The housing inquiry by Te Kāhui Tika Tangata Human Rights Commission produced 'Framework Guidelines on the Right to a Decent Home in Aotearoa' to advance the housing system (Te Kāhui Tika Tangata HRC, 2021). The guidelines identified the need to regularly measure the progressive realisation⁷ of the right as crucial to holding those with obligations to account.

The Commission's housing inquiry measured progress towards the right to a decent home under each of the seven decency principles. It showed no progress was being made towards achieving housing which is habitable, affordable, accessible for everyone; located near schools, employment and healthcare; provides access to core services, and is culturally adequate (Te Kāhui Tika Tangata HRC, 2023). There was some improvement in the security of tenure.

For each principle the report:

- summarises the findings of the inquiry on the extent to which the principle was met
- assesses whether conditions have improved or worsened since the 2023 analysis using national survey data
- examines government policies and initiatives introduced between 2023 and 2026 to evaluate whether government action has advanced or regressed each dimension of the right to a decent home.

⁷ Progressive realisation, a term used in international law, means improvements over time for all sections of the population. Progressive realisation factors in the time taken to achieve rights and acknowledges steps towards achieving rights.



The data used in this report shows consistent inequities in housing and that recent government policies are a clear departure from a rights-based approach. However, there is a significant lack of meaningful data being collected about housing situations for people in Aotearoa.

Much of the findings do not allow for trends to be measured. Additionally, data is often only available at an aggregate level so information about groups who are known to have poorer housing situations is missing.

Without adequate data the experience of housing for those who are worst-off is unknown. This report concludes that, as a part of building accountability mechanisms across the housing system, the government must implement effective data collection and monitoring to measure how Aotearoa is progressing towards a decent home for everyone.

In the following sections on principles we will refer to Te Kāhui Tika Tangata Human Rights Commission as The Commission.

Habitability

UN definitions of a decent home include habitability. The Commission defines habitability as “adequate space and protection from cold, damp, heat, rain, wind, structural hazards, disease, and other threats to health. It should provide protection from, and mitigate, climate change.” (Te Kāhui Tika Tangata HRC, 2023b, p1).

The Commission’s housing inquiry concluded that Aotearoa is not progressively realising the right to a habitable home although there had been a slight improvement in housing becoming less mouldy and damp. Overall habitability was not improving, and poor housing quality was affecting people unequally with renters, Pacific Peoples, Māori, unemployed and disabled people and one parent families facing poorer housing conditions.

Is housing becoming more habitable?

Since the Commission's housing inquiry ended there has been little progress towards lifting the habitability of housing. There have been slight improvements in damp and mould overall. However, renters, Pacific Peoples, Māori and disabled people continue to experience dampness and mould more often than homeowners, other ethnicities and non-disabled people.

Crowding has increased and remains particularly high for Pacific and Māori families with children, new migrants and disabled people. Renters, disabled people and tāngata whaikaha Māori continue to be overrepresented as living in cold housing.

Habitability is assessed using the same indicators as the Commission's inquiry – dampness and mould, household crowding⁸ and cold homes.

Dampness and mould decrease slightly but inequalities remain.

- Census data shows a decrease in damp and mouldy housing from 2018 to 2023 (Damp: 21.5% compared with 18.1% in 2023; mouldy: 16.9% compared with 14%, in 2023, Stats NZ, 2025a).
- Renters are much more likely to experience dampness (29.2%) and mould (22.9%) than homeowners (13.1% and 9.9%, respectively). Although this disparity is significant, it has reduced from 2018 to 2023.
- Māori and Pacific Peoples were more likely to be living in damp mouldy housing than other ethnic groups and the total population (Stats NZ, 2025a).
- Findings from the 2023 Disability Survey showed that rates of dampness and mould were higher for disabled people (Stats NZ, 2025a).

⁸ Crowding is caused when a home does not accommodate the number of people living in it and is associated with dampness and mould (Stats NZ, 2020). There is considerable evidence linking household crowding with poor health and well-being outcomes (World Health Organization, 2018).

Pacific Peoples, Māori, new migrants and disabled people continue to experience household crowding at higher rates.

- Census data shows the number of people in households experiencing crowding increased from 475,917 in 2018 to 560,637 in 2023 (Stats NZ, 2025a).
- Crowded homes tended to be rentals (66.7% of crowded homes were rentals), with particularly high rates of overcrowding in Kāinga Ora homes with increases seen from 2018 to 2023 (Stats NZ, 2025a).
- Pacific Peoples are consistently experiencing the highest rates (38.5% of Pacific Peoples experienced crowded housing compared with 12.2% of the total population).
- Māori also experience higher rates with 23.3% experiencing crowding.
- These disparities have continued with little change in the rates of household crowding for Pacific Peoples from 2018 and an increase for Māori.
- There are a large number of children living in crowded conditions (18.2% of children). Crowding rates were highest for children where the householder had identified as Pacific (42.3%) or Māori (28.4%) ethnicities.
- New migrants are also disproportionately affected by crowding with 28.3% living in crowded households.
- Census data and Household Disability Survey data shows people with disabilities were more likely to experience crowding (Stats NZ, 2025a; Whaikaha, 2024).

- 
- The Household Energy End-Use Project 2 found that homes were warmer than two decades ago, although too many homes remained colder than the WHO-recommended 18C minimum (White & Jones, 2026).

Renters and disabled people more likely to have colder homes

- Data from the 2024 Household Economic Survey shows that renters put up with feeling cold a lot to keep costs down compared to homeowners, although there was a slight decrease for renters since 2019 (Stats NZ, 2025a).
- The 2023 General social survey showed that a greater number of disabled people (27.6% of disabled people) lived in a home that in winter was colder than they would like, compared with 19.8% of non-disabled people (Whaikaha, 2024).
- This number was particularly high for tāngata whaikaha Māori (43.9%).

Do recent Government initiatives support habitability?

Government housing initiatives during 2023-2026 support market-led supply solutions, prioritising speed of development and immediate cost efficiency. These initiatives do not promote or protect housing habitability and may have a negative effect on the right to a decent home.

Recent changes have shifted the role of the central government from that of builder, landlord and programme manager to purchaser or strategic investor.

The Healthy Homes Standards, passed into law in 2019, became compulsory for all rental accommodation from 1 July 2025. They ensure a minimum habitability standard for all rental homes. Government has continued to offer home-owners grants for insulation and heat pumps, including an extension of eligibility to middle-income households for 50% insulation grants.

Under international legal commitments made by this country the State is responsible for ensuring that the right to a decent home is realised, even if it relies on non-government agencies and private groups to do so. This is not occurring: housing habitability, along with other aspects of a decent home, have not yet been included in funding processes.

Government policy statement prioritises market-led housing solutions

In November 2025, the Government Policy Statement on Housing and Urban Development (GPS-HUD 2025) set out a 30-year vision for housing in Aotearoa.

The vision includes Māori-led housing solutions and increased participation as well as housing which is affordable, habitable, provides stability of tenure, is accessible, and has access to services. Unfortunately, these aims have not been realised in the stages of the programme outlined to date.

The GPS-HUD's five priority areas are instead:

- the Going for Housing Growth programme (GfHG)
- reforming the resource management system
- improving efficiency and competition in building and construction
- improving rental markets
- resetting investment to help those most in need.

The right to a decent home is absent in the GPS-HUD 2025 wording and while there is one mention of the government's commitment to international agreements, there is no alignment to international obligations.

Relying on the housing market without a rights and Tiriti-based framing risks worsening the issues, as identified by the Commission's housing inquiry.

The priority areas under the GPS-HUD 2025 emphasise building more and faster with a focus on cost-efficiency. The GfHG programme focuses on freeing up land for development as the means to drive costs down and make more housing available (National Party NZ, 2024).

Flexible Fund approach prioritises cost-efficiency and speed of development

In May 2025, a single contestable Flexible Fund was announced to replace several funding programmes including Whai Kāinga Whai Oranga, the Affordable Housing Fund and the Progressive Home Ownership fund. This approach is intended to improve system efficiency, target investment to

areas of highest need, and enhance value for money (Bishop and Potaka, 2026).

Under this model, community housing providers, iwi and Māori housing providers, private developers, and others will apply for funding in competitive rounds. Criteria for funding include aligning with areas of highest housing need, value for money, provider capability to deliver, and readiness to deliver (Te Tūāpapa Kura Kāinga HUD, 2025).

This approach shifts the role of the government from that of builder, landlord and programme manager to purchaser or strategic investor. Funding is competitive and delivered case-by-case rather than dependable and long-term. The government's role as strategic investor creates competition between providers and incentivises proposals which emphasise cost-efficiency.

Role of Kāinga Ora changed

Before the Flexible Fund was introduced, Kāinga Ora built and owned most public housing. The National-led Coalition Government's 100-Day Plan included a review into Kāinga Ora's financial situation, procurement and asset management (New Zealand Government, 2023).

The review of Kāinga Ora resulted in:

- housing projects being cancelled
- housing and land being sold
- debt recovery from tenants
- a decrease in the agency's size.

