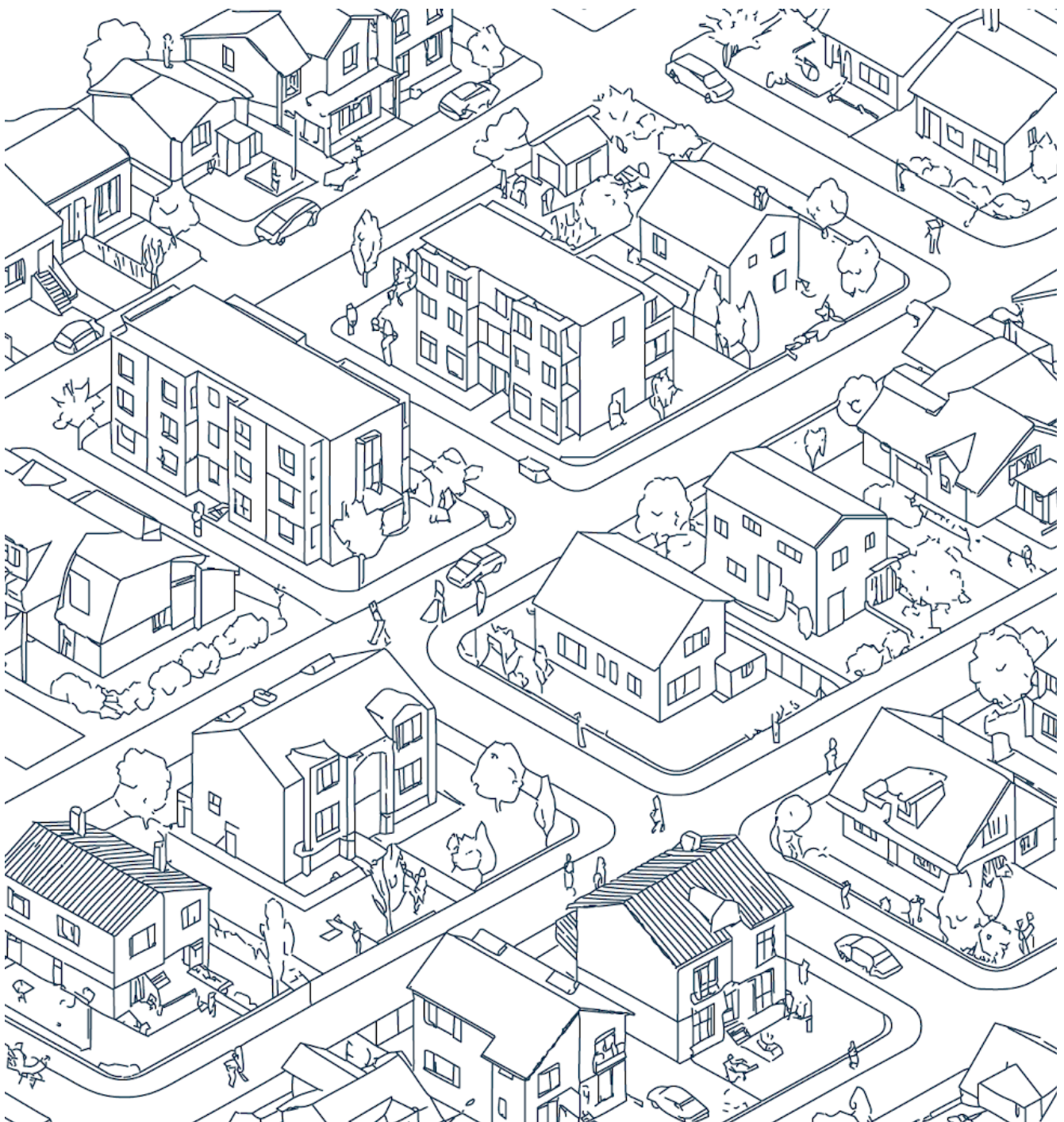


Understanding key barriers to the delivery of multigenerational housing in New Zealand

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Executive summary

This research addresses the question: **“What are the key barriers being faced to the delivery of multigenerational housing in New Zealand?”** To answer this, 35 in-depth interviews were conducted with council staff, developers, and multigenerational housing residents.

A literature review contextualises the research and the growing need for diverse housing options in New Zealand to cater to changing preferences, particularly an increase in multigenerational households due to demographic shifts and economic factors. It also outlines the benefits of multigenerational housing reported in the literature, such as enhanced wellbeing, improved social outcomes, and opportunities for intergenerational learning and support. The literature review goes on to identify how barriers to multigenerational housing delivery have been considered in the research and these findings informed the development of interview questions to explore barriers within the New Zealand context.

The research found that the delivery of multigenerational housing in New Zealand is hindered by complex and interconnected barriers across five categories. At the **sociohistorical** level, deeply embedded societal norms, particularly the prevalent nuclear family model and a general lack of understanding about multigenerational housing, contribute to negative stereotypes and stigma. This sociohistorical context impacts policy, funding, and market dynamics, impeding the broader acceptance and development of diverse housing options, including multigenerational homes.

These challenges are compounded by **central and local government barriers**. The absence of clear definitions and formal recognition of multigenerational housing in planning frameworks creates ambiguity and inconsistency in how such solutions are prioritised across New Zealand. Existing planning rules often favour traditional housing models, thereby restricting the development of larger, more flexible housing types that cater to multigenerational needs. This highlights a broader issue in the housing system's ability to support a diverse range of living arrangements.

Industry barriers introduce another layer of complexity. Developers frequently perceive a lack of demand and profitability for multigenerational housing, leading to a reluctance to undertake such projects. Design challenges also exist, stemming from an insufficient understanding of universal design principles and the unique spatial requirements of multigenerational families. This limits the supply of housing typologies beyond the most economical and common configurations.

Finally, **household barriers** also obstruct the delivery of multigenerational housing. Access to mortgage finance specifically tailored for multigenerational households is limited, as traditional mortgage structures do not typically accommodate multiple income earners or complex ownership arrangements. Legal frameworks surrounding equity, shared ownership, and inheritance are often unclear and complicated, resulting in unforeseen additional costs for families planning for multigenerational living. Changing family dynamics and the need for flexibility further complicate the picture, indicating a mismatch between diverse household needs and available housing solutions.

Furthermore, the research highlights the distinct perspectives of **Te Ao Māori and Pacific communities**. For Māori, multigenerational housing is deeply intertwined with the concept of papakāinga, extending beyond physical dwelling to encompass spiritual and cultural connections to land and whakapapa. Pacific communities define multigenerational housing through a lens of collective care and social connections, with specific design needs related to large gatherings and ceremonial spaces, further emphasising the importance of culturally responsive and diverse housing options.

Ultimately the research found that these barriers need to be understood not in isolation but as complex and interconnected, necessitating a multi-faceted approach involving policy changes, industry support, and community education to foster a housing system that better reflects and supports New Zealand's evolving population and the breadth of our diverse housing needs and preferences. The research can be used to inform

how multigenerational housing can be better enabled through adjustments to government policy, planning regulations, and industry support (A policy paper is included in Appendix 1).

1. Introduction

The way we live in Aotearoa New Zealand is evolving, and with it, the expectations and requirements for homes, workplaces, and the broader built environment. There is a growing need for more homes in New Zealand that cater to these changing preferences across all age groups and life stages. Since 1996, census data has shown a rise in the number of people living in multigenerational households. Numbers have increased steadily in extended family households since 2001, with a 57% growth (179,859 people) from 2001 to 2013. In Auckland specifically, the number of people living in three or more generation households has increased by 142% (97,684 people) between 1996 and 2013, indicating a significant upward trend in multigenerational living (Lysnar & Dupuis, 2015). Demand continues to grow especially as the population ages. However, multigenerational housing remains under-researched as an important household type and housing category.

Understanding the opportunities and barriers to multigenerational housing delivery can help the housing system respond to the growing need around the country. It builds on the 2015 BRANZ report '[ER4 Meeting the housing needs of multigenerational households](#)' which focused on the advantages and disadvantages of multigenerational housing for residents. It also aligns to the National Science Challenge: Building Better Homes, Towns, and Cities; Whakatū Whare Housing Category and the focus area identified in the [Government Policy Statement - Housing and Urban Development: Ensure houses meet needs](#).

The research question is therefore:

"What are the key barriers being faced to the delivery of multigenerational housing in New Zealand?"

For those in the built environment industry who have an interest in developing multigenerational housing, this research is intended to catalogue the key barriers that are commonly encountered. In addition, this research can be used to inform how multigenerational housing could be better enabled through central government policy, strategy, local government planning regulations, and other industry support.

1.1 Research methodology

This study collected qualitative data using in-depth semi-structured interviews¹ with three cohorts:

- 10x Interview with council staff to understand the planning and regulatory context of multigenerational housing.
- 15x Interview with developers to understand experiences around financing, developing, and building multigenerational housing.
- 10x Interviews with residents to understand the challenges in finding, building, and sustaining suitable multigenerational housing.

The interviews were subject to ethics approval by the Aotearoa Research Ethics Committee (AREC) (see Appendix A for interview schedules). Before transcription, the interviews were given a code to anonymise them, C1-10 for council staff, D1-15 for developers, and R1-10 for residents, this is how they are referenced in the finding section of this report. Interview transcripts were coded by the research team using thematic analysis.

¹ The residents' interviews were held at a location convenient to the participant and recorded using the interviewer's smart phone before being uploaded on the research team's computers and immediately deleted from the smartphones. Professional cohort interviews were mostly conducted online and recorded directly onto the research computers via the video calling app. The computers are all password protected and up to date with their security protection software. The audio files were saved securely on The Urban Advisory's cloud drive.

Coding took a hybrid top-down (deductive) and bottom up (inductive) approach. Top-down coding looked for major themes derived from the literature. Bottom-up coding identified new themes in the data.

As part of the coding process the excerpts pertaining to specific major themes were collated. Once coding was completed, these thematically grouped excerpts were allocated to different research team members for analysis depending on their expertise. For example, all excerpts for the theme papakāinga were analysed by the research team members with expertise in Te Ao Māori and Māori housing. Each researcher analysed the data within each theme to sense check subthemes, identify new subthemes, and generate a narrative for that theme to be reported in the research report. To ensure coherence across the analysis the research team met regularly to workshop their analysis.

Approach to Te Ao Māori in the research

Two Māori researchers, Jade Kake (Ngāpuhi, Te Whakatōhea, Te Arawa) and Jacqueline Paul (Ngā Puhi, Ngāti Tūwharetoa, Ngāti Kahungunu ki Heretaunga), were integral team members from proposal through to analysis, ensuring Māori worldviews were included in the research design, process and delivery. The approach was grounded in whanaungatanga, with interviews arranged through existing relationships and networks to create safe spaces for kōrero about housing experiences. Māori researchers conducted interviews with primarily Māori participants/whānau where possible, using a semi-structured format that allowed conversations to flow naturally into broader discussions about whānau, hapū, iwi and community aspirations. All participants provided informed consent with clear understanding of how their kōrero would be used and protected. The analysis was collaborative, with Māori researchers leading the interpretation of themes relating to papakāinga, cultural values, and Te Ao Māori housing perspectives and insights. Several Māori individuals and whānau participated, including papakāinga residents, housing developers, and tribal and council representatives, whose insights significantly shaped the findings. While the research sits within a non-kaupapa Māori framework, the study created space for Māori perspectives through the involvement of Māori researchers and participants, ensuring the findings reflect and include Māori experiences of multigenerational housing in New Zealand.

Approach to a Pacific World View in the research

Dr Charmaine 'Ilaiū Talei is a Tongan researcher and architect with ancestral links to Fulaga, Fiji, 'Uvea and Sāmoa. As an integral team member, Charmaine led the collection of Pacific multigenerational housing data conducting talanoa, semi-structured conversations, with Pacific residents and the Pacific-led housing provider Penina Trust. All participants received information about the study before giving their verbal and written consent to join the research. Charmaine has established relationships with most of the residents and the housing provider and was able to draw on these existing vā (connections), to meet and explain the study before seeking their interest to participate. The timing of the interviews was planned when participants were available, meaning outside of work hours or on the weekends. Pacific ideas and values of fetokoni'aki (reciprocation) and helping each other, faka'apa'apa (relational respect), strengthening vā, and caring for elders were shared by Pacific participants. These culturally nuanced ideas reflect a Pacific world view and are reflected in the analysis and findings of this research. The study created space for Pacific peoples' perspectives through the involvement of a Pacific researcher and participants to ensure inclusive findings that reflect and include Pacific peoples' experiences of multigenerational housing in New Zealand.

Limitations

There are some limitations to the analytical approach. Only one researcher was present at each of the interviews, so there may have been some contextual nuances that were missed while coding the transcripts. The analysis was divided up across the researchers and was limited to coded excerpts rather than full transcripts, which may have excluded relevant content or context that could have influenced theme development. Additionally, working with already-coded excerpts meant relying on initial coding decisions made by the primary research team, potentially influencing the direction of subsequent analysis.

2. Literature review

As part of this research, a review was conducted to identify how barriers to delivering multigenerational housing were considered in the literature. Through the literature review, gaps in existing research were identified, demonstrating the need for further research and informing the design of this study. The literature review looked at definitions, the benefits and drivers of multigenerational housing, and the barriers to the delivery of multigenerational housing. How the barriers were considered in the literature has informed the research design, including themes and subthemes for top-down coding in the analysis.

The review examined how multigenerational housing was discussed in both Aotearoa New Zealand and some international literature. Literature was sought out that considered multigenerational housing more generally, with a focus on the three groups (residents, developers, and council staff) that make up the research participants. Wellbeing and social outcomes were considered in the review, with a particular focus on Māori and Pacific communities, given the demographics of Aotearoa New Zealand, the unique relationships and responsibilities under Te Tiriti o Waitangi, and our geographic location and cultural positionality within the Pacific.

Literature that reported the perspectives of current multigenerational housing residents and those who may be interested in living in multigenerational housing provided insights into residents' experiences living in and accessing multigenerational housing. Residents' insights (from both Aotearoa and Australia/internationally where relevant) were used to inform the development of interview questions with resident participants. Housing system literature was also reviewed, providing an initial understanding of the barriers to multigenerational housing delivery and the issues that need to be interrogated further through this research. In particular, the housing system literature has helped to guide the development of interview questions with council and developer participants.

2.1 Existing research

There is limited research on multigenerational housing within an Aotearoa New Zealand context. The most significant study to date is the 2015 BRANZ report ER4 Meeting the housing needs of multigenerational households (Lysnar & Dupuis, 2015). Close to a decade has passed since the publication of Lysnar and Dupuis' report and little additional research into multigenerational housing has followed in New Zealand, despite the increasing numbers of those living in multigenerational configurations. Within an Aotearoa New Zealand context, multigenerational housing is generally considered within the context of Māori (Olin et al., 2022; Landsay-Latimer et al., 2024) and Pacific households (Pene, Peita & Howden-Chapman, 2009; Fistonich & Kiroff, 2024), and, more recently, within other migrant households (Liu & Ran, 2023).

Multigenerational research internationally has typically been concentrated in Asian (Soh, 2024) and Eastern European (Labus, 2024; Souralová & Žáková, 2020) contexts, where there is a continuous tradition of multigenerational households and housing designed to accommodate this. There have been a number of studies published in other settler-colonial contexts such as Australia (Liu & Easthope, 2016; Easthope et al., 2015), the United States (Cohn et al., 2024; Keene & Batson, 2010; He & Jia, 2024; Xiu, 2023), Canada (Alexandra M. Palumbo & Kiara Pannozzo, 2022), and the UK (Burgess & Muir, 2019) specifically focussed on multigenerational housing, with Australia being the most similar context, both culturally and politically. As Lysnar & Dupuis (2015) note, an increase in research within these contexts is aligned to the need to better understand the growth of multigenerational housing where it has not historically been the norm. In all instances, a more widespread uptake of multigenerational housing is apparent across most, if not all, cultural groups, making it an increasingly mainstream choice or reality for many households.

2.2 Defining multigenerational housing

There is no single, universally accepted definition of multigenerational housing; instead, terminology and meaning vary by region and context. Terms such as “multigenerational housing,” “intergenerational living,” and “intergenerational households” are often used interchangeably. In this study, we adopt “multigenerational housing” as the preferred term.

In Lysnar and Dupuis’s (2015) BRANZ framework, multigenerational housing refers to a single dwelling occupied by related adults from more than one generation. This can include two-generation households (parents or in-laws with adult children aged 25+), three-generation households (parents, adult children and grandchildren), skipped-generation arrangements (grandparents and grandchildren), and households of four or more generations living together (Lysnar & Dupuis, 2015).

The definition of multigenerational housing is broadened in this research to encompass housing for multi-family households of the same generation, for example, adult siblings with their spouses and children. Although our interviews did not capture unrelated cohabiting groups, such arrangements could also fall under this definition.

The broad definition acknowledged in this research highlights the diverse nature of multigenerational housing, ranging from small configurations of two or three family members to much larger households with 15 or more members in either a single dwelling or a cluster of dwellings, usually on the same or connected sites; the types of houses that can therefore constitute multigenerational housing are also accordingly diverse.

Multigenerational living as a related term, is understood in this research to mean the act of living multigenerationally and is not connected with a built form solution in the same way that multigenerational housing is.

Definitions of multigenerational housing are deeply shaped by culture. For Māori, home or *kāinga* is a ‘place’ that houses memories, experiences, history, and genealogy (Boulton et al., 2022). The home therefore is an expression and extension of Māori identity (Awatere et al., 2008). *Papakāinga* - derived from ‘papa’, short for *Papatūānuku*, the ancestral earth mother, and *kāinga*, the traditional village environment (Hoskins, 2012) - is a contemporary term for *kāinga* that also has associations of cultural reconnection and reclamation of land, culture, and belonging. There can be differences in meanings and associations between tribal groups and even between family groupings, which means that *papakāinga* can be understood differently depending on the *iwi*, *hapū* or *whānau*. *Papakāinga*, as a culturally specific form of multigenerational living arrangement, prioritises social connections, community engagement, and cultural preservation and revitalisation over individual private title to land (Olin et al., 2022), and encourages *kaumātua* housing and both multi- and inter-generational living (Kerr, Ashdown & Kirsten, 2024). Instead of the individual dwelling giving meaning to ‘home’ as in Western societies, with the associated values of nuclear family life, self-esteem, security, belonging, etc., it is the *papakāinga* (or *marae*, which are often the most accessible remnants of ancestral *kāinga* due to land alienation) that provides these meanings (Hall, 2008).

Pacific peoples is a collective term used to describe the Pacific population of Aotearoa New Zealand, which may include those who have migrated from the Pacific and their descendants. The 2023 census identified 17 ethnicities under the broader Pacific people’s ethnic group, including Samoan, Cook Islands Māori, Tongan, Niuean, Tokelauan, Fijian, Indigenous Australian, Hawaiian, Kiribati, Nauruan, Papua New Guinean, Pitcairn Islander, Rotuman, Tahitian, Solomon Islander, Tuvaluan, Ni Vanuatu, and Pacific peoples, not further defined (Statistics New Zealand, 2020). For Pacific peoples in Aotearoa New Zealand (who belong to multiple cultures and are not a monolith), ‘home’ may be found in multiple locations (Markowitz, 2004, p. 22), both the ancestral ‘homeland’ and the diasporic ‘home’ (Weingrod and Levy, 2006, p 693). The idea of home is intertwined with concepts of cultural identity and belonging, and, for Pacific peoples in the diaspora, relies on cultural memory (McGavin, 2017, p. 130). The Pacific family, and the family home, encompasses “cultural rules and relational

space” (Teariki & Leau, 2024, p. 139) that determine the behaviour of family members within a cultural-patterned setting.

When drawing together the literature that defined the term ‘multigenerational housing’ it became evident that acknowledging the misconceptions around crowding was also part of the definitional challenge. For example, according to The Canadian National Occupancy Standard, there should be no more than two persons per bedroom (Canada Mortgage and Housing Corporation, 2022). How overcrowding is defined is linked not only to clinical factors (linking overcrowding to poorer health outcomes) but is also derived from the worldview of the dominant culture and specific cultural norms. As noted by Gray in a 2001 literature review of definitions of crowding and the effects of crowding on health, commissioned by the Ministry of Social Development: “few definitions and measures of crowding reflect cultural differences or take the view of minority groups into account” (Gray, 2001, p. 30). The review also notes that “cultural differences in tolerance of crowding generally refer to differences in the cultural use and meaning of space” (Gray, 2001, p. 30). As Brown & Norris (2023, p. 171) note, “because overcrowding was often primarily associated with Indigenous and Pacific peoples, the phenomenon was racialised without connecting such outcomes to historical patterns of racial formation linked to processes of urbanisation and immigration policies”. Similarly, as noted by Kukutai et al. (2020), whānau Māori living in multigenerational households has historically been referenced in official statistics in relation to overcrowding, rather than as a cultural preference or a choice.

Across the literature it was clear that any definition of multigenerational housing needed to encompass a wide range of living situations, from multiple generations residing under one roof through to separate dwellings on the same property, allowing for both togetherness and independence. It could also include several generations living separately or in adjoining units within a medium-density development. The diverse living arrangements that make-up multigenerational housing is not yet clearly and consistently articulated through Statistics New Zealand definitions, in government policy, and through a shared lexicon more broadly. They are, however, significant as they reflect the cultural values, familial ties, and shared responsibilities that are integral to the hauora (health and well-being) and identity of many individuals and communities throughout Aotearoa New Zealand. Additionally, definitions of multigenerational housing are culturally and contextually specific, and in an Aotearoa New Zealand context they have largely been shaped by Māori, Pacific peoples and other migrant communities’ attitudes towards, perceptions of, and definitions of, living multigenerationally. However, multigenerational housing is not limited to these groups and is shown to be increasingly relevant across demographic and cultural groups in Aotearoa New Zealand, including for Pākehā or NZ Europeans.

2.3 Drivers and benefits of multigenerational housing identified in the literature

Drivers and benefits are two related concepts – in this context, drivers are the reasons for residents choosing multigenerational living (Lysnar & Dupuis, 2015, p. 40), and benefits are the advantages or positive outcomes of living multigenerationally. For the purposes of this literature review, these concepts have been considered jointly. We have also briefly touched on disadvantages where these have arisen in the literature. Although the focus of this research is around barriers, we have found that understanding the drivers and benefits (why people choose to live in multigenerational housing) has helped to inform the research design, including the development of the interview questions. Understanding the way participants framed the drivers and benefits of multigenerational housing often helped contextualise how they discussed the barriers and were therefore critically linked to being able to answer the research question.

Lysnar and Dupuis (2015) state that there are a variety of drivers for people living in multigenerational housing. These include cultural preferences, caring for the elderly or children, financial benefits, younger adults staying longer at home or returning to their parents’ house due to economic or relationship reasons, and considerations of convenience and safety. We have added migration and changing demographics, and divorce and changing family configurations to the list of drivers examined in the literature. This full set was also raised by participants in this study and reinforced the literature.

2.3.1 Cultural preferences

Multigenerational living is a common living arrangement in Aotearoa New Zealand, particularly amongst Māori and Pacific households, and migrants from some cultures within the broader Asian and MELAA (Middle Eastern, Latin American and African) ethnic groups.

