

Homes that meet our real needs:

How people think and reason about housing performance in Aotearoa New Zealand



December 2024

www.theworkshop.org.nz



About us

The Workshop is a not-for-profit organisation based in Aotearoa. We want all people and communities to live great lives and for te taiao to thrive. We help people who share this vision have a greater impact. We do so by using the science and art of framing to deepen understanding of complex issues and unlock demand for solutions that work.

We are a team of social scientists, researchers, and strategic communicators. In our work, we draw on cognitive science, social and cultural psychology, linguistics, media studies, and communication theory and practice.

We research how people think and reason about complex issues, how they evaluate information they receive and make decisions about it, and how the way we talk and frame the issues influence these processes.

We use robust processes to test frames and framing strategies to identify those that work best to create the conditions for people to receive good information, understand complex issues, and demand the solutions that work.

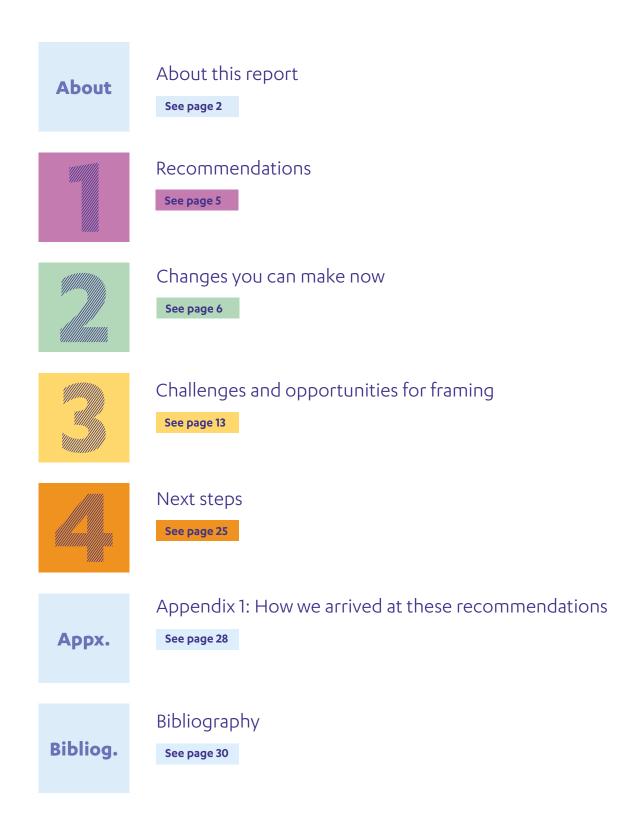
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About this report

Who this report is for

This report is for any person or organisation interested in shifting the public conversation about better housing in Aotearoa New Zealand. Specifically, the report will help those wanting to empower industry and communities in understanding and demanding a building system in which everyone in Aotearoa New Zealand can thrive in a home that supports their health and wellbeing.

It will be particularly helpful if you want to:

- understand how people in Aotearoa New Zealand think and reason about the performance of homes and what gets in the way of public understanding
- learn about some unhelpful frames that you should avoid when talking about home performance
- get a sense of what frames and framing strategies have the potential to shift the conversation about improving home performance in Aotearoa New Zealand.

Please feel free to draw on the recommendations in this report for the purposes of communicating about creating a housing system that supports people's health and wellbeing.

Please refer to our terms* for other uses of this work.

How we created this advice

This advice is based on a phased research approach designed to help us understand how people think and reason about housing performance in Aotearoa New Zealand. To that end, we undertook:

- a narrative and framing literature review
- interviews with building system experts
- focus groups with people in and outside of the building industry
- a media analysis of news articles published on the topic of housing in Aotearoa New Zealand between 1 May and 31 July 2024.

Please see <u>Appendix 1 on page 28</u> for more detail about what we did in each of these phases.

This report puts all the insights from this research together. It provides a bird's-eye view of current mindsets and narratives about home performance in Aotearoa New Zealand and some early advice for communicators wanting to advocate for improved home performance.

^{*} https://www.theworkshop.org.nz/terms-and-conditions

Why use framing as a tool to deepen understanding?

Framing — the conscious or unconscious choices we make about how to present an issue — is a powerful tool. It can deepen understanding and unlock support for processes and interventions that deliver better outcomes for every community.

Frame to support systems-level change

Research shows that our environment or the context we live in is one of the most powerful determinants of behaviour and outcomes at a population level. Shifts or changes to systems — in the form of policies, practices, and distribution of resources — are what will ultimately change behaviour and improve people's wellbeing in the most effective and efficient ways. These kinds of changes to our environment make sure that the options that are best for people and the planet are also easy, obvious, and accessible to everyone.

Framing future proofs solutions and approaches that work

In policy and practice, solutions that work can become associated with specific governments, politics, people, and periods of time. Particular terms or words that are associated with an approach can become highly politicised, putting at risk effective programmes and interventions. Framing your evidence, approach, or solution carefully can help build understanding and support across diverse groups of people and help effective policy approaches endure across time.

Framing helps us work together to unlock solutions

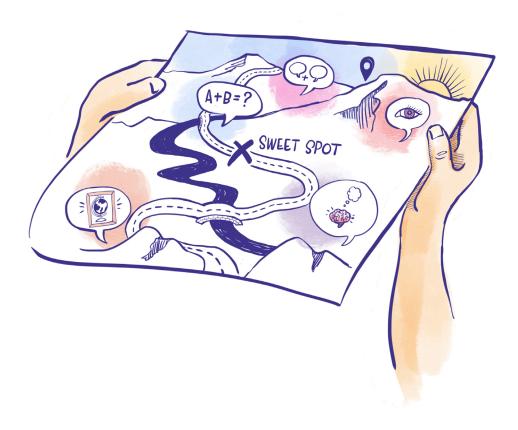
Framing helps us find a shared approach and language with collaborators and allies. By coordinating a framing approach, we don't undermine ourselves or each other while building demand for the solutions that work.



How to navigate this document

This document is divided into four main sections.

- First, we outline our top recommendations for any future framing strategy to support changes intended to reform our building system into one that provides more better-performing houses for people (see page 5).
- Next, we make five suggestions for strategic changes you can make now to how you communicate to shift the public conversation and understanding of the issues. We also include a section on frames and terms to embrace or avoid (see page 6).
- Then we outline the insights resulting from the research in greater depth, explaining our rationale behind the practical advice in sections 1 and 2 (see page 13).
- The final section lays out the recommended next steps for the research project (see page 25).
- Appendix 1 on page 28, you can read more about how we undertook the research that backs this advice.