Kāinga Ora is being refocused to managing existing housing and tenants rather than leading large-scale housing developments (Bishop, 2025b). Under the Flexible Fund, Kāinga Ora can bid for funding to deliver projects but must compete with other providers.

Criteria used do not put weight on decent homes

The risk of the Flexible Fund approach is that social outcomes such as habitability will be secondary to value for money indicators that are easier to measure, such as proposed funding per home.

The first round of funding applications opened in February 2026. Stage one weighting does not promote criteria that will support the progress towards the right to a decent home. Rather, decent home criteria are limited and receive less than half the weighting of other criteria.

Consideration is given to ensuring homes have access to services, the appropriate size of homes, and whether they will support populations of interest – including whanau Māori, sole parent households with dependent children, older people, disabled households, and Pacific Peoples in South Auckland (Te Tūāpapa Kura Kāinga HUD, 2026). While this includes some elements crucial to a decent home it has only a 15% weighting and is missing other crucial elements including habitability, accessibility of homes for those with disabilities, and cultural adequacy of housing.

Cost criteria are given a 35% weighting. Other criteria – provider's capability and ability to deliver and economic benefits – are given a 40% weighting together.⁹

Under international legal commitments, the State is required to have adequate regulation to ensure that private and non-government providers are meeting housing rights requirements. The Flexible Fund criteria prioritises low cost and fast delivery and does not support progress towards the right to a decent home.

The Flexible Fund is a backwards step in realising the habitability dimension of the right to a decent home, as well as accessibility and cultural adequacy of housing.

⁹ 'Expected outcomes for households, whānau and communities' makes up the remaining 10% weighting. This is discussed under the accessibility dimension to a decent home.

Affordability

In 2023, the Commission's inquiry concluded that housing is less affordable than it used to be and there had been no progressive realisation towards this dimension of a right to a decent home (Te Kāhui Tika Tangata HRC, 2023c).

The analysis showed home ownership rates for Māori declining steeply from the 1940s. The analysis also showed:

- house prices as having risen faster than wages from 2013 to 2020
- the number of households paying 30% or more of their disposable income on housing costs as having increased from 1988 to 2020 (an increase which was particularly pronounced for renters).

The Commission's analysis also highlighted that some groups were more affected by unaffordable housing, particularly single parent families, recent migrants, Māori and Pacific Peoples, low-income earners, non-owner-occupiers, Aucklanders, those experiencing unemployment, disabled people, and those with no qualifications.

Is housing becoming more affordable?

Since the Commission indicators tracking affordability were released, recent data shows that Aotearoa is not progressing towards affordable housing.

Home ownership statistics show a slight improvement in affordability for homeowners. However, affordability particularly for renters remains an issue. Long standing inequities in housing affordability persist with Māori and Pacific households significantly overrepresented in those struggling with housing costs.

Home ownership is a key source of wealth in Aotearoa, with homeowners having a median net worth 12 times higher than non-homeowners (Stats NZ, 2025a). Lower home ownership rates among Māori and Pacific Peoples reinforce longstanding intergenerational wealth inequities rooted in colonisation.

Affordability is assessed using the same indicators as the Commission's inquiry – home ownership, percentage of disposable income spent on housing, and self-reported affordability.

Longstanding inequalities persist in homeownership.

- 2023 Census data showed that there was a slight increase in home ownership rates from 64.5% in 2018 to 66% in 2023 (Stats NZ, 2025a).
- Longstanding differences in home ownership by ethnicity did not show any significant shift: adults of European ethnicity remained much more likely to own their own home (58.6%), Pacific adults were least likely (19.9%), and Māori ownership rates also remained low (30.4%).

Māori, Pacific Peoples and renters are significantly overburdened by housing costs.

- From 2020 to 2024 housing costs outpaced household incomes (Stats NZ, 2025a). From 2024-2025 increasing household incomes have been offset by higher housing costs (Stats NZ, 2026).
- Findings from the 2024 Stats NZ Household economic survey show the number of households spending 30% or more of their disposable household income on housing costs has increased slightly since 2020 (Stats NZ, 2025a)¹⁰.
- The cost burden for renters observed in 2020 has been maintained to 2024 with a greater number of renters spending 30% or more (45.9%) or 40% or more (28.4%) of their disposable income on housing costs compared to homeowners (only 14.8% spending 40% or more, Stats NZ, 2025a).
- When these findings were used in an OECD analysis, they showed that renters in Aotearoa had one of the highest rates of severe housing cost overburden in the OECD (Stats NZ, 2025a).
- The high burden of rental costs is carried by more households with Māori or Pacific Peoples than those of other ethnicities (Stats NZ, 2025a).
- When asked about affordability, sole parents, Pacific Peoples, low-income earners, disabled people, Māori and those living in Auckland and Otago reported the highest rates of unaffordability (General Social Survey 2023, Stats NZ, 2025a).

¹⁰ Another way of measuring housing affordability is to track how much of a household's income is spent on housing costs. Based on OECD definitions, when a household is spending 30% or more of their household income on housing costs, it signifies affordability challenges (OECD, 2026a, 2026b). When a household is spending 40% or more of its disposable income on housing costs, it is considered an overburden.

Do recent government initiatives support affordability?

The 2026 Budget increased social housing rents with the aim of shifting people from social housing to the private rental market. This signifies a backward move away from the affordability dimension of the right to a decent home.

Under the 2025 Government Policy Statement on Housing and Urban Development (GPS-HUD 2025) the main focus is now to support a market-led supply response to the housing crisis.

Initiatives affecting housing affordability do not address entrenched inequities in affordability experienced by Māori and Pacific Peoples.

Budget 2026 social housing reforms

In Budget 2026, the National-led Coalition Government introduced a “multi-year reform of New Zealand’s social housing system to make support fairer, better targeted, and more focused on encouraging independence” (Bishop and Upston, 2026).

Under Budget 2026, a proportion of financial support is redirected from households in social housing to those renting privately. The long-term aim is to move 10% or more of those in social housing into the private rental market (Bishop and Upston, 2026).

The changes include lifting Income Related Rents (IRR) for social housing tenants and recipients of the emergency housing and temporary housing grants, from 25% to 30% of income. The increase is intended to fund higher Accommodation Supplement (AS) payments for those on low incomes living in private rentals.

This budget announcement signifies a move away from the affordability dimension of the right to a decent home. Paying 30% of income on rent will

likely force those in social, emergency or transitional housing to choose between having shelter and other essentials such as heating or food.

Spending 30% or more of household income on rent is used, internationally by the OECD and the European Union, as a benchmark for housing stress or hardship.

The increase to the AS is presumed to support those already living in private rentals as well as people moving from social housing to private rentals. However, the increase will not cover the financial hardship of people already in private rentals, let alone support the additional households moving to the private rental market.

The Budget 2026 provides increases in the AS from \$10-\$30 per week for 110,000 households in private rentals (Ministry of Social Development, 2026). However, estimates drawn from the Stats NZ 2023 Census and 2024 Household Economic Survey show there are already 135,182 households renting privately that are already severely burdened by household costs¹¹.

The Budget 2026 measures to increase IRRs and shift households to the private rental market, without providing adequate solutions to rental-cost hardship, are a backward step from policy supporting the right to an affordable home.

There is a substantial body of international research showing that countries with more social housing and more government regulation of the housing market have lower housing costs and less inequality. Countries that have increasingly relied on market mechanisms have seen worsening affordability and greater exclusion (for example OECD, 2021; Farha, 2019).

¹¹ Findings from the 2024 Stats NZ Household Economic Survey showed 28.4% of renters spent 40% or more of their income on housing costs. This is considered a severe cost burden (Stats NZ, 2025a). 2023 Census data estimates that 475,994 households live in private rentals (Te Tūāpapa Kura Kāinga HUD, 2025). Of the 475,994, it is estimated that 135,182 households (28.4%) are spending 40% or more of their income on housing costs. The comparison between this figure and the figure of 110,000 households the Housing Ministers name as being helped by the increase in the AS, should be treated with caution as it is unclear whether the same methods for calculating number of households were used in the 2026 Budget as those used for Census data.

Focus on housing market activity does not address long-standing inequities

Shifting from supplying social housing to supporting the private rental market is part of the wider trend followed by the current National-led Coalition Government of supporting market-led supply solutions to the housing crisis.

Recent initiatives implemented in the first phase of the GPS-HUD 2025 focus on building more and faster, supporting housing market activity, and home ownership. For the rental market, the focus is on incentivising investors to increase the supply of rental housing (Te Tūāpapa Kura Kāinga HUD, 2025a).

Increasing the supply of housing is likely to support the progress towards accessing a decent home for some sections of society. However, it does not address long-standing inequities in the housing system where some groups, Māori and Pacific Peoples in particular, are significantly affected by housing unaffordability.

There is a substantial body of international research showing that countries with more social housing and more government regulation of the housing market have lower housing costs and less inequality. Countries that have increasingly relied on market mechanisms have seen worsening affordability and greater exclusion (for example OECD, 2021; Farha, 2019).

The former UN Special Rapporteur on adequate housing Leilani Farha identified housing in Aotearoa as “having lost its function as home – a place to live – as that concept has been replaced with the notion that housing is a speculative asset.” (Farha, 2021, p. 9).

