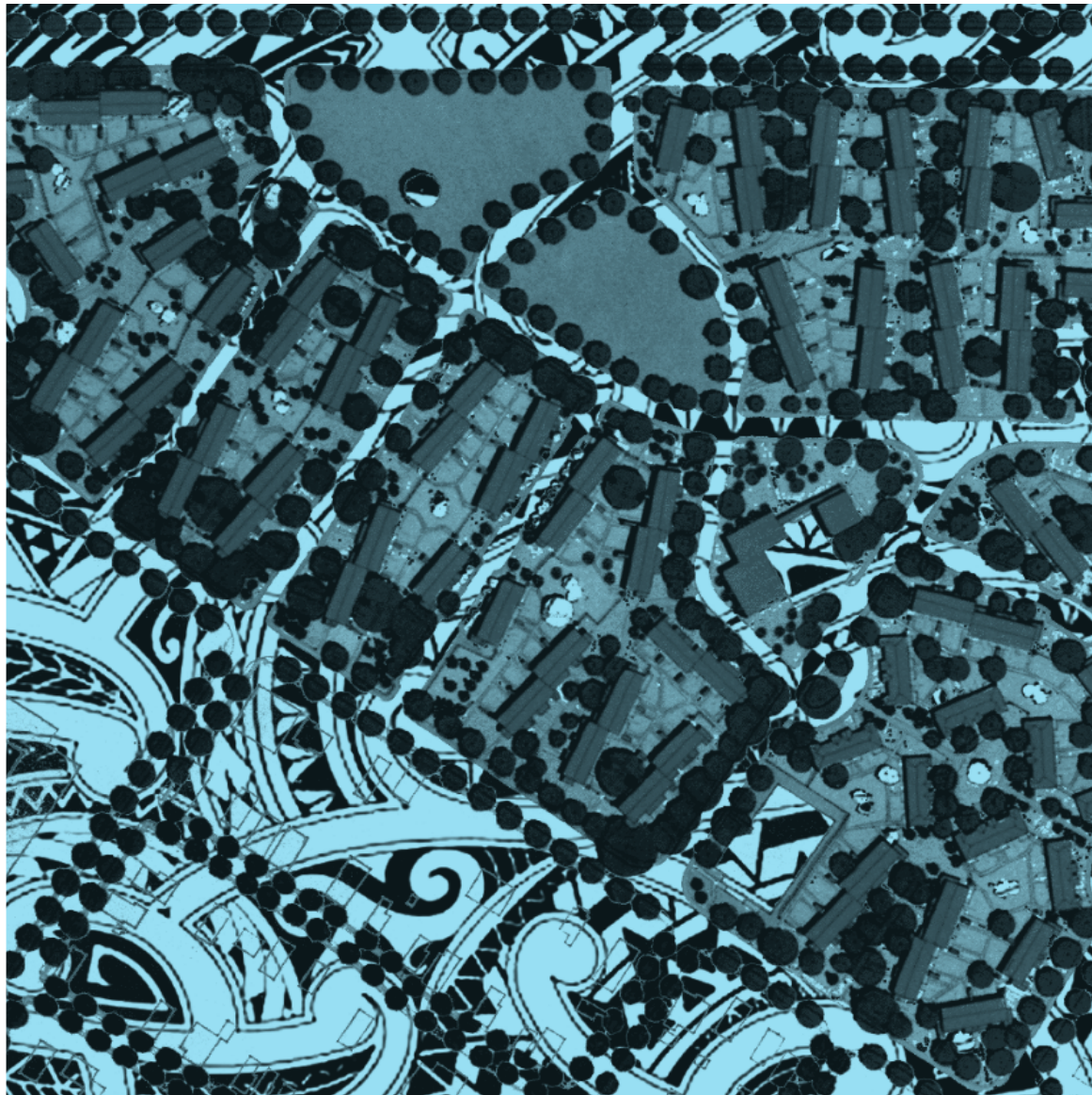


WHAIA NGĀ PŪTEA: MĀORI HOUSING SUPPORT AND BARRIERS



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Summary

Whaia ngā Putea seeks to understand the experience of recently successful applicants for grant funding for Māori housing development, as well as the perspectives of financiers, developers, and local government staff on existing barriers and opportunities in this arena. Undertaken during 2022, this report contributes to Huaki, a four-year research project which aims to identify which policies have been most successful in enabling and delivering housing for Māori. Identifying policy barriers and their possible resolutions is crucial to supporting continued Māori housing development.