Recommendations

The aim of this first stage of research was to identify how people think and reason about our building system in Aotearoa New Zealand. The research revealed that there are a number of shared mental models (or mindsets) that make it very difficult to gain public and industry support for the changes that will make the biggest difference to our building system.

The good news is that alternative shared mental models are available that will enable people to consider the research and evidence about our building system in their decision-making. Any impactful framing strategy should aim to switch on these more helpful mental models.

To improve the public conversation about building, and shift thinking in the process, your frames and framing strategies should aim to do these things:

- Shift industry and public thinking to see a better-performing home as a must-have for everyone as opposed to a nice-to-have for the wealthy few.
- Help the public see that changes to the building system are the vehicle to deliver better-performing homes and will provide real options for them to choose between.
- Find an alternative frame that can describe your vision for 'high performance' houses in words everyone understands.
- Explore ways of making performance more tangible for people through tools like visioning, explanations, and metaphors.
- Reduce the power of narratives that prioritise the financial performance of a home. Increase the power
 of narratives that emphasise a home's role as a building that provides a safe and healthy living
 environment for people.
- Grow an understanding of homes as community infrastructure for people in the present and in the future.
 This may lead to greater support for policies that encourage home upgrades with public funds such as low-cost loans.
- Frame the critical aspects of homes that protect people's health and wellbeing as a universal standard for all homes.
- Show people that new homes need better performance as well as older homes.
- Draw on the existing strengths of the industry, the desire of builders to do a good job, and people's high level of trust in builders to ensure they come along on this journey with you.

Changes you can make now

Connect people to performance by describing what it does for them

We were asked to explore the shared mental models (sometimes called mindsets) that people in Aotearoa New Zealand use to think and reason about 'high performance' houses and the narratives supporting these mindsets.

In our work talking to the public, it quickly became clear that 'high performance' is not a useful term for either the general public or those people working in the building and construction sector. It is not easily or consistently understood (even among experts), it frames performance as irrelevant for the average whānau, and it does not reflect the goals and vision that people have for their own homes.

See page 13-15 for more discussion.

We are not yet certain about better frames to use instead. US-based research recommended the frame of "a foundation for a good life".¹ Further message development and testing will guide us on the best replacement frames to use in an Aotearoa New Zealand context.² In the meantime, we advise you to make performance real for people by describing what a better-performing home means in specific and tangible ways.

Here are some examples you could try:

- Homes that meet everyone's needs.
- Homes that do the job they're meant to do.
- Homes we can all rely on.
- Homes that keep your loved ones well.
- Homes that meet our real needs.
- Homes that don't pollute the environment as much.

Good explanations that focus on what it is like to be in a well-performing home should also feature in any future message testing. For example, we heard from experts that better-performing homes are quiet and minimise disturbance between neighbours or from street noise, that they support better sleep, and that they promote good health by maintaining consistent temperatures and humidity levels.

¹. Theresa L Miller, Sophie Gordon and Kate Stanley, Talking About Homes: The Foundation for a Decent Life (FrameWorks UK, 2022), 17, https://www.frameworksinstitute.org/publication/talking-about-homes-brief/.

². In this report, we use the term 'better-performing homes' as an interim measure but don't expect this term will be helpful for a general audience that does not understand performance at all.

Talk about the benefits to people other than owners

In the media discourse analysis, we noticed that many people's needs and voices were absent from the korero about housing. People who own their home were frequently discussed and prioritised in the discourse, while we heard infrequently about the interests of children and people who rent. These people all need good homes too.

There was also bias in the types of needs that were discussed. People's needs were mostly assumed to be financial — for example, relating to operating costs or the value of a property. We rarely heard about other types of needs that our homes meet such as health, accessibility, or cultural needs.

By talking more about a broader group of people and a broader definition of needs, you can help shift people's understanding of the role that houses play in our lives and society beyond simply a financial asset. This is important because seeing houses as assets was one of the biggest mindsets getting in the way of support for performance improvements.

Additionally, our public conversation needs to include more discussion of the collective benefits that we will all experience from living in a society where everyone has a better-performing home. For example, we all benefit from better-performing homes through:

- knowing that our family and other families would be able to find a good home if we had to move suddenly
- not having to worry about friends and loved ones' health and quality of life in their home even if our own home is good quality
- being able to trust our power grid knowing that it won't become overburdened, requiring people to conserve power
- feeling assured that the healthcare system is running smoothly without the extra load of caring for people with preventable illnesses caused by poor housing
- experiencing collective benefits to our climate when our energy system is running as efficiently as possible.

Talking about the collective and societal benefits of better-performing homes will broaden people's understanding of the purpose of homes beyond owners' personal profit and enjoyment.

Avoid reframing around operational costs

In our research, we found that advocates for home performance improvements frequently argued that people's focus should be on the operational costs of a home over its lifespan and not on upfront build costs. When framed in this long-term way, performance is seen as more cost-efficient. However, this reframe can inadvertently reinforce the asset mindset (see page 15–17), which doubles down on the unhelpful narrative that houses are only financial investments. It is simply adding a broader definition of what counts as a dividend.

What this sounded like in the media analysis:

- » Properly installed insulation offers a return on investment of \$4 for every \$1 spent.3
- » Homes don't only cost money to build; they cost money to run. Often, very small investments in the quality of building at the time of construction can create huge savings over the course of the life of the building for the occupant.

Leading the conversation with financial return is also only relevant to a minority of people commissioning a new home directly from a builder or to people who are intending to stay in their home long enough to reap the benefits personally. Given the average tenure of ownership in Aotearoa New Zealand is five and a half years, the reframe is not applicable to most people and unhelpful in shifting the conversation into the broader range of needs that our homes can fulfil.

It also fails to address the conflict of interest between people who make build decisions and pay upfront costs (builders, developers, and investors) and those who pay operational costs (the people living in the homes). As some of our experts explained, the former group is motivated by the generation of maximum profit, not performance:

» For [larger building companies] it's about margin. It's making that margin and if putting in a cheaper door means a reduced performance, as long as it gets the compliance, or ticks the box, passes the building inspection, then they're okay with it ... that's how they make their choices whether they'd build something or not.... If they're just doing speculative housing, then they'll just do whatever makes them the most profit. 6

Arguing that operational costs should be the focus instead of build costs is not strong enough to shift mindsets because it does not acknowledge the wider context underpinning the problem in new builds.