Farha names this framing, and its flow on effects on government policies to protect property owners’ assets, as driving inequality. Market oriented approaches to increase the supply of housing follow this trend and make housing more accessible to buyers and investors. Aotearoa already falls behind most OECD countries in terms of the amount of social housing provided by the State (OECD, 2022).



Security of tenure

Security of tenure is about people's ability to access a stable home and choose whether they move or not. It is included in the UN decency principles and the Commission's housing inquiry framework because lack of security has significant negative impacts on health and wellbeing.

Housing insecurity is heavily linked to poor health and development for children, often causing toxic stress and impacting long-term outcomes (Ministry of Health, 2024; Nathan, 2021).

The Commission's housing inquiry showed some improvement in security of tenure and that, while homeowners had more security, the gap between homeowners and renters was decreasing (Te Kāhui Tika Tangata HRC, 2023e).

At the time of the inquiry, there had been legislative changes to increase security for renters under the reforms to the Residential Tenancies Act 1986 and the Healthy Housing Standards. The inquiry concluded that **progress towards this dimension was being achieved.**

Is housing providing greater stability?

While legislative measures for landlords represented a step towards increased housing stability, many still face barriers to secure housing. Recent research shows barriers and discrimination are faced by rangatahi Māori, Pacific Peoples, disabled people, young mothers, and those with lower incomes so the right to a secure home remains unrealised for many.

Slight increase in security of tenure overall but less security for private rentals.

- 2023 Census data show a slight increase in the average time people had lived in their home for both homeowners (10.6 years, up from 10.4 years in 2018), and 4.6 years for renters (4.6 years, up from 4.5 years in 2018; Stats NZ, 2025a).
- The gap in stability for renters and homeowners has remained.
- Private landlords offered less security compared to social housing rentals (Stats NZ, 2025a).
- Being forced to move because the landlord had ended the tenancy was a common reason for renters moving house (17% gave this as a reason; 2023 Household disability survey¹²; Stats NZ, 2025a).

Security difficult to attain for those with a disability, rangatahi Māori, Pacific Peoples, those with lower incomes and younger mothers.

- Disabled people, especially children, moved house more frequently than non-disabled people (2023 Household disability survey, Stats NZ, 2025a).
- From 2024-5 Pacific Peoples, renters, and those with a low income were less likely to agree that their housing was secure and stable (New Zealand Housing survey, Milne and von Randow, 2025).

¹² These findings are for disabled and non-disabled people taking part in the survey.

- Renters and those with a low income were less likely to report they had a choice in whether they moved house or not and were less likely to think they had a say in housing decisions that affected them (New Zealand Housing survey, Milne and von Randow, 2025).
- Children with Māori ethnicity, younger mothers, family instability, and childhood adversity are more vulnerable to frequent moves (Christchurch Health and Development prospective birth cohort study; Deng et al., 2024).
- Rangatahi Māori living in Auckland faced negative stereotypes, stigma, bias, and negative narratives in seeking housing and accessing support (Paul et al., 2025).
- This discrimination made it even more difficult to find secure housing in a market where rangatahi were facing significant affordability barriers.

Do recent government initiatives support security of tenure?

In the period from 2023-2026 policy changes have been backward steps in the realisation of the security of tenure dimension of the right to a decent home.

The Budget 2026 announcements to introduce 'flow' into social housing along with the 2024 eviction policies for Kāinga Ora tenants show the government has adopted measures that undermine the realisation of the right to a decent home.

The eviction policies are inconsistent with the State's core obligation to ensure that people are not evicted into homelessness, particularly as no alternative housing support is provided following eviction.

Budget 2026 announcements to shift households out of social housing

In Budget 2026, the National-led Coalition Government introduced the idea of social housing as a temporary measure rather than as providing a secure long-term home (Bishop and Upston, 2026).

On the release of the Budget the Minister for Housing described how the changes are designed to 'improve the flow of people out of social housing' (Bishop, 2026). This policy change represents a step back from providing secure housing as a key dimension of the right to a decent home.

The increase in social housing rentals combined with the increase in Accommodation Supplement for private renters aims to shift households from social housing to private rentals. Pushing households from social to private rentals will increase the number of people living in less stable housing.

Lower income households, disabled people, Pacific Peoples, Māori whānau with tamariki, and young mothers all experience significant issues with the security of tenure in the private rental market.

Shifting households to private rentals without new measures to improve security of tenure is a backward step from the security of tenure dimension of the right to a decent home.

More evictions for Kāinga Ora tenants

In March 2024, the Government instructed Kāinga Ora to end the Sustaining Tenancies Framework. This included issuing more warnings and more relocations and evictions where tenants had shown antisocial behaviour or damaged property (Bishop, 2024).

The previous Kāinga Ora approach to sustaining tenancies was based on the social cost of evicting tenants for antisocial behaviour when they had nowhere else to live (Kāinga Ora, 2023). The aim of this model was to support needs, achieve stable housing, and to ultimately reduce antisocial behaviour.

Housing Minister Chris Bishop reported that under the new approach 74 tenancies had ended in 2024/2025, compared with 0 tenancies ended in 2021/2022 (Bishop, 2025a).

In February 2025, Kāinga Ora adopted a firmer approach to those who fell behind in their rent. Tenants are expected to engage in a repayment plan and, if they do not engage, face eviction. The Chief Executive of Kāinga Ora reported that for further evictions, Kāinga Ora will "try and broker and see if there is a community housing provider option, but other than that, we are not clear exactly where they would go" (RNZ, 2025).

The changes to eviction policy and stricter debt repayment plans are creating greater insecurity. Once a household is evicted, tenants can reapply for social housing however they may be deemed temporarily ineligible, depending on the reasons for eviction.

Eviction causes instability and can lead to risky living situations, and a period of unsettled living or homelessness (Chisholm et al., 2022). Research on pathways to homelessness in Aotearoa has identified debt from government agencies, including the Ministry of Social Development and Kāinga Ora, as having a role in tipping people into homelessness (Atatoa Carr et al, 2021).

The former UN Special Rapporteur on the Right to Adequate Housing, Leilani Farha, strongly condemned eviction into homelessness in reports to the UN Human Rights Council. Farha repeatedly stated that evicting someone without providing alternative accommodation is a direct violation of international human rights law (Farha, 2019).

The right to a decent home has some core obligations of immediate effect which states are obliged to put in place immediately rather than build over time (Te Kāhui Tika Tangata HRC, 2021). This includes not evicting people into homelessness. Evicting Kāinga Ora tenants, without providing other forms of housing, is a breach of the government's core obligation to the right to housing.

These approaches are inconsistent with both international agreements, where the right to a decent home is universal rather than conditional, and the principle of non-discrimination under domestic law through the new Zealand Bill of Rights Act. The stronger punitive measures for Kāinga Ora tenants are likely to disadvantage people who have complex needs, whose behaviour is seen as antisocial, or who would find it difficult to engage with a repayment plan.

While there is no data available on who is evicted and where they go, given the overrepresentation of Māori and Pacific Peoples in Kāinga Ora housing, it is likely that eviction orders will affect these groups most.

Findings from an official information request made by Radio NZ show that Pacific tenants in Manurewa and Porirua were receiving tenancy enforcement notices for unpaid rent at a disproportionate rate. This has resulted in tenants, including families with children, losing their homes.¹³ These approaches to Kāinga Ora tenancies risk resulting in discriminatory outcomes for Māori and Pacific Peoples.

¹³ In Manurewa, Pacific Peoples received 75% of all actions relating to unpaid rent between 2023-2025 (Afemata, 2025). In Porirua, Pacific Peoples received 62% of tenancy enforcements in 2023-2025. These enforcement actions are being given to Pacific tenants at a disproportionate rate as Pacific tenants make up 46% of Kāinga Ora tenants in Manurewa and Porirua. These enforcement actions include evictions. Six of the evictions included families with a total of 20 Pacific children losing their homes.

Accessibility

Housing which is accessible means everyone has a place to live and for disabled people, housing is physically accessible, safe, and appropriate, including access to basic facilities like bathrooms. The Commission's housing inquiry showed there was no improvement in the accessibility dimension of the right to a decent home.

If access to housing for everyone were improving, it would be expected that homelessness would decrease. Census and administrative data from 2001 to 2018 showed severe housing deprivation¹⁴, a measure of homelessness, had increased incrementally (Te Kāhui Tika Tangata HRC, 2023c).

Housing register data showed there was a significant demand for public housing and barriers for disabled people in attaining accessible housing.

¹⁴ Severe housing deprivation is an estimate of homelessness developed by University of Otago researchers (Amore et al., 2013). Census data collected on housing deprivation includes people living without a shelter, in emergency or temporary accommodation, on a marae, or in uninhabitable housing (Stats NZ, 2025a).

Is housing becoming more accessible to everyone?

Data on severe housing deprivation, local counts of people living without a shelter, and information from service providers, show homelessness is an ongoing issue. Severe housing deprivation has increased in many regions and is affecting a broader range of demographic groups.