Many of the experiences and opinions shared about the barriers to such development are not new. That Māori entities, financiers, developers, and local government staff hold such opinions should not be a surprise: similar experiences were shared in earlier research into Māori housing policies (Rout et al., 2019) and affordability (Menziés et al., 2021). While it was anticipated that little was likely to have changed in housing delivery for Māori in the three years between research projects, a variety of factors give reason for hope. These include the MAIHI Ka Ora co-design initiative and lessons learned from it, several inquiries and policy reviews (listed in appendix 1), as well as strategies and initiatives in the banking sector and from Te Matapihi (see endnote 1). MAIHI Ka Ora is the National Housing Strategy launched in 2021 alongside the Government Policy Statement on Housing and Urban Development. It is complemented by the MAIHI Ka Ora Implementation Plan.

Contributors to the report contended that while Māori aspire to home ownership, access is diminishing rapidly, resulting in an ongoing lack of housing security and concomitant impacts on education, health, and well-being. It was agreed that housing inequity for Māori remains an issue. There was also agreement that the recent government funding initiative would be beneficial, although much more assistance is needed. Participants also recognised that private and philanthropic funding and financing is needed to supplement government assistance for Māori housing. One caveat is that this report seeks to portray the perspectives of key stakeholders, meaning their quotes have been included unedited. While every effort has been made to ensure the accuracy of their statements, this report presents these as opinions rather than verified facts.

Community Housing providers supply non-government, not-for-profit rental accommodation and assist tenants in accessing support services. Māori Community Housing Provider (MCHP) numbers are low but slowly growing. They are constrained by a lack of capital finance, but both private financier

support and government funding arrangements are assisting with this. A government ‘build-to-own’ funding model was flagged as a potential barrier to Māori Community Housing Providers.

The Implementation Plan of the MAIHI Ka Ora initiative identified the presence and use of funding ‘levers’ as important. While non-government developers NZ Housing Foundation and Habitat for Humanity noted that new ‘levers’ are having an effect in enabling new build-to-own housing, financiers and developers argued that much more encouragement is needed. Constrained financial policy settings are also thought to be restricting Māori housing development. Security on lending requirements have led to conservative bank lending policies, although group-lending schemes have been recently introduced.

Policy barriers to Māori housing erected by local government policies and processes were identified in infrastructure underfunding, planning barriers, and consenting delays. The Ministry for the Environment (MfE) reform of the resource management system and the Ministry of Business, Innovation and Employment (MBIE) review of the building consent system may resolve some of these issues. Local government policy barriers also constrain papakāinga development, alongside other complex legal and other barriers. These urgently need addressing directly, instead of simply continuing to produce guidelines to navigate them in their current form.

Factors meriting greater attention at all policy levels are the design of housing and land development to recognise connections to Māori cultural values, identity, and whenua, as well as improved ecological protections and resilience to climate change.

Findings and recommendations

Financial literacy training required at a system-wide level

Lack of financial capability and capacity is thought to stem from a lack of previous housing ownership over generations, low income levels, and bad credit ratings – often incurred through high interest loans. While budgeting and financial literacy support is available through schemes such as Te Puni Kōkiri’s ‘Sorted Kāinga Ora’, much more comprehensive assistance is required. While culturally aligned training is a feature of TPK’s ‘Sorted Kāinga Ora’ and may have been assumed by those concerned, it was not specifically mentioned and may be another reason why financial literacy training

remains critical. Māori hold different values relevant for financial management and saving, which involve whānau and generational customs. As Houkamau, Stevens, Oakes, and Blank's (2020, p. 11) research has indicated, tikanga Māori should be recognised and embedded in financial literacy training, which in turn should 'expressly acknowledge and honour Māori history.' Their research shows that financial literacy is a 'relational issue connected to broader whānau networks', and they suggest family members be trained together rather than individually, according to local context (Houkamau et al., 2020, p. 11).

Recommendations from financiers and local government staff were that:

- standards for financial trainers be introduced;
- government limits on, or oversight into the practice of high interest-bearing loans be established;
- a system-wide approach to financial literacy be strongly supported through collaboration with leaders of the financial sector, Te Matapihi (a Māori housing advocate), and the Iwi Chairs Forum. It was suggested that leadership come through Te Ara Ahunga Ora (Retirement Commission).
- tikanga Māori be integrated into financial literacy training, and such training be cognisant of further culturally relevant research.

Papakāinga development demands extreme resilience and determination

Aside from financial literacy, papakāinga development was the topic which seemed most intractable and attracted most concern. It has already been the topic of several joint and local government guides for housing development. However, this is a key opportunity for Māori: living on land already held by Māori entities, enabling a relationship to the land, and the maintenance and enhancement of identity – in other words, turangawaewae. While there is now guidance available on the legal and local government steps required, complex barriers remain unaddressed. Together with financial literacy, this appears to be an issue for which an integrated solution is needed.

