NEXT NEW ZEALAND · FOUNDING PLAN · 9 SEPTEMBER 2026

# 64,000 of us left last year. Here's how we start closing the gap.

New Zealand has grown by adding people, not by making each person more productive. Wages stalled, houses cost ten times income, a quarter of adults can't get a doctor's appointment in time, and a net 37,700 New Zealanders left in the year to June. Six moves fix the causes. Every one has a number, a cost and a trade-off.

**Break the duopolies. Build the pipes, then the homes. A doctor this week. Build the power first, then the data centres. Tax gains, not work. Every child reading by eight.**

A proposed party platform, not a registered political party. Party registration for the 7 November 2026 election closed on 6 August; this plan is built for the argument now and the 2029 ballot. Every figure is sourced; the source library is at the back. nextnz.hostmachine.com

WHY WE'RE BEHIND

# We grew the country without growing the pay packet.

**0.2% a year**

**Productivity growth, last decade**

Australia's capital per hour worked is roughly double ours.

**−1.3%**

**Real wages, year to June 2026**

Prices rose 4.1%; median hourly pay 2.7%. Unemployment 5.6%, an 11-year high.

**25.5%**

**Adults who couldn't get a GP appointment in time**

Up from 11.6% in 2021/22. More than doubled in three years.

**82%**

**Grocery market held by two companies**

Unchanged after four years of reform. 21 overseas chains declined to enter.

The OECD, the IMF, Treasury and the Reserve Bank have said the same thing in different words this year. Nobody in Parliament has turned it into a plan. This is the diagnosis in three sentences.

01

### We grew by adding people, not productivity.

Since 2013 the population has grown fast on migration while output per hour has barely moved. More people in the same houses, hospitals and roads feels like growth in the headline and like decline at the kitchen table.

02

### Our money went into houses, not businesses.

The OECD calls ours one of the most housing-biased tax systems in the developed world. Capital per worker is about half Australia's. KiwiSaver is 32% of GDP; Australian super is 133%.

03

### We under-built the pipes and the power.

We spend more of GDP on infrastructure than most rich countries and rank near the bottom for what we get. Gas output has halved since 2016. Councils now face a $48bn water bill and rates rose 14% in a year.

New Zealanders lost, net of returns, by June year (Stats NZ): 2014–19 6,000 · 2022 12,400 · 2023 36,000 · 2024 55,300 · 2025 41,000 · 2026 37,700. 64% of citizen departures go to Australia; 39% of leavers are aged 18 to 30.

# Break the duopolies.

New Zealand's grocery, banking, building-supply and electricity markets are shared out between two to four companies each. Four years of reports have not changed that. Competition law with teeth will.

**$959m**

**Profit made by the four big power companies this year**

Household power bills rose 8% in 2025 and another 7% in the first half of 2026. Residential prices are 65% higher in real terms than when the market was created in 1999.

Gentailer profits: $959m combined in FY2026 [20]

1. **Give the Commerce Commission the power to break up entrenched duopolies.**
Where a market study finds entrenched concentration (two firms over 70%, or four over 85%) and entry has failed, the Commission can order divestment, on a published three-year clock. Australia is legislating the same power. The threat is what makes the wholesale-access rules work.

2. **Put every power-company hedge on a public exchange within 12 months.**
Independent retailers and factories can then buy electricity at the same price the gentailers charge themselves. If the gap between wholesale and retail has not closed by 2029, generation and retail are separated automatically. The rule is announced now, so no one can say it is a surprise.

3. **Make banks compete for you.**
Full open banking, account numbers you can take with you like a phone number, and a properly capitalised Kiwibank as a challenger, funded by KiwiSaver providers rather than the taxpayer.

### WHY IT WORKS

Prices fall when a new entrant can actually get in. The Commission has said for four years that the grocery duopoly is unchanged and that banking is "a stable oligopoly." Reports have not moved prices. A credible break-up power does, even when it is never used.

### WHAT IT COSTS

**$30m a year**

For Commission capacity and the hedge exchange. No state supermarket, no buy-back of a bank.

### THE TRADE-OFF

Forced divestment can lose some scale efficiency and takes years to litigate. Pre-announcing the 2029 electricity trigger keeps investment flowing while the market is given a real chance to fix itself.

### WHERE THE OTHERS STAND

**Greens:** buy 120 supermarkets for a state chain, $2.8bn
**NZ First:** split the gentailers now; buy back BNZ
**National:** keep the current rules
**Labour:** a split is "not off the table"; details pending

The 2023 Grocery Industry Competition Act created a regulator and wholesale-access rules. The Commission's June 2026 report found the duopoly share unchanged at 82% and that 21 overseas chains it approached declined to enter. The missing piece is a credible structural remedy.

Building supplies: automatic recognition of Australian-certified products so a Bunnings or a builder can import at Australian prices without a second approval.

Sources 15, 16, 17, 18, 19, 20, 26 · full list at the back

# Build the pipes, then the homes.

Zoning reform has started to work; Auckland's upzoning cut rents relative to the rest of the country. What stops the next 100,000 homes is not planning permission. It is that nobody will pay for the water, roads and schools up front.

**10×**

**Auckland house prices to household income**

Three times income is the international definition of affordable. No New Zealand city gets close. Median council rates rose 14% last year, mostly to pay for pipes.