Demand for social housing remains high, indicating an unmet need for people who struggle to pay rent and cannot afford to buy. The Commission's inquiry highlighted the lack of data about how much of Aotearoa housing stock is accessible for disabled people. The limited data available shows there are challenges in obtaining housing which is physically accessible. Taken together, these findings indicate that Aotearoa is not progressing towards the right to a decent home in the accessibility dimension.

Accessibility is assessed using the same indicators as the Commission's inquiry – housing deprivation, regional homelessness counts, demand for social housing, and unmet needs in housing for disabled people.

Housing deprivation increases with disproportionate affects for Pacific, Māori, disabled people, new migrants and LGBTQIA+ people.

- 2023 Census data show a small increase in the number of people living in severe housing deprivation (2.3% of the population in 2023 compared to 2.1% in 2018; Stats NZ, 2025a) although the actual number of people in severe deprivation is likely to be higher due to under counting¹⁵ (Stats NZ, 2023a).
- Pacific Peoples were experiencing much higher rates of severe deprivation than those identifying with other ethnicities and this rate had increased from the 2018 Census.

¹⁵ This is a minimum number as there were also over 355,000 people whose severe housing deprivation status could not be determined (Stats NZ, 2023a).

- People with Māori ethnicity were experiencing higher rates of severe housing deprivation compared to the general population and this rate had increased from 2018.
- Of Māori estimated to be living in severe housing deprivation, over one-third (36.6 percent) were tamariki aged under 15 years.
- Housing deprivation was particularly high for new migrants who had been in Aotearoa for less than one year.
- Rates of severe housing deprivation were higher for disabled people.
- Severe housing deprivation is particularly high for disabled Pacific Peoples and tāngata whaikaha Māori (Whaikaha, 2024).
- Severe housing deprivation was higher among LGBTQIA+ people compared with non LGBTQIA+ people (Stats NZ, 2025a).

Homelessness is an ongoing challenge and has increased in certain areas, and is affecting more groups.

- Across a number of studies, frontline services providers are reporting an increase in homelessness (Te Tūāpapa Kura Kāinga HUD, 2026; The Salvation Army, 2025; Community Housing Aotearoa, 2026).
- These studies found that homelessness is affecting a broad range of groups, including women, young people, older people, and particular increases for whānau Māori.
- Findings from frontline service providers who monitor homelessness report increases from 14 providers and no change for seven providers, with none reporting a decrease (The Salvation Army, 2025).

- Homelessness counts reported in the HUD Homelessness Insights report in March 2026 show that four regions reported increases in homelessness, three reported a decrease and seven either remained the same or there was insufficient data to determine a difference (Te Tūāpapa Kura Kāinga HUD, 2026).
- Data collected by HUD and the National Homelessness Data Project both report a sharp increase in people sleeping in cars, streets and parks in Auckland. The count has more than doubled from 426 in September 2024 to 940 in September 2025 (The Salvation Army, 2025).

Demand for social housing remains high

- Housing register data shows the number of applicants for social housing grew from 5300 in 2016 to 19,704 in March 2026 (Ministry of Social Development, 2026b).
- The number of applicants accepted onto the register has decreased since 2022 where it peaked at 26,868¹⁶.

Ongoing challenges with accessible housing for disabled people.

- The 2023 Disability Survey showed that 12% of disabled people have an unmet need for accessibility modifications to their current home. This is a slight decrease from 17% in the 2013 survey (Stats NZ, 2025b).
- Reports from city councils across regions showed that there was a lack of suitable housing and support solutions for disabled people who were homeless or facing housing insecurity (Te Tūāpapa Kura Kāinga HUD, 2025b).
- People with disabilities needing social housing which is modified to their needs are having to wait longer (Whaikaha, 2024).

¹⁶ It is not possible to determine whether this decrease reflects a decrease in need for social housing or a decrease in the number of people who are declined from the waiting list due to policy changes such as the emergency housing gateway tightening policy.

Do recent government initiatives support accessibility?

Recent government policies have negatively affected progress towards achieving housing which is accessible for everyone.

The removal of the 15% target for new social housing to meet universal design standards for accessibility undermines progress towards the right to accessible housing.

The reforms to emergency housing limit access and put conditions on who can access emergency housing. These changes risk pushing people into homelessness and creating discriminatory outcomes for Māori, Pacific Peoples and people who are unable to meet aspects of the new criteria.

Denying access to emergency housing, without additional support, breaches the State's core obligations of immediate effect to provide temporary emergency housing.

Kāinga Ora abandons 15% target for new homes to meet universal design standards for accessibility

In 2019, Kāinga Ora committed to ensuring at least 15% of its new builds for state housing would meet universal design standards for accessibility (Kāinga Ora, 2019).

Universal design standards for accessibility ensure homes are designed to be accessible, usable and adaptable for a wide range of people, including disabled people with and aging populations (Kāinga Ora, 2019). The universal design standards were adapted by Kāinga Ora from international universal design frameworks (Kāinga Ora, 2024).

Kāinga Ora has consistently failed to meet the 15% target. An OIA request found between 2020-2022, only 70 new homes (1.5% of new builds during this period) met the standards (Shivas, 2023). While Kāinga Ora itself acknowledged the 15% target was too low, it announced in May 2026 it

was abandoning the target completely. This leaves disabled people and aging populations, amongst others, with even less assurance they will be provided with accessible housing.

Aotearoa is committed to promoting accessible homes, including for disabled people (through ICESCR) and universal design standards (through the Convention on the Rights of Persons with Disabilities). The Kāinga Ora 15% target functioned as a method for the progressive realisation of this right. Under the ICESCR, unless the State can prove the removal of the target is justified, it represents a backward step to achieving the right to a decent home.

Reforms to emergency housing

In August 2024, the National-led Coalition Government introduced revised eligibility criteria for the emergency housing grant. This is referred to as “tightening the gateway to emergency housing” (Ministry of Social Development, 2024) and was to ensure emergency housing is only accessed where “absolutely necessary” (Bishop et al., 2024).

The Te Tūāpapa Kura Kāinga - Ministry of Housing and Urban Development (HUD) Homelessness insights reports (2026) show a sharp increase in the number of people being declined the emergency housing grant. From October 2025 to March 2026, 33.2% of emergency housing applications were declined (2026), compared with 4% in March 2024 (2025c). Of those who were declined, 28.5% were provided with no additional assistance or referrals (2026).

Emergency housing is problematic as its longer-term use is harmful for health and wellbeing (Fasoro et al., 2024). While holistic support and permanent housing solutions are much preferable to emergency housing, tightening access without systemic improvements to permanent housing accessibility risks shutting out those with the most urgent need. Emergency housing is usually an absolute last resort for people, so was rarely declined by agencies before the gateway criteria were tightened.

Data from the National Homelessness Data Project and the Citizen's Advice Bureau show the increase in declines for emergency housing is pushing people into homelessness and creating an unmet and undocumented need for housing (Citizens Advice Bureau, 2025; The Salvation Army, 2025). Frontline housing and support services report more people coming directly to them and a growing loss of confidence in being able to access the housing system (Controller and Auditor General, 2026; The Salvation Army, 2025).

The gateway tightening policy limits the number of applicants granted emergency housing by putting conditions on who can apply. One of the major reasons for decline is when an applicant is seen to have contributed to or caused their housing need.

An audit by the Controller and Auditor-General (2026) shows that since this criterion was introduced, about 20% of applicants were declined using this justification. Similarly, analyses from HUD in June 2025 show 22.5% of applicants as having been declined because 'circumstances could have been reasonably foreseen', which includes when the applicant is seen to have contributed to their need for emergency housing (Te Tūāpapa Kura Kāinga HUD, 2025c)¹⁷.

Mental health, addiction and trauma leading to homelessness

Mental health, addiction and trauma are all major factors contributing to homelessness and are also made worse by homelessness (Te Tūāpapa Kura Kāinga HUD, 2025b; The Salvation Army, 2025).

Intimate partner violence is a primary driver of homelessness for women and children in Aotearoa (Good Shepherd, 2025; Jury et al., 2020). Yet it is unclear how these causes are accounted for by the Ministry of Social Development (MSD) when considering if applicants contributed to their situation or could have 'reasonably foreseen' their homelessness.

¹⁷ The June 2025 Homelessness insights report (2025c) reports the reasons for declining applications as "the need can be met another way," 34.3%, "circumstances could have been reasonably foreseen," 22.5%, "not eligible for a grant," 16.7%, and "not an emergency situation" 14.7%.

These access conditions are likely to create barriers for people who:

- experience mental health issues, addiction and trauma
- may require additional support to meet tenancy expectations
- experience intimate partner violence.

Creating barriers to emergency housing is likely to increase homelessness for people who are affected by these situations or conditions.

Denying access to emergency housing, without additional support also breaches the State's immediate duties to prevent homelessness. Providing emergency housing for people who are homeless and prioritising those experiencing the greatest housing disadvantage are included in the core obligations of immediate effect identified by the commission's review of emergency housing and the former UN Special Rapporteur on adequate housing (Farha, 2019; Te Kāhui Tika Tangata HRC, 2022).