- **3.** Richard Arkinstall *quoted in* Anne Gibson, "Some Northern New Houses so Energy Efficient, They Must Be Cooled in Winter: Minister Chris Penk," NZ Herald, July 18, 2024, <a href="https://www.nzherald.co.nz/business/companies/construction/some-northern-new-houses-so-energy-efficient-they-must-be-cooled-in-winter-minister-chris-penk/YZWEHA2ZLJBN7GCNSLZI3TUZB4/.
- **4.** Dr Sarosh Mulla *quoted in* 1News Reporters, "A Heated Debate: Should NZ Change Its Home Insulation Standards?," 1News, July 20, 2024, https://www.1news.co.nz/2024/07/20/a-heated-debate-should-nz-change-its-home-insulation-standards/.
- **5.** Esther Taunton, "What Happened to the 'Forever Home'?," *Stuff*, October 28, 2024, https://www.stuff.co.nz/home-property/360462745/what-happened-forever-home.
- 6. Expert interviewee.

Show how money is a means to a greater end

When advocates gave money as a reason to care about performance, they often left it ambiguous and open to interpretation. For example, in the quote below, it's not clear whether we should care about better-performing housing because it will help people be healthy and well or because it will generate money for the economy:

» New Zealand could save around \$1 billion by improving the quality of our housing stock. And in-turn, enjoy more productivity gained through less sick leave and family stress.

If you need to talk about money, dig deeper and fully explain the underlying reason why saving money is important. For example, instead of saying that better performance will save the economy billions of dollars in productivity due to less sick leave, tell us how many people will be kept well and out of hospital.

If you need to talk about money as a part of your solution, be sure that you are framing money as the tool that is needed to achieve the outcomes you want, not as an outcome itself.

For example, shift from this:

"Better-performing homes will save the health system \$X billion."

To this:

"Better-performing homes will reduce the demand on our health system so that more care will be available to the people who need it."

Shine a light on systems to prevent stories from undermining your goals

Advocates often want to tell heartfelt stories about people living in poor housing. However, without explaining how systems shape our experiences, these stories can backfire and trigger unhelpful responses — whether they're character-driven or data-driven.

For example, instead of generating empathy and care, people may blame the character of the story for their own circumstances and proffer overly simplistic solutions like "just move if you don't like your house" or "people just need to wipe their windows down more."

Such thinking undermines our goals for people to understand and demand a better building system.

A better strategy is to clearly explain how social, cultural, and economic systems influence people and to link these systems to proportionate solutions. If you want to centre the voices and lived experiences of people living in poor housing, be sure to emphasise the ways in which the housing system enables or restricts their choices and housing outcomes.

⁷. Bob Burnett *quoted in* Baden Brown and Bob Burnett, "Insulation Move 'Bonkers', Say Eco-building Experts," Stuff, July 17, 2024, https://www.stuff.co.nz/home-property/350346465/insulation-move-bonkers-say-eco-building-experts.

^{8.} Tiffany Manuel and Nathaniel Kendall-Taylor, "You Don't Have to Live Here": Why Housing Messages are Backfiring and 10 Things We Can Do About It (Enterprise Community Partners and FrameWorks Institute, 2016), 7, https://www.frameworksinstitute.org/publication/you-dont-have-to-live-here-why-housing-messages-are-backfiring-and-10-things-we-can-do-about-it/.

What this might sound like:

» Lisa and her family were finally able to move into decent, affordable social housing in January, and it's been life-changing. Their previous home was riddled with mould and felt damp even on warm summer days. It triggered Lisa's child's asthma and was a constant source of worry. Their new home is warm and dry, and Lisa could see a difference in her child's health just weeks after moving in. Lisa told us 'It's like a weight has been lifted.' Families shouldn't be left in limbo, living with damp and mould due to a shortage of decent affordable homes. We urgently need the government to prioritise building more high-quality social housing so that every family has a strong foundation for a good life.9



Frames to embrace or avoid

While this research phase did not include any testing, based on the research we have conducted so far, we can advise you of the following frames to embrace and avoid.

Embrace	Avoid	Why
Homes	Housing stock Property	'Home' is evocative of a comfortable living environment while 'housing stock' or 'property' connotes that the home is an asset.
Housing system	Housing market	As much as possible, talk about the housing system and the social, cultural, and economic systems that influence people's housing outcomes. References to the 'housing market' reinforce the idea that houses are commodities to be bought and sold. ¹⁰
Descriptions of what people will experience in a betterperforming home: "A home you can rely on." "A foundation for a good life."	High performance homes Performance	We found 'performance' was an unclear and imprecise term for most people while 'high performance' was understood to mean expensive luxuries that are unnecessary for a 'standard house'.
"Making houses cheaper to power will help people who are struggling with the cost of living." "This change will be responsible for our shared energy grid."	Operational costs "This change will save money."	On its own, money does not increase people's likelihood to take actions that can support health and wellbeing. Instead, connect it with the underlying reason we should care and be clear on who will benefit.

10. Miller et al., Talking About Homes, 10.

"We can keep X thousand tamariki out of the hospital." "This change will keep people well and prevent X thousand sick days."	"The health system will save \$X million every year." "This change will generate \$X billion for the economy in productivity."	Talk about the collective and societal benefits that better-performing housing will bring but frame it around intrinsic values — things you can't put a price on — so people don't feel the message is disingenuous.
People who own their home Whānau who rent their home People who own homes other people live in People who make money from owning homes that other people live in	Owner-occupiers, homeowners Tenants, renters Landlords Property investors	Reducing people to such labels reinforces us versus them thinking and can lead to message rejection. For example, saying "tenants deserve warm and dry housing" may lead people to think: "Don't owners deserve warm and dry housing too? Why should they get better than I do?"
Amateur landlords People who've invested in property	Mum and dad landlords	If you must talk about landlords (see above), do not refer to them as "mum and dad landlords". This inaccurate framing reinforces us-versus-them mindsets and encourages people to oppose performance upgrades in favour of profitability for investors.
When talking about how we can alter the housing system or economy, use metaphors that show people in control: Design/redesign Build/rebuild Programme/reprogramme	Avoid using metaphors comparing the housing system or economy to natural forces: Surging house prices Buffeted by economic headwinds	Words like 'design', 'build', or 'programme' support the idea that the housing system can be influenced by intentional action. By contrast, force of nature metaphors frame the economy as out of our control.

Challenges and opportunities for framing

The term 'high performance' is unhelpful for framing your vision

In our research, we consistently found that the term 'high performance' is neither currently used nor well understood. This was evident from our engagement with people who own, rent, or build houses, with those who let and manage houses, and with building system experts who study and advise on home performance.

'High performance' is always defined relatively

First, many people we spoke with defined 'high performance' in comparison to something else. This results in inconsistent understandings and expectations of performance with a very wide range of possible outcomes qualifying as 'high performance.'

