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Declining egalitarianism and the battle for affordable housing in New Zealand

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Abstract

This paper examines public expressions of exclusion and exclusivity in response to the proposed development of Special Housing Areas (SHAs) in the Western Bay of Plenty sub-region through the thematic analysis of 603 submissions and a review of New Zealand and international literature. It explores a shift in New Zealand cultural values, which increasingly prioritises individual gain and aesthetic preference over policies that support those living in housing insecurity, identifies groups subject to discrimination and exclusion and attitudes to exclusion in the context of national identity and egalitarianism.

Introduction

Conceptions of New Zealand as a classless utopia, defined by egalitarianism have been central to formulating a mainstream cultural identity in New Zealand and these values are still held up as distinguishing national characteristics in which many New Zealanders firmly believe (Belich & Weaver, 2008). A core facet of this notion of egalitarianism has been access to housing, including the attainment of homeownership. This aspiration was, for many years and for most people achieved. Jackson's cohort analysis of homeownership in New Zealand shows that by the time those born in 1927-1932 reached 65 years an excess of 87 percent of that cohort were living in owner occupied dwellings (Jackson, 2017).

However, over the last thirty years, access to adequate and affordable housing has become an ephemeral goal both in homeownership and increasingly in the rental market. An estimated 574,000 households were renting (Johnson, Howden-Chapman & Eaqub, 2018) and an estimated one in one hundred people were homeless in 2017 (Groot, Vandenburg, & Hodgetts, 2017). Along with the falling rate of homeownership, New Zealand has become an increasingly unequal society, now with one of the highest rates of inequality in the OECD (Arrowsmith *et al.*, 2017). There is considerable resistance to affordable housing developments evident in the take up of a moral discourse by New Zealanders which maintains "a prevailing view that their country is an idyllic paradise apart from the rest of the world's ills that, if anything, is *too* generous to its less advantaged" (Marcetic, 2017).

This paper explores changing attitudes to and support for inequality expressed in the current housing context. It is structured as follows. It begins with an overview of housing and the welfare state in New Zealand. This is followed by a brief comment on housing inequality in New Zealand. The final section reviews submissions to the proposed development of Special Housing Areas in the Western Bay of Plenty.

Housing, the Welfare State and Inequality

Housing and government investment in housing provision has historically functioned as a pathway towards a more equitable society. Certainly, access to decent housing was part of a package that attracted new settlers to New Zealand in the nineteenth century. Some came to participate in building a new society, others were trying to escape poor conditions and limited social mobility in their home-countries. New Zealand offered the prospect of new lives and new possibilities. Demands for state intervention from workers and labour groups in housing provision were stimulated by health crises and, in combination with a bubonic plague scare, were a catalyst for the introduction of the *Workers' Dwelling Act (1905)*. The Act sought to reduce the impacts that rising rents had on inflation and economic well-being (Schrader, 2007) and provide urban workers with quality housing that would remove them from the province of "city slums and grasping landlords" (Ministry for Culture and Heritage, 2014). The scheme had limited success as rents remained too high and the dwellings too far from urban centres for many prospective tenants (Housing New Zealand Corporation, 2017). The *Advances for Workers Act* passed in 1906, which offered low cost state credit for eligible workers to build their own homes had a much higher level of success, with 1296 loans granted over a period of four years (Schrader, 2007). Following the success of this scheme the focus shifted from rental provision to supporting and encouraging the uptake of homeownership and the provision of loans and subsidies for construction became the main mechanisms utilised by government to improve housing. In 1912 the remains of the first state housing experiment were sold off by the conservative reform government. Intervention centred around lending, with workers able to access up to 95 percent of the cost of a home throughout the twenties (Housing New Zealand Corporation, 2017).