House price to income by region, 2025 [31]

**1 Create a National Infrastructure Bank that lends councils 40-year money for growth pipes.**

Seeded with $2bn of Crown capital, lending up to $20bn over ten years against targeted rates and developer contributions. The people who get the new suburb pay for it over 40 years, instead of every ratepayer paying for it now. Growth infrastructure comes off the general rates bill.

**2 Make three storeys legal everywhere in the six big cities, and six storeys near rapid transit.**

As of right, no hearing. This locks in and extends Going for Housing Growth so the rules stop changing with every government.

**3 Publish the bill for every growth area before a single consent is issued.**

We have done it for three: Tauriko West, Rotokauri and eastern Porirua, 1,000 homes each, every pipe and school place estimated at published unit rates. It is a concept estimate, not a tender; the model is below with its assumptions. Every council gets the same template.

### WHY IT WORKS

When supply can respond, scarcity rents fall. The peer-reviewed Auckland evidence is that upzoning cut rents by a large margin relative to the rest of the country. The binding constraint now is infrastructure finance: councils near their debt limits cannot fund pipes, so land that is zoned still does not get built.

### WHAT IT COSTS

**$2bn capital, once**

On the Crown balance sheet, repaid by targeted rates. Plus about $167m of Crown capital for the three proof-of-method suburbs over 2027–31.

### THE TRADE-OFF

Targeted rates raise the cost of a new home in a new suburb. That is honest pricing; it is still far cheaper than the housing shortage. Density brings construction disruption to existing streets.

### WHERE THE OTHERS STAND

**National:** 5% deposits for households earning up to $300,000; rates cap from 2029
**Labour:** restore KiwiBuild-style programmes; CGT on investment property
**Opportunity:** 1.75% land value tax to cut land prices 10–15%
**Greens:** public housing build and rent controls

How the bank works: it issues Crown-guaranteed bonds and on-lends to councils or water entities against a targeted rate on the new lots. The $2bn is a first-loss buffer, not the lending pool. If development stalls, the rate still attaches to the land; what the land cannot carry falls on the buffer before it falls on the Crown. Construction overruns stay with the council and developer under the contract, not the bank. The cost model below shows what the council share works out to per new home.

Councils face a combined $48bn bill for water under Local Water Done Well. Putting that debt into long-dated, ring-fenced vehicles with a Crown-backed lender is the difference between 9% and 3% rates rises.

The Infrastructure Funding and Financing Act 2020 already allows targeted-rate financing. It has been used a handful of times. The bank makes it the default.

Sources 12, 31, 32, 33, 34, 35, 36, 37 · full list at the back

# A doctor this week.

You cannot fix hospitals while the front door is shut. Free visits to a doctor you cannot get an appointment with are worth nothing. We fund the people first, then the price.

**1 in 4**

**Adults who could not get a GP appointment when they needed one**

It was 1 in 9 three years ago. Four in ten New Zealand-trained doctors leave for Australia within a decade of graduating.

NZ Health Survey 2024/25: annual update of key results [28]

1. **Fund GP teams to see you within seven days, starting where the waits are longest.**
   Multi-year contracts for teams of GPs, nurse practitioners, pharmacists and mental-health workers, paid on access and continuity, not on visit counts. First 40 areas by the end of year one.

2. **Pay off the student loans of doctors and nurses who stay.**
   Five years in New Zealand public health and the loan is gone. A retention incentive priced against the pay gap, worth tens of thousands of dollars to a new graduate; it will not hold everyone, and it does not need to. Plus 200 extra supervised training places a year and faster recognition of overseas qualifications.

3. **One health record, and no more restructures.**
   Your referrals, results and medicines in one place you can see. Health NZ stays as it is for a full term; every dollar goes to clinicians, not org charts.

### WHY IT WORKS

Early primary care keeps people out of emergency departments; Wellington's ED met its six-hour target 58% of the time this year. Team-based care uses scarce clinicians better. Retention is cheaper than recruitment: a bonded graduate costs a fraction of an overseas hire.

### WHAT IT COSTS

**$450m a year**

$350m for access and workforce, about $100m for loan write-offs at expected uptake. The largest single item in our operating plan.

### THE TRADE-OFF

Training takes years, so the seven-day standard starts in 40 areas and scales. Access targets must be contracted alongside quality so nobody is rushed through.

### WHERE THE OTHERS STAND

**Labour:** three free GP visits a year, free prescriptions, funded by a CGT
**National:** $5.8bn new health operating funding over the forecast; regional devolution
**ACT:** more private provision

Labour's Medicard subsidises visits into a system that already cannot see 25% of adults in time. Without more clinicians it lengthens the queue. We would keep any subsidy that exists, but capacity comes first.

Over 10,000 New Zealand nurses registered to work in Australia in 2024. The loan write-off is aimed squarely at that outflow.

Sources 28, 29, 30 · full list at the back

# Build the power first. Then the data centres.

A data centre is the new aluminium smelter: a great deal if it brings its own power, a disaster if it takes yours. We are not against them. We are against your bill paying for them.

**2×**

**Tiwai Point's electricity, for 80 permanent jobs**

That is the Southland AI data centre at its full 1GW. Transpower says the security margin is "fragile" now and falls below standard by 2031 with these loads included.