Better than the Building Code

Experts and builders mostly defined 'high performance' against the Building Code, but there was no consensus about where to draw the line. Some said that a house must exceed the Building Code (even only slightly) to be considered 'high performance,' while others said it must only meet the Building Code. We heard 'high performance' compared to the healthy homes standards in a similar fashion.

If 'high performance' is defined as better than the Building Code, it would always be a boutique offering, never the norm, and homes would lose their performance status every time the Building Code was updated. Rather, the public should see bettering the building system as the vehicle that can deliver a high performance building system to Aotearoa.

Better than what we're used to

For the public, 'high performance' described anything better than what they were used to such as:

- meeting healthy homes standards
- having double glazing and insulation
- new builds rather than older homes
- features above what's normal in your community
- having a home at all.

However 'high performance' is defined, its relative nature includes a wide range of buildings with various levels of performance, making it quickly unworkable as a definition and standard to aspire to.

'High performance' implies luxury, extravagance, and irrelevance

For those we spoke with, 'high performance' is a frame implying high-cost, high-end buildings. While luxury might sound like a desirable association to have between performance and houses, in fact it can get in the way of the changes that would support easier, more widespread access to better-performing housing. When people see performance as a luxury, it sounds unfeasible, expensive, and unrealistic.

People we interviewed (both building experts and members of the public) often compared 'high performance' houses to 'high performance' cars — both are seen as unobtainable and irrelevant for most people:

» You might be passionate about Lamborghinis, but you'd never even expect or consider ever driving one, buying one ... It's just a topic of interest rather than something that's relevant to you.

Not only does 'high performance' sound more expensive than it is, it also sounds like it comes with unnecessary extras, like overly complicated smarthome features. For some who own their home, 'high performance' sounded undesirable, involving extra work and maintenance: "Life is busy," said one, "we just want simple."

Framing performance as a luxury is a powerful idea, leading people to think that performance is not a sensible use of money. People we spoke with drew stark contrasts between a "basic, standard home" and a "bespoke" home "with extras". Builders, especially, framed better-performing homes as something for rich people, which "costs more than it should do" — not something you would expect in a "standard house" for ordinary people:

» I think people are very good at compartmentalising and saying, you know, "this would be nice, but this is a standard house so we'll put up with a standard house 'cause you know, it costs money".¹²

Any further message development will need to include messages that shift performance out of the nice-to-have box and into the must-have box so it is instead seen as an essential and non-negotiable feature of a home.

We're not certain what to replace 'high performance' with

Though we can be confident that describing homes as 'high performance' is working against your goals, we are not yet confident what to replace it with. Additional message development and testing is necessary to find and confirm an alternative term that will better describe your vision of a housing system that can provide for everyone's needs.

We've noticed a perversion of similar terms indicating that certain existing phrases may also not be helpful. For example, 'healthy homes' has become associated in Aotearoa New Zealand with the healthy homes standards for rental properties, which do not guarantee a home that is healthy. In fact, people described to us their understanding that the healthy homes standards are very low.

^{11.} Expert interviewee.

^{12.} Expert interviewee.

In the meantime, we suggest describing what people will experience in a better-performing housing system. What will they see, touch, do, or feel differently? For example, some untested early suggestions include:

- homes that meet everyone's needs
- homes that do the job they're meant to do
- homes we can all rely on
- homes that keep our loved ones well
- homes that meet our real needs
- homes that don't pollute the environment as much.

The term 'warm and dry' may have some merit for some audiences. However, in the focus groups, people who own their homes and those who work with them did not see it as a priority. They understood that warmth and dryness was already a given in their homes. Additionally, some of the experts and builders pushed back against this term as being subjective and non-specific.

These mindsets and narratives are getting in your way

Houses are assets or investments

This consumerist narrative encourages people to think of houses only as investments, commodities, and sources of wealth generation¹³ rather than as living environments and sources of wellbeing. When this narrative dominates the discourse, we hear about housing as a market, build costs, and housing affordability for those who want to buy houses.

The gravity of property investment is so strong that it can be difficult to escape:

» I desperately do not want to own a rental property, both because it's stressful and because ideologically, it leaves me queasy. But each time I think of selling, someone says: "Are you crazy?"

Then I do the numbers and I see they're right — there is no better way to invest my money. 14

As described by some authors in the literature review,¹⁵ the persistence of poor housing in Aotearoa New Zealand can be attributed to the use of housing as an investment. Therefore, reducing the power of the asset mindset in public conversation will be crucial towards generating higher acceptance of better-performing houses.

^{13.} Amohia Boulton et al., "Māori Perceptions of 'Home': Māori Housing Needs, Wellbeing and Policy," *Kōtuitui: New Zealand Journal of Social Sciences Online* 17, no. 1 (2022): 44–55, https://doi.org/10.1080/1177083X.2021.1920984; Miller et al., Talking About Homes, 10.

^{14.} Kirsty Johnston, "I Don't Know Why There Isn't a Revolt: How Mum and Dad Are Crowding out the Hopes of a Generation," *NZ Herald*, January 6, 2020, https://www.nzherald.co.nz/nz/i-dont-know-why-there-isnt-a-revolt-how-mum-and-dad-are-crowding-out-the-hopes-of-a-generation/EHE7AC4L3JOAXLHYMG4CZF254E/.

^{15.} Sarah Bierre and Philippa Howden-Chapman, "Telling Stories: The Role of Narratives in Rental Housing Policy Change in New Zealand," *Housing Studies* 35, no. 1 (2020): 29–49, https://doi.org/10.1080/02673037.2017.1363379.

The asset mindset overpowers helpful narratives

The narrative that houses function primarily as an asset interferes with the helpful mindset that frames homes as essential for a good life. In UK-based research, the asset mindset was found to overpower helpful narratives about homes being essential for a good life. In other words, seeing houses as assets and investments leads people to deprioritise the health needs of people who rent in favour of financial benefits for people who invest in property.¹⁶

This mindset is associated with a fear of overcapitalising one's home — believing that future prospective homebuyers won't value upgrades, leaving people unable to recoup upgrade costs when they eventually resell their house. Spending money on upgrades to improve your home's performance is only seen to have merit when the house is your "forever home":

» We wouldn't go just spending lots of money on the house if it was gonna overcapitalise. It might be different if it was your forever home, but, you know, we've not been in our forever home yet.¹⁸

This may be one reason people prioritise upgrades that are pretty, stylish, and visually apparent rather than unsexy invisible upgrades that are nonetheless crucial to a home's ability to enable the good health and wellbeing of its occupants.

Seeing houses as assets reduces our housing needs to just accessing housing

When we are encouraged to view housing through this lens, it frames homes as a commodity — a thing to buy, sell, or own. The only problem the asset mindset can see with the housing system is when people find it difficult to access housing.