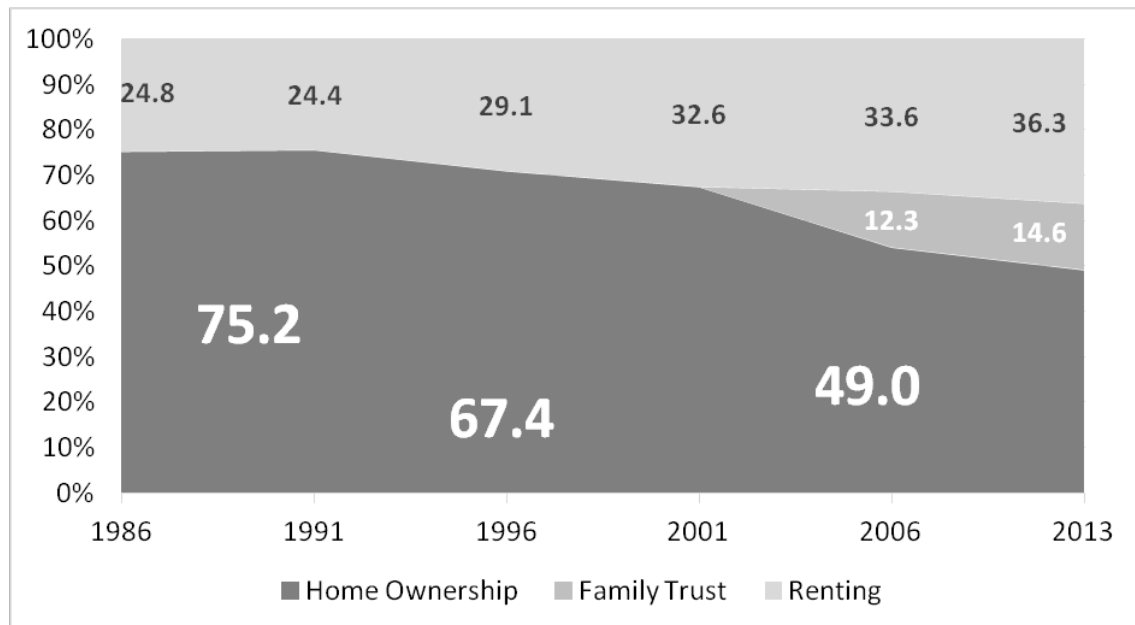
Following the economic and societal upheaval of the Great Depression, a comprehensive state housing programme was launched by the Labour government in 1936 and was followed by other significant welfare reforms under the *Social Security Act* of 1938. Some argue that those reforms "were as much about insurance for the middle classes" as they were "about addressing poverty" (St John, 2001:5), however they led to substantial improvements for a considerable number of New Zealanders and heralded a move toward collective responsibility and rights of citizenship (Johnson, 2015). Thousands of state homes were built for lifetime rent and "a new concept was introduced to the country...that every citizen had a right to a reasonable standard of living and that it was a community responsibility to ensure that its members were safeguarded against the economic ills from which they could not protect themselves" (Johnson & Carter, 2015:8). The "abstract principles of all citizens being entitled to decent housing" (Groot & Mace, 2016:6) was established.

By the end of 1939 the number of houses being constructed rose to around 70 per week (Schrader, 2007) and by 1940 it was estimated that around two thirds of New Zealand homes had been built by the state (Yarwood, 2013). However, even at this rate construction was unable to keep pace with demand and virtually ceased as New Zealand entered the second world war. Government efforts intensified in the wake of the war. A group building scheme was launched, with government underwriting of homes built to specifications (Housing New Zealand Corporation, 2017). In 1950 the National government began an initiative which enabled state housing tenants to purchase their homes with a five percent deposit and low interest rates over a maximum term of forty years (Ministry for Culture and Heritage, 2014). By 1957 an estimated 30 percent of state housing stock, around 13,300 homes, had been sold (Schrader, 2007). In addition, National raised rents for new tenants, to reduce the advantage over private rentals and introduced an income bar to ensure state housing was reserved for the very poor. In effect, "state housing became a residual provision for those locked out of homeownership" rather than the envisioned 'tenure of choice' (Ministry for Culture and Heritage, 2014). After their 1957 election, the Labour government acted against further sales of state homes,

setting “the general pattern for half a century, with Labour-led governments restricting sales and National-led governments encouraging them” (Schrader, 2007:18).