Ministers warned about the likely increase in homelessness

Before the policy was implemented, MSD officials warned ministers Louise Upston, Chris Bishop and Tama Potaka that the changes "may have negative implications for consistency with the government's obligations related to housing under the Treaty of Waitangi and international law" (Ministry of Social Development, 2024, p. 24).

The MSD analysis warned the changes could breach the Crown's obligations to Māori under article 3 of Te Tiriti o Waitangi in its duty to achieve equitable housing outcomes for Māori. Māori are the largest group in emergency housing with 55% identifying as Māori (Ministry of Social Development, 2026a). Officials highlighted that the changes may have a disproportionate impact on Māori.

MSD officials also warned that declining applicants or recipients due to non-compliance with their emergency housing responsibilities is inconsistent with commitments to the UN Convention on the Rights of the Child. The potential for this policy to increase homelessness for families does not align with Article 27 of the Convention where States must assist parents to provide an adequate standard of living for children including housing.

The gateway tightening policy also removed the requirement for MSD case workers to use their discretion to consider whether declining housing would put the welfare of the applicant, or their immediate family at risk, or worsen their situation (Controller and Auditor General, 2026).

Under international legal commitments to the right to a decent home, the State is responsible for putting in place mechanisms to hold duty-bearers to account. Duty bearers in this situation include MSD case managers, so removing their discretion takes away a mechanism for them to support access to safer accommodation (even if temporary).

One year after the gateway tightening policy was implemented, the Government announced there would be greater discretion granted to MSD case managers in deciding whether to grant access to emergency housing. However, there has been no change to the new criteria and feedback from service providers is that there has been no notable change in how applicants are being treated (The Salvation Army, 2025).

Cultural adequacy

The Commission's housing inquiry underlined the importance of respecting cultural diversity in delivering the right to a decent home. Housing where diversity is not considered can be inadequate because cultural practices and traditions are not respected or supported. This can lead to negative impacts on health and wellbeing of individuals and communities (Te Kāhui Tika Tangata HRC, 2023d).

In the context of Te Tiriti o Waitangi, the Crown is required to actively engage with Māori communities to ensure their cultural rights and aspirations are fully respected and realised. Ensuring homes are culturally adequate means the Government needs to work collaboratively with Māori communities to ensure housing supports Māori cultural identity and values.

International law (the United Nations Declaration on the Rights of Indigenous Peoples - UNDRIP) provides that Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development. In particular, they have the right to be actively involved in developing and determining housing and other economic and social programmes affecting them.

UNDRIP further supports the primacy of Te Tiriti as the foundation for embedding the right to a decent home in Aotearoa.

In 2023, the Commission's inquiry concluded that progress towards culturally adequate housing was not being achieved and highlighted the lack of information about whether housing meets people's cultural needs (Te Kāhui Tika Tangata HRC, 2023d).

Is housing becoming more culturally adequate?

Following the Commission's inquiry, it remains difficult to assess progress towards culturally adequate housing in Aotearoa. There are no measures of cultural adequacy and no mechanism for monitoring trends over time (for this reason, no full commentary is appended for this dimension). However, the persistent inequities experienced by Māori and Pacific Peoples in housing affordability, habitability, deprivation and homelessness, signal the lack of progress towards culturally adequate housing.

Furthermore, overcrowding statistics indicate the lack of housing stock does not accommodate a cultural preference or obligation to live with extended family. Census data for habitability shows household overcrowding as increasing from 2018 to 2023 and remaining particularly high for Pacific Peoples (Stats NZ 2025a). Pacific Peoples tend to live in larger households but struggle to find housing large enough to meet the household need (Stats NZ, 2023b).

The findings from the first stage of the Waitangi Tribunal Kaupapa Inquiry found the Crown had failed to provide housing that met Māori needs, which was contributing to ongoing inequities and homelessness (WAI 2750, 2024). This included a failure to work towards housing which meets cultural needs. There was insufficient consultation with Māori in defining and addressing homelessness, which meant policies did not reflect Māori concepts of kāinga, whānau, and collective living.

The tribunal analysis also highlighted how Crown policies worked to further shift the housing system away from Māori-led and te ao Māori informed housing. This included encouraging urbanisation of Māori populations, reducing Māori influence over housing policy, and mainstreaming housing models that did not reflect te ao Māori.

These findings demonstrate how Te Tiriti has not been honoured and upheld in the housing sector. Without Māori rights under Te Tiriti being met, it is unlikely that progress can be made towards culturally adequate housing.

Do recent government initiatives support culturally adequate housing?

The Whai Kāinga Whai Oranga programme created an effective model for culturally adequate housing and was a step towards achieving the cultural adequacy dimension to the right to a decent home. However, it is unclear whether similar ways of working will continue under new government funding mechanisms.

The Flexible Fund approach has the potential to undermine Māori-led housing programmes. It does not take a partnership approach, prioritising cost and speed of development over other dimensions including cultural adequacy. Similarly, changes to emergency housing do not align with the principle of partnership, under Te Tiriti, as they do not consider the concerns raised by emergency housing applicants.

Whai Kāinga Whai Oranga created an effective model for culturally adequate housing

Since the Commission's inquiry concluded in 2023, there have been ongoing initiatives to support "by Māori, for Māori" housing solutions grounded in whānau, whenua, and tikanga Māori.

Whai Kāinga Whai Oranga was introduced in Budget 2021 as a Māori housing programme jointly led by Te Puni Kōkiri and the Ministry of Housing and Urban Development, carried out from 2021 to 2025.

The programme funded papakāinga housing projects which emphasised:

- intergenerational living
- connection to whenua
- collective ownership
- cultural revitalisation
- whānau-centred housing design.

It funded iwi-led prototype projects to develop Māori-led housing delivery models and build long-term Māori housing capability. The evaluation of Whai Kāinga Whai Oranga found it had been an effective delivery model and had provided a way of designing housing based on cultural values of whakapapa, whanaungatanga, manaakitanga, and kaitiakitanga (Te Paetawhiti Ltd & Associates, 2025).

The models developed in these initiatives take a step towards realising the right to a decent home, embedded in Te Tiriti. However, funding for these delivery models has ended and from 2026 the Government has reinstated the Flexible Fund approach (Bishop and Potaka, 2026).

Flexible Fund undermines a partnership approach

The nature of the funding relationship under the Flexible Fund is not conducive to a partnership or the Crown's Tiriti commitments. The

government is positioned as the investor and the iwi or Māori housing providers are competing for funding with other non-Māori providers including commercial developers.

Providers must apply for funding in competitive rounds and be assessed against criteria heavily weighted towards short-term cost efficiency and the ability to deliver projects quickly (Te Tūāpapa Kura Kāinga HUD, 2025).

The Flexible Fund names iwi and Māori housing providers as eligible for funding. This may create opportunities for kaupapa Māori approaches, but the absence of explicit resourcing commitments and shared decision-making limits the extent to which tino rangatiratanga is meaningfully embedded in the system. It is also unclear whether this approach will allow progress toward culturally adequate housing.

Under the criteria, consideration is given to access to services, appropriate size of houses, how homes will support populations of interest – this includes whānau Māori, sole parent households with dependent children, older people, disabled households, Pacific Peoples in South Auckland (Te Tūāpapa Kura Kāinga HUD, 2026). While this includes some elements relevant to the right to a decent home, this criterion is only given a 15% weighting and is missing other crucial elements such as cultural adequacy of housing.

In the first stage of the provider assessment it states “The Ministry evaluation panel will receive commercial, place-based, and Māori housing subject matter expert assessments for each application” (Te Tūāpapa Kura Kāinga HUD, 2026, p. 9). It is not specified what weighting the Māori expert’s advice will be given or what their role is. It also does not state whether they are meant to represent Māori housing rights and if they are, what communities they represent.

Emergency housing reforms inconsistent with WAI 2750 conclusions

The Ministry of Social Development warned ministers Louise Upston, Chris Bishop and Tama Potaka that changes to emergency housing are inconsistent with the work of the Waitangi Tribunal Inquiry on Māori homelessness.

In the first Kāinga Kore report from the inquiry, the Crown accepted it has a partnership duty to engage with Māori in the development of housing policy and services (WAI 2750, 2024). The Crown acknowledged its partnership with Māori to improve housing outcomes could be strengthened, especially in relation to models that improve the experiences of individuals and whānau when they seek Crown support.

MSD officials highlighted that the changes do not meet the principle of partnership with Māori because they do not take account of concerns raised by emergency housing applicants.

Location

The Commission's housing inquiry specifies that to progress the right to a decent home, the location of housing must "allow access to employment options, healthcare services, accessible transport routes, schools including te reo education, childcare and other social facilities, including for rural and remote communities. Housing should not be so close to pollution sources that inhabitants' health is jeopardised." (Te Kāhui Tika Tangata HRC, 2023f). Vulnerability to climate change is also relevant to this dimension of housing.

The Commission's inquiry found the location dimension of the right to a decent home had not been met. The indicators used to assess suitability of location and access to services showed considerable disparities for Pacific Peoples, Māori, disabled people, renters and those who lived rurally.

Does housing allow access to employment, healthcare, transport and education?

Based on the persisting inequalities for disabled people, and the risks of climate change exacerbating housing vulnerability for Māori, low income and high deprivation communities, the progressive realisation of housing which is in an adequate location, is not being achieved.