Māori and Pacific families are more inclined to live in multigenerational households compared to the general population. At the time of the 2018 census, around a quarter of Pacific peoples lived in a multigenerational extended family of three or more generations (Statistics New Zealand, 2023), and at the time of the 2023 census, 10.8% of Māori lived in a two-family household, and 1.4% lived in a three-or-more-family household. The definition used for a whānau household is “a family with two or more people living in a household who are either a couple, with or without child(ren); or one parent and their child(ren)” (Te Whata, n.d.). There are some well-reported issues with census data, notably the low numbers of Māori responding to the census (Rāta, 2023).

Māori and Pacific peoples place a greater emphasis on multigenerational living and larger households compared with other ethnicities. This can be attributed to strong cultural values that prioritise family connections and communal living (Gamble, 2022a). Forty percent of Māori describe their whānau as immediate family members, and it is common for whānau to live together in multigenerational arrangements (Kia Piki AKe, 2022). There is no singular definition of whānau, however it is generally understood to be wider than the nuclear family, encompassing “a multigenerational collective made up of many households that are supported and strengthened by a wider network of relations” (Taskforce of Whānau-Centre Initiatives, 2010, p. 13). For Pacific peoples, “the notion of ‘collective family’, bound by kinship ties, goes beyond simply the concept of the nuclear family” and is described as “lying at the centre of Pacific worldviews” (Teariki & Leau, 2024, p. 139) and concepts of home, identity and belonging.

For Māori, multigenerational housing is driven largely by cultural considerations. Māori live in different forms of multigenerational housing, including on ancestral land in the form of papakāinga, and on general title land in various other arrangements and forms of tenure, including privately owned dwellings, private rentals, and public housing. Occupying papakāinga is a decolonising act, asserting mana i te whenua (authority derived from land) on land that has been continuously communally held and managed, and for which tribal members hold deep cultural associations and ongoing responsibilities. Re-establishing papakāinga is seen as an opportunity to strengthen connections to land, and foster language revitalisation, intergenerational knowledge transfer and revitalisation of cultural practices, and cultural exchanges (Olin et al., 2022). Caring for whānau and cultural and social responsibilities outside the nuclear family unit are also drivers for Māori, including ageing in place (Berghan, 2021).

For Pacific peoples, owning a home is a collective familial experience which allows the ownership to pass onto later generations as “this is the Pacific way of living” (Rohorua, M.L. & Koloto & Natua, 2022, p. 41). As Ministry of Pacific Peoples deputy secretary Aileone highlights “When it comes to Pacific [people], the dynamic there is that especially families that have elderly or matua (elder) tend to live in multigenerational arrangements just because of the emphasis on some Pacific values which put a lot of focus on supporting each other.” (Global Awards News, 2024). Rohorua, M.L. & Koloto & Natua (2022) found that adult children seemed to automatically take on all household expenses after their parent(s) retired. Pene, Peita & Howden-Chapman (2009) found that despite acknowledging privacy issues and overcrowding, multigenerational housing is preferred by young Tokelauan family members for the opportunity to connect with grandparents and the sense of belonging this living arrangement creates.

Economic wellbeing through homeownership goes beyond wealth creation. The Pacific conceptualisation of ‘wealth’ encompasses a much wider focus on wellbeing, including factors such as family, faith, education, health, culture, being happy, and being safe (Ministry for Pacific Peoples, 2023). A recent study by Gamble (2022a) involving 358 Pacific People aged 45-64 reveals that multigenerational housing is expected to endure as a common housing arrangement for the forthcoming generation of Pacific People. About half of

respondents expressed a preference for living with their children, while 30% desired to reside with grandchildren. Most participants preferred living in a house or townhouse, while others were willing to explore alternative options such as granny-flats, units/apartments, aged-care facilities, or relocating back to their island homes. The importance of having family nearby for caregiving support and ensuring a warm and dry housing environment emerged as significant considerations for the participants surveyed (Gamble, 2022b).

Research into the experiences of new Chinese immigrant families in New Zealand has shown a desire to live multi-generationally, either within the same household or living close by but in a separate dwelling (Ran & Liu, 2020, p. 157). The reasons are at least partially culturally oriented, with filial piety a core value for Chinese families, including diasporic families. As noted by Ran & Liu, “to provide physical and daily care for ageing parents is considered a key practice of filial piety, and co-residing with parents is proof of demonstrating commitment to providing filial care and support to ageing parents” (2020, p. 157). As one research participant noted “to me, only living together in a multi-generational household is a real home” (Ibid.). The second consideration is largely practical, providing practical support and bridging linguistic divides (Ran & Liu, 2020, p. 158).

Immigrant families from the Middle East are also in part driven beyond economic reasons for living together. For example, the concept of Bayt Al-Ayleh is a common practice within the Lebanese Australian community and wider diaspora Arab communities worldwide. It signifies the ongoing relationship between children and their parents' house after they move out or get married. Children often visit their parents' house without prior arrangements, store personal belongings, stay overnight, and use the house for family gatherings. Although this concept does not fit the multigenerational housing definition in this report, it reflects a “type” of multigenerational living where the parents' house serves as a central place for extended family interactions and memories across generations (Shaweesh, 2023).

2.3.2 Caring for children, the elderly and disabled family members

In the United States, “grandfamilies” is a term used to describe households where grandparents become the primary caregivers of the grandchildren (Guzman & Skow, 2019). Research by Guzman & Skow (2019) has found that the number of grandfamilies in the United States has been growing and is expected to continue. Some of this is due to the population increase of older adults, but the main drivers are poverty, substance abuse (particularly opioid addiction), the death of a parent and extended military deployment. In New Zealand, the not-for-profit organisation Grandparents Raising Grandchildren has a national membership of 6949 and are collectively caring full-time for around 16,000 children and young people (Catherall, 2025).

Mutual support and caring for children, the elderly and disabled or unwell whānau members are important drivers for multigenerational living. Families who live in multigenerational households are able to support one another by providing unpaid childcare or care for someone who requires additional assistance (Kia Piki Ake, 2022). Marks et al., found that extended family (along with the children's community and school) played a key role in promoting “positive attitudes and determination, to provide self-belief and support” (2021, p.100) in the household child/children. Results from the 2017 Childcare in New Zealand Survey found that 24% of children were cared for by grandparents, and 8.2% by other family members (Statistics New Zealand, 2017a). Of those surveyed who had informal childcare arrangements (by anyone other than the child's parents), grandparents provided 74% of informal childcare, and other family members provided 17.3% (Statistics New Zealand, 2017b). Socioeconomic factors often go hand in hand with the care driver influencing the decision to live in multigenerational arrangements, especially among Māori and Pacific couples with young children, who are more likely than average to face economic challenges (Kia Piki Ake, 2022).

The rising elderly population will become a major driver for multigenerational housing in Aotearoa New Zealand. According to MHUD (2023), the proportion of people aged 65+ (as a percentage of the overall population) will have increased from 15% in 2018 to 23.2% in 2048. By 2048, it is estimated that 40% of all retirees will rent (Gamble, 2022a). This is likely to have a greater impact on Māori and Pacific peoples, who have lower home ownership rates overall, and are less likely to own their home outright at the age of retirement.

With a greater number of people approaching retirement without freehold property ownership, there will likely be a greater demand for multigenerational and other affordable living options for retirees (Bates et al., 2020; Cram & Munro, 2020).

The results of a survey commissioned by the Retirement Commission NZ into housing intentions of people aged between 45-65, (Gamble, 2022a) found that there is a significant shift in living preferences after retirement. The study found that one's spouse or partner is the most preferred living arrangement after turning 65, while living with children becomes less desirable. This could be due to factors such as wanting to maintain independence, privacy, and autonomy in one's living situation. Additionally, the overall findings relate to people aged 45-65 of all ethnic groups, with Pākehā being the majority demographic.

By contrast with participants of Pākehā or NZ European Descent, the Retirement Commission study found that Māori and Pacific participants displayed a clear preference for living with extended family members. This highlights the respective cultural significance of familial ties and support within these communities (Gamble, 2022a). Māori participants thinking about retirement living were more likely to prefer living with children, grandchildren, and/or other family members, possibly due to the importance of kinship networks. On the other hand, Pacific participants could be influenced by their cultural belief in taking care of family members across generations (Gamble, 2022b). These findings shed light on the diverse needs and preferences of different ethnic communities when it comes to housing after retirement.

Within Pacific cultures, there is a sense of cultural responsibility to care for parents in their old age: "Being able to care for different members of the family, especially those who face health and ageing challenges, is paramount (Rohorua, M.L. & Koloto & Natua, 2022, p. 41)." Tokelauan young people living in multigenerational households spoke to some of the advantages and disadvantages of living in a multigenerational household. Some benefits included learning history and culture from their grandparents. Some of the disadvantages included the responsibility and time spent doing household chores and caring for their grandparents. Other challenges included communication difficulties between grandparents, who may not speak English, and grandchildren who may not speak Tokelauan (Pene et al., 2009).

For disabled people, there is a serious lack of accessible housing. Most disabled people have limited financial security due to chronic conditions and may have difficulty finding housing that meets their needs; many may also face rental market discrimination (New Zealand Disability Support Network, 2022). In 2023, 17% of people living in New Zealand households were disabled (Statistics New Zealand, 2025a). In the 2013 survey, this was 24% or close to a quarter, however findings from 2013 are not comparable with 2023 due to changes in the way disability is considered, with a higher threshold for counting a person as disabled lowering the overall disability prevalence (Statistics New Zealand, 2025a). There is a correlation between age and disability. At the time of the 2023 survey, 35% of people 65+ had some form of disability (Statistics New Zealand, 2025a). Despite the mutual support and potential benefits associated with multigenerational living, most disabled people have limited housing choice, and for those who wish to live multigenerationally, they and their families may be unable to access adequate housing.

2.3.3 Cost-of-living and financial benefits

Multigenerational housing allows whānau members to leverage the financial benefits of the living arrangement as a springboard to market home ownership. As Rangitāmoana Wilson (trustee and spokesperson of the Hone and Miriama Turner Whānau Trust) notes, "we just couldn't get that deposit to purchase, and so, we decided to create something that we can all use to springboard into home ownership" (Te Puni Kōkiri, 2017, 6). Viewing homeownership as a family collective also allows members of Pacific families to pool savings and incomes to purchase a house large enough to accommodate their aspirations. As one resident of Penina Trust's multigenerational housing development noted, "The goal was to buy a house... five of the people... all had full-time jobs and were contributing to this dream" (Global Awards News, 2024).

Research from the United States has shown that multigenerational households (within the United States) generally have lower poverty rates (10%) compared to other household types (12%). The poverty reduction effect is more pronounced for economically vulnerable groups, such as Hispanic and Black Americans, the unemployed, and those with disabilities (Cohn et al., 2022). Comparable research had not been undertaken in an Aotearoa New Zealand context; however, the cost-of-living crisis is likely to be another significant driver for families living in multigenerational arrangements. Household living costs have risen substantially over the past 5 years, with an increase of 24.1% between December 2019 and December 2024 (Statistics New Zealand, 2025b) for all households. This was higher for beneficiary households, superannuitant households, and Māori households. For all households, the main cost increases have been for insurance (up 14.3% in the 12 months to the December 2024 quarter), property rates and related services (up 12% in the 12 months to the December 2024 quarter), and rent (up 4.4% for the same period) (Statistics New Zealand, 2025b).

The highest cost increases are associated with housing. According to Statistics New Zealand definitions and usage, housing costs include expenditure on rent, mortgages (principal and interest repayments), property rates, and building-related insurance (Statistics New Zealand, 2025c). 30%+ of income on housing costs is a common metric used to measure housing affordability (Ministry of Housing and Urban Development, 2022a). In the year ending June 2024, the proportion of households spending more than 40% of their income on housing costs was 19.7% of all households, and 28.4% of those that did not own their dwelling (i.e. renters). For low-income households, this was 31% or around one-third (Statistics New Zealand, 2025c).

2.3.4 Family dissolution

In line with both childcare support and the rising cost of living being drivers for multigenerational living, family dissolution is also considered a contributing factor to the resurgence of people considering multigenerational housing. Research from Sweden, where multigenerational living is not common, has shown that family dissolution (/divorce) increases the likelihood of living multigenerationally (Albertini et al., 2018). The divorce rate in New Zealand has significantly increased over the long term, especially after implementing the no-fault divorce law in 1981. At the same time, the rate of marriage and civil unions has decreased. In 2023, 7,995 (41%) couples divorced, while 18,744 marriages and civil unions were entered into. Among these divorced couples, 5,901 children under 17 years old had parents who were granted a divorce (Statistics New Zealand, 2024e).

2.3.4 Younger adults staying or returning

Another link made between demographic shifts and rising multigenerational housing demand is the growing tendency for young adults to remain in, or return to, the parental home due to economic and social pressures. Prolonged and costly tertiary education frequently delays financial independence, while escalating property prices and living costs render homeownership unattainable for many. This phenomenon, often described as the “boomerang generation” (Lysnar, 2017) not only expands the number of extended-family households but also heightens demand for dwelling designs that accommodate adults of multiple generations under one roof.

In the United States, among young adults aged 18-34, approximately one-third live in multigenerational households, often with parents and sometimes with grandparents if they are being cared for by parents (United States Census Bureau, 2024). This trend has been attributed to the high cost of living and other financial issues such as student loans, caregiving, convenience and emotional support (Cohn et al., 2022). The research found that young adults who did not have a college degree were more likely to be living in a multigenerational arrangement. In the United States, the number of young adults (aged 25-34) living in multigenerational housing has increased over the past 50 years, 9% in 1971 to 25% in 2021. In the European Union, on average 37% of young adults aged 18-34 live with their parents (Eurostat data browser, 2023). This is higher in Eastern European countries, such as Bulgaria (50.4%), Slovakia (58.1%) and Croatia (53.7%), and lower in Scandinavia and Western European countries such as Sweden (22.2%), and Belgium (22.9%).

Similar trends have been noted in New Zealand, where around a quarter (26.6%) of 18–34-year-olds live with family (Statistics New Zealand, 2022). In Aotearoa New Zealand, the numbers have remained generally stable, however, the number working fulltime has increased from 38.5% in 2013 to 55% in 2023 (Statistics New Zealand, 2023). In the Aotearoa New Zealand context, for young people staying or returning home this has been attributed to the cost of living, job insecurity, lack of available or appropriate housing, the high cost of housing (housing unaffordability), and family support (Solomon, 2023; McCallum, 2022).

2.3.5 Social benefits

According to survey analysis by Liu & Easthope (2016), 78% of respondents rated “Companionship and Support” as the biggest driver for living multigenerationally, while only 14% rated “Financial Benefits” as a positive benefit of multigenerational housing. Financial benefits not being seen as the predominant reason for choosing multigenerational housing is also noted by Burnley, Liu & Easthope (2016). They discuss that multigenerational housing research often revolves around intergenerational financial transfers, specifically the financial support provided by parents to their children, such as charging them little or no rent. In some studies, the younger generations of these households are portrayed as taking advantage of their older relatives, with popular terms like ‘kippers’ (kids in parents’ pockets eroding retirement savings) being used, Liu & Easthope (2016). Liu & Easthope’s, (2016) findings indicate that there are wider social benefits of multigenerational housing, beyond the financial.

For Pacific families, the wellbeing benefits of multigenerational housing tend to outweigh the potential inconvenience of living in inappropriately sized and configured housing for their extended family living arrangements (Pene, Peita & Howden-Chapman, 2009). Rohorua, M.L. & Koloto & Natua (2022) argue that multigenerational housing improves liveability and supports wellbeing. They found that multigenerational housing setups, grandparents and grandchildren foster connections, bond, and establish strong relationships. This arrangement not only brings contentment to the older and younger members of the household but also allows the transmission of family values across generations. Positive household dynamics play a pivotal role in realising these benefits in intergenerational living settings according to Pacific respondents, who emphasise the significance of factors such as peace, respect, love, support, effective communication, and a sense of freedom. Olin et al. (2022) highlight how multigenerational housing, papakāinga, and co-housing models can provide social support, uphold cultural heritage, and enhance overall wellbeing. Boulton et al. (2022) underscore that the concept of ‘home’ for Māori transcends mere physical space, encompassing cultural ties, community backing, spiritual fulfilment, and the environmental aspects of the home.

Liu & Easthope (2016) found that individuals living in multigenerational households experience specific social outcomes (both positive and negative), including: changes in interpersonal relationships within and outside the household due to different experiences and contributions of each member; the parent-child relationship is affected, with adult children feeling constricted in their childhood home and parents having to adjust to seeing their children as adults; spousal relationships are also impacted, with some couples desiring more alone time due to the presence of other household members; older family members may experience increased social stimulation and reduced feelings of social isolation; challenges related to finances, privacy impact on relationships with families and social circles, and conflicts over household chores may arise; and individuals must also adapt and experience role changes within the household as they acclimate to multigenerational living and their changing roles. These outcomes reflect the complex interpersonal dynamics, challenges, and adjustments experienced by individuals in multigenerational households.

2.3.6 Migration and changing demographics

Changing demographics — notably New Zealand’s ageing population and extended life expectancy — have increased the prevalence of intergenerational caregiving arrangements and prompted families to seek living solutions that enable resource sharing and mutual support across generations.

Similarly, migration has been framed as a driver for the increased demand for multigenerational housing in Aotearoa New Zealand; many new New Zealanders are arriving from societies where multigenerational households are the norm (Statistics New Zealand, 2024). This augments the demand for dwelling designs that accommodate grandparents, parents and children under one roof. The New Zealand Productivity Commission (2022) found that migrants as a proportion of the total population account for approximately 30% of Aotearoa New Zealand's total population. India, China, Philippines, United Kingdom and South Africa are the main feeder countries, accounting for 318,381 of the 505,026 resident applications accepted between 2018 to mid-2024 (Ministry of Business, Innovation and Employment, 2024a).

Current New Zealand immigration policies restrict family reunification, which impacts immigrant families who wish to live multigenerationally (Ran & Liu, 2020, p. 151), however, proposals to ease issuing of visas for elderly parents (Grey, 2024), coupled with the increase in immigration amongst these demographics will likely give rise to further demand for multigenerational housing.

2.4 Key barriers identified in the literature

Much of the literature on barriers to multigenerational housing is found in grey literature – government policy and industry reports and whitepapers – as opposed to research texts. These flag barriers such as zoning restrictions, financial disincentives and developer risk aversion but stop short of offering systematic, robust investigations into how policy, finance and social dynamics intersect to impede wider uptake of multigenerational housing. This section pulls together a range of sources to explore what is known about the barriers, but in particular it was used as a starting point to inform the in-depth interviews conducted in this study, so that we could substantially expand on the barriers and perceived solutions to support the delivery of multigenerational housing.

A BRANZ funded study by Mitchell et al. (2023) set out four broad subcategories of barriers and enablers to developing affordable alternative housing tenures. These include socio-historical barriers, government barriers, industry and organisational barriers, and barriers at a household or end-user level. Systemic barriers were not considered as their own category but instead were deemed to be crosscutting across all categories. We found that the range of multigenerational housing-specific literature brought together in this literature review could also be aligned under these categories. This follows through into the findings of the research presented in Section 3; however, we split government in to both central and local government barriers in order to comprehensively cover the extent of our research findings within these categories.

2.4.1 Sociohistorical barriers

Sociocultural barriers encompass the norms, values and practices that govern social interaction and behaviour, often crystallising into obstacles that inhibit the adoption of particular living arrangements. In the context of multigenerational housing, such barriers raised in the literature include expectations of individual privacy and autonomy that conflict with shared communal spaces; divergent values and lifestyles, notably in child-rearing philosophies and technological habits; gendered caregiving norms; the stigma attached to extended co-residence in societies that prize nuclear families and economic independence; hospitality traditions that overburden limited communal areas; and the added complexities of blended families, inheritance tensions and unclear tenure rights (Lysnar and Dupuis, 2015). Lysnar and Dupuis (2015), in particular, note that minimal attention has been given to multigenerational housing in Aotearoa New Zealand academic literature and largely attribute this to a lack of alignment with prevailing themes in family and housing studies, where notions of generational autonomy have traditionally been favoured, and reflect the dominant neoliberal market order of individualism and individual property rights (See also Hoolachan & McKee, 2019; MHUD, 2023).

Within Aotearoa New Zealand, multigenerational living is deeply embedded in Māori and Pacific cultural traditions, rooted in pre-colonial occupation patterns and sustained to the present (Pool & Du Plessis, 2017). Census 2023 figures show that Māori constitute 17.8% and Pacific Peoples 8.9% of the population (Statistics New Zealand, 2024c) yet are disproportionately represented in public housing and on the Housing Register (HUD, 2025). This overrepresentation—39% of tenants and 47% of applicants for Māori; 26% and 17% respectively for Pacific Peoples—highlights structural inequities in housing choice and the limited provision for culturally responsive living arrangements. While agencies such as MSD have acknowledged demand for multigenerational homes (Tuaine & Rennie, 2020), this recognition has yet to translate into meaningful policy reform or targeted supply. Multigenerational housing, particularly for Māori and Pacific families, supports whānau-oriented living and the enduring significance of intergenerational relationships.

This being said, multigenerational housing was prevalent within Western societies in the past (Pool & Du Plessis, 2017) but experienced a decline in the 18th and 19th centuries following the industrialisation and urbanisation of cities (Kuo, 1974), with the nuclear family becoming the norm within Pākehā families (Cribb, 2009). Similarly, the urbanisation of Māori post-World War II also led to the decline of the extended family structure amongst some Māori, who traditionally lived in multigenerational housing arrangements through papakāinga living (Meredith, 2015). There are connections drawn in the literature between the government's focus in the 1950s and 60s on assimilating Māori into urban areas through 'pepper potting' and a decline in multigenerational norms (Williams, 2015, p. 100). Individual rather than collective ownership replaced "emotional attachments to papakāinga in the country with the quarter-acre section" (Ibid.). Similarly, the New Zealand government's recruitment of migrant labour from the Pacific Islands from the late 1950s onwards sought to secure a labour force for New Zealand's growing industrial and agricultural sectors, largely in unskilled and semi-skilled roles (Lee, 2009), with the lower wages associated with these roles, social stigma and rental market discrimination, meant that Pacific peoples were largely concentrated in state housing, which, as for Māori, was not well-suited to family size or dynamics, and was not well-equipped to support multigenerational living and important cultural functions, such as gatherings and funerals (Derby, 2010).

Some literature considers that one of the main reasons that the housing market often does not meet the needs of Pacific families is because few rented homes are designed for the socioeconomic needs of large multigenerational family compositions (Ministry for Pacific Peoples, 2023, p.12). Pene, Peita & Howden-Chapman (2009) found that young members of Tokelauan families experience overcrowding from inappropriately sized and configured housing for their extended family living arrangements. They also found that respondents still prefer living with extended family but would like purpose-built housing for multigenerational living. Tuaine and Rennie (2020) found that as there are no suitable properties available, Pacific families were applying to the Ministry of Social Development for social housing as smaller family units. This resulted in a normally comprised multigenerational household being split across two or three housing applications on the register.