The 1984 election saw a Labour-led de-regulation of New Zealand’s highly centralised economy and embarked upon a neo-liberal agenda, cutting the top rates of income tax, reducing tax on company profits and introducing a means tested family incomes scheme to “ensure a significant margin between the incomes of families working and those on benefits” (Hope & Scott, 2017:51). In 1991 the National government introduced full-market rents for state housing tenants, replaced income related rents and housing benefits with an untied Accommodation Supplement (Rea & Thompson ,2017) to assist people with unaffordable housing. The Accommodation Supplement was designed to be tenure neutral but was accessed primarily by those in rental accommodation. Its introduction was accompanied by a cut in welfare payments (other than superannuation) and the supplement itself was designed to only partially address unaffordable housing costs. Government support for homeownership also fell away. By the late 1980s/early 1990s almost 75 percent of households owned the dwelling in which they lived (Law & Meehan, 2013) and in some areas the proportion was even higher. The movement away from a mixed policy of housing assistance both in the rental and homeownership sectors has seen a significant decline in homeownership (Figure 1). It also saw considerable reductions in housing affordability and increases in housing stress.

Figure 1 Dwellings in Owner Occupation 1986-2013 (Jackson, 2017).



Median house prices rose over 50 percent between 2004 and 2008, conferring significant gains on around half the adult population (Johnson, 2015), while the proportion of individuals able to afford homeownership declined around 20 percent (Law and Meehan, 2013). On a year on year basis to March 2018 median national house prices increased by \$35,000 contributing to a 4.4 percent decline in affordability (Squires & Mee Chin, 2018). As the homeownership rate declines, the number of households dependent on the private rental sector has increased. Over the ten years to 2017 the number of households in private rentals grew by 126,000 contributing to an estimated 574,000 to 581,000 private tenant households (Johnson, Howden-Chapman and Eaquib, 2018). Competition for private rentals is fierce and rents have been rising at a faster rate than wages (Johnson, Howden-Chapman & Eaquib, 2018). The median national rent increased 5.6 percent over the last year to \$475 a

week in April of this year (Trademe Press Release, 2018). Around a third of private renter households are in receipt an Accommodation Supplement to help meet rental costs (Johnson, Howden-Chapman & Eaquad, 2018) and a significant number are experiencing housing stress. Three quarters of renters receiving an Accommodation Supplement paid over 40 percent of their income on rent and around half paid over 50 percent in 2016 (Perry, 2017).

Affordability pressures have driven overcrowding, poverty, habitation of substandard or illegal dwellings and “in extreme cases homelessness” (Rea & Thompson, 2017:26). An estimated 41,750 people were estimated as experiencing homelessness in 2013, half of whom were thought to be in work and/or study (Groot, Vandenburg & Hodgetts, 2017). By September 2017 5,844 households were considered to be in serious enough housing need to be placed on the social housing wait list, a 27 percent increase on 2016. Seventy percent of those households were given high urgency status (Johnson, Howden-Chapman & Eaquad, 2018). Charities and community agencies have raised concerns about “the role and response of government” (Citizens Advice Bureau, 2015:15), given a lack of coordinated housing policy and lack of responsiveness from government agencies. They report “clients who, for various reasons, are being required to leave a Housing New Zealand property but have nowhere else to go” (Citizens Advice Bureau, 2015:18) and increased demand for food parcels and other support (Marcetic, 2017). Criticism has been levelled at Work and Income New Zealand for referring households in need of emergency accommodation to landlords who housed them in garages and already overcrowded dwellings (Ashton, 2016).

Māori and Pasifika peoples have been disproportionately affected by declining affordability, with rates of homeownership dropping to 28 percent for Māori and 19 percent for Pasifika, compared to 57 percent for Pākehā (Johnson, Howden-Chapman & Eaquad, 2018:14). The proportion of these groups reliant on the private rental market has risen to 77 percent for Māori and 56 percent for Pasifika (Johnson, Howden-Chapman & Eaquad, 2018:5). Many private landlords continue to ascribe to negative stereotypes of Māori as poor and “unclean” tenants who carry additional risk (Houkamau & Sibley, 2015:11) while Pasifika are typically associated with a lack of motivation, welfare dependence and criminality (Curtis & Curtis, 2015). Such negative public perceptions act as an exclusionary factor and have resulted in the concentration of these groups in “poorer urban areas and cheap quality housing” (Houkamau & Sibley, 2015:11). One in five Māori and two in five Pasifika individuals were living in overcrowded dwellings in 2013 (Johnson, Howden-Chapman & Eaquad, 2018) and Māori are overrepresented in homeless and rough sleeping populations (Groot, Vandenburg & Hodgetts 2017).