Changes to insurance are likely to further entrench existing housing inequities by disproportionately affecting households living in locations at greater climate risk.

Location is assessed using the same indicators as the Commission's inquiry – how suitable people found their location and feelings of safety. A sense of safety is an intrinsic part of wellbeing and is associated with broader patterns of social cohesion or social exclusion (Putrik et al., 2019; The Helen Clark Foundation, 2026).

Disabled people and renters find the location of their home less suitable

- There has been no overall change in the proportion of people who were satisfied with the location of their home from 2018 to 2023 (Stats NZ, 2025a).¹⁸
- In 2023 renters were more likely to say they would prefer to move to a more suitable location compared with home owners.
- A larger proportion of disabled people wanted to move to a more suitable location compared to non-disabled people, with greater disparities for households with disabled people aged 15 - 45 years.

Sense of safety has decreased

- Since 2014, sense of safety at home and walking in the neighbourhood after dark has decreased (General Social Survey; Stats NZ, 2025a).

¹⁸ The question about whether people were happy with the location of their home was asked in the 2018 General Social survey and the 2023 Household disabilities survey.

- The groups that report feeling the least safe included women, disabled people, and people who lived in cold, damp and mouldy housing (Stats NZ, 2024; Stats NZ 2025a).

Climate change increases housing inequalities

- The 2026 National Climate Change Risk assessment found that climate risks are not evenly distributed and that existing social and housing inequities increase vulnerability to climate impacts (He Pou a Rangi Climate Change Commission, 2026).
- Māori, low-income households, and highly deprived communities face disproportionate exposure to flood risk (Daalder, 2023).
- Māori communities are often more exposed to climate hazards because of historic land dispossession resulting in settlement on marginal or low-lying land (Parsons and Jayawardena, 2026).
- Changes to insurance are also likely to exacerbate vulnerability for low-income households and communities living in areas at greater climate risk, increasing the risk of underinsurance, financial hardship, housing insecurity and displacement (He Pou a Rangi Climate Change Commission, 2026).

Do recent government initiatives support adequacy of location?

Recent government initiatives do not support progress towards achieving the adequacy of location dimension to the right to a decent home.

Recent initiatives support new housing developments that are large and can be built at speed. Under new policies, developments will be carried out by councils and other non-government groups. At present, there does not appear to be any mechanisms to ensure housing developments will have access to crucial services, facilities or employment options, or consider climate hazards.

Support for faster, larger housing developments without adequacy of location or climate risk considerations

In July 2024, the Government announced its Going for Housing Growth programme (GfHG) to free up land for development, drive housing costs down and make more housing available. The plan aims to enable 'housing growth' by 'unlocking land' to be developed on the city outskirts, 'reducing red tape' for developers to fund infrastructure, and to allow for increasing housing density in urban rapid transit areas (National Party NZ, 2024). To further the aims of the GfHG programme, the Budget 2026 allocates a \$400 million Incentives for Growth Fund to incentivise local councils to develop more housing. The funding is designed to help councils invest in roads, services and local infrastructure (Bishop et al 2026).

Funding is allocated to councils using a tiered structure to reward higher rates of development. Under the fund, councils will receive payments linked to the national average value of new dwelling consents, with the rate increasing as the level of housing growth rises.

The Budget 2026 announcement noted "Councils will be required to report annually on how they have used funding, to demonstrate to communities that they are addressing growth impacts" (Bishop et al 2026). There does not appear to be any mechanisms to ensure the funding is used in a way that supports adequacy of location.

Under the Flexible Fund, as a different channel of funding implemented in 2026, housing providers are assessed on "Expected outcomes for households, whānau and communities" (Te Tūāpapa Kura Kāinga HUD, 2026). Under this criterion, consideration is given to how housing will fit with other service providers in the community and community groups. This appears to contribute to accessibility of services, but is given only a 10% weighting compared with criteria relating to cost (35% weighting) and provider's capability and ability to deliver and economic benefits (40% weighting together).



Under international legal commitments, the State is required to put in place adequate regulation of the sector to ensure providers, including councils, are meeting housing rights requirements. The allocation of the funding for councils prioritise size, cost and speed of building for developments and does not include factors which will support progress towards housing in suitable locations.

Access to core services, facilities and infrastructure

The Commission's housing inquiry defined core services as "facilities essential for health, security, and comfort, including for rural and remote communities. For example, residents should have access to safe drinking water, sanitation and washing facilities, refuse disposal and emergency services, and energy for heating, lighting, and cooking." (Te Kāhui Tika Tangata HRC, 2023g).

The Commission's inquiry concluded that access to core services was not being achieved.

While most houses had access to basic amenities, levels of access were lower for renters, people of non-European ethnicity, and in certain regions. At the time of the inquiry, energy hardship had worsened from 2013.

Access to core services, facilities and infrastructure

The Commission's housing inquiry defined core services as "facilities essential for health, security, and comfort, including for rural and remote communities. For example, residents should have access to safe drinking water, sanitation and washing facilities, refuse disposal and emergency services, and energy for heating, lighting, and cooking." (Te Kāhui Tika Tangata HRC, 2023g).

The Commission's inquiry concluded that access to core services was not being achieved. While most houses had access to basic amenities, levels of access were lower for renters, people of non-European ethnicity, and in certain regions. At the time of the inquiry, energy hardship had worsened from 2013.

Do houses have greater access to core services, facilities and infrastructure?

Access to heating has improved slightly since 2018 and access to basic amenities is widespread. However, progress is still needed to address the reduced access for renters, Pacific Peoples and people of Asian ethnicities. This is particularly important given the effect of climate change events on access to services and the intersecting issues of climate risk overly affecting high deprivation areas.

Location is assessed using the same indicators as the Commission's inquiry – access to basic household amenities such as a refrigerator, tap water that was safe to drink, electricity supply, cooking facilities, a kitchen sink, a bath or shower and a toilet (Viggers et al., 2021). Access to heating is also used.

Lower levels of access for renters, Pacific and Asian peoples, and across regions persist

- Most people have access to basic amenities (93.1%) and this had not changed from 2018 to 2023 (2023 Census, Stats NZ, 2025a).
- Renters were less likely to have access to basic amenities (86.6%) compared to homeowners (96.3%) and this disparity had persisted from 2018 to 2023.
- Pacific Peoples had the least access to amenities (86.3%) and this had decreased slightly from 2018 (87.6%).
- People of Asian ethnicities also had less access (89.5%).

Severe climate events affect access to basic amenities

- The Gisborne region showed the largest decline in access to amenities with 77.9% having access in 2023 compared to 85.8% in 2018.
- Gisborne was greatly affected by Cyclone Gabrielle in 2023.
- Hawkes Bay and the West Coast were also less likely to have access to services; both regions have been affected by severe weather events in the same time period.

Access to heating shows a slight improvement

- The proportion of people using no heating in their home decreased from 4.0% in 2018 to 2.4% in 2023 (2023 Census, Stats NZ, 2025a).
- While renters remained more likely to put up with feeling cold to keep costs down, this proportion had decreased from 2019 (14.8%) to 2024 (10.8%; Household economic survey; Stats 2025a).

Do recent government initiatives support greater access to core services, facilities and infrastructure?

The improvement to access to heating is likely linked to the 2019 legislative change around Healthy Homes Standards which require rental housing to meet minimum standards for heating, insulation, ventilation and protection from dampness and draughts. Full compliance for rental properties has been compulsory from 2025. The Healthy Homes Standards is a step towards the progressive realisation of the access to core services dimension of the right to a decent home.

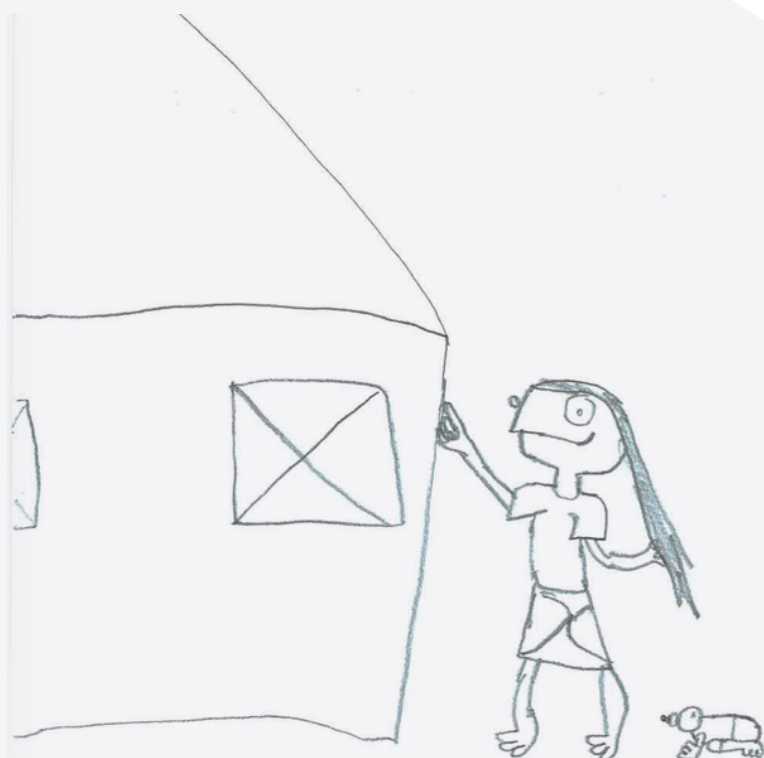
Recent policies from the 2023-2026 timeframe do not support the progress towards this aspect of the right to a decent home.