Bierre (2024) found that the current Residential Tenancies Act (1986) and Housing Improvement Regulations (1947) in New Zealand allow landlords to restrict the number of occupants in rental homes, potentially discriminating against large families by imposing conservative limits without considering public health standards and the impact on family structure. These laws allow landlords to potentially exploit maximum occupancy laws to deny housing to large families or tenants perceived as 'risky,' such as refugee families, based on stereotypes or prejudices, further exacerbating housing inequalities. This results in restrictive occupancy practices that hinder the ability of Māori and Pacific families to maintain traditional cultural practices and support systems within multigenerational living arrangements, impacting their well-being and community cohesion. The knock-on effect is that families may be forced to divide themselves into smaller units or seek alternative living arrangements with friends and extended family members due to housing shortages, highlighting the challenges faced in maintaining cohesive multigenerational living and perpetuating overcrowding and exacerbating public health and social issues.

Ultimately, socio-historical barriers to multigenerational housing are a key layer of barriers which also emerged in this research. However, they were not the most significant barriers found in this research and, despite the breadth covered in the literature, government and industry barriers were articulated as being more inhibitive to multigenerational housing delivery by those interviewed in this research.

2.4.2 Government barriers

Government barriers are varied and include the legislative, regulatory and policy impediments imposed by central and local authorities. In the context of multigenerational housing, these barriers range from zoning that more easily supports single-family plots, legislation that does not support ancillary units or flexible layouts, to the absence of dedicated funding streams or fiscal incentives to underwrite adaptable, multigenerational designs.

Lysnar and Dupuis (2015) found that there is no formal recognition of multigenerational housing across government scales in Aotearoa New Zealand. They comment that more needs to be done to support and promote both existing and future multigenerational families to achieve successful multigenerational housing outcomes. Notably, multigenerational housing falls within a complex housing system where systemic challenges will also affect the delivery of multigenerational housing. Any improvement to increasing quality multigenerational housing relies on the overall housing system improving by addressing systemic barriers to a wider diversity of housing types and tenures (Mitchell et al., 2023). Some of the systemic challenges to delivering multigenerational housing are the same challenges as for the housing system more generally.

In terms of central government, the previous National administration (pre-Ardern) adopted a “social investment approach” and the last Labour administration (pre-Luxon) adopted a “wellbeing approach” to addressing underlying housing issues. The Ardern-Hipkins Labour administration’s shift from past initiatives to present government policies reflects a revaluation of economic paradigms to prioritise outcomes that encompass a more comprehensive set of benefits beyond purely financial implications (Mitchell et al., 2023). Although the Ardern-Hipkins administration adopted a wellbeing approach to housing (Ibid.), Barret and Garret-Walker revealed an increasingly “neoliberal ideational” (2021, p. 324) understanding of the housing landscape where housing problems are reduced to a need to balance supply and demand. Within this logic, only the private market is able to develop “sustainable and cost-effective” (Ibid.) housing solutions, leaving little room for considering what were previously the non-commercial and social purposes of state housing. The current National-led coalition has taken a narrower view on the role of the state in the provision of housing, including through the restructuring of Kāinga Ora (Johnson, 2024).

According to Ryan, the Ministry of Housing and Urban Development (MHUD) has taken on a “system leadership role” (2023, p. 5) to bring about system-level changes, including industry leadership, ensuring legislative, regulatory, policy and investment settings work efficiently and in a coordinated manner, and by serving as a delivery agent, providing funding, financing, and direct support for housing and urban development. The Ministry of Housing and Urban Development is the primary Crown agency responsible for the housing system changes. However, it can act only within its defined roles, and does not have “many direct levers to influence the system’s performance” (Ryan, 2023, p. 4), while those that do (e.g. The Reserve Bank or the ministry responsible for the Resource Management Act - the Ministry for the Environment) possess these levers, have their own priorities and are not accountable to the Ministry of Housing and Urban Development.

As identified by Mitchell et al. (2023) when researching barriers to affordable alternative housing tenures generally in Aotearoa New Zealand, the need for and scope of multigenerational housing not being formally recognised points to a wider issue across government of missing key ‘building blocks’ to support a mature housing system that caters to the diverse demographic needs of the population. These building blocks include: a national housing strategy; an enabling legislative framework; and an investment framework. A critical government policy is the Government Policy Statement on Housing and Urban Development (GPS-HUD), a document which does not explicitly mention multigenerational housing. It is legislated as a multi-decade system strategy for housing and urban development. It informs, influences and aligns activity across the

system to respond to the challenges. According to Ryan (2023), it provides effective and long-lasting leadership to uniting and coordinating the various organizations involved in housing. Olin et al. (2022) state that the GPS-HUD is not ambitious enough to take the housing system “beyond the conventional” (2022, p. 2), including supporting the supply of multigenerational housing.

MHUD (2023) acknowledges New Zealand is not building diverse housing typologies that reflect changing preferences and demand from residents, particularly those associated with multigenerational living. The existing stock (and many new builds, most of which are private developments) are also rarely designed to respond to changes in functional capacity, including age-related frailty. In spite of changing demographics, the housing stock comprises mainly three-bedroom units which would not adequately house multigenerational households or the growing proportion of elderly (MHUD, 2023).

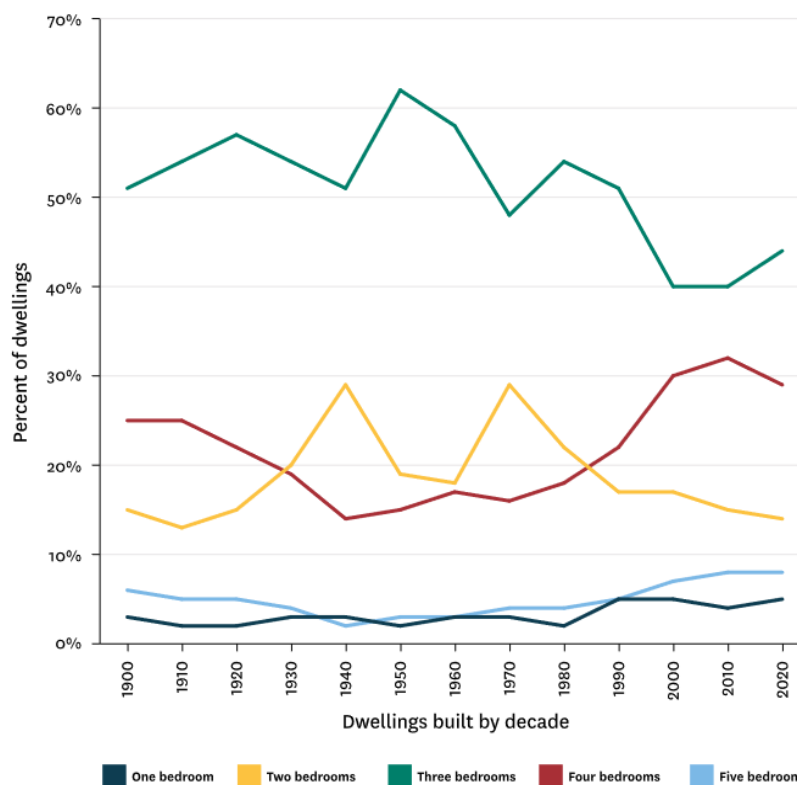


Figure 1. Proportional supply of dwelling category by decade (MHUD, 2023)

The Ministry of Housing and Urban Development has developed a specific Māori housing strategy, MAIHI Ka Ora - the National Māori Housing Strategy and an implementation plan, MAIHI Ka Ora Implementation Plan (Ministry of Housing and Urban Development, 2022b). MAIHI prioritises kaupapa Māori approaches and sits alongside the GPS-HUD. Although MAIHI Ka Ora, in practice, provides pathways for the development of innovative by-Māori, for-Māori approaches. In practice there have been very few multigenerational housing developments delivered with support from this pathway to date.

In addition to central government constraints, local government processes – namely district plan provisions, resource and building consents, and development contributions – are identified as posing barriers to multigenerational housing delivery in the literature. Councils play a critical role through their application of the Resource Management Act, yet decision-making tends to prioritise density and intensification over culturally responsive housing forms (MHUD, 2023; Lysnar & Dupuis, 2015). Planning rules remain fragmented and ambiguous, particularly around papakāinga, with only 45 of 65 district plans providing provisions—many of which are inconsistent or insufficiently enabling (Kerr, Ashdown & Kirsten, 2024). Retrofitting or adapting existing dwellings for multigenerational living continues to face opposition, compounded by restrictive residential covenants and a lack of clear consenting pathways (Paetz, 2013; MHUD, 2021). Lysnar & Dupuis

described rules and regulations around multigenerational housing at a local council level as “ambiguous and complicated” (2015, p 13).

Minor dwellings are also a multigenerational housing option where government barriers can play a restrictive role in delivery. In North America, compact dwelling models – Accessory Dwelling Units (ADUs), ‘Fonzie Flats’ (granny flats above garages) and ‘laneway’ or ‘in-law’ suites – have shown how small-scale units can enable connected yet independent multigenerational living, though each has faced complex local consenting hurdles (Soh, 2019; Guzman & Skow, 2019; Kim et al., 2023). In Australia’s three largest cities, planning laws permit granny flats and minor dwellings, with an estimated potential for 655,792 additional two-bedroom units on existing residential properties (CoreLogic, Archistar & Blackfort, 2023). In Aotearoa New Zealand, more permissive rules are being brought in, although uptake is so far inconsistent (MBIE, 2024b).

2.4.3 Industry barriers

Industry barriers include access to capital and finance, design barriers, development economics, and perceived lack of demand. For developers, there is a desire to not just build homes that can sell, but to build certain typologies that can get financed (Murphy, 2019). At the time CBRE released its Lender Sentiment report in Q2 2023 there was a clear preference to lend to market-based townhouses over apartments, three-storey walk ups and multigenerational options (Murphy, 2019; CBRE, 2023 and Mitchell et al., 2023).

Investors interested in funding multigenerational housing are those willing to take risks the traditional banks want to avoid, but currently these are niche funders. Very little has been done to foster and scale up financing for multigenerational housing, except for a few dedicated impact and philanthropic investors (Mitchell et al., 2023). For example, the capital stack on Penina Trust’s latest multigenerational housing in Papakura excluded traditional financiers. Instead, it secured development funding from a range of financiers and supporters, including the Ministry of Housing and Urban Development, the Ministry for Pacific Peoples, Foundation North, and Christian Savings (Ministry for Pacific Peoples, 2024).

Mitchell et al., (2023) found that iwi, hapū and whānau groups seeking to develop their whenua find it difficult to obtain development finance. This is another sign of how the housing system is at conflict with the communal nature of Māori world views and relationships to land. Traditional financiers find lending against communal land risky, but there has been a recent innovation by BNZ and Ngāti Whātua Ōrakei to overcome this fundamental problem for papakāinga development (BNZ, 2024). However, this type of whenua-based lending may only be palatable to banks if the land is located in active land markets found mainly in urban areas.

Recognising multigenerational housing and creating clear retrofit pathways would compel the construction and design industries to innovate within the tight footprints of older suburban homes (Soh, 2019). In the United States, Guzman and Skow (2019) report that builders now offer dual master bedrooms or lower-level suites, ground-floor bathrooms, kitchenettes, and flexible layouts to meet growing multigenerational demand (Cohn et al., 2022). Comparable design adaptations are emerging in Aotearoa New Zealand, but without enabling policy or financial incentives they remain marginal.

2.4.4 Household barriers

The literature revealed that multigenerational households face three interrelated clusters of barriers at the household level: financial and market constraints, limited access to appropriate finance and legal frameworks, and complex social dynamics (Collin, 2023; Ryan, 2023).

In particular, access to appropriate finance and legal frameworks were critical obstacles for families seeking multigenerational living arrangements. Standard mortgage products seldom permit two or more generations to share a single loan, forcing households to pursue separate or stacked financing. By contrast, certain Japanese banks have pioneered intergenerational mortgages—extending up to 100 years—thereby allowing children or grandchildren to inherit the outstanding debt rather than securing a new full-value loan (Chang,

Dandapani & Auster, 1995). In Aotearoa New Zealand, some Pacific families might leverage equity in ancestral land or overseas properties to bolster their purchasing power for multigenerational homes, but prevailing banking practices generally exclude foreign equity from loan assessments (Rohorua, Koloto & Natua, 2022). Additionally, most households lack tailored legal instruments — such as co-ownership agreements or hybrid tenure models — that would clarify rights, responsibilities and inheritance within extended families.

Complex social and cultural dynamics further impede the successful adoption of multigenerational housing. Despite the prevalence of shared living across cultures, there is a dearth of practical guidance on household governance, spatial sharing and conflict resolution, leaving families to navigate intricate interpersonal roles without support (Liu & Easthope, 2016). Tensions frequently arise over ownership, control and day-to-day management tasks, particularly where property rights are informal or unevenly distributed (Lysnar & Dupuis, 2015; Souralová & Žáková, 2022). Research from more mature multigenerational markets such as the United States demonstrates that accommodating the divergent expectations of each generation requires continuous negotiation and compromise, underscoring the need for clear frameworks to manage power relations and maintain household harmony (Binette, 2021; Easthope et al., 2015).

Despite these identified barriers, the literature exhibits persistent gaps that constrain policy and practice. There is limited empirical insight into the lived experiences and evolving roles of individuals within multigenerational households, and few studies offer comprehensive guidelines or best-practice models for design, governance or financial innovation (Liu & Easthope, 2016). Moreover, power relations—especially in contexts where ownership is not equally shared—remain underexplored, leaving an incomplete understanding of how control and decision-making shape everyday interactions. Easthope et al., for example, contends that multigenerational housing research has paid little attention to the “power relations (and as such the sense of control) amongst cohabiting related adults...especially in situations where ownership is not shared (equally or otherwise)” (2015, p. 154).

3. Key findings on delivery barriers to multigenerational housing

This research incorporates the perspectives of three key groups — residents, developers and council staff — each of which bring a mix of priorities and motivations to multigenerational housing. For example, within the ‘developers’ category, some social housing providers of multigenerational housing concentrated on policy-driven implementation barriers. In contrast, private developers that integrated multigenerational units into their overall product portfolios, focused on balancing market demand against the regulatory barriers they perceived. Meanwhile, resident-led initiatives covered a spectrum from adding secondary dwellings on existing land — including Māori land — to purchasing sites for entirely new builds; the scale and household composition of each project determined which barriers and opportunities were most salient.

To clarify these differences, the analysis identified barriers through all three lenses, with each section prefaced by a concise conceptual overview. For example, “industry barriers” encompasses both the constraints developers report and the obstacles that residents and council staff perceive the industry to face.

Participant responses directly informed the coding of barriers and broadly corroborated the themes identified in the literature review; enabling the research to expand and document these categories in more depth. The key barrier categories affirmed through the interview analysis include:

1. **Sociohistorical Barriers:** Explores how entrenched social norms, cultural expectations and historical planning paradigms shape attitudes toward multigenerational living.
2. **Central Government Barriers:** Examines how legislative, policy and funding frameworks — plus the absence of a coherent national strategy — influence industry and household decision-making.

3. **Local Government Barriers:** Addresses how district plan provisions, resource consenting processes, development contributions and Building Code requirements constrain retrofit and new-build options for multigenerational housing.
4. **Industry Barriers:** Considers how access to capital, development economics, perceived market demand, and design-construction challenges can be barriers to multigenerational housing.
5. **Household Barriers:** Focuses on barriers, particularly those perceived by multigenerational housing residents as a way to understand their lived experience. These range from mortgage finance eligibility issues to a lack of established and easily available legal frameworks for shared ownership, to intra-family governance issues.

Each of the following sections is structured around one of these barrier categories.

3.1 Sociohistorical barriers

Participants offered divergent views on the sociohistorical barriers impacting the delivery of more multigenerational housing in Aotearoa New Zealand.

Some participants described multigenerational housing as being seen by developers as the domain of social housing providers or the state rather than a mainstream market opportunity. As a result, private developers were considered to place less emphasis on delivering these homes, reinforcing the assumption that demand comes chiefly from lower-income families who cannot enter the open market. One developer commented:

"I suppose families who would most benefit from a multigenerational approach are often at the lower end of the finance levels... maybe it's something that will grow with migrant families coming into New Zealand." (D7)

Other participants observed that prevailing societal attitudes — shaped by the dominant Pākehā culture — also informed the assumptions about who desires multigenerational living and formed a sociohistorical barrier to its delivery (C9, D9, D15). One resident commented:

"...If you look back to most cultures... intergenerational living is a normal thing... a lot of Māori still live intergenerationally... but the nuclear family has been so normalised in Caucasian culture... that we struggle to accommodate extended households in Aotearoa" (R9).

Another Pākehā resident however, reflected that despite its strong association with Māori and Pacific communities, multigenerational living can meet the needs of Pākehā households as well, commenting:

"...I was thinking about how Māori lived together in the communal situation and why it worked for them. And I wondered whether it was possibly due to the sort of the elders and the respect and the mana that was given to them and those lower down in respect to that somehow made that sort of whānau structure sort of work. And I wonder whether the Pākehā colonial influence has, to some extent, depressed that, dissipated it... it worked for Māori. And I wonder what we're doing here is in some way slightly similar" (R9).

In some instances, it was emphasised that the predominant housing typologies available did not support multigenerational housing choices. For example, one participant commented "how do you manage a young family and grandparents in a three-bedroom house when most of our housing is three bedrooms?" (C6). Another participant contrasted likely preferences among different groups by commenting that Māori and Pacific whānau are likely more suited to multigenerational housing within standard (i.e. 3 or 4 bedroom) typologies, while Pākehā families are more likely to need a custom build because they seek more independence on the same property or want to design a multigenerational home to facilitate more spatial separation between the generations than a Māori and Pacific whānau might (C7). This included designing separate wings of the home for the grandparents versus the children and grandchildren of those grandparents.

In contrast, another participant commented that “multigenerational housing manifests cultural values—whanaungatanga, manaakitanga, aroha and tautoko—by providing dedicated living spaces for each generation” (D1) and suggested that predominant typologies were not well-suited to Māori or Pacific whānau either.

Other participants explained that delivering homes designed for the most common family configuration – single generations of adults with or without children – has been the most profitable product for developers and described developers sticking to delivering what they know they can sell as a sociohistorical barrier to the delivery of more multigenerational housing (D5, D7, D9). One developer commented:

“I just think that a lot of developers, they're used to working or doing certain typologies, they get into their comfort zone. It's profitable, and that's why they keep doing what they're doing.” (D5)

They went on to explain that “if research showed a huge demand for multigenerational homes, developers would sit up and think, ‘What can we do in this space?’” (D5). Currently, there is very limited data available at a national scale about housing preferences beyond the data about current housing choices, which is constrained by the available stock to choose from.

Overall, participants identified a range sociohistorical barriers – including the dominance of nuclear-family norms in Pākehā culture, developer perceptions that multigenerational housing is solely the remit of low-income or migrant families, entrenched three-bedroom typologies that cannot accommodate extended households, and a lack of national data on broader housing preferences. Yet they also pointed to an untapped market spanning diverse cultural groups, tenures and income levels, and suggested that more inclusive policy and product innovation could unlock demand across Aotearoa New Zealand.

3.2 Central Government barriers

The role of central government was seen as crucial to enabling multigenerational housing (D7). However, central government barriers identified by the research participants were considered to, at times, significantly hinder the provision of multigenerational housing in New Zealand. Barriers identified included a lack of formal definition and recognition for this housing type, resulting in inconsistent policy and planning frameworks and a flow-on effect to Local Government-level barriers around planning and consenting. The existing government approach was seen by a number of participants across all three resident, developer, and council-staff interview categories as unambitious, largely neglecting to address the needs of diverse household types (including those for larger, complex family structures) and offering no specific incentives or clarity (through a national housing strategy) to promote multigenerational living.

Furthermore, public housing funding mechanisms were often seen as inflexible, with stringent eligibility criteria and a preference for smaller units, which impeded the development of larger homes suitable for multiple generations, particularly impacting Māori and Pacific communities who culturally favour such arrangements.

These barriers are summarised in four sub sections in this report.

3.2.1 Government policy barriers impacting the viability of multigenerational housing

Multigenerational housing was seen as not being a priority for the government at any level (C3), with the perception that government policy is needed to incentivise the development of multigenerational housing by the private sector. One developer commented:

“We know that multigenerational housing is needed, but the levers simply aren't being pulled from government and councils to allow that... there's nothing there which would promote a developer to build those larger houses because they're not financially viable” (D4).

Central government housing policy direction was considered unambitious by some participants, with the perception shared by one that the prevailing messaging was that “as long as it's better than a car, then that's

okay” (C9). There was a general sense amongst some participants that policy settings at every level did not support multigenerational housing, and that significant change would be needed government-wide to support increased multigenerational housing delivery (D4).

The need for specific policy settings targeting Māori and Pacific families, who, culturally and demographically, are more likely to live in larger family groupings and want to live in multigenerational housing, was discussed by some participants. One summarised this by saying:

“Māori and Pacific peoples do have a large potential to want to live in multigenerational housing, but there’s not the support mechanisms there for it. If you look at social housing, you know, 65% of people on the social housing register are of Māori or Pacific origin. But we know there is limited multigenerational housing being built, even though we know that there is a big need for it” (D4).

Definitional challenges were raised by multiple participants. One participant noted the opportunities to cater to unmet need that would become available if an extended definition of multigenerational housing was provided for in government policy – “[we could say] this is what multigenerational housing is: it’s living in the same plot of land or its living under the same roof” (D14). This could open up a range of dwellings already provided by market developers. In this scenario, “multigenerational living could be achieved through policy settings that support allocating adjacent housing units on a single site to families or subsets of families who wish to live together, enabling the formation of larger multigenerational households from smaller household units” (D14).

One participant noted that policy changes around building auxiliary buildings and large buildings would be useful (C3). Making it easier to have multiple dwellings on single sites and making funding for relocatable buildings more accessible may support families to create multigenerational sites (D2).

The lack of policy and incentives for developers to build multigenerational housing was perceived as a significant barrier to market-led delivery (D1, D9, D11). This meant, some participants concluded that community housing providers would be largely relied upon to deliver multigenerational housing, which may have alternative or competing priorities (such as delivering at a lower price point) that take precedence, unless there is clear demand from the community they are trying to serve (C4, D9). Social housing policy (e.g. for the income-related rent subsidy) was seen as restricting the delivery of multigenerational housing solutions by community housing providers as multigenerational homes were generally larger and cost more than the funding caps often put in place by government (C8, D4, D6, D8). One participant observed that community housing providers “are operating to what can be funded and what is affordable to build, not what needs to be built” (D6).

MHUD was acknowledged as the main government entity responsible for investment decisions, and this largely trumped other considerations, such as access to finance. One developer commented:

“At the end of the day, if MHUD... say ‘we don’t want that type of house’... it doesn’t matter what we could borrow... we’re still restricted by MHUD settings, and who’s on the housing register, and how those contracts work” (D15).

One community developer participant spoke to a specific recent experience with MHUD, whereby they proposed a three-bedroom and two-bedroom duplex with a shared door that could be configured for multigenerational living. The answer from MHUD, in this instance, was “no, because they have property identifiers, so they need to be identified as a three-bedroom or a two-bedroom, and not as a five” (D4). This anecdote suggests policy settings may be restricting the development of flexible, multigenerational housing.