Seeing homes as a consumer product leads people to think that ownership is the main objective — the quality of the house itself is immaterial as long as "we're putting more roofs over more heads".¹⁹

This narrow frame disregards other housing needs such as having a healthy and safe living environment, social and self-expression needs, the ability to fulfil cultural values, and being connected to whenua and community.²⁰

The asset mindset limits solutions to our housing problems to just one — increasing supply

This dominant narrative limits the range of available solutions to those that increase supply of houses such as making new builds cheaper, with the assumption that this will result in lower purchase prices for people looking to buy a house.

This narrative undermines systems-level solutions that would require building to higher levels of performance. Unless a policy would reduce the cost of building, it would not be supported under this mindset.

- **16.** Miller et al., Talking about Homes, 5.
- **17.** Julie Cupples, Victoria Guyatt and Jamie Pearce, "'Put on a Jacket, You Wuss': Cultural Identities, Home Heating, and Air Pollution in Christchurch, New Zealand," *Environment and Planning A: Economy and Space* 39, no. 12 (2007): 2883–98, https://doi.org/10.1068/a3932.
- **18.** Focus group participant.
- **19.** Nicola Willis *quoted in* Mark Quinlivan, "Granny Flats" Finance Minister Nicola Willis Admits Landlords Might Use Proposed Changes to Rake in More Cash," *Newshub*, June 18, 2024, https://www.newshub.co.nz/home/politics/2024/06/granny-flats-finance-minister-nicola-willis-admits-landlords-might-use-proposed-changes-to-rake-in-more-cash.html.
- 20. Boulton et al., "Māori Perceptions of 'Home'."

Not only does this mindset assume that any house is better than none, it also assumes that new houses are better. However, increasing the amount of building without requiring higher levels of performance has the potential to 'lock in' poor performance for generations of people and the environment — a fear shared by many of our experts and advocates.

Additionally, treating houses as assets centres the conversation on the need to build new houses, ignoring the fact that existing houses also need their performance addressed. This narrative uses the housing crisis to argue for cheaper builds, conflating the plight of unhoused people or people who live in emergency housing with that of people trying to buy a home:

» In the middle of a housing crisis, while Kiwis are still living in cars and emergency accommodation such as motels, it is critical that we don't create artificial barriers through well-intended but badly implemented policies.²¹

It implies that more people will be unhoused if higher standards come into place, using scarcity framing to shut down performance concerns as misplaced and irrational in the face of more serious problems. To overcome this, we need to elevate performance from a luxury to a necessity so that it is clear that better-performing homes are crucial to people's health and safety at home.

My house, my way

This narrative frames houses as only existing to meet the needs of people who own the house. Under this narrative, houses are not collective or community infrastructure — it's my house, my way. Accordingly, legislating for performance is seen as infringing on the freedom of owners to do what they want with their property. Policies encouraging better home performance are framed as cruelly depriving people of their dreams of homeownership by increasing the cost.

For example, referring to improved insulation standards, Building and Construction Minister Chris Penk was quoted as saying:

» The cost of building a house has increased by 40% since 2019 and out-of-control building costs have a chilling impact on first home buyers and tragically push the Kiwi dream of homeownership further away.²²

This narrative obscures the other needs that people have from houses such as warmth and comfort, promoting the financial cost of homeownership as the only valid consideration.

Additionally, there is no discussion about the collective benefits of having better-performing housing stock such as the benefits we all receive from having lower emissions or the health and comfort of the next person who owns the house.

^{21.} Chris Penk *quoted in* Eloise Gibson, "Government Considers Rolling Back Insulation Standards," *RNZ*, July 16, 2024, https://www.rnz.co.nz/news/national/522288/government-considers-rolling-back-insulation-standards. **22.** 1News Reporters, "Health Expert Slams Govt's Signalled Shift on Insulation," *1News*, July 18, 2024,

For example, notice the telling absence of other types of people from the following quote:

» Research showed the major benefits H1 insulation standards have for homeowners and reducing emissions.²³

The my house, my way narrative has a strong correlation with the asset narrative and therefore reinforces the latter. It positions performance as something that people should choose for themselves by making different purchase choices. Pro-performance communications can trigger this mindset when making a case for people to 'choose' home performance, especially as such arguments often appeal to people's wallets:

» Casey said he hoped Rewiring Aotearoa's work could start to change this, and get people thinking about their choices more actively. He said people could choose their own priorities, whether that meant keeping a gas stove or a classic petrol racecar. "We want you to electrify everything in your life that you don't love," he said. "We're here to make the economic argument. Keep driving your racecar, but maybe look at electrifying your gas hot water."²⁴

Housing is falsely positioned as a consumer choice when we see it through this lens

The emphasis on choice links this mindset with the consumerist mindset, implying that, if you are dissatisfied with your house, you can simply buy or rent a new one — in the same way a consumer exchanges a pair of shoes that doesn't fit. This mindset assumes that the problem of poorly performing housing is solved when a person or whānau moves, ignoring the fact that someone else will move into the home and also experience poor health as a result.

In fact, the high volume of poor-performing housing relative to adequate housing and the lack of marketplace transparency about performance characteristics mean there is no real choice available — the choice to have poor performance has already been made on consumers' behalf.

An emphasis on choice distracts from meaningful, lasting solutions

We also saw this narrative in the form of advocating for personal behaviours — for example, property managers bemoaning the failure of people who rent to ventilate properties enough. In the focus groups, we noticed both people who rent and people who work in real estate placed strong emphasis on the value of personal behaviour, with the former seeing it as the actions within their control and the latter abdicating responsibility for the property to those who live there.

What this can sound like:

» They insisted that they were doing me a kindness by letting me out of the lease, and [the heavy level of mould in the flat] was all my fault for not scrubbing and wiping down all walls and surfaces daily.²⁵

^{23.} Anne Gibson, "'Unbelievably Shortsighted': Fury against Chris Penk on Possible House Energy Efficiency Standard Review," *NZ Herald*, July 17, 2024, <a href="https://www.nzherald.co.nz/business/companies/construction/unbelievably-shortsighted-fury-against-chris-penk-on-possible-house-energy-efficiency-standard-review/NSPTFMZCSVFPBMVPD2LNQSSM4I/.

^{24.} Mike Casey *quoted in* Eloise Gibson, "Gas or Electric Appliances: What's Cheaper?," RNZ, June 4, 2024, https://www.rnz.co.nz/news/business/518582/gas-or-electric-appliances-what-s-cheaper.

^{25.} Kayla Healey, "Life in a Damp Home: Kayla's Story," *Renters United!*, May 24, 2015, https://rentersunited.org.nz/life-in-a-damp-home-kaylas-story/.