As discussed in relation to the location dimension, recent government initiatives have prioritised immediate cost-effectiveness and the rapid delivery of housing. Programmes such as the GfHG programme, including the Growth Fund to Incentivise Councils, do not appear to incorporate mechanisms within their funding settings to promote the right to a decent home, including the dimension of access to core services. Nor do they include accountability measures to ensure publicly funded housing development contributes to the progressive realisation of this aspect of the right.

The significant decline in access to core services in the Gisborne region following Cyclone Gabrielle illustrates the vulnerability of this dimension of the right to severe climate events. Future housing and infrastructure policies need to strengthen resilience and protect access to essential services.

Recommendations

This report outlines recommendations for current and successive governments, grouped as short-term, medium-term, and long-term recommendations. Where relevant, decency principles and responsible government agencies are noted next to each recommendation.



Recommendations

Short term

Recommendation	Relevant principle/s	Relevant agency/s
Reinstate the commitment to ensuring that at least 15% of new builds for state housing meet universal design standards for accessibility	Habitability Accessibility	Kāinga Ora
Remove conditions to accessing emergency housing which limit the universal right to housing, including MSD caseworkers' assessment of whether an applicant is considered to have contributed or caused their housing need	Security of tenure Cultural adequacy	MSD
Remove conditions for continuing Kāinga Ora tenancies which limit the universal right to housing. This includes evictions for 'antisocial behavior' or not 'engaging' with a payment plan, as defined by Kāinga Ora	Security of tenure Cultural adequacy	Kāinga Ora
Do not pursue policies indicated by the Minister of Housing during the release of the 2026 Budget which put a time limit on how long people can stay in social housing.	Security of tenure Cultural adequacy	Ministry for Cities, Environment, Regions and Transport (MCERT)
When commissioning non-governmental groups, including the private sector, to provide housing, include the seven UN decency principles as criteria during procurement processes and in monitoring during contract management processes.	Habitability Affordability Security of tenure Accessibility Cultural adequacy Location Access to core services	Commissioning agencies
Reinstate the Sustaining Tenancies framework.	Security of tenure	MCERT Kāinga Ora

Recommendation	Relevant principle/s	Relevant agency/s
Implement effective data collection and monitoring systems to measure how Aotearoa is progressing on the right to a decent home for everybody. This includes collecting and reporting data for population groups who are overly burdened by poor housing and poor access to housing, as well as opposed to using population level findings as indicators (such as with the current HUD/MCERT dashboards). This must be done responsibly and in accordance with indigenous data sovereignty principles.	Habitability Affordability Security of tenure Accessibility Cultural adequacy Location Access to core services	Statistics New Zealand MCERT
Reinstate Whai Kāinga Whai Oranga as a dedicated Māori funding stream.	Habitability Affordability Security of tenure Accessibility Cultural adequacy Location Access to core services	MCERT
Ratify the 2008 Optional Protocol to the ICESCR.	Habitability Affordability Security of tenure Accessibility Cultural adequacy Location Access to core services	Cabinet MFAT

Medium term

Recommendation	Relevant principle/s	Relevant agency/s
Build the right to a decent home into housing policy-making and procurement processes: • when designing and revising housing policy use the guide created by the Commission for policy makers in the 2023 final Inquiry report 'A guide towards a housing policy cycle aligned with human rights and te Tiriti o Waitangi' (2023, p19-24); • measure progress against the seven UN decency principles, using the indicators designed by the HRC Inquiry into housing • Investigate other opportunities for funding that will meet the Crown's Te Tiriti o Waitangi obligations to properly resource Māori-led housing initiatives	Habitability Affordability Security of tenure Accessibility Cultural adequacy Location Access to core services	MCERT
Develop and adopt culturally appropriate guidelines for cultural adequacy in housing developed through direct engagement with Māori and Pacific communities, and use these to set measurable indicators for monitoring outcomes.	Cultural adequacy	Statistics New Zealand MCERT

Long term

Recommendation	Relevant principle/s	Relevant agency/s
Put in place accountability mechanisms across the housing system which protect and enforce the right to a decent home and which are shaped and give effect to te Tiriti o Waitangi, including following Recommendation 5 from the Commission's inquiry final report (2023, p37) to establish independent accountability mechanisms. Design options recommended by the Commission include: • a Housing Ombudsman or Commissioner which has oversight of Crown decisions. • a Māori housing authority or independent kāhui for Māori housing where Māori make decisions for Māori	Habitability Affordability Security of tenure Accessibility Cultural adequacy Location Access to core services	Cabinet MCERT
Commit to ensuring that 100% of new builds for state housing meet universal design standards for accessibility	Habitability Accessibility	Kāinga Ora
Ensure social housing stock is adequate to reduce the role of emergency housing	Habitability Security of tenure Accessibility Cultural adequacy Location Access to core services	MCERT

Conclusion

Embedding human rights and Te Tiriti o Waitangi within housing policy and practice will help to create a more effective and equitable housing system. Recognising the right to a decent home provides a framework for evaluating housing outcomes and ensuring that decisions reflect broader social goals and support better economic outcomes.

A rights-based approach can help shift the focus beyond immediate costs and short-term targets to the longer-term benefits of decent housing, including improved health, wellbeing, social participation, and community resilience as well as long term economic resilience.

This report could not have been produced without access to Census data. Responsible data collection (in line with indigenous data sovereignty principles) and ongoing monitoring by the government of its obligations and progress are essential to progressive realisation of the right to a decent home.

This report aims to support collective action towards realising the right to a decent home for all people in Aotearoa. It also provides a basis for individuals, whānau, hapū, iwi, marae, and communities to advocate for housing that better meets their needs.

References

Afemata, M., 2025. Pacific families bear the brunt of public housing evictions. Te Ao Māori News.

Amore, K., Viggers, H., Baker, M., Howden-Chapman, P., 2013. Severe housing deprivation: The problem and its measurement, Official Statistics Research Series. Stats NZ Tatauranga Aotearoa, Wellington, NZ.

Atatoa Carr, P., Whitehead, J., Carole, M., 2021. Homelessness in Hamilton, New Zealand: debt as a tipping point? Int. J. Epidemiol. 50.

Bishop, H.C., 2026. Budget 2026: Chris Bishop announces social housing overhaul with potential duration limits, changes to how need is assessed. N. Z. Her.

Bishop, H.C., 2025a. How things have changed. Facebook. URL <https://www.facebook.com/ChrisBishopMP/posts/how-things-have-changed-in-202425-kainga-ora-issued-1777-section-55a-formal-warn/1345568053596138/> (accessed 5.1.26).

Bishop, H.C., 2025b. Turnaround plan to get Kāinga Ora back on track. URL https://www.beehive.govt.nz/release/turnaround-plan-get-k%C4%81inga-ora-back-track?utm_source=chatgpt.com (accessed 5.1.26).

Bishop, H.C., 2024. Kāinga Ora instructed to end Sustaining Tenancies. Beehive,govt,nz. URL <https://www.beehive.govt.nz/release/k%C4%81inga-ora-instructed-end-sustaining-tenancies> (accessed 5.1.26).

Bishop, H.C., Potaka, H.T., 2026. Flexi Fund opens for social & affordable housing. National. URL <https://www.national.org.nz/news/20260226-hon-chris-bishop-flexi-fund-for-social-and-affordable-housing> (accessed 5.1.26).

Bishop, H.C., Upston, H.L., 2026. Delivering fairer social housing. Beehive,govt,nz. URL <https://www.beehive.govt.nz/release/delivering-fairer-social-housing> (accessed 6.10.26).

Bishop, H.C., Potaka, H.T., 2025. Priority One: Twelve months in, 2100 children housed. Beehive,govt,nz. URL <https://www.beehive.govt.nz/release/priority-one-twelve-months-2100-children-housed> (accessed 5.1.26).

Bishop, H.C., Upston, H.L., Potaka, H.T., 2024. First steps taken to end emergency housing. Beehive Press Release.

Chisholm, E., Bierre, S., Davies, C., Howden-Chapman, P., 2022. "That house was a home": Qualitative evidence from New Zealand on the connections between rental housing eviction and poor health outcomes. *Health Promot J Austr* 33, 861–868.
Citizens Advice Bureau, 2025. Mana Āki | Dignity for All. Citizens Advice Bureau, New Zealand.

Community Housing Aotearoa, 2026. Insight Report: Edition 4 - Homelessness and housing (No. 4). Community Housing Aotearoa, New Zealand.

Controller and Auditor General, 2026. Supporting people in immediate housing need. Office of the Controller and Auditor General, Wellington, NZ.

