

Affordable Housing

A home is security and stability. It's the place we build good, productive lives from.

But our housing market is broken, with houses unaffordable for many, unhealthy for some, and home ownership out of reach for generations of Kiwis. It's time to make houses places to live again, not just investment vehicles.

In addition to costing almost 7 times the median income, some of our homes are causing a serious public health problem. New Zealand has some of the worst rates of respiratory disease and breathing difficulties in the OECD, caused by decades of underinvestment and weak building standards. One in five Kiwis are trapped in cold, damp, mouldy homes, directly fuelling thousands of preventable childhood hospital admissions and contributing to an estimated 1,600 winter deaths every single year. That is a cost we cannot afford.

We need to permanently narrow the gap between wages and house prices and we have to build better homes, a lot faster. Opportunity's Affordable Housing policy presents a plan to do just that: Faster, Better, Cheaper.

Faster (Planning, Consenting & Systemic Pre-Approval)

With over 1,000 different planning zones, developers face an administrative minefield. Innovative pre-fabricated and off-site manufacturing methods are stalled by slow council consent, localised design reviews, and endless Requests for Information. To build more and better houses, Opportunity will:

- Build on the Planning Bill with a simplified set of 10 nationally consistent zones. These will cut red tape that holds back the higher density development we need, while affording automatic protections for highly productive farmland, civic assets, heritage buildings and nature reserves.

- Expand existing frameworks to ensure a centralised pre-approval system for proven building products, off-site manufacturing (OSM), and modular pre-fabricated systems. Once a system is certified at the national level, local territorial authorities will be prohibited from issuing Requests for Information (RFIs) or requiring unnecessary design reviews. This will reduce the need for building inspections, reducing costs and delays.
- Modify the Unit Titles Act and other legislation to make it faster and easier to build a more diverse mix of homes, including everything from home offices and shop fronts to co-housing, housing co-ops, Papakāinga, and multi-generational homes.

Better (Quality, Climate & Social Incentives)

Our cold, damp, and mouldy housing stock triggers severe, chronic respiratory illnesses like asthma, bronchiolitis, and rheumatic fever. This gives New Zealand some of the highest hospital admission rates for lung disease in the developed world and places an immense, preventable burden on our public healthcare system. To improve the quality of our housing stock as well as expand it, Opportunity will:

- Expand the “Warmer Kiwi Homes” insulation and heating retrofit programme already run very successfully by EECA to cover private rentals that meet other eligibility criteria. Available retrofits will also expand to include double glazing, solar and appliance electrification. Low interest electrification loans will also be available under the national Ratepayer Assistance Scheme. See our [Abundant Energy](#) policy for more.
- Refund to Councils the GST collected by central Government for construction of any new build that achieves strong environmental and build standards (such as Homestar 6+ or Passive House frameworks with future ready EV or Solar infrastructure). This revenue is ring-fenced to fund local infrastructure and expand community housing.
- Raise the minimum standards in the existing Healthy Homes Standards for rental properties over time, including a right to charge EVs.
- Transition the Building Code away from rigid compliance checklists and toward performance-based energy modelling. This shifts the focus from minimum compliance to actual performance, guaranteeing that all new builds remain healthy, energy-efficient, and naturally self-cooling year-round without relying on expensive mechanical air conditioning.
- Require all new builds to be wired to accommodate EV charging and solar.

Cheaper (Finance)

Residential construction is plagued by financial volatility, and has fallen well below demand. When lending conditions tighten, private developers go under, skilled tradespeople flee to Australia, and New Zealand is left with a chronic housing shortage.

Funding for community-led and affordable housing has traditionally been locked behind a messy patchwork of disconnected government grants and loans. This lack of certainty prevents Community Housing Providers (CHPs) from building multi-year development pipelines, while centralised quotas fail to adapt to regional demands.

To expand the supply of affordable homes Opportunity will:

- Task Kāinga Ora with delivering a diverse mix of housing types tailored to regional needs so that smaller towns can clear their housing waitlists and ensure everyone has a safe place to live.
- Turn local councils, Community Housing Providers and developers into active partners in ending the housing shortage by expanding the Community Housing lending facility to give councils, CHPs, iwi and reputable private builders direct access to low-cost Crown development finance when they are delivering affordable or social housing that is clearly tailored to local communities' needs
- Defer land value tax liabilities for land under development up to a limit of two years. See our Tax Reset for more information on the Land Value Tax.