The Egalitarian Ethos and Housing

The benefits of New Zealand’s housing policy have never been distributed entirely equitably across NZ society. The very poor were largely excluded from early renditions of social housing¹ which were targeted to the working poor. The non-working poor were expected to rely on charitable provision and the support of family and friends (Mills *et al.*, 2015). “The rhetoric that all people should have housing was tempered by the Victorian belief that some were more deserving than others” (Bierre, Howden-Chapman, Signal, & Cunningham, 2007:53). Various iterations of housing policy have “excluded single people, young and old, single-parent families and those families not considered ‘respectable enough for state houses’ such as those with very low incomes” (Mills *et al.*, 2015:7). A single-woman could be denied state housing simply because it was thought she “had driven her husband away through inadequate housekeeping or unsuitable behaviour” (Mills *et al.*, 2015:6). For Māori access to housing was complicated because of assumptions that they would be provided for by the then Department of Native Affairs. Severe underfunding of the department and a policy of cultural

¹ From the introduction of the *Workers Act (1905)* through to introduction of an upper income limit for state housing tenants and sell-off of state homes by the National government in the 1950s.

assimilation created barriers for the attainment and maintenance of a home by Māori (Bierre, Howden-Chapman, Signal, & Cunningham, 2007:55). Nevertheless, there was a strong sense for many years that housing was a critical part of the infrastructure of New Zealand, an important platform for families' life chances, and part of giving people irrespective of their background an opportunity to succeed.

There are indications that the egalitarian ethos that marked New Zealand's identity, if not its actuality, has declined since the 1990s. Between 1990 and 2005 support for redistribution of income and wealth dropped from 48 percent to 26 percent, while support for tax reduction rose from 36 to 69 percent over the same period (Skilling, 2013:22). The number of New Zealanders who believe that those experiencing insecurity are to blame for their situation increased from 37 percent in 1998 to 60 percent in 2005 (Humpage, 2011:10). Few New Zealanders connect poverty to systemic or 'undeserved social factors,' such as discrimination, lack of opportunity or misfortune (Skilling, 2013:25) and less than half believe incomes should be made more equal (Morrison, 2015(a):61). That decent housing has maintained some degree of importance, however, is indicated by the persistent denial over the last decade of the existence of homelessness or systematic problems of housing under-supply or unaffordable housing burdens.

Indeed, the previous government not only strongly refuted the severity of the housing situation in New Zealand but maintained that high house prices were a reflection of a strong economy (Radio New Zealand, 2014). In 2015, the then Minister for social housing asserted that over 400 households had turned down offers of state housing for reasons such as "birds chirping in the trees next door or wanting a bigger back yard for a trampoline, and not liking the colour a door was painted" (Sachdeva, 2015) a statement that undermined the very real need of state housing applicants and negated the lack of government investment and maintenance that resulted in the uninhabitable condition of some state homes. Similarly, the then Prime Minister John Key played on the notion of homelessness as a lifestyle or 'choice' by claiming individuals living in cars had turned down offers of assistance from the Ministry of Social Development and representatives from the Salvation Army, a claim the Salvation Army denied (Lynch, 2016).

The mounting of public concern around homeless on one hand and heated house prices on the other, saw the development of one other narrative, that of district planning regulation inhibiting building, exacerbating under-supply and driving over-heated house prices. That narrative is a familiar one and is evident in countries of similar colonial heritage such as Australia and the United Kingdom (Gurran & Phibbs, 2015; Barker, 2004). Problems of housing affordability were acknowledged (Sachdeva, 2016), but those issues were framed as supply-orientated and centred on inefficiencies in the Resource Management Act and decision-making processes (Nandedkar & White 2017:52). This led to the establishment of housing accords and Special Housing Areas (SHAs).