Datagrid Makarewa: 1GW goal, 75–80 permanent jobs, consents granted without notification [23]

**1** **Bring your own power: any load over 50MW must contract new firmed generation at least equal to its peak demand.**

It pays its own grid connection and water, and agrees to be switched down in a dry year. In return: a consent decision within 12 months and no moratorium. Same rule for a smelter, a data centre or a hydrogen plant.

**2** **Consent 3 gigawatts of new generation and the lines to carry it by 2030.**

Statutory 12-month decisions, national grid corridors designated once, and a standing dry-year reserve: Huntly kept ready and imported LNG as a bridge until enough geothermal and storage is built.

**3** **Give households the same deal the big players get.**

The public hedge exchange from our competition plan, bills that show what the power actually cost, and insulation funded where it pays back.

### WHY IT WORKS

Generation, lines and firming are complements; building any one without the others does nothing for bills. A data centre that funds additional firmed generation in the right place can lower system costs for everyone; one that does not raises them for everyone. Location, timing and transmission decide which, so the rule is written around all three. Ireland let data centres reach a quarter of its electricity use before writing rules. Australia is legislating an underwriting rule now.

### WHAT IT COSTS

**$40m a year**

For consenting and grid planning. Private capital builds the generation. The LNG facility is already in the Government's programme.

### THE TRADE-OFF

New lines and wind farms affect real communities; the corridor designation trades local objection for national certainty. Firming costs show up in bills before the savings do.

### WHERE THE OTHERS STAND

**Greens:** one-year pause on all data centres over 50MW
**National:** an "additionality test", no numbers or date yet
**Labour:** must fund own renewable supply and connection
**ACT:** no new rules

Government figures put data centres at about 0.6% of national consumption now, rising to about 3% by 2030. Datagrid alone at full load is about 4–6%. Datagrid and the proposed Stratford centre together would use about 13% of current supply. Mercury's chief executive has said the two "would probably consume our ability to build power stations over the next five to ten years."

Eight consented South Island renewable projects total 857MW. The rule turns that pipeline into contracts.

Sources 21, 22, 23, 24, 25, 26, 27 · full list at the back

# Tax gains, not work.

We do not want more of your money. We want to change what we tax. Tax the gains people make on property and shares, and use every dollar to cut the tax on working and on building a business, in step, as the revenue arrives.

½

**Capital per worker, compared with Australia**

Our tax system is one of the most housing-biased in the OECD. Investment goes into land, so wages stall. Output per hour has grown 0.2% a year for a decade.

Treasury: productivity and economic growth (capital per hour worked) [5]

**1** **A capital gains tax on realised gains, at your income-tax rate. The family home and KiwiSaver are excluded.**

Businesses get rollover relief when they reinvest. This is what Treasury, the OECD and the IMF have all recommended. It replaces the bright-line test.

**2** **Every dollar goes back, in step: company tax from 28% to 25%, and income-tax thresholds indexed to wages, permanently.**

The cuts phase in behind the revenue. Each year the company-rate step and the threshold move are set to the previous year's certified capital-gains receipts, so the cut never runs ahead of the money. An independent fiscal council certifies the numbers. If the gains tax raises more than expected, thresholds rise faster.

**3** **Make KiwiSaver compulsory, and let it invest at home if it chooses.**

Everyone in from our first Budget, contributions rising to 5% plus 5% within three years. Funds may hold unlisted New Zealand infrastructure; nothing is directed, and no fund is asked to bail out anything. Keep Investment Boost. Keep the 2025 overseas-investment liberalisation.

### WHY IT WORKS

Wages follow capital per worker. Countries that tax land and capital gains and lightly tax work and business investment have deeper capital markets and higher wages. Australia's super system is why its firms can raise money at home. The switch redirects savings from bidding up houses to building productive businesses.

### WHAT IT COSTS

## $0 net, phased

The 2019 Tax Working Group estimated a comparable gains tax at about $0.4bn in its first year, rising to about $5.9bn by year ten as gains are realised. A company-rate cut to 25% costs roughly $2bn a year and wage indexation about $1bn, growing. That is why the cuts are staged behind receipts rather than promised on day one. Neutral over the decade by law, certified independently each year.

### THE TRADE-OFF

A CGT adds compliance for investors and starts from a valuation day, and its revenue is slow and lumpy in the early years, so the tax cuts arrive gradually. The company-tax cut benefits foreign shareholders too. Exempting the family home keeps a real housing preference in the system. Compulsory KiwiSaver reduces take-home pay in the short run for people who were not saving.

### WHERE THE OTHERS STAND

**Labour:** 28% CGT on investment property only, spent on health
**Greens:** 2.5% wealth tax, 33% inheritance tax, corporate rate up to 33%
**Opportunity:** land value tax funding a $19,400 citizen's income
**National:** no new taxes; compulsory KiwiSaver
**ACT:** spending cuts, no new taxes

Why not a land value tax? It is the economists' favourite and Opportunity's policy. It hits cash-poor farmers and retirees every year whether or not they sell, which is why it needs deferral schemes and has never passed. A gains tax on realisation is what Treasury, the OECD and the IMF actually recommended, and it is the version that can be legislated.