The ability of Kāinga Ora² to deliver in a constrained environment was discussed, with innovation stifled by pressure to deliver at a price point conducive to the delivery of a pre-determined minimum viable product, without additional funds being made to deliver on alternative outcomes through innovative solutions (D7). Some community developers saw Kāinga Ora as too prescriptive, with Kāinga Ora requirements driving outcomes that would not meet the needs of the communities they serve (D8).

Private developers were seen as being responsive to market conditions and government incentives, with one noting that developers “will deliver anything (if) they see something they can make a profit on” (C9). The Kāinga Ora model (whereby Kāinga Ora enters into contracts with private building companies) was noted as an example where if demand is generated, the market will respond favourably (C9). Another noted, “what we want is their money” (D1). A third noted “People want this form of housing... so that’s what we’re going to build and that’s where we can make our profit” (D11).

Kāinga Ora development strategies in areas such as South Auckland were criticised as sometimes not being best-fit for the demographic makeup of those communities, with multigenerational households that include ageing parents and grandparents. One developer participant commented “(Kāinga Ora’s) buildings are now two-storey with all the housing upstairs... (our families include) grandparents with disabilities... or often such an old age (that they) cannot go upstairs (D6).

One participant spoke to the mismatch between Kāinga Ora purchasing and community need saying “we always from the beginning said we were not building Kāinga Ora boxes that were one and two-bedroom homes because that’s not what our people need... we knew that there would be more desire for 3-bedroom, 4-bedroom, larger homes (D2). Another added that when setting housing policy, they had urged the government to move beyond “development overwrite” and be more deliberate and responsive to community needs, including through the provision of multigenerational and accessible housing (D9). Another felt that Kāinga Ora was interested in purchasing larger four or five-bedroom homes, however, they were unable or unwilling to pay the premium required for these to stack up financially for developers (D12), adding that “you’re effectively paying for a higher land proportion given that you’re not driving that yield (through the provision of smaller units)” (D12).

3.2.2 Poor housing demand data guiding government procurement

In the context of multigenerational social housing provision, participants consistently highlighted that reliance on Housing Register data—administered by MSD and used by MHUD to guide procurement—severely underestimates true demand for larger, multigenerational homes (D4, D5, D7, D9, D11, D12, D14, D15). One participant commented that families are incentivised to “break themselves up” on the waiting list to secure a house (D12). For example, one participant explained that “Family A (parents and children) may qualify for social housing, and Family B (grandparents) may also qualify, but together, they won’t qualify, because of the government policy settings (D4).

Because families know they will not receive five- or six-bedroom dwellings, they register instead for one- or two-bedroom units, skewing the data and prompting funders to “push back on those bigger units” and insist “we need ones and twos, that’s what the social housing register tells us” (D11). This was reinforced by other participants with one stating: “I think a lot of people come to the conclusion that it’s easier to apply for one small home rather than a larger (one)” (D12), and another commenting: “our communities... know that (if) they put too many kids on the waiting list for housing, they’re not going to get it. So often what we see is people trying to fit the whānau in, to reduce the number of children so that they have a greater possibility of getting housing” (D4). A specific example was noted by one participant where a family with nine children asked to split up into two separate units to access housing (D4). One developer asked:

² Note: Interviews were completed prior to and during the Kāinga Ora review by central government undertaken in late 2023 through to March 2024 (Independent Review Panel, 2024).

Does a family that really wants to live in a multigenerational situation ever tell the truth when they apply for social housing, knowing they will never get a five- or six-bedroom house? And do they just say, okay, we're just going to put mom and dad and the two children on. But really, we'd like to have grandma grandpa, and we'd like to have an elder sister. And we know that we'd love to have our older brother or uncle move back from Australia....

Instead, they are not registered at all, or they are registered as needing a one bedroom. Exactly, because they know that is the only way they are going to get housing at all. But the way they REALLY want to live, they have to keep secret." (D11)

Financial thresholds to eligibility for accessing the Housing Register were identified as a reason that multigenerational households under-report the number of occupants "As soon as you start saying that you've got all these people that live together... (with) all their salaries...it doesn't work. So, in order to get into that situation and also (to provide) support (to one another), because we know the cost of living... then you just under-report" (D4).

This misrepresentation was viewed by some participants as driving government investment and developer decision-making, creating perverse incentives that prioritise smaller typologies despite latent need (D6, D7, D11, D12, D14). As one developer observed, "there's a lack of information to actually know exactly how many families are multigenerational... then we will know the truth of how many... we really need" (D6). Another participant noted that "the inability for families to opt in for multigenerational housing through their applications... skews the data... towards those smaller typologies" (D12), and another added that they were told by the Ministry of Housing and Urban Development that there were only 88 families in Auckland requiring multigenerational housing (D4).

The need to complement quantitative data, which does not show the whole picture, with qualitative data, was identified: "there's a lot of intel in the community that tells you... our understanding of our behaviours and our tendencies as communities" (D4). Another participant emphasised the need for the government to tap into the intelligence held by community housing providers, who have valuable "on-the-ground" knowledge of what is needed by the communities they serve (D5).

Several participants raised social return on investment, with the many potential positive outcomes of multigenerational housing worth quantifying to provide a robust evidence base for investment: "Is the return on investment greater when you look at multigenerational housing?... You're less likely to have people relying on benefits because it may be that people who otherwise wouldn't be employed would be... home for all the kids that come home after school" (D5) and "(if) we tracked (all those things) across a social investment framework, could we really build a strong business case for why we need to fund multigenerational housing?" (D4).

3.2.3 Lack of building code suitability for multigenerational housing and complications with fire safety technical requirements

The research found that there are challenges with technical requirements, particularly around fire safety and servicing. The requirements often escalate based on the extent of separation within the dwelling. As one developer explained, "It depends to what extent you want to go with it. For us, multigenerational means it is just another set of master suites, so bedroom and ensuite. But if you go with separate cooking facilities, separate entrance, a separate unit essentially within a dwelling, you have got to do fire ratings and all the rest of it" (D10).

These technical requirements can create points of conflict between different experts, as another participant noted: "the hardest issues are generally fire things... you can have a fire engineer who says, 'yeah, no, that's fine.' But if the fire engineer at council doesn't agree..." (D5). The challenges extend to servicing infrastructure as well, particularly for rural properties, with one council representative arguing that "onsite servicing of

wastewater things like that is something that comes up a lot... But I don't think that you should need a building consent for that" (C2), suggesting that some technical requirements may be unnecessarily burdensome.

Some participants felt that the building code was too prescriptive, making it more complicated to build, and adding cost (C9). Lack of definitions was also seen as an issue, with the building code not defining multigenerational housing explicitly (as opposed to a standard attached minor dwelling) (D10). The building code was seen as supporting "repetitive design" with delivering something outside the norm (i.e. multigenerational housing) seen as a challenge under the building code (C10). Others felt that there were not any particular barriers from a building code perspective, with the view that competent designers would be able to overcome potential barriers through creative problem-solving, without any significant changes to the building code required (D5).

How dwellings were classified according to the building code and in relation to fire was seen as a potential barrier "if it's considered a minor dwelling then (there is) the fire rating and issues that come into it" (D10). Another participant also raised the issue of use in relation to fire rating, with multigenerational living within the same family versus a minor dwelling (that may be occupied by someone outside of the family unit) attracting different fire rating requirements, which may also incur additional cost (D10).

The issue of whether separate living spaces (occupied by multiple groupings within the same family) constitute separate dwellings (which can be occupied by unrelated people) was also raised by participants (C2, D10). This included difficulties in monitoring and enforcement for Council, as a dwelling may be consented for a single family and later sold or converted into units or a boarding house arrangement, without meeting the building code requirements for fire.

One participant emphasised the potential for misuse of the system if multigenerational housing were given as an option, with applicants selecting multigenerational housing to avoid the more stringent fire rating requirements of separate dwellings "it could simply be a tick box 'it's multigenerational housing' on the same title and then you don't need to go through that part...you will probably see people abuse that... it's a tough one" (D10). Another participant noted that their Council had previously allowed 6–8-bedroom whare with two kitchens, with the consent specifically noting the use as multigenerational living; however, in practice these homes were converted/used as student accommodation (C2).

This highlights that for territorial authorities looking to introduce policies to enable multigenerational living, further questions arise – is the short-term use, or future conversion of, designated, consented multigenerational homes (as per the resource consent application) as boarding houses or student flats an issue? Does this need to be explicitly discouraged, or allowed for, within zone rules and other planning provisions?

Another related issue was the assumption by some territorial authorities that a larger multigenerational home is intended as a home and income, attracting a higher fire rating and additional costs, noting that "if it's a home and income, then it needs to be fire-rated accordingly, with separate fire cells" (D10).

Differences in interpretation between territorial authorities were seen as a barrier to delivery – "you will have some territorial authorities that will agree with... one family and one title so you don't have to deal with the fire ratings. But then you might have another territorial authority that is more risk averse... it will insist on your going through whole fire separations and the additional cost and uplift that comes with that" (D10).

The Government has recently introduced the Building and Construction (Small Stand-Alone Dwellings) Amendment Bill to permit granny flats to be built without a building consent (Building and Construction (Small Stand-alone Dwellings) Amendment Bill 2025). This is expected to be operative by early 2026 (Ministry of Business, Innovation and Employment, 2025). This will remove some of the regulatory barriers to building homes by providing an exemption for minor dwellings up to 70m².

3.2.4 Lack of clarity provided across policy

The Resource Management Act's directive to "use the scarce land resource effectively" was viewed as unintentionally hindering multigenerational developments by limiting opportunities to allocate space for larger footprints or shared communal facilities (C1, C7, D10, D12). This administratively connected issues with national direction to local council barriers (C7). A lack of policy direction to provide for, multigenerational housing in rural areas (i.e. "within the original farm boundaries") was also specifically noted by several participants (C7, C1). National policy direction around Highly Productive Land and Natural Hazards were also identified as constraining development (C7, D10, D12).

The National Policy Statement on Urban Development (NPS-UD) was noted as a potential solution, as higher densities, including allowing for multiple units to be developed on a site, are already provided for under the NPS-UD, however, the restriction of NPS-UD to Tier 1 and 2 councils was identified as a barrier to multigenerational housing being enabled more widely (C7). The Medium Density Residential Standards (MDRS) were viewed as enabling multigenerational housing; however, they are restricted to certain areas and therefore not applied as widely as they should be (C10).

The draft New NES for Granny Flats (Minor Residential Units) Regulations is currently out for consultation (Ministry for the Environment, 2025a). These changes direct territorial authorities to amend their district plans to allow for one minor residential unit per site in residential, rural, mixed-use, and Māori purpose zones across all of New Zealand. Many district plans already provide for minor residential units as a permitted activity, and some are more enabling, however, the NES will ensure that all territorial authorities adopt this standard as a minimum. This will provide greater opportunities for multigenerational living on a single site, enabling whānau to develop a minor dwelling or granny flat without the need for resource consent.

The NES for Papakāinga (also currently out for consultation) is an important step towards unlocking Māori land for the development of papakāinga, providing national direction to territorial authorities to introduce minimum standards for papakāinga within their district plans (Ministry for the Environment, 2025b). For some, this will mean introducing new papakāinga policies; for others, this will mean making changes to existing ones. These are minimum standards, which means that although territorial authorities can set their own rules, these must meet or exceed the minimum standards (be more enabling) but cannot be less enabling.

Under the proposed provisions, the NES will remove the need for notified consents for papakāinga (of up to 10 dwellings) within all territorial authority areas. Māori landowners (of Māori ancestral land as defined in the NES) will be able to develop up to 10 residential units, marae, and a number of ancillary non-residential activities as a matter of right without the need for resource consent. The NES also includes provisions for medium and larger papakāinga: medium-sized papakāinga (11-30 units) will be a restricted discretionary activity, and more than 30 units will be a discretionary activity.

3.3 Local government barriers

Some participants identified local government policy and process as a key barrier to multigenerational housing delivery. Councils were discussed as exhibiting a wide spectrum of approaches to applying planning rules and consent processes, creating a fragmented landscape that impedes multigenerational housing delivery (C3, D13). Complex resource and building consent requirements were seen to add further hurdles, while development contributions were applied in ways that some participants felt undermined project viability.

A number of councils did not see themselves as needing to support multigenerational housing, engaging with the issue reactively through district plans instead of adopting proactive facilitation measures (C6). The absence of multigenerational housing as an explicit local government objective highlights a policy gap, underscoring the need for stronger direction and leadership from central government to enable and prioritise these housing models (C3, C7).

To discuss the barriers raised participant observations have been categorised under 'district plan provisions and resource consenting', 'development contributions and infrastructure costs', 'building consents' and 'enablers to respond to local government barriers'.

3.3.1 District plan provisions and resource consenting overcomplicating development

Participants pointed to the complexity created by overlapping planning instruments at regional and local levels. Navigating multiple regional policy statements and differing district rules was seen to introduce uncertainty and delays, as developers must reconcile a range of objectives and processes across each plan layer (C3, D4, D5, D7, D10, D12). The complexity of the rules and the associated costs were seen as a barrier to multigenerational housing, particularly on whenua Māori (C5).

District plan provisions that restrict the number of dwellings on a single site pose another barrier, particularly in rural and peri-urban zones where larger lots might otherwise offer flexibility for intergenerational living (C7). By capping unit numbers, these rules force schemes into smaller footprints or multiple consents, eroding the financial viability and design freedom needed for successful multigenerational housing.

One participant noted that their district plan had 37 assessment criteria related to design. Some participants saw replacing assessment criteria with unambiguous rules as the solution to planner subjectivity (C5, C6, C7, D10, D12).

Planning rules were seen as not enabling larger multigenerational dwellings, and instead incentivised dividing larger multigenerational homes into smaller, more conventional units that can be tenanted or sold separately (R9, C9, C5, D2, D7, D10, D12). What constitutes a multigenerational dwelling within a territorial authority area was also an issue raised by a number of participants, with many district plans defining them by the number of kitchens – "one of the barriers is when you have two kitchens under many district plans, that actually comes to define two dwellings" (C9).

Even housing forms perceived as consent-free—such as tiny homes and accessory dwellings were noted as carrying hidden compliance requirements that can trigger resource consents and escalate costs (C3). What appears to be a fast-track solution may instead involve bespoke engineering or health-and-safety assessments, undermining the affordability and simplicity that initially made these typologies attractive for multigenerational purposes.

3.3.3 Development contributions and infrastructure costs reducing feasibility

Participants described challenges related to infrastructure requirements and associated costs. First, there are substantial infrastructure costs that affect development viability. One developer described having to "put in a \$250,000 pump for the infrastructure to work. So that was us supplying some public infrastructure really and we'll never get the money back on that" (D15).

Participants also saw challenges with service connections, particularly in relation to additional dwelling units. As one council participant noted, "So that means that that increases the price because then you need to get resource consent to hook up to water and all the rest of it" (C3).

Third, participants felt there were issues with development contribution policies. One participant explained, "if you are putting in extra kitchens and things and you're becoming an additional household unit, then you are charged a development contribution for that and it's at the same rate as if it was a big house or a little house" (D13), so the fact that you are sharing resources is not incentivised.

Participants discussed that that the accumulating costs as a result of infrastructure costs made multigenerational housing projects increasingly difficult to make feasible (D1, D4, D5, D15). As evidenced by multiple participants, the current infrastructure framework appears to be designed around traditional single-unit housing models rather than supporting multigenerational housing developments. This suggests that addressing these infrastructure-related barriers requires a more nuanced approach that recognises the unique

characteristics and needs of multigenerational housing developments, potentially through reformed development contribution policies and more flexible infrastructure requirements that could enable rather than inhibit such developments. Policy recommendations should be considered to ensure that technical barriers are addressed, and financial support/incentives are supportive of multigenerational housing.

3.34 Building consents requirements open for interpretation creating uncertainty

There were three key aspects to emerge in understanding the consenting process and barriers according to participants. These issues are connected to and overlap with the statutory and policy barriers previously described. While the building code is administered by MBIE, its application and enforcement rests with local government authorities. In the interviews undertaken for this research, the building code was primarily discussed in relation to consenting and Local Government, so these barriers appear in this section. However, it must be noted that building code solutions would need to be enacted by MBIE and require legislative and policy changes at Central Government.

Some participants raised general concerns about the complexity and cost of navigating multiple consent requirements. These issues were not always specific to multigenerational housing but reflected wider frustrations with the consenting environment for residential development more broadly (C7, C9, D5).

However, some saw there being particular regulatory and technical barriers that disproportionately affected multigenerational housing. Classification under the building code—especially relating to fire safety—was identified as a core challenge, and a related concern was the assumption by some councils that large multigenerational homes are de facto home-and-income arrangements, thus also attracting heightened fire safety requirements. One developer noted, “if it’s a home and income, then it needs to be fire-rated accordingly, needs to be treated accordingly from separate fire cells” (D10). In contrast, “if it’s considered a minor dwelling then (there is) the fire rating and issues that come into it there too” (D10). Requirements intensify depending on the degree of internal separation between household units, clarifying:

“It depends to what extent you want to go to with it. For us, multigenerational means it’s just another set of master suite, so bedroom and ensuite. But if you go with separate cooking facilities, separate entrance, a separate unit essentially within a dwelling, you have got to do fire ratings and all the rest of it” (D10).

Interpretation across territorial authorities was also cited as a barrier, with some councils applying a permissive approach while others insisted on fire separations and the associated cost uplift: “You will have some territorial authorities which will agree with... one family and one title so you don’t have to deal with the fire ratings. But then you might have another TA who is more risk averse... they will insist on you going through whole fire separations and the additional cost and uplift that comes with that” (D10).

Servicing infrastructure requirements—particularly in rural contexts—were also raised as barriers. For instance, one council participant questioned the necessity of certain consents, arguing, “onsite servicing of wastewater things like that is something that comes up a lot... But I don’t think that you should need a building consent for that” (C2). Concerns emerged around whether spaces occupied by different family groups within a single dwelling should be treated as separate units, noting that such configurations could later be sold or used by unrelated individuals, potentially bypassing building code fire safety standards (C2, D10).

The potential for regulatory circumvention was a recurring theme. One developer speculated, “it could simply be a tick box ‘it’s multigenerational housing’ on the same title and then you don’t need to go through that part... you will probably see people abuse that... it’s a tough one” (D10). Another participant reflected on a case where consent was granted for a large house with two kitchens on the basis of multigenerational use, only for the property to be repurposed as student accommodation (C2).

3.35 Enablers to respond to local government barriers

Local government barriers was the category most discussed where participants became quite solution focused in their responses, citing a barrier and a proposed enabler to overcome it. As a result, we have clustered those observations here. Three key enablers were described.

First, participants discussed their support for more permissive planning frameworks. In this context permissive planning is understood as part of the regulatory approach that would make multigenerational housing easier to carry out. As one council representative suggested, "There's a difference between enabling and enforcing. If we say, 20% of all housing must be multigenerational, that would be an enforcement rather than an enabling tool" (D13). Another council representative noted the potential for targeted zoning: "ultimately if you had a zoning for multigenerational housing and... defined and the rules and objectives for multigenerational housing were defined that make it easier... that might be a mechanism to enable multigenerational housing" (D12).

Second, participants described opportunities for simplified consenting pathways. This finding links to various key points noted earlier and similarly in the papakāinga analysis section. One participant recommended "not being too restrictive in our building consent process but still making sure that the houses are healthy" (C2). This was echoed by another who suggested streamlining technical requirements, "like if we have these master builders or these certified or verified brands, entities that they, you know, should be able to sign a lot of things off" (C2). There was also recognition that "So to the extent of enabling goes... the rules are there if you need them, to build the type of housing that we're seeing around here" (D13).

Third, there is a need for flexible design standards. As one developer noted, "if there was more consideration and thought put into defining multigenerational housing, and then what are the options out there? That fit those criteria" (D10). This finding points to the importance of defining multigenerational housing. This aspect was also supported by suggestions for more responsive approaches, "providing clarity of the outcome for the resource consent process. So, it's as easy to do multigenerational housing as what it is to do non multigenerational housing" (C4). Another participant emphasised the importance of "creating some of the more permissive levers and also maybe developing some trials, supporting some trials" (D3).

These enabling mechanisms could help to address key barriers to multigenerational housing delivery, suggesting that a combination of permissive planning, simplified consenting, and flexible design standards could support multigenerational housing development.

3.4 Industry barriers

Industry in the context of this research includes developers, community housing providers (CHPs) and professional industries and trades who design and build multigenerational housing. The section of industry spoken to for this research were commercial developers and CHPs.

Developers are typically driven to provide the most profitable housing typologies, where CHPs main driver is meeting housing needs for specific communities. Both provide multigenerational housing, so it was important to gather perspectives across the spectrum of housing providers. Participants had diverse perspectives on the role of CHPs in delivering multigenerational housing in New Zealand. While they generally acknowledge the potential for CHPs to play a significant role in this space, they also highlighted challenges and constraints that currently limit their capacity to deliver multigenerational housing at scale.

Several participants emphasised the alignment between the social mission of CHPs and the growing need for multigenerational housing, particularly among Māori and Pacific communities. They suggested that CHPs, with their focus on serving vulnerable populations and their understanding of diverse cultural needs, are well-positioned to develop and manage multigenerational housing that caters to the specific requirements of multigenerational families. For instance, developers told us that CHPs are likely "more receptive" to building

multigenerational housing than private developers, given their commitment to addressing unmet housing needs.

Overall, participants identified several industry barriers to the delivery of multigenerational housing. Chief among these were challenges in accessing capital and finance, which were often attributed to a perceived lack of market demand and a limited understanding of the housing model by developers, funders, and financiers. These issues were compounded by high delivery costs and the prevailing assumption that such projects are not commercially viable. Design-related constraints also emerged as a critical barrier. In some cases, the expense associated with designing and constructing liveable multigenerational homes proved prohibitive, while in others, a limited appreciation of universal design principles hindered the development of fit-for-purpose solutions.