Centring choice means choosing poor performance is equally valid

The flipside of this narrative implies that people should be able to choose not to have performance features if they don't want to or if they decide other features of a home are more important to them (such as a larger home or design features).

For example, this was a response to the suggestion that we stop connecting new houses to gas:

» [G]as and oil lobby group Energy Resources Aotearoa chief executive John Carnegie said there was no reason to limit people's choice, and it should be up to households to decide what energy they want and if it's worth it.²⁶

Likewise, Chris Penk emphasised consumer choice while speaking against the new H1 insulation regulations:

» A number of [people who spoke to Chris Penk] want to have the choice to pay the extra, say \$20,000 at the modest end of the scale or not, as they decide.²⁷

This mindset undermines regulation and building standards by framing performance as an optional feature rather than what should be a universal quality of all homes. Additionally, a choice-based system inevitably results in a skewed, uneven distribution of performance, with only the wealthy able to make the choice to build or install improved performance features.

That's just how it is and we can't change it

This narrative frames the problems resulting from our housing system as normal, inevitable, and unfixable. It is a very narrow frame, limiting the scale of the problem to only affecting a small group of students and young adults, seen as experiencing a rite of passage or a "waiting room" for homeownership.²⁸

What this can sound like:

» I was informed by [the property manager and maintenance man] that in fact the room did not smell at all and that such levels of condensation were totally normal. They even shared a laugh and recalled times where they too lived in damp flats, just to reassure me that everything was fine and normal.²⁹

This narrative obscures the fact that many people will live in rentals for their whole lives or for substantial portions of their lives (including as children and older adults). It also assumes the problem is limited to the rental market, which dominated articles about the impact of poorly performing housing.

Other 'normal' problems resulting from poor home performance included the high cost of heating, which largely went unchallenged in the media analysis.

While the normality of poor performance was often an unquestioned assumption, good performance was framed as a luxury, using hedonistic values to imply that being warm is an act of indulgence akin to a tropical holiday, as seen in the quote below.

- **26.** John Carnegie quoted in Gibson, "Gas or Electric Appliances."
- 27. Chris Penk quoted in Gibson, "'Unbelievably Shortsighted'."
- 28. Bierre and Howden-Chapman, "Telling Stories."
- 29. Healey, "Life in a Damp Home: Kayla's Story."

» Down here in little old Aotearoa New Zealand, where double-glazing is still a luxury worth highlighting when you sell a house, and insulation standards have to be mandated, winter used to be a very dreary time indeed. These days, it's somewhat irresistible to lounge beneath a tropical, everpresent 23 or so degrees. (As I write this story, I am in fact, indulging in this activity.)³⁰

New houses are good houses

This mindset equates good performance with new builds, assuming that poor performance is caused by the age and deterioration of existing housing or by the outdated standards that existing houses were originally built to. New builds are assumed to be built to a higher standard using new kinds of products that weren't available in the past and up-to-date building practices and know-how.

This is an unhelpful mindset because it obscures the need to reform or enforce other regulatory standards. Poor performance is assumed to be a problem that we will build our way out of as older houses are gradually updated and improved. However, experts told us that the current building standards do not inevitably deliver warm, dry, healthy homes, meaning that a policy relying on building new houses over renovating existing houses will run the risk of locking in suboptimal performance for many years to come:

- » New homes typically cost [more to] purchase than older ones ... because buyers are getting a higher grade of home.³¹
- » [F]or their premium, new home buyers were getting 10-year warranties, less maintenance, and thanks to changes to the Building Code over the past 18 months: warmer, [drier], quieter, healthier homes.³²

The newness frame creates a false dichotomy by framing the issue of poor performance as being about old or new houses. This redirects focus away from the fact that both require attention and obscures the need for systemic solutions.

Be afraid. Be very afraid

Advocates frequently used fear-based appeals in their communications about poor housing. This appears to be an attempt at highlighting the severity and scale of the problem. Stories employing this fear-based approach applied a heavy use of numerical data and offered emotional stories about the health effects on people who live in underperforming housing:

» With excess winter mortality of over 1,600 deaths, and over 30,000 Kiwi kids admitted to hospital each winter, doctors say our subpar housing has a big part in people's health. Former Asthma NZ CEO Katheren Leitner agrees: "Our homes are killing us. Nothing else matters when you can't breathe."

^{30.} Anabela Rea, "The Final Answer on Whether to Leave Your Heat Pump on," *Stuff*, June 10, 2024, https://www.stuff.co.nz/home-property/350302679/final-answer-whether-leave-your-heat-pump.

^{31.} Kelvin Davidson *quoted in* Diana Clement, "Better and Cheaper? Why the Cost of Buying a New Home Could Be about to Fall," OneRoof, May 26, 2024, https://www.oneroof.co.nz/news/better-and-cheaper-why-the-cost-of-buying-a-new-home-could-be-about-to-fall-45322

^{32.} Emmerson Irvine *quoted in* Clement, "Better and Cheaper?"

^{33.} Bob Burnett *quoted in* Brown and Burnett, "Insulation Move 'Bonkers'."

The expectation may be that these stories generate empathy and concern. However, framing the scale of the problem as too large can similarly trigger a fatalistic response — for example, thinking that the problem is so big that we couldn't possibly solve it.

Additionally, the fear-based approach relies heavily on descriptions rather than explanations — instead of linking cause, effect, and solution, they simply describe the effect of the problem. Making people feel afraid without providing meaningful actions they can take is more likely to contribute to burnout and apocalypse fatigue than inspire support for solutions.



The Building Code is an important structure for builders

When talking with experts in the building system, we heard overwhelmingly that the Building Code is seen by the building industry as a "target" standard to achieve — a maximum rather than the minimum it is intended to be.

We also heard that the building industry in Aotearoa New Zealand is non-professionalised relative to other countries and characterised by a large skills deficit:

- » In jest, I often say, [Aotearoa New Zealand is] the only country where anyone can be a builder. The idea that I could build a house is ridiculous, yet it kind of seems there's nothing to stop me ... it's still pretty much a free-for-all. Now there are high-quality, highly trained builders, absolutely, [but] you have the choice of entering the building market at any point along that spectrum: from high tech, highly skilled to, you know, "I knocked a shed together at the weekend, how hard can it be? I'll do the whole house." 34
- » The industry, it's in the past, and right now, the skills aren't there to have everyone designing and building homes directly to outcomes, which can be done with computers ... Awareness and training [are needed], awareness of what's possible with the tools that are available. And also training in the skills and how you use those tools.³⁵

This offers an explanation for why so many in the industry seem to see the Building Code as a target rather than a minimum. With low levels of training and upskilling, builders may lack the knowledge, skill, and confidence to go above and beyond what is required of them by the Code. Without regulatory support and clarity, they default to what they have been taught and are comfortable with, which is building to Code.