Daalder, M., 2023. Māori disproportionately exposed to flood risk. Newsroom. URL <https://newsroom.co.nz/2023/02/06/maori-disproportionately-exposed-to-flood-risk/> (accessed 5.1.26).

Dale, C., 2024. Housing Options for Older People in Aotearoa New Zealand: Trends and challenges.

Deng, B., McLeod, G., Mackenbach, J.D., Dhakal, B., Eggleton, P., Marek, L., Campbell, M., Boden, J., Hobbs, M., 2024. Typologies of Residential Mobility in Childhood and Associations with Sociodemographic Characteristics: a Prospective Birth Cohort Study in Aotearoa New Zealand. *Child Indic. Res.* 17, 2691–2707. <https://doi.org/10.1007/s12187-024-10175-w>

Farha, L., 2021. Visit to New Zealand: Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living and on the right to non- discrimination in this context, Leilani Farha. United Nations, Geneva.

Farha, L., 2019. Guidelines for the implementation of the right to adequate housing. UN Human Rights Council, Geneva.

Fasoro, A., Yu, C., Bierema, S., Pehi, T., Fraser, B., Howden-Chapman, P., Pierse, N., 2024. The impact of transitions from emergency housing to public housing in Aotearoa New Zealand. *Discov. Public Health* 21, 189. <https://doi.org/10.1186/s12982-024-00320-9>

Good Shepherd, 2025. Long-term impacts of family violence and economic abuse. Good Shepherd, Wellington, New Zealand.

He Pou a Rangi Climate Change Commission, 2026. 2026 National climate change risk assessment. He Pou a Rangi Climate Change Commission, Wellington, NZ.

Jury, A., Thorburn, N., Weatherall, R., 2020. Women's Experiences of Economic Abuse in Aotearoa New Zealand. Women's Refuge, Wellington.

Kāinga Ora, 2024. Kāinga Ora Design Guidelines Masterplanning for Universal Design. Wellington, N.Z.

Kāinga Ora, 2023. Breifing to Minister of Housing: Kāinga Ora Approach to Sustaining Tenancies.

Kāinga Ora, 2019. Accessibility Policy: 2019-2022.

Milne, B., von Randow, M., 2025. Report on New Zealand's Housing Survey for The Urban Advisory. University of Auckland and Compass Research Centre, Auckland, NZ.

Ministry of Health, 2024. Health and Independence Report 2024 Te Pūrongo mō te Hauora me te Tū Motuhake 2024. Ministry of Health, Wellington, NZ.

Ministry of Social Development, 2026a. Monthly Housing Report: February 2026. Ministry of Social Development, Wellington, NZ.

Ministry of Social Development, 2026b. Housing Register Latest Results- March 2026.

Ministry of Social Development, 2026c. AS – Increasing maximum rate factsheet Budget 2026. Minist. Soc. Dev. URL <https://www.msd.govt.nz/about-msd-and-our-work/newsroom/budget/2026/factsheets/accommodation-supplement-increasing-the-maximum-rates-for-all-areas.html> (accessed 6.10.26).

Ministry of Social Development, 2024. Supplementary Analysis Report: Tightening the gateway into emergency housing.

Nathan, K.M., 2021. Every move matters: Residential mobility and health and wellbeing outcomes in New Zealand children. University of Otago, Otago.

National Party NZ, 2024. Going for Housing Growth: National's plan to unlock land for housing, build infrastructure, and share the benefits of growth. National Party NZ, Wellington, NZ.

New Zealand Government, 2023. Coalition Government unveils 100-day plan. Beehive.govt.nz. URL: <https://www.beehive.govt.nz/release/coalition-government-unveils-100-day-plan> (accessed 2. 8. 26).

OECD, 2026a. OECD Affordable Housing Database.

OECD, 2026b. OECD topics: Affordable housing.

OECD, 2022. OECD Economic Surveys: New Zealand 2022. OECE Publishing, Paris.

OECD, 2021. Brick by Brick building better housing policies. OECE Publishing, Paris.

Parsons, M., Jayawardena, I., 2026. Advancing Indigenous climate justice: Māori perspectives on managed retreat and climate adaptation policy in Aotearoa New Zealand. *Environ. Plan. E Nat. Space* 9, 452–482.
<https://doi.org/10.1177/25148486251388972>

Paul, J., Ratana, M., Monga, H.-M., Newton, P., Lee-Morgan, J., 2025. He Tātai Whetu ki te Rangi, He Rangatahi ki te Kāinga: Rangatahi Māori pathways to safe, secure and affordable homes. *MAI J. N. Z. J. Indig. Scholarsh.* 14.
<https://doi.org/10.20507/MAIJournal.2025.14.2.8>

RNZ, 2025. "Not clear exactly" where evicted Kāinga Ora tenants will go, CEO says. RNZ Morning Rep. 12 Feb 2025.

Shivas, O., 2023. "Appalled": Kāinga Ora achieves only 10% of target for accessible new homes. *Stuff*.

Stats NZ, 2026. Increasing household income offset by higher housing costs in year to June 2025. Stats NZ Tatauranga Aotearoa, Wellington, NZ.

Stats NZ, 2025a. Housing in Aotearoa New Zealand: 2025. Stats NZ Tatauranga Aotearoa, Wellington, NZ.

Stats NZ, 2025b. Disability statistics: 2023. Stats NZ Tatauranga Aotearoa, Wellington, NZ.

Stats NZ, 2024. Wellbeing statistics: 2023 (updated).

Stats NZ, 2023a. Severe housing deprivation (homelessness) estimates – updated methodology 2023 Census | Tatauranga 2023. Stats NZ Tatauranga Aotearoa.

Stats NZ, 2023b. Pacific Housing: People, Place and Wellbeing in Aotearoa New Zealand. Stats NZ Tatauranga Aotearoa, Wellington, NZ.

Stats NZ, 2021. Labour force projected to grow and grow. Stats NZ Tatauranga Aotearoa.
Te Kāhui Tika Tangata HRC, 2023a. Housing Inquiry: Implementing the right to a decent home in Aotearoa: Fairness and dignity for all. Wellington, NZ.

Te Kāhui Tika Tangata HRC, 2023b. Habitability full commentary: Right to a decent home.

Te Kāhui Tika Tangata HRC, 2023c. Affordability full commentary: Right to a decent home.

Te Kāhui Tika Tangata HRC, 2023d. Cultural adequacy full commentary: Right to a decent home.

Te Kāhui Tika Tangata HRC, 2023e. Security of tenure full commentary: Right to a decent home.

Te Kāhui Tika Tangata HRC, 2023f. Location full commentary: Right to a decent home

.

Te Kāhui Tika Tangata HRC, 2023g. Access to core services full commentary: Right to a decent home.

Te Kāhui Tika Tangata HRC, 2022. Housing inquiry: homelessness and human rights : a review of the emergency housing system in Aotearoa New Zealand. Te Kāhui Tika Tangata Human Rights Commission, Wellington.

Te Kāhui Tika Tangata HRC, 2021. Aratohu tika tangata ki te whai whare rawaka i Aotearoa Framework Guidelines on the right to a decent home in Aotearoa. Wellington, NZ.

Te Paetawhiti Ltd & Associates, 2025. Evaluation of Whai Kāinga, Whai Oranga Iwi-led Prototypes. New Zealand.

Te Tūāpapa Kura Kāinga HUD, 2026. Homelessness Insights Report to March 2026. Te Tūāpapa Kura Kāinga HUD, Wellington.

Te Tūāpapa Kura Kāinga HUD, 2026. Flexible fund Stage one application pack.

Te Tūāpapa Kura Kāinga HUD, 2025. Housing investment plan 2025.



Te Tūāpapa Kura Kāinga HUD, 2025. Regulatory Impact Statemet: Regulation of residential property managers. Te Tūāpapa Kura Kāinga HUD, Wellington, N.Z.

Te Tūāpapa Kura Kāinga HUD, 2025a. Government Policy Statement on Housing and Urban Development.

Te Tūāpapa Kura Kāinga HUD, 2025b. Homelessness insights To 30 September 2025.

Te Tūāpapa Kura Kāinga HUD, 2025c. Homelessness Insights Report. Wellington, NZ.
The Helen Clark Foundation, 2026. Social Cohesion in New Zealand. The Helen Clarke Foundation, New Zealand.

The Salvation Army, 2025. Homelessness Briefing December 2025: National Homelessness Data Project.

United Nations, 2015. Transforming our world: the 2030 Agenda for Sustainable Development.

UN Committee on Economic, Social and Cultural Rights, 1991. General Comment No. 4: The right to adequate housing (Art. 11(1) of the Covenant).

WAI 2750, 2024. Kāinga Kore: The stage one report of the housing policy and services : Kaupapa Inquiry on Māori Homelessness. The Waitangi Tribunal, Wellington, New Zealand.

Whaikaha, 2024. Data Insights on Disability and Housing.

White, V., Jones, S., 2026. Household Energy End-use Project 2: Indoor Temperatures in New Zealand Homes, BRANZ, NZ

Yadav, U., 2024. Home ownership and unequal ageing. Will the New Zealand Superannuation model work for a nation of renters? BERL, Wellington, NZ.