3.4.1 Development economics, access to capital and finance

Concerns around the profitability of multigenerational housing were consistently raised by both developers and council staff. Perceptions of limited market demand and financial risk were perceived to have led to a hesitancy in the private sector to deliver multigenerational options, resulting in such housing being predominantly delivered by community housing providers (CHPs), for whom commercial return is not the primary driver. One participant encapsulated this sentiment:

“So multigenerational housing I imagine would be built more if it made sense from an economic point of view; if it was clear to developers what they'd be able to sell it for or rent it for, what that price point would be, and that there wouldn't be the risk in building that type of house or being able to sell it.” (C4)

To incentivise private sector involvement, developers require confidence that a viable market exists and that the profitability of multigenerational housing can match that of higher-density, smaller-unit developments. Participants also highlighted the risk-averse nature of mainstream financiers, with banks generally favouring conventional housing typologies unless external funding — such as support from the Ministry of Housing and Urban Development (MHUD) — has already been secured. Even then, funding remains a persistent barrier:

“For the social housing providers that we work with, finding funding and securing funding is the number one problem, especially if they want to do something a little bit different.” (D9)

Amid these constraints, some participants pointed to innovative financing models as a potential lever. Green loans, currently used to support sustainable construction, were cited as examples of financial products that could be adapted to incentivise multigenerational housing delivery. As one developer observed:

“Banks do have some kind of green loans... they're willing to offer money at a reduced rate for that. So, I imagine, for multigenerational housing, perhaps the banks would have a similar view.” (D9)

Concerns regarding cost and yield were recurrent. Developers noted the financial disincentives associated with larger builds: high land and construction costs, coupled with reduced density and yield, meant multigenerational typologies were seen as less commercially viable than producing more numerous, smaller homes. One participant commented:

“It's just about yield... from a unit title perspective, you do a 25-lot versus an 18-lot. You've lost five dwellings from a yield perspective... the whole market hasn't been geared to acknowledge the demand for multigenerational homes. I think it has to be policy-driven.” (D9)

Another added:

“The cost of building larger houses that meet the needs of larger families is simply so much more... If you’re only building six instead of ten, the land cost stays the same, but the financing and construction costs are higher.” (D4)

Participants consistently called for more active government intervention and financial sector reform (D4, D5, D7, D9). Without stronger policy direction and targeted investment, multigenerational housing will continue to face structural barriers to market viability.

3.4.2 Design barriers and considerations (and the cost implications)

Participants identified a suite of design features critical to effective multigenerational housing in Aotearoa New Zealand. These encompass spatial organisation, amenity access, site characteristics, universal design principles, material performance, and the interplay with planning regulations and are discussed in two subcategories in this section ‘site selection and infrastructure’ and ‘spatial layout and configuration’.

Doing multigenerational design well was acknowledged as being challenging; one participant considered it was the profession’s responsibility “to educate clients, ensuring they are fully appraised of their options so that their homes are future-proofed, they are able to age in place, and their homes are warm and dry” (C3).

At times, delivering these good design outcomes was seen as clashing with existing regulatory requirements (D8, D10). As one developer lamented, “The consenting process is a controlling function rather than a function which encourages people to think how they might structure their family in a different way” (D8). Some adopt “very smart, slightly sneaky ways around planning rules...for example, a scullery, which seems to be a secondary kitchen...it’s trying to work around the current planning rules” (D10), in order to seek out ways to provide the additional space needed “especially for the grandparents” (D10).

Similar tensions between design needs and design standards were also raised by some participants, one commenting that they felt Kāinga Ora requirements restrict floor coverings, heating systems and roof forms—all of which undermined their low-carbon maintenance and universal-design ambitions (D8).

Site Selection and infrastructure

Participants expressed that delivering successful multigenerational housing in urban contexts often relies on sites that suit the diverse amenity needs of extended whānau. Developers noted that without a thorough understanding of how grandparents, parents and children use transport, education, healthcare and retail services, projects struggle to gain market traction. As one large-scale developer observed, purchasers “actively look for homes close to arterial routes where buses are, because of their elderly parents. They (adult children) are up working all day, kids maybe at school all day, but the (grand) parents need to go to the shops...” (D10). Where urban design fails to knit housing into existing amenity networks, multigenerational schemes risk poor uptake and resident dissatisfaction.

Securing suitably sized land parcels was raised as a persistent barrier. While large private developers can assemble contiguous sites and embed on-site amenities — “we’re fortunate enough that we can actually include ...early childhood centres and cafés and medical centres and supermarkets. They’re all within walking distance...very important when you think about multigenerational” (D10) — smaller developers often cannot. Participants emphasised that larger, well-shaped plots allow dwellings to be arranged flexibly for universal-design compliance (D10, D13) and to minimise overshadowing and noise transfer (D2). In contrast, medium- to higher-density forms such as apartment blocks introduce structural and servicing complexities that many developers find daunting in the context of multigenerational housing (C10).

The pressure to maximise returns was sometimes at odds with the space requirements for multigeneration housing, with one developer commenting: “If we’ve got multigenerational housing, we don’t have the space that allows kids to play” (D4), while another stressed the need for “plenty of gardens and outdoor space” (R10). Pocket parks offer only a partial remedy, since they require additional land-use approval and ongoing maintenance budgets, further inflating costs: “we’ve addressed that through pocket parks ...but you can’t have

larger footprints of homes and outdoor (space)” (D9). On smaller, constrained sites, these accessibility requirements can prove impossible to deliver alongside economic viability (D10, D13).

Vehicle management was seen as a factor that could further complicate site layouts for multigenerational housing (D4, D10, D15). These households often have multiple vehicles, leading to overcrowded driveways and communal roads: “when you do multigenerational living, you can end up with quite a few cars in the development and around” (D10). Driveway designs must accommodate safe reversing and manoeuvring—especially for children—and the overall parking quantum can clash with spatial efficiency and neighbourhood character expectations (D4, D15). Although covered bicycle storage, e-bike charging points and EV chargers were acknowledged as desirable, many doubted the practicality of widespread uptake among larger household groups (D15).

Standard residential infrastructure seldom accommodates the higher occupancy of multigenerational households. For example, one participant described how “If you’ve got more people living in a home, you got three toilets rather than one” adding that therefore “possibly infrastructure is something that might need to be addressed” (D8). Electrical loads also escalate dual hot-water cylinders and solar-ready wiring add complexity and cost to what are typically baseline services (D4). Without scaled-up plumbing, drainage and electrical capacity, multigenerational homes risk under-performance or premature system failure.

Cost emerged as a universal barrier to all these design considerations. An iwi group developing papakāinga housing described the process as “so bloody hard” due to hefty infrastructure demands, yet their strong balance sheet enabled them to absorb costs rather than pass them on to whānau. They regard this subsidy as yielding immeasurable social returns: “most of the people who come back and live in these newer houses are high contributors to village life” (D1). Their experience highlights the inequity in multigenerational housing delivery; schemes are most viable where financial capacity is greatest, yet the greatest need often lies in communities with the least capital.

Spatial Layout and Configuration

A range of spatial requirements were raised as potential barriers due to their cost implications, even though there would, in theory, be more people to cover the costs.

Some participants spoke about spatial layouts as being important for facilitating various intergenerational interactions. For example, the idea that effective layouts must support both whanaungatanga (collective connection) and solitude, as seen in calls for “lots of separate living spaces... two lounges” (R1) alongside “intentional shared spaces and intentional separate spaces... spaces where you can also go off and have your quiet time” (C1). Achieving this duality stretches typical lot sizes and standard plans.

Similarly, others discussed how accessibility requirements create a barrier to multigenerational housing by inflating construction costs and consuming valuable floor area (C1, D10, D14). Incorporating universal-design elements—such as ramps, wider doorways and level thresholds—to facilitate independent ground-floor living invariably reduces net living areas, forcing compromises on internal layouts or unit yield, especially on smaller or irregular sites (C1, D10). These spatial and financial pressures often exceed developers’ capacity to recover costs, rendering fully accessible multigenerational homes economically unviable (D14).

Some participants had explored different unit configurations—such as duplexes linked by intertenancy walls, the “two-over-one” flat-above-flat model or stacked four-home blocks with a single stairwell. These can appear to reconcile fire-safety compliance with multigenerational living (D5, D11, D12). However, each typology remains hampered by complex egress regulations, privacy tensions, inflexible tenure arrangements and lingering market-perception challenges (D11), demonstrating that innovative layouts alone cannot overcome the multifaceted barriers to viable multigenerational housing.

A number of participants described the need for more of most types of spaces in multigenerational plans, for example one commented that: “Extended whānau require multiple and generous living and kitchen areas, numerous bedrooms—including at least one on the ground floor—and ideally bedrooms as big as possible”

(D15). Others tempered this with the idea that the way of thinking about providing these extra spaces was at odds with standard medium-density, multi-level developments which “often compromise on parking, storage, room size and amenity, rendering them unsuitable for larger households” (D4). Service areas were highlighted as being important considerations (C1, C9, D9). One participant commented that: “They’re not just larger but often require multiple service areas like different kitchen areas” (C9). Another added that even within individual units, “kitchen bench spaces [are] a premium, fridge space is a premium” (D9), forcing architects to juggle service zones in ways that inflate costs and delay approvals.

Flexibility and future adaptability were framed as barriers to multigenerational housing because embedding this dual-purpose foresight from the outset invariably inflates design complexity and upfront construction costs, while bespoke features can trigger more stringent planning and consent requirements (C4, D2). One participant described the need as “design for everyday life but also for the very specific moments” (D2). The result is a tension between creating truly adaptable, culturally responsive homes and maintaining financial and regulatory feasibility.

Another idea noted by participants was that high occupancy demands robust finishes — for example, commercial-grade vinyl flooring, stainless-steel kitchens and durable exterior cladding — to withstand constant use and simplify cleaning (D9). Although these specifications safeguard long-term performance and reduce upkeep, they substantially inflate upfront construction budgets and force developers to navigate a delicate balance between initial outlays and projected lifecycle savings (D4, D8).

3.5 Household barriers

Household barriers include access to mortgage finance, unfamiliar legal frameworks, and issues around sharing equity and changing family dynamics. Even though household barriers are typically experienced by residents (or aspiring residents) of multigenerational housing, developers and council staff also recognised these barriers.

3.5.1 Access to land and/or the right ‘product’

Resident participants identified several significant barriers to accessing the right land or housing products for multigenerational housing. These challenges primarily revolved around the inadequacy of existing housing and the difficulties due to unaffordability of custom builds (R1, R2, R3, R4, R5, R6, R7, R9, R10).

For some Pacific resident participants, the cost of land in New Zealand was so prohibitive that they were considering moving back to their ancestral lands in the Islands (R2, R5).

Many of the resident participants felt that existing housing stock, both market and government-provided homes, were often unsuitable for the needs of multigenerational families. The general housing stock often lacks essential multigenerational features such as accessible ground-floor bedrooms and bathrooms for elderly or disabled family members, sufficient large communal spaces for gatherings, or even basic privacy for different family units (R4, R7). One family noted that a house must be able to meet the long-term needs of a growing family, otherwise, they will “constantly be looking for a new house” (R7).

3.5.2 Access to finance

Participants described the challenges associated with traditional mortgage structures which often do not accommodate multigenerational households.

Joint financing was raised as an issue (C3, D4), with banks seen as being reluctant to take on the risk of loans for multigenerational housing, because family circumstances may change. Additionally, this can make it harder for younger family members, who are on the loan, who may later wish to obtain a separate mortgage (D4).

The “banks’ conservative approach” (R5) was described as frequently considering only single or dual incomes, overlooking the potential of multiple income earners within a family. The lack of financial products tailored to multigenerational housing, such as flexible mortgages and progressive home ownership models, was considered a notable delivery barrier. Banks’ reluctance to lend on land with multiple owners or to finance larger homes to multiple borrowers was described as further exacerbating the issue (C3, R5, D2, D7). This rigidity creates barriers for families seeking to finance multigenerational housing together. One participant observed:

“By understanding that multigenerational housing means over generations uh it should be reflected in the way that their mortgages are set up and then their education for families. What we’re finding is we need to support the families through financial capability programmes which technically should be the role of the bank and can be the role of the bank if they provide those services. So, tailoring their mortgages, interest rates, timing to a longer-term perspective, even as a sector within their model that would open up possible avenues for families to access multigenerational housing.” (D2)

Mortgage lending on whenua Māori was raised as a particular barrier that needed resolving also (C3).

As were New Zealand Superannuation (NZ Super) policy settings, because retirees receiving superannuation are penalised with a reduction in payments if they are living with others in the same household (C6, C7).

3.5.3 Legal frameworks, equity and ownership considerations

Residents raised issues around equity and shared ownership. There are practical and legal implications when extended families co-own or co-habit a multigenerational house or property. Claiming a share of the equity from a multigenerational housing when one marriage or relationship breaks up can be complex and threaten the viability of the entire household (R10). One participant shared their story saying:

“You know, for me, it’s not so bad, but for him [husband married into family], he’s paying a mortgage, but if anything went wrong with us, he doesn’t have much of a leg to get anything out of that house because Mum and Dad ultimately, on paper, own it. We don’t have any freehold. We don’t have any legal standing to sell any part of it; it would be whatever we could agree on. So, from that perspective, it’s challenging.” (R9)

Another consideration for multigenerational housing residents is how inheritance locked up in multigenerational housing equity can be accessed when not all the inheritors reside in the multigenerational housing property. One participant raised:

“It would be great if there was a template that you could go somewhere and say, these are the different structures you can set up because we muddled along and in muddling along, we’ve left [our daughter] unprotected. Which we’re addressing now, [ex-husband, multigenerational housing co-resident] and I are addressing that now through our wills. We’re having family meetings with the lawyer, so we have a family agreement to support, you know, those interested in staying here, but it’s messy. It’s very hard to have equity in the family, you know, because we’ve got a son that lives in Auckland. So that whole equity issue is something we’re trying to work out in an open way with everybody, and I’m protecting, as I say, [our daughter] and [son-in-law] who put money in.” (R9)

Another resident (R10) described how a family trust was ineffective in offering the financial protection her parents needed when her marriage ended. Residents told us that they were working with lawyers to draft agreements; however, templates and guidance on multigenerational housing agreements would reduce the costs for families who might otherwise be drafting bespoke contracts with lawyers who’ve not worked with multigenerational ownership situations before (R1, R2, R6, R8, R9, R10).

For public housing tenants, the succession of Kāinga Ora tenancies was also discussed, with two participants raising that for them there was a need for policy to allow for multigenerational households and succession planning within the household if the primary tenant leaves or passes away (R2, R3, D6).

4. Te Ao Māori insights and multigenerational living

Te Ao Māori insights on multigenerational housing reflect distinct cultural values and living arrangements emerging from collective living practices. These perspectives highlight unique spatial requirements and design needs that often differ from Western and nuclear housing models. At the same time, they share commonalities with other cultural approaches to multigenerational living.

The interviews revealed a diverse range of interpretations of multigenerational housing across different cultural groups. Within Te Ao Māori, multigenerational housing intersects with but remains distinct from papakāinga housing. In urban contexts, the definition of papakāinga-style multigenerational housing extends beyond whakapapa to encompass kaupapa, whānau, connectivity, and urban living (D3). Moreover, multigenerational housing is not limited to a single dwelling; it can span multiple dwellings (D3), including those located on adjacent lots (R8). Interestingly, this understanding of multigenerational housing shares some common ground with Pacific peoples' values and approaches to extended family living, which will be explored further in the following section.

The interviews revealed significant differences between Māori-led housing development and housing for Māori delivered by non-Māori organisations. Spatially, Māori-led housing may manifest as 'one larger whare' (C1) or feature 'a vertical arrangement rather than a horizontal one' (C10). In contrast, some participants highlighted that existing frameworks and systems, based on European cultural norms, often result in the delivery of 'generically European-based' housing (C9). This mismatch is particularly evident in areas with high Māori and Pacific populations, where larger families are common. As one participant noted, 'they haven't catered to the needs of the community... it's a lot of single and double (bedroom units) ... but we're not dealing with the four/five-bedroom families' (D6).

The interviews alluded to the inherent desire of whānau and hapū Māori to live intergenerationally (C1), with one participant noting 'I feel like we've heard that clearly, not from every whānau, but we've heard clearly that they would prefer to live together' (D11). Multigenerational living was also seen as a way to retain close family ties beyond the nuclear family unit, ensuring close familial relations are retained within successive generations (R8).

Some of the participants spoke to cultural expectations and responsibility towards tamariki, and the need for flexibility in accommodating them – 'it was mokos in and out every day. The place was never empty, it was always full or chock-a-block or tents outside of our whare' (R5) and 'we have the kids turning up at any time, it's musical beds' (R8). Some participants also spoke to wider responsibilities beyond familial, including responsibility to tiaki whenua (land regeneration) and to decolonise through reclaiming cultural knowledge and practices (R8).

The interviews revealed that multigenerational housing contributes to whānau ora (family wellbeing) across multiple dimensions, with one participant emphasizing that 'the main benefit of multigenerational housing is (that) there's (sic) multiple benefits' (C10). Using Tā Mason Durie's Te Whare Tapa Whā (the four-sided house) model as an analytical framework, participants' experiences clustered around four key aspects of ora (wellbeing): taha wairua (spiritual), taha hinengaro (mental and emotional), taha tinana (physical), and taha whānau (family/social).

Taha Wairua: Multigenerational living was seen as an opportunity for the intergenerational transmission of skills and knowledge, including cultural (D3). Others spoke to strict adherence to tikanga within multigenerational households, which was particularly upheld/enforced by older generations (R6).

Taha Hinengaro – Mental and emotional wellbeing: Over-crowded, inappropriately configured housing was seen as a stressor, particularly in relation to mental health (C1, C7). Conversely, having family support was positively associated with robust mental health (R1). Living together was seen as enabling the whānau to better support family members going through 'tough times' (R2). The ability for family members from different generations to provide guidance and support to younger generations was also noted (R10).

Taha Tinana – Physical wellbeing: Multigenerational living was seen as an opportunity to have larger gardens, supporting growing sustainable kai and fruit trees (D3). Shared responsibility in upkeep and maintenance of dwellings and grounds was seen as a benefit, with everyone pitching in and working together (R7). This is particularly relevant to the care of older people, who may no longer have the physical strength to mow lawns, maintain gardens, etc. (R7, R10). The physical health and wellbeing of older people was considered a benefit, with reduced hospitalisation and healthcare costs (D6, C10). During COVID, one family described living in a household of 32 within the papakāinga, cooking together and ensuring the mokopuna were fed (R5).

Taha Whānau – Family and social wellbeing: One participant spoke to a sense of isolation living with only their spouse and spoke to the benefits of themselves and their spouse rejoining the multigenerational family unit (R2). Another participant spoke to the desire to continue living together as adult siblings even after marriage and children (R2). One participant spoke of the adoption of whānau members after their mother and successive caregivers within the whānau passed away (R4). Another spoke to shifting intergenerational living dynamics as the needs of smaller family units and individual whānau members change over time (R6), and the challenges associated with finding housing that meets the requirements of a large, dynamic family, including accommodating domestic animals (R6). Some participants spoke to differences in tikanga and attitudes within families and across generations, highlighting this as a potential source of tension and conflict (R6). Likewise, other participants noted respect and negotiating differences as an important part of learning to live together (R7).

The interviews identified that Māori and Pacific whānau share some specific design requirements, such as the need for a room large enough to accommodate tangihanga. A preference was also expressed for open plan living spaces where the dining is connected to the lounge (D6). Another key requirement is flexibility, allowing 'a mixture of people to be able to live in one home and for that mix to change over time' (D15). Additionally, Māori and Pacific families require ample outdoor space for gatherings (D15). For townhouse developments, a bedroom and accessible bathroom on the ground level with close, flat access to car parking were identified as essential components (D15).

4.1 Contemporary papakāinga: A culturally distinct approach to multigenerational housing

The research revealed a diverse spectrum of interpretations regarding papakāinga and its relationship to multigenerational housing. While some participants viewed them as interconnected, others asserted distinct definitions, noting that "papakāinga don't necessarily have to be multigenerational" (C1). Participants consistently emphasised that papakāinga embodies cultural and spiritual dimensions beyond its physical infrastructure, as captured in references to the "whakapapa connection to whenua" (R8) and the presence of "so much more elements to papakāinga living" (C2). This nuanced understanding aligns with Olin et al.'s (2022) analysis that papakāinga supports cultural heritage, fosters wellbeing, and offers vital social support systems. These distinctions help demarcate papakāinga from conventional multigenerational housing models, underscoring its unique cultural significance for Māori communities.

Participants spoke to a shift in understanding—away from strictly structural interpretations—towards more relational and culturally embedded approaches. The concept was described as being shaped by "social dynamics" (R8) and operating within formal planning constructs where "there's a definition and it's measurable" (C2). This duality reflects the tension between technical planning imperatives and deeply rooted Māori values of spirituality and collective wellbeing.

Strong intergenerational aspirations permeated the *kōrero*, exemplified by practices such as “planting trees for *mokopuna*” and thinking ahead “for those who are coming for many generations” (R8). *Papakāinga* was also seen as a site of reconnection and resilience—a “safe haven” (R8) enabling *whānau* to “come home” (R8). Practical examples included the use of accessory dwellings to minimise compliance costs (C2), and Māori-led innovations fostering wellbeing and local economic development (C7).

Despite these opportunities, considerable implementation challenges remain. Participants outlined variable regulatory approaches across councils and highlighted restrictive planning frameworks, a concern well-documented in past studies (Office of the Auditor-General, 2011; 2014; Te Puni Kōkiri, 2023). Key barriers to delivery emerged in six areas.

First, diverse interpretations of *papakāinga* continue to affect planning and delivery, with tensions between spiritual meaning and measurable outcomes. Second, participants voiced difficulty embedding Māori aspirations, including *tūrangawaewae* and long-term stewardship of *whenua*, into current development processes. Third, a fragmented regulatory landscape creates complex bureaucratic barriers through multiple consent requirements and land-use restrictions. Fourth, financial constraints—especially regarding multiply-owned Māori land—remain a dominant obstacle. Banks often require “land to be able to have a guarantee over” (C9), and while some financial supports exist (e.g., a “*papakāinga* fund... to offset the costs of applications” (C1)), developers frequently bear personal risk: “if we don’t get funding... we’re still going to build it anyway” (D1). Traditional banking structures are ill-suited to collective ownership models, as one representative pointedly noted, “banks don’t lend to them” (C6).

Fifth, design and implementation challenges emerged, particularly in reconciling private and communal spatial needs. Developers spoke to intentional master planning—such as placing “babysitters nearby... just to lift the stress” (D1)—and council staff underscored the value of self-contained services, noting that independent cooking facilities can “help that relationship enormously” (C9). Infrastructure issues compound these concerns, with developments frequently comprising “quite small dwellings but multiple dwellings on a site” (C9), placing pressure on utilities and public amenities. Parking density and service capacity were cited as issues, including “vehicles, parked all over the place... the urban outcome in that environment is just terrible” (D10), and service stress where “they don’t have the services to support that... possibly infrastructure is something that might need to be addressed” (D8). Flexibility in design was another recurring theme, with challenges around sequencing builds—“not building 10 then waiting 15 years before the next one” (D1)—and meeting *whānau*-specific preferences within rigid planning rules: “they want the living on a different side... and that might mean a whole different configuration” (D15).

Finally, governance and operational structures present ongoing complexity. The importance of shared *whānau* vision was a common theme: “we would have far more *wānanga* about what is our shared vision” (R8). Participants noted difficulties navigating governance breakdowns (C1), especially across different organisational levels—“Trust Level, *Ahu Whenua* Trust Level or Landowner Level” (C2). Residents described learning “through trial and error” (R8) and making “decisions under pressure” (R8), highlighting the need for clearer frameworks to support collective leadership and operational sustainability.

In summary, while *papakāinga* offers a culturally rich and community-centred housing approach, its delivery is shaped by an intricate interplay of regulatory, financial, design, and governance factors. Addressing these barriers requires adaptive and culturally attuned responses across policy, funding, and planning systems.