Special Housing Areas and the Egalitarian Impulse

Special Housing Areas (SHAs) were first introduced in 2013 and are premised on the idea that a shortage of land, inefficiencies of the Resource Management Act and prohibitive cost of planning and consents have been the main drivers of unaffordable housing (James 2017, Nandedkar & White 2017). They allow local government authorities to bypass the usual planning and regulatory processes to increase housing production in areas experiencing issues with supply and affordability (James 2017). SHAs represent an agreement between local and central government that circumvents direct government "investment in the infrastructure or interventions in housing markets and house price" (James, 2017:1) and gives local governments the power to release land for development without requiring public consultation, notification or avenues for legal appeal (James 2017). There is no mandatory requirement for affordable housing on SHA land; the release of land for building is seen as

sufficient for achieving affordability, however councils are able to determine an affordable percentage of development should they wish to do so (James 2017). None of the SHAs have delivered substantial new housing activity and the production of affordable housing has been almost non-existent.

But while the SHAs have not generated affordable housing, they have in one area, the Western Bay of Plenty sub-region, provided a rich source of material illuminating the interface between housing and New Zealand's egalitarian impulses. The Western Bay of Plenty sub-region, a rapid growth area, has the "second least affordable housing in the country" and a growing homeless population (James, 2017:7). Median house prices in March 2017 reached \$620,000 in Tauranga and \$550,000 in the Western Bay of Plenty district, however almost 90 percent of renters were unable to afford to buy a home at \$500,000 (Mitchell & Glaudel, 2017:3). In response to these pressures the two operative councils proposed the development of fifteen SHAs across the sub-region. Many of these were to be situated in more affluent areas by the coast or adjoining rural-residential communities.

Although public consultation is not required for SHA development, the councils in the Western Bay of Plenty sub-region chose to engage with the communities in which SHAs were being proposed. Six hundred and three submissions received by the councils between 2014 and 2017 and were analysed to explore public attitudes to the proposed SHA developments. Over two thirds of submissions raised objections to some aspect of development. Issues were raised spontaneously by residents, the councils themselves gave no suggestions for comments and there was evidence of residents expending considerable effort to mobilise opposition in their communities. Some communities developed templates for residents to sign, another circulated a petition. One household mobilised friends and family who lived outside the area to email objections to the relevant council. Submissions frequently contained emotional entreaties, abuse, legal threats and promises of civil resistance. While residents raised concerns about the implications of development in terms of infrastructure, emergency planning and traffic safety, some commentators have noted that centring opposition around these issues can be a way for submitters "to conceal their prejudices and to make their objections more socially acceptable" (Davison, Legacy, Liu & Darcy, 2016:392). Often what was being articulated was a strong desire to maintain exclusivity and capital opportunity.

Three key themes relating to exclusion and exclusivity emerged from the analysis: economic entitlement to exclusive enjoyment of amenities; fear of property devaluation due to proximity to affordable and/or high-density housing; and concerns about the moral attributes and perceived social ramifications of potential low-income residents. These themes relate to the perceived right of homeowners to take priority in deciding the shape of a community. Renters, Māori, the unemployed and low-income families, were among the groups identified by residents for exclusion, but concerns were overwhelmingly focused on users of affordable housing. As ratepayers and major investors in the community, residents felt they had the right to define community composition and who may be included or excluded.

Entitlement to Exclusive Enjoyment of Amenities

"Few other forms of consumption are capable of the high degree of exclusion" as property ownership. The "mutually-exclusive characteristic of housing consumption...makes housing and hence real estate particularly attractive to the rich, who exclude not simply because they can but because of the advantages they believe will accrue as a result" (Morrison, 2015(b):72). This sentiment is reflected in the submissions received. The number of submissions that *explicitly* expressed the belief that economic expenditure and ownership conferred exclusive privileges that should not be made available to those on lower incomes was relatively low (37 submitters), that those submitters did so without prompting is noteworthy. Furthermore, submitters made implicit references to the potential loss of assets or amenities, themes that arise repeatedly in the submissions.