Treasury, November 2025: it is "more likely a question of when, not if" the tax system responds, and the long-run answer "lies in taxing capital income." The IMF listed a comprehensive CGT among revenue options in August 2026.

Australia's company rate for small business is 25%. Matching it removes one reason for firms and founders to shift across the Tasman.

Sources 3, 4, 5, 6, 7, 8, 9, 11, 41 · full list at the back

# Every child reading by eight.

The reforms of the last three years are the right ones. The danger is that they get reversed in 2029 the way the last lot were. We would keep them, fund the teachers to deliver them, and catch every child who falls behind.

**−43pts**

**Fall in New Zealand's PISA maths score since 2003**

From 523 to 480. Reading has fallen on the same test; maths is charted because it is the longest consistent series. Structured literacy and maths are the right fix. They have to survive the next change of government.

PISA 2025 results, released 8 September 2026 [38]

**1 Lock in structured literacy and maths with a cross-party accord.**

A knowledge-rich curriculum, explicit teaching, and protected planning and coaching time for teachers. No new restructure of NCEA's replacement until the first cohort has been through it.

**2 Small-group tutoring in school hours for every child a year behind.**

40,000 places a year, assessed termly, with learning-support specialists and attendance caseworkers attached. The best-evidenced intervention in education, and the one we do least.

**3 Co-fund apprenticeships and judge courses on whether people get jobs.**

Employer co-funding with completion bonuses, and a published employment outcome for every vocational course.

### WHY IT WORKS

Foundational skills compound: a child who reads at eight learns everything else faster. High-dosage tutoring has the strongest experimental evidence of any school intervention. The binding constraint is teachers and time, not curriculum documents.

### WHAT IT COSTS

**$200m a year**

40,000 tutoring places at about $3,000 each is $120m; the rest for coaching, learning support and evaluation.

### THE TRADE-OFF

Tutoring must not strip core classes of teachers. Protect the arts, science and te reo Māori in a broad curriculum.

### WHERE THE OTHERS STAND

**National:** structured literacy, NCEA replacement, attendance targets
**Labour:** keep structured literacy; Apprenticeship Boost expansion

We would not reverse the 2024–26 reforms. Reversal is the single most damaging thing a new government could do to a ten-year-old.

Sources 38, 39, 40 · full list at the back

STRAIGHT ANSWERS

# The questions people actually ask.

*Do you want more immigration or less?*

### Grow per person, not just population.

Migration is good for New Zealand. Unplanned migration into a housing shortage is not. Each year we would publish a floor and a ceiling for residence approvals, set from the three-year rolling average of net new homes completed and the Infrastructure Commission's capacity assessment, so a one-year building slump does not slam the door. The 2002–2025 average net inflow of about 30,000 a year is the centre of that band, not a cap and not a target. Skills list reviewed yearly; health and construction pathways kept open; single-employer work visas ended; exploitation enforcement funded properly.

**Others:** NZ First: a values pledge and citizens-only super. ACT: five-year welfare stand-down and a $6-a-day visa levy. Labour: worker protection, no numbers. National: "quality over quantity." Voters: 36% say numbers are too high, 43% about right.

*Should we let the AI data centres in?*

### Yes, if they bring their own power.

Any load over 50MW contracts new firmed generation equal to its peak, pays its own connection and water, and switches down in a dry year. Meet that and you get a decision in 12 months. Refuse it and you do not connect. No moratorium, no subsidy, no secret consents: large loads are publicly notified.

**Others:** Greens: a one-year pause. National and Labour: an "additionality" rule with no numbers yet. ACT: no rules.

*Will you raise the super age?*

### Yes. Slowly, and not for anyone over 55.

65 stays for everyone born before 1971. From 2036 the age rises two months a year, reaching 67 in 2047, and tracks life expectancy after that. Super stays universal. Be clear about who this lands on: someone born in 1971 waits two extra months and gets at least six years' notice from a 2029 election; the full two years falls on people born after 1982, who get more than 20 years of compulsory KiwiSaver first. Super already costs more than the entire education budget and reaches $31bn by 2029/30.

**Others:** Labour: 65 stays. NZ First: 65, citizens only from 2029. National: "more to say" on 67. ACT: 67. 58% of voters want 65 kept. We know.

*What about Te Tiriti?*

### Settled, honoured, and not relitigated.

No Treaty-principles referendum. No new power for any tribunal to veto Cabinet. Settlements are kept in full and honoured. Services are co-designed with iwi where that gets better results, and we measure Māori outcomes and fund what closes the gaps. The country has spent three years arguing about this; we would spend the next three delivering.

**Others:** ACT: strip "principles of the Treaty" from legislation, "one law for all." Te Pāti Māori: entrench Te Tiriti, make Tribunal findings binding. National and Labour: status quo.

*Crime, and the boot camps?*

### Fund what works. Close what doesn't.

Hotspot policing with independent safeguards, addiction treatment that is actually evaluated, and courts that resolve cases in months, not years. The military academies close unless the published evaluation shows lower reoffending. Victims get timely support either way.

**Others:** Labour: scrap the boot camps now. National: keep them.

*Climate, farming and the ETS?*

### Keep net zero. Measure methane first.

The Emissions Trading Scheme stays, with a credible cap. Farms get measurement and co-funded trials now, and a pre-announced backstop from 2030 if verified progress falls short. Adaptation gets a national cost-sharing rule so we stop subsidising new building in known flood paths.