5. Pacific insights and multigenerational living

Pacific families typically have larger households compared to other ethnic groups (Statistics New Zealand 2023), largely because the concept of family extends beyond nuclear and immediate household members. One’s home serves as a place for extended family and community events, with large communal gatherings

commonly held in the home and outdoor yard. It is normal for guests to stay at one's home for an indefinite period, reflecting the enduring and strong relationships with extended kin of all ages. As one person explained, 'we have groups that have larger families and generational families mixed and blended families...' (D15). Living multigenerationally in one's home is thus a Pacific way of life. However, this cultural practice faces challenges in the context of social housing, where existing designs fail to accommodate large, fluid and extended Pacific families.

One participant noted that Statistics New Zealand 2023 data indicated that although around a quarter of the Pacific population embraced multigenerational living, this was not reflected in housing data which informed social housing decisions (D4). Furthermore, around 30% of Pacific families are reported to live in an overcrowded house, from which it can be inferred that there is a strong demand for multigenerational housing within Pacific communities, "but it's being under-reported in the social housing stats" (D4). The housing system has created the narrative of 'overcrowding' when in fact this is Pacific multigenerational living, and it is the housing stock that needs to improve.

Pacific peoples define multigenerational housing through the lens of the drivers and benefits of multigenerational living. A key driver for Pacific participants was the need for collective care and looking after each other. As one participant (R2) explained, "mainly first of all, mostly ... just to be able to look after my parents. They're aging and being the eldest, it's my responsibility to make sure that they're well looked after." They described wanting to care for their elderly relatives or moving back into the family home. Some had taken in family members and others to support them through difficult times, while others chose to live together to make it affordable for everyone, with the same participant noting that 'So apart from sharing costs, which was huge because that meant a lot for each and every family member...we saved much more, sharing costs.' (R2). This multigenerational care extended across decades for some families, as another participant shared: 'I still have room for my mum to live with us, and I looked after my wife's mum for 20 years while raising my children' (D6). These insights show how multigenerational housing in Pacific communities serves both as an expression of cultural values around family care and as a practical solution to financial and caregiving needs.

Social connections and a sense of togetherness emerged as another key reason for multigenerational living. For Pacific families, living with parents and siblings, even as adults, was about being together. This togetherness often involves the benefits of having young children raised by extended family members, not just their biological parents. Young working couples also mentioned the ease on childcare costs when living with grandparents. This multigenerational approach to family life can span several generations, as one participant described: 'The house is known as a hotel, they've had so many family come through in the past, but this house has been within the family for years. My partner's parents, their parents and then the parents before them. So, four generations in this household... everyone has lived under one roof. I see the relationships ...they do everything together and I think growing up under the same roof, even going through COVID together when it was COVID lockdown... there were about ten of them under the same roof and that just brought the family so much closer together' (R4). These lived experiences highlight how multigenerational housing strengthens family bonds and creates resilient support networks within Pacific communities.

Our findings highlight the systemic issues that limit multigenerational housing developments. Urban planning regulations restrict the construction of larger household occupancies on one lot, while government social housing asset management typically does not include housing typologies beyond 2 or 3 bedrooms (D4). Such systemic challenges perpetuate 'overcrowding' tenancies that Pacific households must navigate. Pacific families are not going to decrease or stop being communal any time soon, and so an invisible population emerges who continue to live amongst relatives in public and private rentals. As one participant noted: 'They just want to stay together and they know, "hey, don't say too many of us are here because we're not going to get that house." So, they reduce the numbers, and then people move in after...we see that all the time' (D4).

A neighbourhood example of a purpose-built, Pacific-led multigenerational housing

Figure 2. Penina Trust's five recently completed multigenerational housing in Papakura (MHUD, 2024)

Penina Trust, the sole Pacific registered Community Housing Provider, opened five homes specifically designed to meet the unique needs of Pacific families. These homes offer several features such as carpeted garages that serve multiple purposes, close proximity to essential amenities and culturally significant facilities, and designs that cater to Pacific lifestyles. The garages can even function as an additional bedroom or a communal area. The Penina Trust is currently applying for grant funding to install solar panels, reducing energy expenses for families.

The five homes, a combination of duplex and stand-alone units, sit on a 2,000m² site and include two six-bedroom and three four-bedroom units, totaling 24 bedrooms. These homes were not designed to maximise yield, but rather to cater to Pacific lifestyles. They have features, such as bathtubs suitable for both children and elderly individuals, spacious kitchens, and ample play space for children. The two accessibility units are equipped with ramps and wider walkways for people with disabilities. All levels have bedrooms, providing the option for grandparents to live separately, either upstairs or downstairs.

From its inception, the project focused on building with the Pacific community in mind, taking 21 years to complete. The Totara trees that were cleared from the site were carved and returned to the site to honour the cultural significance of the area. The size and positioning of the homes also allow extended families to come together, host family events, and accommodate fa'alavelaves. The landscape also includes edible gardens and a fale, promoting community living. The project utilized MHUD's Build to Own public housing funding model and various non-traditional sources of funding.

Sources: (Tuaine & Rennie, 2020; PJM, 2023; Global Awards News, 2024; MHUD, 2024; Strong, 2024)

While housing suitability, understood as housing designed and built to meet occupants' needs and values, has been discussed in scholarship about Pacific housing wellbeing ('Ilaiū Talei 2023; 'Ilaiū Talei, Faleolo, Enari and Meyers, forthcoming), our findings reveal a significant gap between these cultural needs and current housing provisions; certainly sociohistorical barriers and an industry barrier in terms of housing design exists here. Several limiting design factors were identified in current housing options for Pacific multigenerational households. A primary concern was the lack of accessible bathrooms on the ground floor for elderly or unwell members, alongside the need for spaces that could serve dual functions, particularly for ceremonial purposes.

One participant highlighted the importance of adaptable spaces: "large enough room so that when funeral services have to take place...large enough door for funerals. Often that's solved by converting a garage into a social space" (D11). Participants noted specific cultural requirements for Māori and Pacific families (D6), noting that for some Pacific cultures, it is important not to have the toilet adjoining the lounge (where the body will lay) in the event of tangihanga. Similar considerations exist under tikanga Māori; however, the emphasis for Māori is on kitchen/food preparation and consumption spaces being kept separate from spaces for tangihanga, with toilets/bathrooms having a more neutral relationship to spaces where bodies may be laying in state.

A Pacific housing provider elaborated on how thoughtful design could accommodate these needs: 'I had a big open space where...families come together (for the funeral), we could take out the dining room table and we could extend from the lounge part of it straight into the dining and... and I also have a little lounge on the side which, which allows ... that private space...and the kids also, when they need their space, be able to play well, you have that private space. I've been able to see where the (multigenerational housing) needs are and how to design and the placement of the design within the house, how that can positively impact how people live' (D4).

The inadequate number of bedrooms and bathrooms emerged as another significant design limitation. As one participant noted, 'it's still not dedicated to the four- or five-bedroom housing. It's a lot of single and double (bedroom units) ... there's been average three bedrooms, but we're not dealing with the four five-bedroom families' (D6). Multiple bathrooms were particularly important, as emphasised by one family's housing search experience: 'Yes, when we were looking for a space that was also important, to at least have more than one bathroom' (D2). Our findings show that Pacific people thrive when a house enables generational living, flexible spaces, a home to care for one another within sufficient spaces, and can be converted into a ceremonial space when required.

In response to these design challenges, Pacific families have adopted two main approaches to multigenerational living. The first approach involves living under one roof, whether in social housing or owner-occupied homes. The second approach seeks several standalone houses on a large section of land, typically in more rural areas of urban cities, which highlights the lack of complete zoning that accounts for diverse housing needs in urban areas. As one participant expressed their ideal living situation: 'My ideal type of place to live in would probably be an acreage property, five-bedroom, at least three bathrooms' (R3).

Pacific families seeking private rental properties for multigenerational living face difficulties in finding suitable homes for their families. As one participant expressed: 'So we've been looking for years for some land because buying a house in New Zealand, in Auckland, was just looking at the house prices, it's kind of always been out of the question for us because my ultimate goal is to buy or build without a mortgage' (Interview R2). Some Pacific families are considering moving back to their Island homeland to build their ideal multigenerational house on free ancestral land because it is too difficult to find an affordable block of land in Aotearoa New Zealand, or to find the right type of rental property to suit their growing and changing multigenerational family. As one participant explained: 'like there's no better place than going back home and the fact that we couldn't find anything here within our budget. But in Tonga we have land and it's a no brainer. And so yeah, so that's what has led us to go back' (R2). This return to ancestral lands represents both a solution to housing barriers and a concerning indication of how household and local government barriers are forcing Pacific families to make difficult choices about their living situations.

Those who live in multigenerational homes within owner-occupier households often adapt to limited existing bedrooms by utilising standard domestic spaces creatively. As one participant explained: '...for my parents' house it's about the land and how big the property is, but for [omitted] house it's not about the property or the size of the home but it's how they create the home... Like they've got four bedrooms but currently we have like eight or nine people here but to them it doesn't matter ...with Pacific people you don't need multiple rooms to create a home or create a safe environment for your family. I think what makes this a home, is they treasure the generations that have come before them but it's also what's inside the home. It's also the relationships that they have with each other...' (R4). This ability to adapt and prioritise relationships over spatial constraints demonstrates the resilience of Pacific families in maintaining their cultural practices despite housing limitations.

Our findings also highlight the local government barriers that limit multigenerational housing developments. Urban planning regulations restrict the construction of larger household occupancies on one lot, while government social housing asset management typically does not include housing typologies beyond 2 or 3 bedrooms (D4). Such systemic challenges perpetuate 'overcrowding' tenancies that Pacific households must navigate. Pacific families are not going to decrease or stop being communal any time soon, and so an invisible population has emerged who continue to live amongst relatives in public and private rentals. As one participant noted: 'They just want to stay together and they know, "hey, don't say too many of us are here because we're not going to get that house." So, they reduce the numbers, and then people move in after...we see that all the time' (D4). Unfortunately, the housing system has created the narrative of 'overcrowding' when in fact this is Pacific multigenerational living, and it is the housing stock that needs to improve.

Participants noted that under the previous government, the Ministry for Pacific Peoples had a housing strategy and workstream. Although their influence was perceived as being limited, some constructive conversations with Kāinga Ora had commenced, and the importance of a dedicated Pacific housing strategy was emphasised (D6).

6. Discussion: Understanding the multifaceted barriers to multigenerational housing in New Zealand

In reflecting on the findings identified within the five key barrier categories (sociohistorical, central and local government, industry and household-scale barriers), some key themes emerged. Although we set out to understand the barriers to multigenerational housing, there were a number of other key insights that emerged from our research findings.

Multigenerational housing is more than just the physical house. It's about multigenerational living, fostering shared responsibility and collective wellbeing. The research has identified that there are different understandings and perspectives about what multigenerational housing means, and it depends on the context which you are working in as to what understanding you have of multigenerational housing. One participant (D14) noted that if the definition of multigenerational housing was not anchored to a dwelling, but a site or complex then they, as a community housing trust, already deliver multigenerational housing. In this instance, the nuclear family could be staying in a three-bedroom unit, and the grandparents could be staying in a 1-bedroom unit within the same housing development. They also mentioned that they are moving away from mono typology (1 bedroom) complexes and prefer having families living within their complexes because "...It makes the management easier. It drops the tension. There's a whole heap of other positive benefits of having not just one bed in a complex" (D14).

This research demonstrates that multigenerational housing can be many things to many different people. Multigenerational housing can be best understood as a housing model, which is a set of component parts, including the governance arrangements, the legal arrangements, specific funding and financing mechanisms

for options, as well as potentially design guidance and specific typologies. These can be configured in different ways, and not all are required for the housing model to work. Whilst this research has identified the need for definitions for specific purposes, this does not necessarily require the development of a singular definition for all purposes. This could look like a series of interrelated definitions that work together and do not preclude the complexity of how people live.

There are unique physical attributes and features of multigenerational housing, but design must be responsive to the needs of residents. Successful multigenerational housing is not just about having a larger physical space. Simply increasing the square footage doesn't automatically make a home suitable for multiple generations with diverse needs. Intentional design is required, that firstly seeks to understand the specific needs of the families who will inhabit the space. This includes considering age, mobility, cultural practices, privacy requirements, and the desire for both shared and separate spaces. In general, a well-designed multigenerational housing will have a functional layout that supports the daily routines and interactions of all residents. This might include multiple living areas, kitchens, or bathrooms, and thoughtful placement of bedrooms and common spaces. Not all multigenerational housing will be the same, and diversity will be critical in responding to the varying needs of our communities. Simply building larger homes is not adequate.

The research emphasised the importance that the design must consider and accommodate the cultural needs and practices of different groups, including Māori and Pacific communities. Designing for cultural needs goes beyond simply providing physical space. It involves understanding and respecting the values, traditions, and social structures of the communities who will inhabit the housing. The research also highlights that multigenerational housing is not just about dwelling units but about multigenerational living, which inherently involves cultural practices. For example, specific cultural requirements for tangihanga (funeral rites) are mentioned. Design should accommodate these spatial needs. The Pacific ideas and values of fetokoni'aki (reciprocation and helping each other), faka'apa'apa (relational respect), strengthening vā (connections), and caring for elders should be reflected in the design and support intergenerational care, for example. Designing for cultural needs requires a deep understanding and respect for the values, traditions, and social structures of the communities who will inhabit the housing. It's about creating spaces that support cultural practices, strengthen family connections, and promote overall well-being.

Related to this, the research emphasised that papakāinga is not simply a synonym for multigenerational Māori housing, though it often involves it. It is a concept deeply rooted in Te Ao Māori (the Māori world view) and carries significant cultural and spiritual weight. A key distinction of papakāinga is its intrinsic connection to whenua, ancestral land. It is not simply about living with family but about living on and having a deep spiritual and cultural connection to a specific piece of land that has been passed down through generations. This connection is central to Māori identity and belonging. In summary, while papakāinga shares similarities with multigenerational housing in terms of shared living and community focus, it is fundamentally distinct due to its deep cultural and spiritual dimensions. It is rooted in the connection to whenua, whakapapa, and Māori cultural values, making it a unique and significant form of housing in the housing system.

Despite the different interpretations of papakāinga in relation to multigenerational housing, both can be difficult to realise within current frameworks. The research identified that the planning system posed challenges for the delivery of papakāinga and multigenerational housing. Regulatory approaches tend to vary across councils, with multiple consent requirements and limitations on land types creating bureaucratic barriers. The way multigenerational housing was classified in relation to permitted density / number of dwellings (as determined by district plans), what constitutes a dwelling, and the way multigenerational homes were classified in relation to fire risk under the building, were all issues that arose in the interviews. Participants also identified that substantial financial challenges exist, particularly in securing financing on multiply owned land and funding infrastructure costs, as traditional banking models poorly serve collective land ownership structures. Governance and operational structures present ongoing challenges, particularly in maintaining shared vision and effective decision-making processes across different operational levels. These interconnected barriers suggest the need for a more holistic and flexible approach that can better support both multigenerational housing and papakāinga development.

There are complexities around how demand is collected and reported. Our research highlighted that there is an underreporting of household size by public housing applicants, due to the perception that there is no suitable housing available for larger families. Additionally, mixed-income families may be unable to access multigenerational public housing or to form multigenerational households through adjoining units due to rigid eligibility criteria. Developer participants repeatedly told us that the Ministry of Housing and Urban Development's purchasing strategy is rigidly aligned to the Housing Register, which Community Housing Providers, in particular, considered to be skewed or inaccurate. Beyond public housing, our findings indicate issues with data collection more generally, and that the ways data is collected and presented does not paint an accurate picture of the demand of multigenerational housing.

The issue of flawed data collection practices informing development decisions resulted in a "perceived lack of demand" and resistance among developers and financiers to develop multigenerational housing. We found that this perception, combined with the higher costs and lower yields, can discourage developers from pursuing multigenerational housing projects. Policy and regulatory frameworks can also contribute to this issue. For example, development contributions that are charged per dwelling unit can make larger multigenerational housing units less economically feasible. If a large multigenerational housing unit is charged the same development contribution as multiple smaller units, it further reduces the financial incentive for building multigenerational housing. The focus on yield efficiency often prioritises short-term profits over long-term community needs. While maximising the number of units might generate immediate financial returns, it may not adequately address the growing demand for multigenerational housing and the social benefits it can provide.

Development economics are a persistent issue for private developers. Current high land prices create a situation where developers are incentivised to prioritise yield efficiency, leading to smaller units and higher-density developments. This focus on maximising the number of units makes it less economically viable to build larger multigenerational housing homes, which require larger footprints and increased costs. As a result, multigenerational housing development is hindered, and the housing market may not adequately meet the needs of multigenerational families. Targeted incentives, including subsidies and alternative financing models, are crucial to overcome these barriers. Subsidies could take various forms, such as direct grants to developers for multigenerational housing projects, reduced land costs for multigenerational housing developments, or tax breaks for building multigenerational housing homes. Reducing or waiving development contributions for larger multigenerational housing units, which are currently often charged the same as multiple smaller units, and allowing developers to build at slightly higher densities if they include a certain percentage of multigenerational housing units in their projects were also discussed as ways to encourage more multigenerational housing.

At a household level, the difficulties in obtaining mortgage finance is a significant barrier. A range of alternative financing mechanisms, such as shared equity agreements (where multiple family members contribute to the purchase and ownership of a home), intergenerational Mortgages (loans that can be passed down or shared across generations), and green loans adapted for multigenerational housing (similar to green loans that incentivise sustainable building, specialised loans could offer reduced interest rates or favourable terms for multigenerational housing projects). The Community Land Trust model, where land is held in trust for the community, might be a suitable model for multigenerational housing, reducing land costs and ensuring long-term affordability. These subsidies and incentives can make multigenerational housing projects more financially viable, increase supply, improve affordability, and make it more competitive with standard housing. By addressing the economic disincentives, policymakers could encourage the development of housing that better meets the diverse needs of families and communities.

6.1 Conclusion

The barriers to multigenerational housing are deeply interconnected. Sociohistorical norms influence policy and industry practices, which in turn impact households' ability to access and afford suitable housing. The lack of clear definitions and recognition of multigenerational housing at the government level contributes to financial and industry challenges, while household barriers further reinforce the cycle. Addressing these barriers requires a holistic and multi-faceted approach that recognises the interconnected nature of the problem. It necessitates policy changes, financial incentives, industry innovation, and education of the public, to shift perceptions and create a more enabling environment for multigenerational housing in New Zealand. The research reveals that multigenerational housing in New Zealand is more than just shared accommodation; it fosters community and collective responsibility. However, its adoption is hindered by a complex web of interconnected barriers. These challenges are not isolated but reinforce each other, making multigenerational housing delivery more difficult than it would otherwise be.

At a sociohistorical level, ingrained societal norms favour the nuclear family model, leading to a lack of understanding and negative stereotypes about multigenerational housing. This historical context affects policy, funding, and market dynamics, making it difficult for alternative housing models to gain traction. Central and local government barriers compound these issues, with a lack of clear definitions and formal recognition of multigenerational housing in planning frameworks causing ambiguity. Planning rules often prioritise traditional housing, hindering the development of flexible multigenerational housing units. Inconsistent rule interpretations, complex consenting processes, and penalising development contributions further complicate matters. The Housing Register, designed for social housing, is skewed towards smaller units, failing to reflect the demand for multigenerational housing and even incentivising the splitting of families on paper.

Industry barriers add another layer. Developers often perceive a lack of demand and profitability for multigenerational housing, making them reluctant to pursue such projects. Banks are hesitant to finance multigenerational housing, especially with complex ownership structures. High land and construction costs reduce multigenerational housing's economic viability compared to smaller units. Design challenges also exist, with a lack of understanding of universal design and the spatial needs of multigenerational families. Household barriers also play a role. Access to suitable mortgage finance is limited, as traditional structures don't account for multiple incomes or complex ownership. Legal frameworks around equity and inheritance are unclear, leading to uncertainty.

The research highlights the distinct perspectives of Māori and Pacific communities. For Māori, multigenerational housing intertwines with papakāinga, encompassing spiritual and cultural connections to land. Papakāinga development faces unique challenges with land ownership and financing. Pacific communities view multigenerational housing through a lens of collective care, with specific design needs for gatherings. Current housing often fails to accommodate these cultural values, leading to overcrowding. The barriers to multigenerational housing are deeply interconnected, and addressing them requires a holistic approach, including policy changes, financial incentives, and education of the public. Considering multigenerational housing as a housing model, as opposed to a specific housing typology or household configuration, will be key to removing barriers and unlocking its immense potential.

Appendix

Appendix A: Policy Paper developed from the research

This policy paper is also available at <https://www.theurbanadvisory.com/research/branz-multigenerational-housing-policy-paper>



Policy Paper

Multigenerational Housing in Aotearoa New Zealand.

He Tuhinga Kaupapa Here mō te Whakatipuranga o te Kāinga mō Ngā Reanga Maha.

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Stakeholders across all the agencies discussed had the opportunity for review and to provide feedback on the final draft as part of the research process.

Executive Summary

This policy paper is an output of a research project investigating barriers to the delivery of multigenerational housing, funded by BRANZ through the Building Research Levy. It is designed for policymakers across the housing system as a way to engage with the research.

The research was based on 35 in-depth interviews with developers, council staff, and residents of multigenerational housing. In the research, multigenerational housing was defined broadly to include various household structures where multiple generations of related adults live together, as well as multi-family households from the same

generation. The policy paper accompanies the full research report *ER115 Understanding key barriers to the delivery of multigenerational housing in New Zealand*.

This policy paper presents the findings of the wider research project relevant to the development of policy and outlines a series of policy recommendations categorised by central government agency or territorial authority.

To unlock the potential of multigenerational housing, the policy paper recommends formal recognition of multigenerational housing as a distinct form of housing within local and central government policy, including through the establishment of clear definitions, addressing social and cultural barriers through further research, case studies and design guidance, implementing flexible planning frameworks, streamlining consenting processes, providing targeted financial support and incentives, and supporting papakāinga development on Māori land and culturally appropriate housing for Pacific Peoples.

Specific recommendations are made for the various government agencies which were identified by participants, including the Ministry for the Environment, Ministry of Business, Innovation and Employment, Ministry of Housing and Urban Development, Kāinga Ora, Ministry of Social Development, Te Puni Kōkiri, and the Ministry for Pacific Peoples, as well as territorial authorities and other entities including the New Zealand Superannuation Fund (NZ Super Fund) and Reserve Bank of New Zealand.

1. Introduction

Multigenerational housing presents a promising solution to address the ageing population, cost of living and housing affordability (on an ongoing basis through the ability to pool resources), strengthen family connections, and foster social inclusion in Aotearoa New Zealand. Multigenerational housing also responds to the changing demographics, including Māori, Asian, Pacific peoples, and Middle Eastern/Latin American/African ethnicities, which are growing faster than people of Pākehā or European descent (Statistics New Zealand, 2024).

There is no universally agreed definition of multigenerational housing. The following terms: Multigenerational housing/households, multigenerational living, intergenerational housing/households and intergenerational living, are often used interchangeably. Multigenerational housing is used as the preferred term in this paper.