These residents expressed the belief that in paying market, and often ‘premium’ prices for homes in what they saw as ‘prestigious’ areas, they had also paid for exclusive enjoyment of these areas and amenities. Their socio-economic status gave them the ability to invest in neighbourhoods with significant natural features, well removed from the problems associated with high density neighbourhoods and was seen by most as an expression of their right to choose how they lived (Morrison, 2015 b). As Cheshire *et al.*, have illustrated, choice is an ‘indicator of status’ and “those to whom choice is denied are ‘flawed,’ deficient or inadequate,” therefore undeserving of concessions from wider society (Cheshire, Walters & Rosenblatt (2009:2601). The problem of those who have little choice in where or how they lived was a problem more suited to other communities. Indeed, the prospect of higher density affordable housing development was seen as threatening the lifestyles they had chosen and bought into and as constituting an injustice. A sample of illustrative submission comments include:

We and I believe the majority of Westridge residents have chosen to purchase and live in a rural subdivision area for one primary reason: that being the ability and right to choose to live in a quiet rural environment free from the issues that accompany higher density housing and associated higher volume traffic flows. It is inconceivable that TCC [Tauranga City Council] would consider access to a higher density residential area through an existing rural subdivision and arguably impedes the rights of existing property owners (#187 Smiths Farm)².

I can only imagine that the level of housing and occupants would be of a lower socio-economic demographic than the existing region. This would be highly unfair to the existing home owners who paid prices appropriate to the current level of the area (#17 Adler Drive).

It is grossly unfair to thousands of residents who have already made their homes there...We don't want thousands of people coming in and ruining this lifestyle we cherish (#64 Papamoa East).

We paid extra money to purchase our section and house enabling us to have the benefit of views over waterways and surrounding trees, rural land and the Papamoa Hills (#21 Golden Sands).

Submitters tended to frame themselves as working hard, sometimes struggling or sacrificing, in order to live in such an ‘idyllic neighbourhood’ (#112 Smiths Farm). As one resident submitted “most of us have spent a lifetime building up our hopes and dreams of living in our own little paradise – which I feel we have here” (#53 Smiths Farm).

The level of exclusivity that residents attributed to their areas was seen not only as beneficial for the residents themselves but, by some, as an ‘asset’ to the wider community and ‘attraction’ that should be protected. One commentator asserted that “it is important for the character of the town and for the attractiveness of Tauranga as a city that it retains areas of different character and wealth to draw in buyers from out of the area” (#112 Smiths Farm). Comments reflect a process of commodification, “in which a lifestyle is available to the highest bidder” (Freeman & Cheyne 2008:38) and access is restricted by economic status. The possibility that low-income households be situated “on very valuable coastal land,” (#106 Papamoa East) or within “a community of mid to high income executives, family’s [sic] and retired couples who have chosen and paid for the lifestyle” (#140 Papamoa East), was seen as “unfair, illogical, dangerous and immoral” (#187 Smiths Farm).

² The names of SHAs are used to reference the quotes which are taken from the written submissions publically available through the council websites.

Fear of Property Devaluation

One of those ‘dangers’ was that the SHA would lead to the depreciation of current property values and slow rates of capital appreciation. Just over a quarter of respondents expressed concerns that “cheap, affordable homes” (#202 Smiths Farm) would “drag the values of existing properties down” (#32 Adler Drive).

For residents those risks were associated with notions that affordable housing was socially polluted housing. Those fears were informed by stereotypes of affordable housing being rental housing and affordable housing being peopled by undesirable low-income tenants (Scott, Shaw & Bava, 2007). Both are interesting views given New Zealand’s history of housing has been one of affordable homeownership and a very limited supply of either public or private rental housing. Nevertheless, affordable housing was seen as undermining neighbourhood aesthetics and distinction, essentially robbing existing residents of the choice to live exclusively amongst “those who share their aspirations, values and lifestyle patterns” (Cheshire, Walters & Rosenblatt, 2010:2598), and reap the social and economic advantages associated with doing so. Typical comments in the submissions included:

We oppose any low-cost housing social housing on small sites to be [sic] approved...We have invested time and money into our property, as have our neighbours and we feel such a development would have a negative impact on the value of our land (#21 Adler Drive).