**Others:** ACT: scrap net zero, repeal the Zero Carbon Act. Greens: revoke fast-track mining consents. National: removed on-farm pricing by 2030.

*The MMP referendum and a four-year term?*

### Four years yes. Dumping MMP no.

A four-year term with a stronger select-committee system, as the Electoral Commission recommended. Keep MMP; lower the threshold to 4% and remove the coat-tail rule, as the same 2012 review advised. That is the reform the big parties have refused for 14 years, because it lets new parties in.

**Others:** National: referendums on both. NZ First: "a power grab."

*What about families and childcare?*

### Make the next hour of work pay.

The $100m families line in our ledger buys three things: simpler access to the childcare help that already exists, with new places funded in the areas where there are none; a pilot that smooths the benefit abatements that can take 70 cents or more from each extra dollar earned, with the effective tax rate on extra earnings published; and targeted insulation and disability access. No universal benefit increase is promised, and FamilyBoost stays as it is.

**Others:** National: FamilyBoost at 40% of costs, $1,500 Baby Boost. Labour: free prescriptions, $20 fare cap. Greens: $10,000 tax-free threshold.

*Pay equity?*

### Restore the claims process, with the bill published.

The 2025 Act cancelled 33 claims covering more than 150,000 workers, mostly women in care, education support and health. We would restore a fair, evidence-based claims process, and require Treasury to publish the fiscal impact of each settlement before it is signed, so the argument is about the number, not about whether the process exists. The union estimate of $6bn and Treasury's objection to it are both published; a settlement schedule is not a blank cheque.

**Others:** Labour: reinstate, blueprint not yet costed. National: keep the 2025 Act. PSA: restoring it lifts 91,000 families by about $300 a week.

*Roads, rail and the planning law?*

### Maintenance first. Pass the planning bills, then leave them alone.

Transport: maintenance and resilience before low-return expansion; every project ranked by published, independently reviewed cost-benefit across all modes; the Cook Strait ferry order stands; Auckland's time-of-use charge proceeds with real bus alternatives in place first. Planning: the Planning Bill and Natural Environment Bill replacing the RMA are broadly right; we would pass them, keep build-by-right zoning and national grid corridors inside them, and then not rewrite the planning law again for a decade. Fast-track approvals stay, with public notification for any load over 50MW.

**Others:** Labour: amend but not scrap fast-track; keep granted consents. Greens: revoke fast-track mining consents. National: $1.8bn Cambridge–Piarere expressway; RMA replacement bills before the House.

*Who is behind this, and who pays for it?*

### No one yet. Every dollar will be published.

This is a founding concept with no MPs, no members and no money, published to test whether the argument holds. If it becomes a party, every donation over $1,000 is disclosed within a week of receipt, not once a year; no anonymous or foreign donations; and the same disclosure rules we would legislate for everyone apply to us first. Until then, the only thing we are asking for is an argument.

**Others:** Current law: donations over $5,000 disclosed annually; over $20,000 within ten working days. Every party in Parliament has faced a donations story in the last two terms.

*Council rates and water?*

### Take the pipes off the rates bill.

The National Infrastructure Bank lends 40-year money against targeted rates, so a $48bn water programme is not paid for through 9% annual rates rises. A rates cap without a way to pay for pipes just means broken pipes.

**Others:** National: cap rates rises at 2–4% from 2029. Labour: opposed the cap.

RED LINES AND TRADEABLES

# What survives a coalition, and what we would trade.

Under MMP nobody governs alone. Here is the list in advance, so nobody can call a deal a betrayal.

WE WILL NOT TRADE

**The tax switch as a package.**
Gains tax and the cuts travel together, staged behind receipts. We will not pass one half without the other.

**Bring your own power.**
The 50MW additionality rule is the price of our support for any energy or data-centre policy.

**Continuity.**
Structured literacy, housing growth rules, Investment Boost and the Infrastructure Plan stay. We will not join a government that reverses them.

**No efficiency dividend.**
We will not sign a fiscal plan that books savings nobody has found.

WE WOULD NEGOTIATE

**The super timetable.**
The start year and the pace are negotiable; the direction is not.

**The MMP threshold and term length.**
We would take a four-year term without the threshold change, or the reverse.

**Divestiture design.**
Thresholds, the clock and which markets go first can move; the existence of the power cannot.

**Everything in Ledger A.**
Operating lines can be delayed or scaled if the allowance will not carry them. We will say which.

## WHAT WE WON'T DO

We won't book savings we haven't found.
No "efficiency dividend." No growth dividend spent in advance. If it is not in the ledger, it is not funded.

We won't nationalise a supermarket or buy a bank.
The state is a bad grocer. Competition law with teeth is cheaper and works.

We won't reverse the reforms that are working.
Structured literacy, housing growth rules, Investment Boost, the infrastructure plan: kept, whoever passed them.