The definition of multigenerational housing used in this research builds on previous BRANZ research by Lysnar and Dupuis (2015) which considered multigenerational housing to generally mean households where more than one generation of related adults live together. Their definition encompasses housing designed for, and/or occupied by, a range of family structures, including:

- Two-generation households with parents (or in-laws) and adult children aged 25 or older (or children-in-law),
- Three-generation households comprising parents (or in-laws), adult children (and their partners or children-in-law), and grandchildren,
- Skipped-generation households with grandparents and grandchildren, as well as
- Households that encompass more than three generations (Lysnar and Dupuis, 2015).

Lysnar and Dupuis's definition has been adopted for this research. In addition, the research also considers multi-family households from the same generation, for example two adult siblings and their spouses and children all living in the same house, as multigenerational housing. We recognise that a broader definition is possible, for example, overseas examples include apartment buildings that house both elderly and young people, providing opportunities for mutual support across generations. The scope of this research has been shaped by how the definitions show up in New Zealand literature, and significant anecdotal latent demand. For the purposes of this research, we have not considered multiple generations of unrelated people living in a multigenerational household.

Lysnar and Dupuis's (2015) broad definition highlights the diverse nature of multigenerational housing, ranging from small configurations of two or three family members to much larger households with 15 or more members; the types of houses that can therefore constitute multigenerational housing are also accordingly diverse.

The delivery of multigenerational housing faces several challenges, including inconsistent definitions, complex consenting processes (especially for Māori land), high infrastructure costs, rigid financing, and social stigma. To unlock multigenerational housing's potential, it is recommended that central government and territorial authorities formally recognise multigenerational housing (through policy and agreed definitions), streamline consenting, provide financial support, promote culturally appropriate solutions, and implement more flexible planning rules.

The policy paper summarises findings and recommendations by agency, including Ministry for the Environment, Ministry of Business, Innovation and Employment, Ministry of Housing and Urban Development, Kāinga Ora, Ministry of Social Development, Te Puni Kōkiri, Ministry for Pacific Peoples, and Local Councils.

2. Research overview and context

The research is framed by a literature review which indicated a lack of a universal definition for multigenerational housing, with varying context-dependent definitions. Existing research in Aotearoa is limited due to historical preferences for generational autonomy and individual property rights, despite multigenerational housing aligning with Māori and Pacific cultural values. Benefits highlighted in the literature include cultural preferences, caregiving, financial advantages, and improved well-being. Key barriers identified in the literature sit across five categories: sociohistorical barriers, central government barriers, local government barriers, industry barriers, and household barriers. The literature also emphasises the need for culturally appropriate solutions, as current housing stock and policies often fail to meet the needs of Māori and Pacific communities.

Data was collected through interviews with three distinct groups:

- Council staff: Ten interviews were conducted to understand the planning and regulatory landscape surrounding multigenerational housing.
- Developers: Fifteen interviews explored the experiences of financing, developing, and building multigenerational housing.
- Residents: Ten interviews captured the challenges of finding, building, and maintaining suitable multigenerational housing.

The recruitment strategy involved utilising the research teams' networks within housing providers and councils. Residents were engaged through flyers disseminated via housing providers. A snowball sampling method was also employed through Community Housing Providers (CHPs) to reach residents.

Before each interview, informed consent was obtained from all participants. The interviews were recorded and transcribed. To analyse the qualitative data, the research team employed thematic analysis. This involved a hybrid approach, using both top-down coding, based on themes derived from existing literature, and bottom-up coding to identify emergent themes within the data. Key excerpts were then thematically grouped and allocated to research team members based on their specific expertise. The research team regularly convened to ensure coherence and consistency throughout the analysis process.

Several cultural considerations were integrated into the research design. Māori and Pacific researchers were essential members of the team from the outset, ensuring that Māori and Pacific worldviews were incorporated into the research design, process, and dissemination. Grounded in whanaungatanga, interviews were arranged through established relationships and networks to foster safe spaces for open dialogue. Where possible, Māori researchers conducted interviews with primarily Māori participants, while Pacific researchers engaged with Pacific participants, using semi-structured formats that allowed for broader discussions about whānau, hapū, iwi, and community aspirations.

The study acknowledged certain limitations. The analysis was limited to pre-selected excerpts rather than full transcripts, potentially excluding relevant content. Additionally, the secondary analysts were not present during the interviews, and some contextual nuances may have been missed or misunderstood.

3. Key findings relevant to policy about the barriers facing the delivery of multigenerational housing

The following key findings have been extracted from throughout the findings section 3 of the research report and are mostly concentrated in the central government sub section 3.2. They include:

- **Definitional Challenges:** There is no consistent definition for multigenerational housing across planning frameworks, which creates ambiguity and inconsistent interpretations by councils.
- **Social and Cultural Barriers:** There are entrenched perspectives and a lack of cultural consideration that reinforces the dominant view that single-generation housing models are preferable, hindering the growth and acceptance of multigenerational housing.
- **Implementation Flexibility:** The inconsistent interpretation and implementation of planning rules by councils creates uncertainty for those wanting to build multigenerational housing.
- **Consenting Processes and Barriers:** Complex and costly consenting processes, especially for Māori land, hinder multigenerational housing development.
- **Infrastructure Requirements and Development Contributions:** High infrastructure costs and development contributions pose significant financial constraints for those considering the development of multigenerational housing.
- **Financing, Funding, and Economic Barriers:** Rigid mortgage structures, high land and construction costs, and perceived low profitability limit multigenerational housing development.
- **Navigating Papakāinga Challenges:** There exist specific challenges, including financing and governance, related to papakāinga development on Māori land.
- **Multigenerational Housing for Pacific Peoples:** There is a lack of appropriate housing stock and widespread underreporting of household size and the demand for housing that is fit-for-purpose for multigenerational Pacific households.

4. Policy Recommendations by Agency

Ministry for the Environment

Noting the lack of appetite from local government, participants noted that national policy direction would be required to guide the development of district plan provisions at a territorial authority level, as multigenerational housing “isn’t a goal for local governments” (Council Participant 7). Demand for, and a lack of policy direction to provide for, multigenerational housing in rural areas (i.e. “within the original farm boundaries”) was specifically noted by several participants (Council Participant 7, Council Participant 1).

The National Policy Statement on Urban Development (NPS-UD) was noted as a potential solution, as higher densities, including allowing for multiple units to be developed on a site, are already provided for under the NPS-UD, however, the restriction of NPS-UD to Tier 1 and 2 councils was identified as a barrier to multigenerational housing being enabled more widely (Council Participant 7). The Medium Density Residential Standards (MDRS) were viewed as enabling multigenerational housing; however, this is restricted to certain areas and not applied more widely (Council Participant 10).

The draft New NES for Granny Flats (Minor Residential Units) Regulations is currently out for consultation (Ministry for the Environment, 2025a). These changes direct territorial authorities to amend their district plans to allow for one minor residential unit per site in residential, rural, mixed-use, and Māori purpose zones across all of New Zealand. Many district plans already provide for minor residential units as a permitted activity, and some are more enabling, however, the NES will ensure that all territorial authorities adopt this standard as a minimum. This will provide

greater opportunities for multigenerational living on a single site, enabling whānau to develop a minor dwelling or granny flat without the need for resource consent.

In addition to these potential changes to resource consenting requirements, the Government has introduced the Building and Construction (Small Stand-Alone Dwellings) Amendment Bill to permit granny flats to be built without a building consent (Building and Construction (Small Stand-alone Dwellings) Amendment Bill 2025). This is expected to be operative by early 2026 (Ministry of Business, Innovation and Employment, 2025). This will remove some of the regulatory barriers to building homes by providing an exemption for minor dwellings up to 70m².

Policy recommendations for the Ministry for the Environment (MfE) include:

- **National Policy Direction:** MfE should provide national policy direction for multigenerational housing. Consider how this interacts with proposed papakāinga national level direction, noting there is some overlap. To achieve this, MfE could develop a new National Policy Statement (NPS) or National Environmental Standard (NES) specifically for multigenerational housing.

Ministry of Business, Innovation and Employment

The research found that there are challenges with technical requirements, particularly around fire safety and servicing. The requirements often escalate based on the extent of separation within the dwelling. As one developer explained, "It depends to what extent you want to go with it. For us, multigenerational means it's just another set of master suites, so bedroom and ensuite. But if you go with separate cooking facilities, separate entrance, a separate unit essentially within a dwelling, you have got to do fire ratings and all the rest of it" (Developer Participant 10).

These technical requirements can create points of conflict between different experts, as another participant noted: "the hardest issues are generally fire things... you can have a fire engineer who says, 'yeah, no, that's fine.' But if the fire engineer at council doesn't agree..." (Developer Participant 5). The challenges extend to servicing infrastructure as well, particularly for rural properties, with one council representative arguing that "onsite servicing of wastewater things like that is something that comes up a lot... But I don't think that you should need a building consent for that" (Council Participant 2), suggesting that some technical requirements may be unnecessarily burdensome.

Some participants felt that the building code was too prescriptive, making it more complicated to build, and adding cost (Council Participant 9). Lack of definitions was also seen as an issue, with the building code not defining multigenerational housing explicitly (as opposed to a standard attached minor dwelling) (Developer Participant 10). The building code was seen as supporting "repetitive design" with delivering something outside the norm (i.e. multigenerational housing) seen as a challenge under the building code (Council Participant 10). Others felt that there weren't any particular barriers from a building code perspective, with the view that competent designers would be able to overcome potential barriers through creative problem-solving, without any significant changes to the building code required (Developer Participant 5).

How dwellings were classified according to the building code and in relation to fire was seen as a potential barrier "if it's considered a minor dwelling then (there is) the fire rating and issues that come into it" (Developer Participant 10). Another participant also raised the issue of use in relation to fire rating, with multigenerational living within the same family versus a minor dwelling (that may be occupied by someone outside of the family unit) attracting different fire rating requirements, which may also incur additional cost (Developer Participant 10).

The issue of whether separate living spaces (occupied by multiple groupings within the same family) constitute separate dwellings (which can be occupied by unrelated people) was raised by a number of participants (Council Participant 2, Developer Participant 10). Both participants noted the difficulties in monitoring and enforcement for

Council, as a dwelling may be consented for a single family, and later sold or converted into units or a boarding house arrangement, without meeting the building code requirements for fire.

One participant emphasised the potential for misuse of the system if multigenerational housing were given as an option, with applicants selecting multigenerational housing to avoid the more stringent fire rating requirements of separate dwellings “it could simply be a tickbox ‘it’s multigenerational housing’ on the same title and then you don’t need to go through that part... you will probably see people abuse that... it’s a tough one” (Developer Participant 10). Another participant noted that their Council had previously allowed 6–8-bedroom whare with two kitchens, with the consent specifically noting the use as multigenerational living; however, in practice these homes were converted/used as student accommodation (Council Participant 2).

This highlights that for territorial authorities looking to introduce policies to enable multigenerational living, further questions arise – is the short-term use, or future conversion of, designated, consented multigenerational homes (as per the resource consent application) as boarding houses or student flats an issue? Does this need to be explicitly discouraged, or allowed for, within zone rules and other planning provisions?

Another related issue was the assumption by some territorial authorities that a larger multigenerational home is intended as a home and income, attracting a higher fire rating and additional costs, noting that “if it’s a home and income, then it needs to be fire-rated accordingly, with separate fire cells” (Developer Participant 10).

Differences in interpretation between territorial authorities were seen as a barrier to delivery – “you will have some territorial authorities that will agree with... one family and one title so you don’t have to deal with the fire ratings. But then you might have another territorial authority that is more risk averse... it will insist on your going through whole fire separations and the additional cost and uplift that comes with that” (Developer Participant 10).

Some participants expressed a desire for the building code to offer flexibility with regards to cultural practices (Developer Participant 6).

Policy recommendations for the Ministry of Business, Innovation and Employment (MBIE) include:

- **Definitions:** Amend A2 of the building code to address the lack of definitions, as the building code does not explicitly define multigenerational housing under either Housing (Multi-unit or Group dwelling) or Communal residential. Recognising that another related issue was the assumption by some territorial authorities that a larger multigenerational home is intended as a home and income, attracting a higher fire rating and additional cost.
- **Fire risk group:** Under C4 of the building code and in line with new definitions above, classify multigenerational housing as SH, inclusive of multiple interconnected units and detached and attached buildings accommodating six or more people.
- **Acceptable solutions:** Include multigenerational housing within Acceptable Solution C/AS1, including any amendments required to accommodate.
- **Holistic approach:** Aim to streamline and simplify compliance for developers and homeowners seeking to lawfully establish multigenerational housing across all parts of the building code and associated guidance, including acceptable solutions and verification methods.
- **Guidance:** Consider developing further guidance on multigenerational housing, including to support councils in their interpretation of the rules. This may also include understanding and applying the new proposed provisions for small standalone dwellings (granny flats) as part of wider multigenerational housing strategies across a site.
- **Acknowledging complexity / pre-empting potential issues:** Consider the potential for misuse of the system if multigenerational housing were given as an option, with applicants

selecting multigenerational housing to avoid the more stringent fire rating requirements of separate dwellings.

- **Culturally fit for purpose wider reform:** Consider a desire for the building code to offer flexibility with regards to cultural practices. This may include amendments to definitions, fire risk groups and acceptable solutions to include marae (as its own category, outside of communal residential - this may mean the buildings within the complex are considered separately), papakāinga, and kāuta, and the use of traditional building materials such as raupō, nīkau, and tōtara.

Ministry of Housing and Urban Development

Participants noted that private developers within the open market were unlikely to be able to deliver multigenerational housing due to commercial viability issues and a lack of targeted government support (Council Participant 4, Developer Participant 9). The lack of policy and incentives for developers to build multigenerational housing was perceived as a major failing by the government (Developer Participant 9).

This meant that community housing providers would be largely relied upon to deliver multigenerational housing, which may have alternative or competing priorities (such as delivering at a lower price point) that take precedence, unless there is clear demand from the community they are trying to serve (Council Participant 4, Developer Participant 9).

Other participants noted that most community housing providers were reluctant to build multigenerational housing due to cost unless there was an evident, demonstrated need from the community, but that in these instances, those additional costs were not supported by the government (Developer Participants 4, 6, and 8). Another observed that community housing providers “are (likely) operating to what can be funded and what is affordable to build, not what needs to be built” (Developer Participant 6). Social housing policy settings (income-related rent subsidy) were seen as restricting community housing providers to supporting low-income families (Council Participant 8), which means they are unable to provide for other parts of the continuum (low-middle income families, or mixed-income multigenerational households).

The need for specific policy settings targeting Māori and Pacific families, who, culturally and demographically, are more likely to live in larger family groupings and want to live in multigenerational housing, was discussed by some participants (D4).

“Māori and Pacific peoples do have a large potential to want to live in multigenerational housing, but there’s not the support mechanisms there for it. If you look at social housing, you know, 65% of people on the social housing register are of Māori or Pacific origin. But we know there is limited housing like this being built, even though we know that there is a big need for it” (D4).

Another noted the influx of migrants from China and India where multigenerational housing is common, and the lack of housing policy that is responsive to those changing demographics (Developer Participant 7).

One participant noted that MHUD had specific design guidelines, which did not specifically enable multigenerational housing, and which developers were not permitted to work outside of (Developer Participant 15).

Several participants noted that skewed data from the Housing Register (discussed in more detail below) and the associated lack of perceived demand were driving government investment and purchasing decisions by MHUD and creating perverse incentives (Developer Participants 6, 7, 11, 12 and 14). Demand data more generally was seen as being inadequate, with a lack of perceived demand for multigenerational housing, and this was driving policy decisions, including investment decisions (Developer Participants 5 and 6) “I think there's a lack of information to

actually know exactly how many families are multigenerational. I think the sooner we know exactly how many or close to exactly they are and look at what's available out there, then we will know the truth of how many... we really need" (Developer Participant 6).

There was a general perception in the market that there were enough larger homes available overall, and the main issue was providing smaller units to enable the ageing population to downsize (Developer Participants 5 and 8). There was a suggestion that multigenerational housing would likely not be on the government's policy agenda until baby boomers started to retire, without owning a freehold home in retirement (Developer Participant 8).

Another spoke to the mismatch between government data collection practices and the outcomes able to be delivered by multigenerational housing, with government reporting aligned to a more developer-driven model that focuses on yield (number of units) rather than the number of people housed (Developer Participant 2).

Social return on investment was raised by several participants, with the many potential positive outcomes of multigenerational housing worth quantifying to provide a robust evidence base for investment: "Is the return on investment greater when you look at multigenerational housing?... You're less likely to have people relying on benefits because it may be that people who otherwise wouldn't be employed would be... home for all the kids that come home after school" (Developer Participant 5) and "(if) we tracked (all those things) across a social investment framework, could we really build a strong business case for why we need to fund multigenerational housing?" (Developer Participant 4).

One community developer participant spoke to a specific recent experience with MHUD, whereby they proposed a three-bedroom and two-bedroom duplex with a shared door that could be configured for multigenerational living. The answer from MHUD, in this instance, was "no, because they have property identifiers, so they need to be identified as a three-bedroom or a two-bedroom, and not as a five or possibly as a three or two" (Developer Participant 4). This anecdote identifies issues with the Ministry of Housing and Urban Development (MHUD) policy settings relating to asset management restricting the development of flexible, multigenerational housing.

MHUD was acknowledged as the main government entity responsible for investment decisions, and this largely trumped other considerations, such as access to finance: "At the end of the day, if MHUD... say 'we don't want that type of house'... it doesn't matter what we could borrow... we're still restricted by MHUD settings, and who's on the housing register, and how those contracts work" (Developer Participant 15).

There was a sense that, overall, funding decisions were constrained by data from the Housing Register, the planning rules, and, to a lesser extent, development economics. The Ministry of Housing and Urban Development (as a funder, rather than as a policy maker) was perceived as being largely inflexible, and unable to deviate from the rules, set either by itself or by local planning authorities (Developer Participant 4).

Policy recommendations for the Ministry of Housing and Urban Development:

- **Housing register:** Reconsider data collection practices and protocols, and the framework for translating Housing register data into investment decisions.
- **Purchasing strategies:** To negotiate requirements, consider a more flexible, collaborative process where Community Housing Providers, social service providers, iwi and community organisations are able to complement Housing Register data with privately held data and on-the-ground knowledge of community need.
- **Policy changes for mixed income multigenerational households:** Consider changes to policy to support mixed income multigenerational households into housing across multiple adjacent units.
- **Larger multigenerational homes pilot:** Investigate the development of (and adequately funding for) larger multigenerational homes with Community Housing Providers in communities

with appropriate demographics and demonstrated need, utilising CHPs' on-the-ground knowledge to identify larger families with many children who may otherwise be deterred from applying.

- **Targeted policy settings for changing demographics:** Consider the development of specific policy settings targeting Māori and Pacific families. Consideration of other ethnicities/migrant communities in the development of policy to support multigenerational housing.
- **Investment framework:** Reconsider investment framework to provide flexibility and explicitly support the development of multigenerational housing.
- **Social return on investment:** Explore social return on investment of multigenerational housing, to build evidence base for investment.
- **Funding and Financial incentives:** Investigate the provision of government funding and subsidies for Community Housing Providers (CHPs) to cover the additional costs of delivering multigenerational housing. Investigate the provision of financial incentives for private developers to build multigenerational housing.
- **Changes to Income Related Rent Subsidy (IRRS):** Consider changes to IRRS settings to support Community Housing Providers (CHPs) to develop housing for mixed-income multigenerational households.
- **Property identifiers and asset management:** Reconsider policy approach in terms of property identifiers and asset management, to enable more flexible housing options.

Kāinga Ora

Note: Interviews were completed prior to and during the Kāinga Ora review by central government undertaken in late 2023 through to March 2024 (Independent Review Panel, 2024).

The ability of Kāinga Ora to deliver in a constrained environment was discussed, with innovation stifled by pressure to deliver at a price point conducive to the delivery of a pre-determined minimum viable product, without additional funds being made to deliver on alternative outcomes through innovative solutions (Developer Participant 7). Kāinga Ora was seen by some community developers as too prescriptive, with Kāinga Ora requirements driving outcomes that would not meet the needs of the communities they serve (Developer Participant 8).

Private developers were seen as being responsive to market conditions and government incentives, with one noting that developers “will deliver anything (if) they see something they can make a profit on” (Council Participant 9). The Kāinga Ora model (whereby Kāinga Ora enters into contracts with private building companies) was noted as an example where if demand is generated, the market will respond favourably (Council Participant 9). Another noted, “what we want is their money.” (Developer Participant 1). A third noted “People want this form of housing... so that’s what we’re going to build and that’s where we can make our profit” (Developer Participant 11).

One participant spoke to the mismatch between Kāinga Ora purchasing and community need “We always from the beginning said we were not building Kāinga Ora boxes that were one and two-bedroom homes because that's not what our people need... we knew that there would be more desire for 3-bedroom, 4-bedroom, larger homes (Developer Participant 2). In setting housing policy, government were urged to move beyond “development overwrite” and be more deliberate and responsive to community need, including through the provision of multigenerational and accessible housing (Developer Participant 9).

Another noted that Kāinga Ora was interested in purchasing larger four or five-bedroom homes, however, they were unwilling to pay the premium required for these to stack up financially for developers (Developer Participant 12). Development economics were noted as the primary driver for increased cost “You’re effectively paying for a higher land proportion given that you’re not driving that yield (through the provision of smaller units)” (Developer Participant 12).

The Kāinga Ora practice of developing and purchasing one-bedroom units was identified as putting people at risk of social isolation “Why would you build a one-bedroom place? At least build one and a half so that people can have family come stay” (Developer Participant 3).

Kāinga Ora development strategies in areas such as South Auckland were criticised as being inappropriate for the demographic makeup of those communities, with multigenerational households that include ageing parents and grandparents “(Kāinga Ora’s) buildings are now two-storey with all the housing upstairs... (our families include) grandparents with disabilities... or often such an old age (that they) cannot go upstairs (Developer Participant 6).

The succession of Kāinga Ora tenancies was also discussed, and the need for policy to allow for multigenerational households and succession planning within the household to ensure continuity of tenancy if the primary tenant leaves or passes away (Developer Participant 6). Electricity being included in the rent for Kāinga Ora and CHP tenancies was another suggestion made (Developer Participant 8).

One participant went into considerable detail listing the conflict between Kāinga Ora design standards (historic and current) and design aspects that meet multigenerational housing design requirements. These include standards restricting the use of other wall linings besides GIB, unwillingness to consider other floor coverings besides carpet (carbon footprint), unwillingness to consider timber flooring, unwillingness to consider heating beyond wall-mounted heat pumps, and unwillingness to consider skillion roofs (Developer Participant 8). Some of these requirements were considered counter to the need for hard-wearing, low-maintenance materials and low operating costs, as well as thermal comfort and ventilation, for occupants living in multigenerational arrangements. Operational carbon was considered important, with low maintenance and low operational costs, with the inclusion of power in the rent seen as a potential solution (Developer Participant 8).