Recommendations are that:

- building consent changes for papakāinga be undertaken to reduce complexity;

- the dire Māori housing crisis be communicated by all levels of government so there is better understanding of the history of land confiscations and their consequences for Māori, as well as greater trust and support engendered;
- support be given through wānanga regarding policy, legislation, and tikanga to help achieve papakāinga on whenua Māori. This could be led by the iwi chairs forum and Te Matapihi.

Further changes to funding levers needed

Policy changes on loan security, mortgage insurance, progressive home ownership were all suggested as needing further government support by financiers and developers, as was driving innovations in first home financing. It was also suggested that government take the role of mortgage guarantor for build-to-own housing schemes.

There is a recommendation that:

- building on the success of both the MAIHI Ka Ora and successful overseas initiatives, greater government support be given to the development of ‘funding lever’ schemes in collaboration with the private sector, iwi chairs, and Te Matapihi.

Māori housing development capability and capacity require increased support

It was noted by both developers and local government staff that if Māori were to widely undertake larger developments, skills and resources would need more support.

Recommendations are that:

- local authorities support development by providing ‘champions’ whose purpose is to provide information on council systems and the consenting process, alongside the waiving of development contribution charges;
- further training support be provided by government and other entities, for example through scholarships for project management.

Infrastructure underfunded

Participants indicated that the Infrastructure Acceleration Fund has helped, but barriers remain, especially in rural areas.

There is a recommendation that:

- funding to assist Māori housing go to innovative projects which support adaptive, resilient, and ecologically responsible solutions.

Data on housing need deficient

Financiers, planners, and those applying for support funding from MHUD noted the lack of up-to-date housing need data (for those unhoused or poorly housed) which is sought for housing funding applications. This contrasts with the rigorous analysis required of 'Tier 1 and 2' local authorities (larger towns and cities) under the National Policy Statement on Housing and Urban Development to provide Housing and Business Development Capacity Assessments. These are required to be published and be part of integrated long term local authority planning (MfE, 2020). The participants in this research may have been unaware of this information.

Recent investigation has shown that accurate Māori building data is extremely difficult to obtain, although the MAIHI Ka Ora Ka Mārama dashboard launched in December 2022 is now providing a broad range of information relevant to the MAIHI Ka Ora programme:

[He Kura Te Tangata - Te Tūāpapa Kura Kāinga - Ministry of Housing and Urban Development \(hud.govt.nz\)](https://www.hud.govt.nz/)

Te Tūāpapa Kura Kāinga MHUD will forward updates on research and data to anyone who wishes to subscribe. To subscribe: http://eepurl.com/hAj_gT.

Stats NZ receives monthly reports on building consents granted by local authorities, and the Ministry for the Environment collects data on resource consents granted, but neither specifically seek information on Māori entities granted consents or receiving building compliance certificates. The efficacy of recent policies to support Māori housing will be difficult to quantify if this is not addressed. Emphasis on careful attention to census gathering in 2023 for those unhoused and special assistance for those who may have in the 2018 Census been unable to submit their census forms is anticipated to provide more accurate census data on Māori and housing.

Recommendations are that:

- regular housing need surveys be conducted by local authorities in conjunction with iwi/hapū, which can then be linked to the Housing and Business Development Capacity Assessments undertaken by local authorities;
- statistics be kept by local government on Māori entities applying for building consents, compliance certificates, or both, which include the number and type of units, and if on Māori land.
- regular housing need surveys be conducted by local authorities in conjunction with iwi/hapū.

Existence of policies that fail to address housing security

Motel rental for emergency housing was criticized by financiers and developers as an unsound policy and not investment in homes.

There is a recommendation that:

- greater government assistance go toward the funding of maraes and fit-for-purpose not-for-profit emergency housing as a temporary step towards housing security.

Introduction

In 2021, for the first time in over forty years, the government allocated in its budget a substantial investment of \$730 million for new Māori housing. There had historically been a poor uptake of schemes for new housing loans, as many Māori did not fit within the policy settings (Office of Auditor General, 2011, p. 85). This research, *Whaia ngā Pūtea*, set out to identify any barriers in the way of successful application and implementation of the 2021 grant funding.