THE MONEY

# Two ledgers. Nothing booked twice.

| LEDGER A · NEW OPERATING SPEND AT FULL ROLLOUT | $M A YEAR |
|---|---|
| **Health: seven-day access and keeping doctors**<br>Largest item; includes loan write-offs | $450m |
| **Education: tutoring, coaching, apprenticeships** | $200m |
| **Families: childcare access and smoother abatement** | $100m |
| **Climate and regions: farm trials, adaptation** | $100m |
| **Energy: consenting and grid planning** | $40m |
| **Justice: prevention and evaluation** | $40m |
| **Competition: Commission powers, hedge exchange** | $30m |
| **Independent fiscal council and evaluation** | $20m |
| **Total, rolled out 25/50/75/100% over four Budgets** | **$980m** |

About 40% of one year's $2.4bn Budget operating allowance: space other new spending loses. The surplus path holds only if the rest of the allowance is not also spent. No efficiency savings or growth dividend are counted.

### Ledger B · the tax switch

A broad capital gains tax, family home and KiwiSaver excluded, pays for a company-tax cut to 25% and wage-indexed thresholds. Receipts ramp slowly (the Tax Working Group put a comparable design at $0.4bn in year one and $5.9bn by year ten), so each year's cut is set to the previous year's certified receipts. Net cost zero over the decade, certified annually by an independent fiscal council.

### Capital, once

$2bn seeds the National Infrastructure Bank as a first-loss buffer; it issues Crown-guaranteed bonds and lends against targeted rates over 40 years. $166.8m of Crown capital over 2027–31 for the three proof-of-method suburbs, alongside council and developer shares.

SCORECARD

| MEASURE | NOW | TARGET | BY |
|---|---|---|---|
| **Net loss of New Zealanders to Australia specifically, per year**<br>Stats NZ, December 2025 year, Australia only; averaged 3,000 in 2014–19. The hero chart is net loss to all countries (6,000 in 2014–19). | 28,500 | **under 10,000** | 2032 |
| **Adults unable to get a GP appointment in time**<br>NZ Health Survey; back to the 2021/22 level | 25.5% | **12%** | 2030 |
| **Grocery market share of the two big chains**<br>Commerce Commission annual grocery report | 82% | **under 70%** | 2031 |
| **Average wholesale electricity price**<br>Electricity Authority; 2019 level | ~$160/MWh | **under $100 real** | 2031 |
| **New generation consented**<br>Transpower and EPA registers | — | **3 GW** | 2030 |
| **New homes consented per year**<br>Stats NZ, year to July 2026, up 21%; the 2022 peak was about 51,000 | 40,900 | **55,000** | 2030 |
| **PISA maths score**<br>OECD PISA; the 2012 level | 480 | **500** | 2031 cycle |
| **Labour productivity growth**<br>Stats NZ productivity statistics. A target we ask to be judged on, not revenue we have spent; nothing in the ledgers assumes it. | 0.2% a year | **1.5% a year** | 2027–32 average |

What 1.5% a year buys: our output per hour is roughly 30% below the top half of the OECD. Lifting productivity growth from 0.2% to 1.5% while Australia grows at about 1% narrows the gap by roughly five points a decade. That stops it widening and starts it closing; closing it fully is a generation's work. None of the money in the ledgers assumes this growth arrives.

PROOF OF METHOD · 1,000 NET HOMES

# Tauriko West, Tauranga

A 1,000-net-home serviced neighbourhood within the initial growth area, with local streets, water connections and shared community facilities.

| CAPITAL, 2027–31 | IN 2026 DOLLARS | PER HOME | COUNCIL SHARE PER HOME, PER YEAR |
|---|---|---|---|
| **$149.7m** | **$136.3m** | **$149,660** | **$1,394** |

| WORKS | QUANTITY | UNIT COST | BASE |
|---|---|---|---|
| **Local drinking-water mains**<br>Water · Assumed installed reticulation including reinstatement; excludes trunk upgrades. | 5 km | $1,500,000 | $7.5m |
| **Local wastewater network**<br>Water · Assumed network and reinstatement. | 5 km | $2,000,000 | $10.0m |
| **Local pumping and connections**<br>Water · Allowance for connections and pumping; capacity not hydraulically verified. | 1 allowance | $5,000,000 | $5.0m |
| **Local drainage and detention**<br>Water · Local works only; avoids adding the existing trunk programme. | 1 allowance | $8,000,000 | $8.0m |
| **Neighbourhood streets**<br>Transport · Pavement, footpaths, lighting and utilities corridor; water pipes priced above. | 4 km | $6,000,000 | $24.0m |
| **Additional walking/cycling links**<br>Transport · Links outside street cross-sections; no duplicate footpath charge. | 3 km | $800,000 | $2.4m |
| **Bus stops and priority works**<br>Transport · Local access package; buses funded in annual operations. | 1 allowance | $2,000,000 | $2.0m |
| **Parks: land and establishment**<br>Community · Assumed three hectares; land and landscaping included, not a quoted valuation. | 3 ha | $1,500,000 | $4.5m |
| **Shared community hub**<br>Community · Building and fit-out; use shared facilities instead of a separate library, hall and centre. | 1,000 m² | $6,500 | $6.5m |
| **Hub and clinic land**<br>Community · Purchase allowance; no free land assumed. Excludes school land below. | 1 allowance | $2,000,000 | $2.0m |
| **School capacity**<br>Community · All-in allowance for buildings, share of land and fit-out; Ministry network assessment could alter need. | 200 places | $80,000 | $16.0m |
| **Primary-care premises**<br>Community · Premises and fit-out only; staffing included separately in annual operating model. | 500 m² | $6,500 | $3.3m |
| **Direct works** | | | **$91.2m** |
| **Design, consents, programme · 15%** | | | **$13.7m** |
| **Contingency · 30%** | | | **$31.4m** |
| **Total, 2026 dollars** | | | **$136.3m** |
| **Escalation to spend dates at 3%** | | | **$13.4m** |
| **Total cash, 2027–31** | | | **$149.7m** |