The Building Code should be seen as an important supportive structure that builders rely on for guidance and clarity about the expectations they must meet. In our discussions, it was obvious that this is how many saw the role of the Building Code. However, we also heard that, presently, there are many problems with the Building Code, which many experts and builders described as "fragmented" and unclear.

Despite their best wishes and intentions to do a good job and complete a high-quality build, builders are constrained by a Building Code that limits and restricts their options. As one expert put it, the high level of faith in and reliance on the Code means that builders wouldn't be aware that they are building a home that may not perform well for its inhabitants:

» [If] you buy an Auckland apartment at the moment and it's likely that it'll be too hot in the summer. Because the builders don't know that they're building a higher-risk home for summer overheating. The Code doesn't require them to do anything, consider anything around that. They're just doing their job building homes and unfortunately leading to poor outcomes.³⁶

Builders want to do a good job

The builders who we spoke with in the focus groups clearly want to do a good job. They emanated pride in their work and the satisfaction of a job well done, which they believe can be achieved by following the Building Code. As one said, "You literally cannot build a bad house [by following the Building Code]."

- 34. Expert interviewee.
- 35. Expert interviewee.
- 36. Expert interviewee.

The consistency of this belief reaffirmed for us the importance of a strong, clear, and unified Building Code to delivering better outcomes.

We also heard that there is a strong desire in the construction industry for regulatory certainty, showing that there is a sense that the Building Code has limited workability, and a healthy appetite for well-signposted change.

It seems regulatory change will ultimately be necessary to support the construction industry to implement higher performance standards in housing.

The public is already where you need them to be

Similarly, people in the general public also have high trust in the building system, the Building Code, and particularly builders themselves. They often had a personal connection to someone who worked as a builder or in the trades, hiring people who were friends and whānau or who were friends of friends. Builders and people in the public both attributed bad housing outcomes to "bad apples" or people in the system who cut corners — a builder or inspector, for example.

Experts think the public doesn't care but they do

There was a strong perception among the experts that people in the general public don't know or care about home performance. Experts believed that the public would cast aside all considerations of performance in favour of cosmetic improvements:

» I think when the public sits down with the builder to get their cost estimate, it's just a row of numbers. And slicing and dicing, and they're gonna want the nice taps, and the kitchen benchtop, and the door knobs, and the things they touch. And they're not gonna understand about the [thermal] envelope and [its] importance.³⁷

We believe there is a grain of truth in these perceptions. Building performance is "hidden behind the [plaster] board"³⁸ resulting in abstract improvements. One of our cognitive biases is to give greater weight to things that are tangible and visible ("the things they touch") over those that are invisible or abstract concepts

("it's just a row of numbers"). Therefore, any further research (<u>see page 24-26</u>) should explore visioning, explanations, metaphors, and other ways of making abstract performance information more tangible for people.

However, we also think the public is not as apathetic about performance as some experts believed. We saw that, due to their high levels of trust in the building system, the house-building public believes their needs are already met and taken care of. They believe that they can put their trust in people who work in the system — builders, inspectors, regulators, suppliers, and others who have knowledge and expertise — to create a system that provides them a warm, dry, safe, and healthy home. They don't feel the need to educate themselves or to intervene in this system because they are not experts — nor we would suggest they should need to be!

- 37. Expert interviewee.
- 38. Expert interviewee.

Empower people to ask for the building system they need

A strategy based on educating the public to use their consumer power to ask for a better building product would not lead to a better building system that will meet the needs of everyone in Aotearoa New Zealand. It would require that housing remains being seen as a commodity and that people remain in the role of consumer. This will keep things as they are, with 'high performance' houses remaining a luxury product offering only available for people with the ability to pay high prices for them.

Pushing people to understand that our current houses perform poorly without providing a solution risks generating fatalism — people won't believe that the problem is solvable. Additionally, you risk demolishing some of the existing trust that people hold in builders and undermining relationships with key allies.

Instead, we suggest a stronger strategy would be to grow support for a stronger building system so that the public have more performance options available to them and choosing better performance becomes the easiest, most affordable, and best option. Over time, it will become the default option so that deviating from the new norm of well-performing houses will be seen as unusual and unacceptable.

In order to get to this place, you will need to empower the public to ask for improvements to the building system so that it provides the housing that people need and want. Strong explanations can help the public understand how these changes will make vision into reality. A strengths-based narrative strategy (framing the industry as going from strength to even greater strength) can ensure that members of the industry and the public can come along on this journey with you.

Next steps

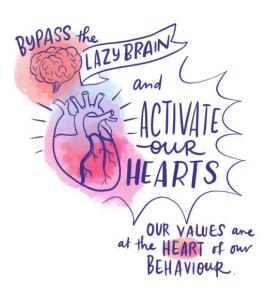
This research was designed to form a clear understanding of the mindsets and narratives influencing people's thinking on home performance in Aotearoa New Zealand. It was intended to inform future message development and testing, which in turn will provide additional frames and tools for those communicating about changes that make better-performing houses the easiest, most available, and most practical option for us all.

Frame development and testing that is needed

Using values to tell a better story about the cost of living

How can we ensure stories about better housing stay relevant in a cost-of-living crisis without unintentionally reinforcing mindsets about housing as financial assets? Advocates persistently responded to the asset narrative by reframing the discussion around operational costs. This shows a clear need for frames enabling advocates to connect home performance to the cost of living in a way that does not undermine your big-picture goals.

This would look like values messages that frame money as the tool to achieving a better-performing housing system rather than framing money as the reason itself. We already have some early indications of the types of values that may be helpful in this area (responsibility, benevolence, freedom, care, connection, community), but message development and testing in any further research can expand this list and confirm which values are the strongest and most helpful.



Explaining the importance of home performance with metaphors

While experts and builders understood what a home's performance means (primarily, thermal comfort), for the public, it was largely "hidden behind the [plaster] board." One of our cognitive biases is to favour information that we receive through our senses — things we can see, hear, touch — over information that is abstract, which may be one factor contributing to why people undertaking renovations are seen to prioritise highly visible upgrades like taps, countertops, and wallpaper.

This is a good opportunity to use metaphors to explain the importance of this concept for the general public. Metaphors are a type of explanation that compares an unfamiliar concept with a familiar one, thus enabling the unfamiliar concept to be more easily understood. In effect, the new understanding of the unfamiliar concept is built upon the mental framework of the familiar concept.

Metaphors are particularly useful in explaining concepts that are new, complicated, unintuitive, or invisible, and so we believe that metaphors about performance will be an important tool to help communicate its importance.