The entire nature of the Westridge neighbourhood will be forever and irrevocably degraded. To do so is to effectively confiscate the property rights of existing property owners (#72 Smiths Farm).

Cheap affordable homes on small sections. You would expect to buy these at below \$450,000. As opposed to most of the Westridge catchment having values of \$800,000 to \$1.5 mill. Why would you attach the cheap housing to the end of a higher valued street? This will destroy property values (#202 Smiths Farm).

I believe it is every Kiwi’s right to own their own home and ‘live the dream’ but don’t rob me or my neighbours of ours by linking the proposed SHA to us, as it will most definitely do this (#113 Smiths Farm).

These sentiments are consistent with findings overseas that opposition to development is most likely to occur “in affluent and socially homogenous areas where single-family homes and owner occupation dominate”, and most likely to be contested when “it introduces physical and or social forms that differ from established norms” (Davison, Legacy, Liu & Darcy, 2016:388).

SHA submitters specifically mentioned purchasing their homes as an investment, that would yield a profit should they decide to sell in the future, a prospect they feared would no longer eventuate should affordable housing be introduced to the community. They implored the councils to “protect the values of those who invest in the upper end of the market” (#73 Papamoa East). Implicit in such statements seems to be the belief that in purchasing properties in more affluent areas residents have also purchased rights and protections that are not conferred on non-property owners. Residents view themselves and their communities as retaining the right to exclude those whose values and practices may not conform to their own, the right to economic security unavailable to many and the right to be insulated from the perceived ills of wider society.

Comments highlight the tensions at the centre of the current housing debate. Whilst there is theoretical support for strategies that will increase housing supply and affordability, housing has

become so deeply intertwined with wealth accumulation, security and identity that few New Zealanders are willing to accept initiatives that could adversely affect the potential gains on their own investment. Residents were ready to exclude groups perceived as undesirable in order to protect their individual interests, despite real and serious consequences for “both the quality of life of individuals and the equity and cohesion of society as a whole” (Cook 2009:2).

Concerns About the Moral Attributes of Low-income Residents and Social Pollution

In addition to lowering the capital value of the area, affordable housing was seen by respondents as having the potential to lower the stability and safety of their communities. While a small number of submitters recognised the need for affordable housing and were supportive of development, the majority felt such developments were inappropriate for their area. A moral underclass rhetoric was evident across the submissions, reinforcing the perceived dichotomy between home owners and low-income tenants or households.

Residents explicitly linked the idea of lower incomes with lower moral values and associated affordable housing development with squalor, crime, drug use, slumification and residents who choose to live outside the conventions of mainstream society (Davison, Legacy, Liu & Darcy, 2016). There was little indication that submitters viewed affordable housing users as people with similar aspirations, values and struggles, as these comments show:

With cheaper housing this brings people of lower moral standards which will bring trouble to the existing housing area (#7 Adler Drive).

I for one do not support the proposal of Special Housing in other words ‘Nappy Alley’ at the end of our subdivision (#52 Smiths Farm).

My concerns are that this area will become a haven for lower socio-economic group [sic] of people turning the area into a slum area (#25 Greerton).

You need to be careful putting a large group of “affordable” housing in a concentrated area...crime will increase (the lesser income earners may target those homes that worked hard for what they have) (#9 Papamoa East).

An oasis of low cost first or as suspected only homes to accommodate en mass [sic] a group in all likely hood [sic] dependent on the public purse. A totally unattractive proposition” (#127 Papamoa East).