**Capital shares:** developers and landowners $69.0m; Crown $60.4m; council $20.3m (water 70/20/10, transport 50/40/10, community 20/60/20). Council share financed 30 years at 5.5%: $1.4m a year. Cash by year: 2027 $14.0m; 2028 $28.9m; 2029 $44.7m; 2030 $38.3m; 2031 $23.7m.

**Depends on:** Depends on the separately funded SH29 enabling works and available bulk water/wastewater capacity.

**Annual running cost at full operation:** Water operation and maintenance $0.5m (Water charges); Street/link maintenance $0.6m (Council / transport funding); Buildings maintenance $0.2m (Facility operators); Parks and hub services $0.6m (Council / user charges); Local bus operations $0.8m (Transport funding / fares); School staffing and operations $3.0m (Crown); Primary-care team operations $1.5m (Health

This model excludes those trunk works and the later SH29 corridor project; it is not a budget for all Tauriko West.

contracts / co-payments); Long-term renewal provision $0.7m (Asset owners). Total $7.8m a year. Undiscounted 30-year envelope $370.5m.

**Published context:** NZTA lists $264m for the enabling works. That is a wider shared project estimate, not money newly committed by Next or a unit rate for this tranche.

Independent concept estimate at September 2026 prices, excluding GST, finance, residential land, house construction, lot earthworks, power and telecom connections and existing trunk programmes. Quantities and unit rates are published assumptions, not a tender. No council or landowner has agreed to take part. Do not multiply across the country.

PROOF OF METHOD · 1,000 NET HOMES

# Rotokauri, Hamilton

A 1,000-net-home tranche connected to the greenway and arterial network, with local service lines, school capacity and a neighbourhood hub.

| CAPITAL, 2027–31 | IN 2026 DOLLARS | PER HOME | COUNCIL SHARE PER HOME, PER YEAR |
|---|---|---|---|
| $128.8m | $117.3m | $128,808 | $1,240 |

| WORKS | QUANTITY | UNIT COST | BASE |
|---|---|---|---|
| **Local drinking-water mains**<br>Water · Assumed greenfield reticulation; trunk supply excluded. | 5 km | $1,300,000 | $6.5m |
| **Local wastewater network**<br>Water · Assumed gravity network; subject to levels and geotechnical design. | 5 km | $1,700,000 | $8.5m |
| **Local connections and pumping**<br>Water · Connection capacity must be verified. | 1 allowance | $3,000,000 | $3.0m |
| **Local drainage to greenway**<br>Water · Lateral drainage only, not the existing strategic greenway. | 1 allowance | $4,000,000 | $4.0m |
| **Neighbourhood streets**<br>Transport · Includes paths and lighting within the street corridor. | 4 km | $5,500,000 | $22.0m |
| **Additional active links**<br>Transport · Connections outside streets and the funded greenway. | 2 km | $800,000 | $1.6m |
| **Bus stops and priority works**<br>Transport · Local improvements only. | 1 allowance | $1,500,000 | $1.5m |
| **Parks: land and establishment**<br>Community · Assumed three hectares; land and landscaping included, not a quoted valuation. | 3 ha | $1,200,000 | $3.6m |
| **Shared community hub**<br>Community · Building and fit-out; use shared facilities instead of a separate library, hall and centre. | 1,000 m² | $6,500 | $6.5m |
| **Hub and clinic land**<br>Community · Purchase allowance; no free land assumed. Excludes school land below. | 1 allowance | $2,000,000 | $2.0m |
| **School capacity**<br>Community · All-in allowance for buildings, share of land and fit-out; Ministry network assessment could alter need. | 200 places | $80,000 | $16.0m |
| **Primary-care premises**<br>Community · Premises and fit-out only; staffing included separately in annual operating model. | 500 m² | $6,500 | $3.3m |
| **Direct works** | | | **$78.5m** |
| **Design, consents, programme · 15%** | | | **$11.8m** |
| **Contingency · 30%** | | | **$27.1m** |
| **Total, 2026 dollars** | | | **$117.3m** |
| **Escalation to spend dates at 3%** | | | **$11.5m** |
| **Total cash, 2027–31** | | | **$128.8m** |

**Capital shares:** developers and landowners $56.2m; Crown $54.6m; council $18.0m (water 70/20/10, transport 50/40/10, community 20/60/20). Council share financed 30 years at 5.5%: $1.2m a year. Cash by year: 2027 $12.1m; 2028 $24.9m; 2029 $38.4m; 2030 $33.0m; 2031 $20.4m.

**Depends on:** Depends on the greenway and arterial road delivered under existing agreements. No cost for the 4.7km greenway is added here. Development timing must follow its staged availability.

