

Parliamentary Working Group

Enabling more housing to ease pressure on the market

Ministry of Housing and Urban Development

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We need to ease the pressure on the housing market by creating more housing. How should we enable this? Is urban intensification the way to go? What about rural revitalisation and redevelopment? What is the right mix?

The PWG considered

- How local and national interests on land use can be balanced in a fair and effective way.
- Reasons people provide for not allowing housing/more housing in certain areas (e.g., lack of infrastructure, heritage protections, special character areas, natural hazards, highly productive soils, etc.)
- The cost of infrastructure associated with building more housing in brownfield vs. greenfield areas.





Based on community engagement and discussions here at Parliament, the PWG has identified several key findings and insights:

Regulation Reform	Infrastructure Reform	Housing Loan Reform
Zoning Reform	Communal Housing and Land	Transport Safety and Accessibility





Regulation Reform

Many participants highlighted that current housing regulations are overly complex and inconsistent across regions. These rules often delay development, increase costs, and discourage innovation. There is a strong call for simplifying planning and consent processes to enable faster housing delivery. Reform should focus on clarity, consistency, and reducing bureaucratic barriers. Community voices emphasised that smarter regulation could maintain quality and safety standards without obstructing progress, particularly for urgently needed affordable and social housing.

Infrastructure Reform

Community members consistently stressed the importance of accessible, integrated infrastructure alongside new housing developments. Good housing is not just about buildings — it's also about access to schools, healthcare, shops, green spaces, and recreational areas. Poor planning often leaves communities disconnected and underserved. To build truly liveable neighbourhoods, infrastructure must be prioritised early in development. The PWG recognises the need for coordinated investment and planning between central and local government to ensure infrastructure supports growing communities.

Housing Loan Reform

A key barrier to home ownership identified by the community is difficulty accessing fair and affordable housing loans. Firsthome buyers, young people, and lowerincome households face disproportionate challenges due to stringent lending criteria and high deposit requirements. There is strong support for reforming the housing finance system to offer more flexible, targeted loan options. Suggestions included government-backed loans, shared equity schemes, and better financial education to empower people to enter the housing market securely and confidently.





Zoning Reform

Outdated and inconsistent zoning rules were repeatedly raised as a significant obstacle to increasing housing supply. Many communities support higherdensity development, particularly near transport hubs and urban centres, but current zoning frameworks often prevent this. A more nationally consistent and flexible zoning system is needed to unlock land for housing while still respecting local character. Participants recommended a balanced approach that allows for growth while protecting environmental and cultural values, supported by clear national direction.

Communal Housing and Land

There is growing interest in alternative housing models that emphasise shared ownership, communal living, and longterm affordability. In particular, Māori principles such as papakāinga offer powerful examples of collective housing connected to land, whānau, and community. These models can foster stronger social ties, cultural identity, and housing security. Participants urged the government to support these initiatives through funding, legal frameworks, and advisory services, recognising their potential to meet diverse housing needs in inclusive and sustainable ways.

Transport Safety and Accessibility

Safe, reliable, and accessible transport was identified as essential to successful housing development. Many communities highlighted how poor transport links isolate residents from jobs, education, and services. Participants called for more investment in public and active transport options, especially in new housing areas. Attention must be given to designing streets that are safe for children, elderly people, and people with disabilities. Better transport integration would help create connected, inclusive communities with reduced reliance on private vehicles.





From the PWG's findings, the following recommendations should be considered to ease the pressure on the housing market:

One	Support for Community-Led Housing Projects
Two	Streamline and Centralise Land Use Regulation
Three	Heritage Appeals Council





Support for Community-Led Housing Projects

The Government should establish a grant-based funding programme to support the development of community-led housing initiatives. These projects would enable residents to collectively live and work on the land, fostering local ownership and long-term stewardship. While individuals or families would own their homes, the land itself would remain in community ownership, preserving affordability and discouraging speculative investment. To ensure effective implementation and governance, a national advisory council should be established to oversee and guide such initiatives, providing expertise, accountability, and strategic coordination.





Streamline and Centralise Land Use Regulation

To accelerate housing development, the Government should identify and remove outdated, unnecessary, or counterproductive regulations that hinder efficient land use. A more centralised framework for zoning and redistricting—particularly in relation to high- and low-density housing—should be implemented to ensure consistency and strategic planning across the country. A newly established National Planning and Zoning Council could oversee this framework. Local councils would retain the ability to apply for exemptions or special permissions for projects that fall outside the national standards, ensuring local flexibility within a coherent national approach.





Heritage Appeals Council

A National Heritage Appeals Council should be created to assess applications to demolish or alter protected heritage buildings that are unsafe, unused, or beyond reasonable repair. The council would include one representative from each regional council, with a government-appointed chair to oversee its work. Applicants—including local councils, developers, and property owners—could appeal when heritage protections conflict with safety or development needs. The council would consider restoration costs, structural integrity, heritage value, and reuse potential. This approach balances the need to preserve culturally significant buildings with the realities of housing demand, safety, and urban renewal.





Common views

- Young people are future homebuyers and should be consulted on housing policies.
- There is no silver bullet for housing issues. There are trade-offs, eg heritage/environment vs more affordable homes.

Questions from MHUD Chief Executive	Response from PWG
Land use regulation – what was the thinking of PWG around exemptions?	Regulations that are more inclusive, not just for certain communities. Regulations that local councils can also have their voice like "that doesn't work for us". But the rules of the game should be clear across the country.
Community-led projects like papakāinga – how much would be needed?	Demand-driven. Blueprints and workforce in some Māori communities have been prepared, awaiting funding. Challenges include access to land by banks and that is where the government can come in (ie government acting as bank). It is important to demonstrate the model works so more banks follow.
Heritage Council – what was the thinking of PWG on the design the Council?	Simplify heritage classification with a focus on standard approach to heritage valuation, and salvaging those that can be renovated/retrofitted to increase housing supply (as opposed to tearing down).