We have already collected some metaphors from our initial research that may be helpful such as "[with insulation] the house is your jumper"⁴⁰ or that a lack of airtightness is "like watering a garden with a leaky hose filled with holes".⁴¹

In any further research, we would develop new explanatory metaphors and test these alongside those we've already collected. This would enable us to confirm which are helpful and unhelpful and the best circumstances to use them in.

Demonstrating the need for regulatory support

It was clear from our research that builders relied on regulatory structures to guide their actions and that a stronger Building Code would provide support for them to go above and beyond. However, we cannot presume that builders will see it this way. It will be necessary to develop explanations to explain why changes to the Building Code are required to drive improvements in performance.

Highlight the role homes play in our collective wellbeing

Seeing houses as an asset first and foremost is what's most getting in the way of supporting changes that would increase the performance of our homes.

Some of the advice included in this report will lay the groundwork of this narrative — for example, talking about people other than the person who owns the home and talking about the benefits of performance other than financial.

However, you will also need a clear narrative strategy enabling you and your allies to talk about the health, wellbeing, social, and collective benefits of better-performing housing. Given the overwhelming predominance of the asset and individual mindsets, this will be quite a radical shift that will require the strong support of robustly tested frames and messages.

Raise minimum expectations with a strong vision

The public's strong beliefs, based on their experiences of housing performance, mean that they appear happy to accept a low level of performance as long as it is better than what they are used to. A new house will be seen as high quality, even if it has poor performance, because people will be comparing it in their minds to the old draughty villa down the road.

People can find it difficult to imagine how things can be better if they have not yet experienced it. This situation requires stories that can make your vision of a better-performing housing system feel tangible and specific for people who may not be familiar with it yet.

^{40.} Focus group participant — builder's apprentice.

⁴¹. Andrew Eagles *quoted in* RNZ, "Cold Houses to Blame for People Needing to 'blast the Heater' - Green Building Council," RNZ, May 11. 2024, https://www.rnz.co.nz/news/political/516537/cold-houses-to-blame-for-people-needing-to-blast-the-heater-green-building-council.

Frames that need further research

While some frames we encountered in our research were clearly unhelpful, others were ambiguous. Further testing can clarify whether these terms will support your strategy.

Healthy homes

On one hand, healthy homes has a very intuitive meaning and the frame was well supported by research conducted overseas. However, on the other hand, we suspect that there has been a perversion of this term in Aotearoa New Zealand. This frame has become associated with the healthy homes standards, which people are increasingly aware do not guarantee a home that won't make you sick. Arguing in favour of healthy homes may be confusing as listeners may think you are arguing for these defined standards.

Warm and dry

Warm and dry may have some usefulness depending on the audience — we found that people who own their own home and builders took warm and dry as a given, while for people who rent and those who work with them, warmth and dryness was more top of mind.

Meanwhile, experts who had direct experience with the building industry felt it was too abstract and difficult to operationalise.



Appendix 1: How we arrived at these recommendations

We were asked to explore the shared mental models (sometimes called mindsets) that people in Aotearoa New Zealand use to think and reason about 'high performance' houses and the narratives supporting these mindsets. With greater understanding of the mindsets and narratives that influence how people think and reason about performance in housing, we can encourage greater understanding of the benefits of 'high performance' homes for occupants and normalise higher performance expectations for the public and building sector.

Our theory of change is that, with higher expectations from both the public and building sector, there will be a greater demand for changes to our building system that enable the construction of more 'high performance' homes such as regulatory, supply chain, procurement, and building practices.

We engaged in the following research activities.

The literature review took a broad view of framing housing systems

We began our research with a review of framing literature relevant to housing and building systems worldwide. There was a low volume of material about performance or build quality specifically — we think this is because poor housing performance is not as big a problem in other nations as it is in Aotearoa New Zealand.

Therefore, we selected a broader range of housing-related topics, including affordable access for those looking to buy or rent, social housing policy, homelessness, urban planning and density, and bias or racism in housing systems. The material we found originated from Aotearoa New Zealand and other English-speaking nations with similar cultural values (Australia, the United Kingdom, and the United States).

Expert interviews gave us more detail about the context in Aotearoa New Zealand

We spoke with nine building system experts selected from a shortlist of people who had been nominated by BRANZ. These people had high levels of knowledge and experience in fields such as building science, architecture and design, indoor environmental science, and performance inspection and grading.

Our semi-structured conversations explored themes such as:

- the ways that people talk about building performance and what sort of performance is important to people
- impressions of the term 'high performance'
- how building performance is conceptualised and prioritised among other people in the building industry and among the public
- the most important elements of a 'high performance' home
- systemic barriers to the building of more 'high performance' homes and changes that could support the construction of a greater number of 'high performance' homes.

Focus groups enabled us to hear directly about how people think and reason

The goal of our focus group research was to listen for the kinds of shared mental models that people in Aotearoa New Zealand rely on to think and reason about housing performance. To that end, we wanted to talk with people with a variety of different relationships to the building system. The groups were set up as follows:

- Industry people who work in building and construction. A total of 12 people (across two groups) who work in the building and construction industry. Approximately half worked 'on the tools' as builders or skilled tradespeople, and half were in planning or decision-making roles.
- Industry people who work in real estate. Five people who work in residential real estate either in sales or letting. This included two amateur property investors for whom real estate was not their main occupation.
- General public people who own their home. Six people who own their own home and don't work in
 the building or real estate industry. Most had purchased, built, or majorly renovated within the last three
 years.
- **General public people who rent their home**. Six people who don't work in the building or real estate industry, who rent their home and who do not own any other property.

In our semi-structured conversations, we talked about their impressions about 'performance' and 'high performance' in relation to housing, their ideas about performance priorities, and the standards and requirements that exist for buildings (such as clause H1, healthy homes standards, and the Building Code).

The media analysis confirmed the narratives used to discuss housing

Finally, in our media analysis (also called the public discourse analysis), we collected and analysed the narratives that people are being exposed to both inside and outside of the building industry.

We searched for performance-related articles published between 1 May and 31 July 2024 in the popular press and trade magazines. We used reflexive thematic analysis to find frames and narratives that were either dominant and unhelpful or quieter and helpful to the cause of communicating the merits of better-performing homes.

This report puts it all together

Rather than reporting on each of these phases independently, we have connected the insights together in a way that will enable the reader to form a bird's-eye view of the narratives and mindsets used to discuss, think, and reason about building performance in Aotearoa New Zealand.

We hope this format will have the most utility for those wanting actionable intermediate steps while waiting for further message development and testing to confirm and enrich the advice presented here.

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