Specific objections were raised to the Ngā Potiki SHA, which proposed a mix of affordable homes for ownership as well as rental on a Treaty settlement block³, with a priority placed on housing Māori elders, although the majority of the 400-460 proposed dwellings would be available to the general public. Some residents were adamant that “Māori interests should not be involved” (#162 Smiths Farm) and concerns were raised that preference might be given to Ngā Potiki’s iwi (or tribal) members, with fears the development would deteriorate into a rental slum or ghetto. These responses expose xenophobic undercurrents underlying discussions around access to resources and the fear that giving one group access to the resources necessary to equalise their social position will disadvantage others. It is based in an ideology of “meritocracy as equality,” (Sibley & Wilson 2007:74) which accepts dominant mono-cultural policies as the norm and is blind to “the fundamental invisibility of

³ Māori iwi (tribal) authorities have achieved settlements with the Crown, including former tribal land, in compensation for historic breaches of the Treaty of Waitangi.

the race and culture bases of the policies that permeate our current systems” (Borell, McCreanor, Jensen & Barnes 2009:34). The idea that all citizens should be treated equally and “not be given privileges on the basis of ethnic or racial background” (Liu 2005:7) disregards the systemic marginalisation and often purposeful exclusion of Māori and other non-European groups in New Zealand (Borell, McCreanor, Jensen & Barnes, 2009).

Conclusion

These submissions expose the way in which housing has been caught up with declining expectations around egalitarianism and act as “an institutional filter of all forms of inequality” (Somerville & Knowles 1991). They reflect the pervasiveness of the status of homeownership as a superior tenure and acceptance of a moral discourse that has been widely utilised by politicians and public commentators to reinforce the concepts of individual agency and merit. However, they also reflect very real and serious fears around housing amenity, security and loss in a society in which wealth is largely presaged by homeownership. By characterising certain segments of the population as irresponsible and immoral, individuals alleviate the need to examine their own position and actions in relation to inequality. Furthermore, downplaying the role of the structural and systemic factors driving disadvantage allows individuals to both dehumanise the suffering of others and minimise anxiety around their own future.

For many years, policy was focused on and acted to achieve greater equity in society. A core facet of this has been the assumption that New Zealander residents need decent housing and should have the opportunity to aspire to and attain homeownership. Provision for state housing and support for homeownership enabled many New Zealanders, including those with fewer resources, to improve their situation and opportunities in life and contributed to a mainstream national identity centred around egalitarianism. However, inequality in New Zealand has been growing. The adoption of a neo-liberal agenda, sweeping welfare reforms financialisation and deregulation of the housing market have contributed to a landscape in which access to affordable and adequate housing, particularly homeownership, but increasingly in the rental market, is unachievable for many. Despite a general acceptance that there is a shortage of affordable, accessible housing there has been considerable resistance to interventions aimed at increasing supply and affordability expressed through a moral discourse and the notion of meritocracy. SHA submissions highlight the ways in which housing has shifted from a site of egalitarianism to a site that supports the production of inequality and the narratives utilised by residents to protect and justify their own advantage. They attest to a growing acceptance of inequality as well as growing support for entrenching housing inequality.

These are views echoed and reinforced in the parliamentary arena. The leader of the Act Party, a neo-liberal party represented in parliament because of a longstanding agreement between the centre-Right National Party and Act that the former will not stand a candidate in the safe right-wing seat of Epsom, illustrate the way in which affordable housing and affordable housing residents have been caught up in a discourse of morality which justifies exclusions. Circulating a letter to Epsom residents, the Act leader, and current participant in *Dancing with the Stars*, suggested that Housing New Zealand’s plans to build a 25-unit development on state-owned land in the area would bring with it “a chance that some of the future residents will have social and mental health issues” (Davison 2018). Epsom residents were reported as supporting those statements and expressing concerns around “social nuisance” and the need to “protect” themselves (Earley 2018). Seymour has stood by his comments claiming, “people in this neighbourhood had been victimised by Housing New Zealand” (Davison 2018). There is an irony in the residents of these affluent communities, who have greater access to resources, representation, and advantage within the housing market, purporting to be made vulnerable and victimised by the people who hold the most vulnerable positions in New Zealand society.

However, this perception of affordable housing as a threat to lifestyle, safety and amenity, as well as real and “symbolic” capital and perceived inversion of the dynamics of privilege and power is a theme that runs throughout the literature (Cheshire, Walters, & Rosenblatt, 2009; Davison, Legacy, Liu & Darcy, 2016).

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