**Annual running cost at full operation:** Water operation and maintenance $0.3m (Water charges); Street/link maintenance $0.5m (Council / transport funding); Buildings maintenance $0.2m (Facility operators); Parks and hub services $0.6m (Council / user charges); Local bus operations $0.8m (Transport funding / fares); School staffing and operations $3.0m (Crown); Primary-care team operations $1.5m (Health contracts / co-payments); Long-term renewal provision $0.6m

(Asset owners). Total $7.5m a year. Undiscounted 30-year envelope $342.1m.

**Published context:** Hamilton reports a roughly $62m council contribution to the shared road/greenway agreement. This is a contribution, not the total project cost; it cannot be treated as a full-cost benchmark.

Independent concept estimate at September 2026 prices, excluding GST, finance, residential land, house construction, lot earthworks, power and telecom connections and existing trunk programmes. Quantities and unit rates are published assumptions, not a tender. No council or landowner has agreed to take part. Do not multiply across the country.

PROOF OF METHOD · 1,000 NET HOMES

# Eastern Porirua, Porirua

A 1,000-net-additional-home infill tranche. Renew local connections and streets, expand existing school capacity and share community facilities.

| CAPITAL, 2027–31 | IN 2026 DOLLARS | PER HOME | COUNCIL SHARE PER HOME, PER YEAR |
|---|---|---|---|
| **$119.4m** | **$108.8m** | **$119,449** | **$1,214** |

| WORKS | QUANTITY | UNIT COST | BASE |
|---|---|---|---|
| **Local drinking-water renewal**<br>Water · Brownfield reinstatement allowance; excludes funded trunk works. | 3 km | $2,000,000 | $6.0m |
| **Local wastewater renewal**<br>Water · Brownfield work with live-service complexity. | 3 km | $2,500,000 | $7.5m |
| **Connections and resilience**<br>Water · Connection and local resilience allowance. | 1 allowance | $4,000,000 | $4.0m |
| **Local stormwater upgrades**<br>Water · Local drainage only, outside the existing funded stormwater programme. | 1 allowance | $5,000,000 | $5.0m |
| **Street and access upgrades**<br>Transport · Upgrades to existing streets, including footpaths and lighting. | 3 km | $4,000,000 | $12.0m |
| **Additional accessible links**<br>Transport · Allows for gradients and accessible routes outside street works. | 2 km | $1,000,000 | $2.0m |
| **Bus access improvements**<br>Transport · Excludes any separately funded regional bus-hub project. | 1 allowance | $1,500,000 | $1.5m |
| **Parks: land and establishment**<br>Community · Assumed three hectares; land and landscaping included, not a quoted valuation. | 3 ha | $2,000,000 | $6.0m |
| **Shared community hub**<br>Community · Building and fit-out; use shared facilities instead of a separate library, hall and centre. | 1,000 m² | $6,500 | $6.5m |
| **Hub and clinic land**<br>Community · Purchase allowance; no free land assumed. Excludes school land below. | 1 allowance | $2,000,000 | $2.0m |
| **School capacity**<br>Community · All-in allowance for buildings, share of land and fit-out; Ministry network assessment could alter need. | 150 places | $80,000 | $12.0m |
| **Primary-care premises**<br>Community · Premises and fit-out only; staffing included separately in annual operating model. | 500 m² | $6,500 | $3.3m |
| **Relocation support**<br>Community · Assumed temporary relocation cost, not a count of affected households or a compulsory-acquisition budget. | 250 households | $20,000 | $5.0m |
| **Direct works** | | | **$72.8m** |
| **Design, consents, programme · 15%** | | | **$10.9m** |
| **Contingency · 30%** | | | **$25.1m** |
| **Total, 2026 dollars** | | | **$108.8m** |
| **Escalation to spend dates at 3%** | | | **$10.7m** |
| **Total cash, 2027–31** | | | **$119.4m** |

**Capital shares:** developers and landowners $50.0m; Crown $51.8m; council $17.7m (water 70/20/10, transport 50/40/10, community 20/60/20). Council share financed 30 years at

**Annual running cost at full operation:** Water operation and maintenance $0.3m (Water charges); Street/link maintenance $0.3m (Council / transport funding); Buildings maintenance $0.2m (Facility operators); Parks and hub services $0.6m

5.5%: $1.2m a year. Cash by year: 2027 $11.2m; 2028 $23.1m; 2029 $35.7m; 2030 $30.6m; 2031 $18.9m.

**Depends on:** Depends on the Bothamley sewer, reservoir and stormwater programme. Its 2021 allocation is not a current estimate of remaining cost. The existing Cannons Creek library is excluded from this tranche.

(Council / user charges); Local bus operations $0.8m (Transport funding / fares); School staffing and operations $2.3m (Crown); Primary-care team operations $1.5m (Health contracts / co-payments); Long-term renewal provision $0.5m (Asset owners). Total $6.5m a year. Undiscounted 30-year envelope $302.9m.

**Published context:** Porirua announced $136m for shared water infrastructure in July 2021, and lists a $4m Cannons Creek library. Neither is counted again in the incremental model.

Independent concept estimate at September 2026 prices, excluding GST, finance, residential land, house construction, lot earthworks, power and telecom connections and existing trunk programmes. Quantities and unit rates are published assumptions, not a tender. No council or landowner has agreed to take part. Do not multiply across the country.

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