The policy recommendations for Kāinga Ora include:

- **Responsiveness to community need at a strategic level:** Demographic makeup of communities and community need should be at the forefront of decision-making. Changes should be considered to Kāinga Ora development strategies and purchasing practices in communities such as South Auckland, including typologies and typology mix.
- **Purchasing strategy - multigenerational and accessible housing:** Reconsider development approaches to be more responsive to localised community needs, including through the provision of culturally responsive multigenerational and accessible housing.
- **Purchasing strategy - one-bed units:** Reconsider practice of developing and purchasing one-bed units, as these can put people at risk of social isolation. Consider a minimum 1.5 bed unit for a single person without dependents.
- **Design standards:** Ensure Kāinga Ora design standards and guidance meet multigenerational housing design requirements (as informed by a comprehensive evidence base).
- **Financial subsidies:** Additional funds or financial incentives required to support development partners to deliver innovative solutions. Consider the provision of financial incentives. Additionally, for developers, a premium is generally required to ensure viability of four- and five-bedroom homes.
- **Tenancy succession:** Consider the development of Kāinga Ora policy to support succession within multigenerational households, to ensure continuity of tenancy if the primary tenant passes away.

Ministry of Social Development

The Housing Register, which is administered by the Ministry of Social Development (MSD), was identified by developer participants as a major barrier to the delivery of multigenerational housing (Developer Participants 4, 5, 7, 9, 11, 12, 14, and 15). When asked about the main barriers to delivery, one participant responded, “For us, it’s

restrictions (from the Housing Register) around who we can house” (Developer Participant 15), whilst another noted, “It’ll be very much driven by the information on the housing register which won’t actually pick up those multigenerational families”.

The Housing Register was noted as showing high demand for one-bedroom units (Developer Participant 11) and minimal demand for units of five-bedrooms and larger “if you look at the housing register... it says there’s very few large family homes... I’d say there’s less than 10% that want five bedrooms or more” (Developer Participant 14). One developer recounted experiencing push-back from the Ministry of Housing and Urban Development (MHUD), who were unwilling to fund larger 5-6-bedroom homes: “We need ones and twos, that’s what the social housing register tells us” (Developer Participant 11).

Data collection processes associated with the Housing Register were seen as artificially understating the demand for multigenerational housing, with one participant noting that “the inability for families to opt in for multigenerational housing through their applications... skews the data... towards those smaller typologies” (Developer Participant 12), and another noting that “there’s restrictions (from the housing register)... who they are... the family makeup” (Developer Participant 15). Another participant was told by the Ministry of Housing and Urban Development that there were only 88 families in Auckland requiring multigenerational housing (Developer Participant 4).

This tension was reported to be driving applicant behaviours, with applicants more likely to apply for the home they believe they are most likely to get, as opposed to how they would prefer to live (Developer Participant 11). This was reinforced by other participants “I think a lot of people come to the conclusion that it’s easier to apply for one small home rather than a larger (one)” (Developer Participant 12), and “our communities... know that (if) they put too many kids on the list for waiting for housing, they’re not going to get it. So often what we see is people trying to fit the whānau in, to reducing the number of children so that they have a greater possibility of getting housing” (Developer Participant 4). A specific example was noted by this participant, with a family with nine children asked to split up into two separate units to access housing (Developer Participant 4).

Financial thresholds to eligibility for accessing the Housing Register were identified as a reason that multigenerational households under-report the number of occupants “As soon as you start saying that you’ve got all these people that live together... (with) all of their salaries... it doesn’t work. So, in order to get into that situation and also (to provide) support (to one another), because we know the cost of living... then you just under-report” (Developer Participant 4).

One participant noted that families are incentivised to “break themselves up” (on the waiting list) to secure a house (Developer Participant 12). For example, Family A (parents and children) may qualify for social housing, and Family B (grandparents) may also qualify, but together, they won’t qualify, because of the government policy settings (Developer Participant 4).

Another acknowledged the practice of splitting larger multigenerational households into smaller household units, but reframed it as a potential solution, provided that those households were supported to apply for and occupy adjacent IRRS units (Developer Participant 11). Another noted that if “people are living in the same complex but in different houses there is no risk” (Developer Participant 14).

The need to complement quantitative data, which doesn’t show the whole picture, with qualitative data, was identified: “there’s a lot of intel in the community that tells you... our understanding of our behaviours and our tendencies as communities” (Developer Participant 4). Another participant emphasised the need for the government to tap into the intelligence held by community housing providers, who have valuable “on-the-ground” knowledge of what’s needed by the communities they serve (Developer Participant 5).

One participant pointed to a lack of agreed definitions as a barrier to delivering multigenerational housing, pointing to the need to define multigenerational housing from a policy perspective “this is what multigenerational housing is: it’s living in the same plot of land or its living under the same roof” (Developer Participant 14). If the definition was extended to living in the same plot of land, this would open up a range of dwellings already provided by market

developers. In this scenario, multigenerational living could be achieved through policy settings that support allocating adjacent housing units on a single site to families or subsets of families who wish to live together, enabling the formation of larger multigenerational households from smaller household units (Developer Participant 14).

New Zealand Superannuation (NZ Super) policy settings (for which the Ministry of Social Development is responsible) were raised as a potential issue, with retirees receiving superannuation penalised with a reduction in payments if they are living with others in the same household (Council Participant 76).

Policy recommendations for the Ministry of Social Development (MSD) include:

- **Data collection protocols and policies:** Reconsider data collection protocols and policies to capture multigenerational households. Consider a comprehensive review of the Ministry of Social Development data collection, reporting and monitoring policies and protocols in relation to the Housing register to counter the widespread phenomenon of underreporting. This includes complementing quantitative data with qualitative data, either through direct engagement with communities and/or in collaboration with Community Housing Providers, social service providers, iwi and community organisations.
- **NZ Superannuation Fund:** Review policy settings to ensure retirees receiving superannuation are not penalised for living within multigenerational arrangements in retirement.

Te Puni Kōkiri

Te Ao Māori insights on multigenerational housing reflect distinct cultural values and living arrangements emerging from collective living practices. These perspectives highlight unique spatial requirements and design needs that often differ from Western and nuclear housing models. At the same time, they share commonalities with other cultural approaches to multigenerational living.

The interviews reveal a diverse range of interpretations of multigenerational housing across different cultural groups. Within Te Ao Māori, multigenerational housing intersects with but remains distinct from papakāinga housing. Interestingly, this understanding of multigenerational housing shares some common ground with Pacific peoples' values and approaches to extended family living.

Participants expressed varying perspectives on the suitability of multigenerational housing for different cultural groups. One noted that Māori and Pacific whānau are likely more suited to multigenerational housing, while Pākehā families may seek more independence on the same property (Council Participant 7). In contrast, another participant emphasised the need for housing that is 'separate and self-contained' as a manifestation of cultural values such as whanaungatanga, manaakitanga, aroha, and tautoko (Developer Participant 1).

Additionally, the values of Māori, Pacific Peoples and Asian cultures in relation to caring for the elderly were seen as aligning more with multigenerational housing compared to European or Pākehā families (Council Participant 9, Developer Participant 9). This sentiment was captured by one participant who noted, 'that's very much their style of living and bringing up children through the village aspect' (Developer Participant 9). The larger average size of Māori and Pacific families compared to Pākehā families was also highlighted (Developer Participant 15).

Papakāinga represents a distinct but related approach to multigenerational housing, grounded in Māori cultural values and spiritual connections. While contemporary papakāinga offers many benefits and opportunities for whānau, there are significant challenges in implementing these developments. The analysis shows varying regulatory approaches and planning provisions for papakāinga across different councils. This is a well-known challenge that is often discussed in the literature (Office of the Auditor General, 2011; 2014; Te Puni Kōkiri, 2023).

The research findings show that there are significant variations in enabling provisions across councils, from those with “really enabling rules” (Council Participant 2) to others requiring discretionary activities and multiple consents. Whilst there is movement toward more permissive approaches, with some councils “looking at providing for papakāinga as permitted activity rather than a restricted discretion” (Council Participant 5), challenges persist with multiple consent requirements. Although papakāinga policies were generally seen as enabling, the requirement to seek resource consents, building consent, and legal occupation via a trust or the Māori land court, as well as seeking finance through the bank, was seen as an onerous process for those seeking to develop papakāinga (Council Participant 9).

Papakāinga provisions vary widely throughout Aotearoa, with territorial authorities either having no provisions at all or provisions with varying approaches, rules, and definitions of papakāinga. This issue was raised in the Office of the Auditor General’s 2011 report and in the 2014 follow-up. Whilst a number of individual territorial authorities have initiated plan change processes in the intervening years to adopt papakāinga policies, many have yet to initiate this process. The proposed NES will be welcomed by Māori housing advocates, including Te Matapihi he tirohanga mō te Iwi Trust, who have long advocated for consistency at a national level with regards to papakāinga provisions.

The NES for Papakāinga is an important step towards unlocking Māori land for the development of papakāinga, providing national direction to territorial authorities to introduce minimum standards for papakāinga within their district plans (Ministry for the Environment, 2025b). For some, this will mean introducing new papakāinga policies; for others, this will mean making changes to existing ones. These are minimum standards, which means that although territorial authorities can set their own rules, these must meet or exceed the minimum standards (be more enabling) but cannot be less enabling.

Under the proposed provisions, the NES will remove the need for notified consents for papakāinga (of up to 10 dwellings) within all territorial authority areas. Māori landowners (of Māori ancestral land as defined in the NES) will be able to develop up to 10 residential units, marae, and a number of ancillary non-residential activities as a matter of right without the need for resource consent. The NES also includes provisions for medium and larger papakāinga: medium-sized papakāinga (11-30 units) will be a restricted discretionary activity, and more than 30 units will be a discretionary activity.

One participant identified the application of papakāinga provisions to Māori freehold land under Te Ture Whenua Māori Act 1993 as a barrier, with the view that papakāinga provisions should be extended to land owned by Māori held in general title: “The difficulty is they only apply to Māori land as defined under Te Ture Whenua Māori Land Act” (Council Participant 9). The issues around lending securitisation on whenua Māori was raised as a barrier and as a persistent issue to be solved (Council Participant 3). The proposed NES for Papakāinga is not limited to Māori Freehold Land under Te Ture Whenua Māori Act 1993 but extends to Treaty Settlement Land and some other forms of land owned by Māori.

Policy recommendations for Te Puni Kōkiri focus on the following:

- **National direction for papakāinga:** Address variations in regulatory approaches and planning provisions for papakāinga across different councils through national direction (National Policy Statement of National Environmental Standard). We understand that this is underway through the New NES for Papakāinga, which is currently out for consultation.
- **Streamlined processes:** Streamline the process for papakāinga development, which currently involves resource consents, building consents, and legal occupation via a trust or the Māori Land Court. This may be achieved by supporting s33 transfer of powers under the Resource Management Act, registration as a Building Consent Authority (BCA), and the delegation of some Māori Land Court functions under iwi authorities. This could be facilitated with the support of Te Puni Kōkiri in some regions.

- **Funding:** Advocate across government to address gaps in infrastructure and development funding for papakāinga development, including the continuation of Whai Kāinga Whai Oranga or equivalent funding.
- **Finance and Securitisation:** Support addressing difficulties in securing financing on multiply owned land, including through innovative approaches such as securitisation of the leasehold interest, and nominating iwi or hapū organisations as preferred classes of alienee in the event of a default.
- **Alternative Finance:** Consider facilitating the development of alternative financing approaches, particularly collective models that can work with multiply owned land structures, as traditional banking models pose challenges.
- **Design guidance:** Review Ministry of Housing and Urban Development and Kāinga Ora design guidance, including the development of specific guidance relating to multigenerational housing for Māori families.

Ministry for Pacific Peoples

Pacific families typically have larger households compared to other ethnic groups (Statistics New Zealand 2023), largely because the concept of family extends beyond nuclear and immediate household members. One's home serves as a place for extended family and community events, with large communal gatherings commonly held in the home and outdoor yard. It is normal for guests to stay at one's home for an indefinite period, reflecting the enduring and strong relationships with extended kin of all ages. As one person explained, 'we have groups that have larger families and generational families mixed and blended families...' (Developer Participant 15). Living multigenerationally in one's home is thus a Pacific way of life. However, this cultural practice faces challenges in the context of social housing, where existing designs fail to accommodate large, fluid and extended Pacific families.

Our findings highlight the systemic issues that limit multigenerational housing developments. Urban planning regulations restrict the construction of larger household occupancies on one lot, while government social housing asset management typically does not include housing typologies beyond 2 or 3 bedrooms (Developer Participant 4). Such systemic challenges perpetuate 'overcrowding' tenancies that Pacific households must navigate. Pacific families are not going to decrease or stop being communal any time soon, and so an invisible population emerges who continue to live amongst relatives in public and private rentals. As one participant noted: 'They just want to stay together and they know, "hey, don't say too many of us are here because we're not going to get that house". So, they reduce the numbers, and then people move in after...we see that all the time' (Developer Participant 4).

One participant noted that Statistics New Zealand 2023 data indicated that although around a quarter of the Pacific population embraced multigenerational living, this was not reflected in housing data which informed social housing decisions (Developer Participant 4). Furthermore, around 30% of Pacific families are reported to live in an overcrowded house, from which it can be inferred that there is a strong demand for multigenerational housing within Pacific communities, "but it's being under-reported in the social housing stats" (Developer Participant 4). The housing system has created the narrative of 'overcrowding' when in fact this is Pacific multigenerational living, and it is the housing stock that needs to improve.

Participants noted that under the previous government, the Ministry for Pacific Peoples had a housing strategy and workstream. Although their influence was perceived as being limited, some constructive conversations with Kāinga Ora had commenced, and the importance of a dedicated Pacific housing strategy was emphasised (Developer Participant 6).

Policy recommendations for the Ministry for Pacific Peoples:

- **Data collection protocols and policies:** Work collaboratively with the Ministry for Social Development, Ministry of Housing and Urban Development, Kāinga Ora, and Pacific Community Housing Providers to provide oversight and monitoring of data collection relating to Pacific peoples.
- **Housing strategy and policy:** Work collaboratively with agencies with a responsibility for housing to advocate for culturally fit-for-purpose housing for Pacific peoples, including multigenerational housing.
- **Design guidance:** Review Ministry of Housing and Urban Development and Kāinga Ora design guidance, including the development of specific guidance relating to multigenerational housing for Pacific families.

Local Government

Participants pointed to the rules (in the district plan), the interpretation of the rules, and the lack of guidance as issues associated with the resource consent process. Development contributions were noted as a related issue. Lack of definitions was also seen as an issue, with most district plans not explicitly defining multigenerational housing (Developer Participant 10).

Planning rules and resource consent processes were generally seen as the primary issue (as opposed to the building code or building consent processes) (Developer Participant 4). Resource consent processes and district plan provisions were, in general, seen as conflicting with the aims and design requirements of multigenerational housing. District plan provisions that restrict multiple dwellings on sites were noted as another barrier, particularly within rural areas (Council Participant 7).

Participants identified the widespread ambiguity in how multigenerational housing is classified and defined within current planning rules. As one participant noted, "It needs to be defined, what does multigenerational actually mean? To us, it means at the moment, a separate master with an ensuite. For others it's a separate dwelling or granny flat, something else" (Developer Participant 10). What constitutes a dwelling within a territorial authority area was an issue raised by a number of participants, with many district plans defining dwellings by the number of kitchens – "one of the barriers is when you have two kitchens under many district plans, that actually comes to define two dwellings" (Council Participant 9).

Planning rules were seen as not enabling larger multigenerational dwellings, and instead incentivising dividing larger multigenerational homes into smaller, more conventional units that can be tenanted or sold separately (Resident Participant 9).

One participant noted that their district plan had 37 assessment criteria related to design. Council interpretation of the rules was seen as subjective, increasing uncertainty and adding time delays for applicants (Council Participant 5). The requirement to involve an urban designer was also seen as adding uncertainty for developers, with time delays and costly redesign seen as a consequence of meeting the assessment criteria (Council Participant 5). Replacing assessment criteria with unambiguous rules was seen by some participants as the solution to planner subjectivity (Council Participant 5). One participant noted the lack of guidance available on converting quarter-acre sections into multigenerational living opportunities (Council Participant 2).

Development contributions was another issue raised by participants, with standalone buildings over 30m² attracting full development contributions, with the inclusion of a kitchenette triggering development contributions (Council Participant 2). Others noted the high costs associated with producing the technical reports required for resource and building consents (Council Participants 7 and 9).

The cost of infrastructure provision and the issue of ageing infrastructure were raised as issues for both councils and developers (Council Participant 8, Developer Participant 8). One developer described having to "put in a \$250,000 pump, for the infrastructure to work. So that was us supplying some public infrastructure really and we'll never get the money back on that" (Developer Participant 15).

Policy recommendations for territorial authorities:

- **Definitions:** Include a clear, unambiguous definition of multigenerational housing within the district plan, and reconsider the definition of a "dwelling" within the context of the district plan, to ensure that multigenerational homes are not assessed as multiple dwellings in relation to:
 - (a) density and maximum number of dwellings on a site,
 - (b) fire risk rating for building consent purposes (see recommendations for Ministry of Business, Innovation and Employment) and
 - (c) development contribution calculations.
- **District plan provisions:** Review existing district plan provisions with the view to explicitly allowing for multigenerational housing within all zones.
- **Development contributions:** Consider changes to development contribution policies to holistically consider multigenerational housing (in line with agreed definitions) as a single dwelling for the purpose of calculating development contributions.
- **Design guidance:** Consider the development of urban design guidance that includes design principles and best practice for multigenerational housing and papakāinga, ensuring there is no conflict between design principles and district plan provisions.

5. Conclusion

The analysis presented in this policy paper highlights how multigenerational housing has potential to support the vision "that everyone in New Zealand lives in a home and a community that meets their needs and aspirations" (Ministry of Housing and Urban Development, 2021).

To unlock the potential of multigenerational housing, the paper recommends formal recognition and clear definition of the term by the government and councils and that the social and cultural barriers are addressed through pilot built projects. Further barriers to delivery should be addressed by implementing flexible planning frameworks, by streamlining consenting processes, and by providing targeted financial support and incentives (particularly to support papakāinga development on Māori land and culturally appropriate housing for Pacific Peoples). Clearly, an across-agency approach to addressing barriers in a coordinated way would have the most benefit. However, even individual agency responses in the short-term are more beneficial than waiting for a coordinated response and small changes are all cumulative towards systems change.

Historically, our housing system and policies have been shaped by the cultural norms and expectations of the dominant, largely Pākehā/European descendant population. The findings and policy recommendations emphasise the need for a more holistic and integrated approach to the development of housing policy that recognises the evolving needs of New Zealand's diverse population and the relevance of multigenerational living. Looking towards the future, our housing systems and housing-related policies will change to reflect the values and expectations of our increasingly diverse population.

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Appendix B: Council interview questions

Questions for Council Staff

- What does multi-generational housing mean to you?
 - Does your Council have a definition of multigenerational housing? What is it?
- What are the key features of multi-generational housing types that make them different from single family homes?
 - Further prompt if needed: How do you see papakāinga within the multi-generational housing category?
- What is your expertise or knowledge around multi-generational housing?
- Do you think there is a need for multigenerational housing in New Zealand?
 - Further prompts: How do you think multigenerational housing is aligned with varying cultural needs?
 - Can you describe different groups of people you think multigenerational housing is best suited for and how multigenerational housing supports their quality of life?
- Where is multigenerational housing being delivered in your area/New Zealand?
 - How many papakāinga developments have been approved (as a percent of papakāinga applications)?
 - Why do you think we aren't building more multigenerational housing in New Zealand?
- What do you think are the key barriers to delivering multigenerational housing? How are these barriers being overcome currently?
 - Further prompts: Do you think there are social and cultural barriers?
 - Do you think there are design challenges in NZ?
 - Do you think there are consenting barriers?
 - Do you think there are construction barriers?
 - Do you think there are statutory or policy barriers?
 - Do you think there are barriers to financing multigenerational housing?
- How do you think the barriers to multigenerational housing could be further overcome?
- What do you think the role of Councils and/or Central Government is or should be to enable or deliver multigenerational housing?
- What do you think the role of Community Housing Providers are or should be to enable or deliver multigenerational housing?
- What do you think the role of banks are or should be to enable or deliver multigenerational housing?
- Do you think planning rules could be more enabling of multigenerational housing?
 - Further prompt: Are there any other policy changes that you think could support multigenerational housing delivery?
- Do you think the building code could be more enabling of multigenerational housing?
- Are there any other observations about multigenerational housing you would like to add to this interview?

Appendix C: Developer and CHP interview questions

Questions for Developers

- What does multi-generational housing mean to you?
 - Does your organisation/company have a definition of multigenerational housing? What is it?
- What are the key features of multi-generational housing types that make them different from single family homes?
- What is your experience with multi-generational housing?
- Have you undertaken any market research into multigenerational housing?
- Do you think there is a market for multigenerational housing in New Zealand?
 - If no, why do you think so?
 - Further prompts: How do you think multigenerational housing is aligned with varying cultural needs?
 - Can you describe different groups of people you think multigenerational housing is best suited for and why?
- What do you think are the specific risks for a developer in the multigenerational housing market?
- What have you considered (within your developments) in terms of design, flexibility and futureproofing for multigenerational housing?
- What do you think are the key barriers to delivering multigenerational housing and how are these barriers being overcome currently?
 - Further prompts: Do you think there are barriers to financing multigenerational housing?
 - Do you think there are social and cultural barriers?
 - Do you think there are design challenges in NZ?
 - Do you think there are consenting barriers?
 - Do you think there are construction barriers?
 - Do you think there are statutory or policy barriers?
- How do you think the barriers to multigenerational housing could be further overcome?
- What do you think the role of Councils and/or Central Government is or should be to enable or deliver multigenerational housing?
- What do you think the role of Community Housing Providers are or should be to enable or deliver multigenerational housing?
- What do you think the role of banks are or should be to enable or deliver multigenerational housing?
 - Further prompt: What is your view of how banks are currently viewing/lending for multigenerational housing?
- Do you think planning rules could be more enabling of multigenerational housing?
 - Further prompt: Are there any other policy changes that you think could support multigenerational housing delivery?
- Do you think the building code could be more enabling of multigenerational housing?
- Are there any other observations about multigenerational housing you would like to add to this interview?

Appendix D: Resident interview questions

Questions for Residents

- What does multi-generational housing mean to you?
 - Follow up prompts if needed: What does a multi-generational house look like?
 - Do you live in a papakāinga? If yes, what does papakāinga mean to you?
- Tell us how you came to be living in multi-generational housing?
- Who lives with you/who do you want to live with you in your multi-generational housing?
 - Follow up prompts: What would your ideal housing situation be?
- What were your reasons / motivations for choosing to live in multi-generational housing?
 - Follow up prompts: Why was multi-generational housing right for you and your whānau?
 - Can you tell us more about how your home meets your whānau's needs?
 - Is there anything you would do differently next time?
 - What role did money/finances play in deciding to live in multi-generational housing? OR Was the security of owning your own home or being on the property ladder more important to you when deciding to live in multi-generational housing?
- If you built your own multi-generational house, what was hard / challenging / what got in the way?
 - Follow up prompts: What was your experience with the professional team (e.g. architects/builders) you hired?
 - How did you find the process of financing the build?
 - Is your home jointly owned; how did you find the legal process?
 - Tell us about experiences with your local council / local government / a developer when accessing your multi-generational home?
- Are there any other observations about multi-generational housing you would like to add to this interview?

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