Whaia ngā Pūtea is a component of *Huaki*, a four-year research project of the Ngāi Tahu Centre at the University of Canterbury. In 2022, *Whaia ngā Pūtea* examined the process through which the budgeted grant funding was allocated and implemented by the Ministry of Housing and Urban Development (MHUD). The overall project, *Huaki: Revealing the Numbers*, aims to identify which policies have been most effective in delivering housing for Māori. *Huaki* is funded by MBIE through the research initiative *Building Better Homes, Towns and Cities*.

The Whaia ngā Pūtea project sought information from Māori entities which had been successful in obtaining grants about their experiences with the policies and allocation process. Grants allocated by MHUD were to assist training in building processes, for technical development reports, and for the construction of long-term housing or purchase of temporary accommodation for generally small pilot schemes. Grants were also granted to housing developments which were near completion. Nine Māori entities in five different regions were willing to contribute to the research through a questionnaire developed in conjunction with MHUD, despite their focus on advancing their building objectives. The volunteers were successful entities from the first ‘tranche’ of announced grants, who received \$2,709,250 of the overall \$25.5 million allocated in that tranche. Six independent representatives from non-government entities who provide financing, funding, and development support for Māori housing were then asked for their views on both the current Māori housing context and existing obstacles to housing. Housing development requires building consent and occasionally resource consent, so local authority staff who manage consenting in the five regions were included in the research. Solutions to barriers for unhoused or inadequately housed Māori were sought so that this important return to government support for home-building, home repair, and service provision could have the greatest possible effect, and ways to remove barriers to the adequate housing of Māori were sought. The greater-scope goal of Whai ngā Pūtea and Huaki is to identify which policies best create and sustain ‘decent’ housing for Māori within the housing ecosystem.

The research adopted a kaupapa Māori rangahau methodology via a questionnaire given to Māori entities, semi-structured interviews with funders, developers, financiers, and local government staff, as well as online dialogue with participants. Analysis of the experiences of those who had obtained grants contributed to Report 1, which was circulated to participants as well as MHUD and Te Matapihi. Report 1 and the subsequent reports on financing (Report 2) and local government processes and policies (Report 3) are the basis for this combined report.

The MAIHI Ka Ora funding project

The goal of MAIHI Ka Ora is to achieve Māori-led, fit for purpose, and sustainable housing solutions. Through wānanga with iwi, the government developed a co-design approach to strategy which was embedded in funding allocation and described in the MAIHI Ka Ora Implementation Plan (published in 2022). This engagement process was led by Te Matapihi and, together with a monitoring framework, set out priorities for delivery between 2021 and 2024. Prepared by MHUD, the Implementation Plan

incorporates Kāinga Ora, Te Puni Kōkiri, the Ministry of Social Development, and other relevant government departments in a Crown-Māori partnership. Although Te Puni Kōkiri and Kāinga Ora are integral to the Implementation Plan, attempts to communicate with their managers to identify Māori entities and projects which had been granted funding met with delays and barriers. Difficulties in communicating with these two departments were also reported by some of the funded Māori entities and other research participants. MHUD officials contributed contextual information and reviewed the reports for factual accuracy. MHUD officials were not interviewed as part of this research.

The context of the research

This research was prompted by findings in a 2019 report by the Huaki research team. ‘Homeless and landless in two generations: averting the Māori housing disaster’ (Rout et al., 2019) explored the structural, policy, and other causes of the dire housing situation, and made clear an acute need for housing for Māori in 2019. Severe housing deprivation estimates are based on 2018 Census data, which are now 5 years out of date. Anecdotal evidence suggests this need was under-reported and has also increased since. Of particular concern to some research participants was the belief that housing need statistics were inaccurate and two years out of date. The COVID pandemic, the return of whānau from overseas to their turangawaewae (tribal land), and the halt in building over lockdowns were identified as having exacerbated housing need.

The context of this funding, and therefore this research, is one of complexity, changing government policy, inquiries and reviews, all within a housing crisis which has had a particularly harsh effect upon Māori. The broad context is that of Te Tiriti o Waitangi, which was signed in 1840 between representatives of the British Crown and more than 540 Māori chiefs, affirming Māori rights and establishing the Crown-Māori relationship as an equal partnership. Over the succeeding years Te Tiriti was breached numerous times by the Crown. In 1975, the government instituted the Waitangi Tribunal to consider claims and grievances relevant to breaches, and to make recommendations regarding redress.

The Waitangi Tribunal is undertaking the WAI 2750 Inquiry into breaches claimed by Māori relating to housing policy and services. The Tribunal divided their inquiry into two stages, the first looking into Māori homelessness issues (WAI 2750, #2.5.25; see endnote 2 for scope of Stage One). The

Tribunal is currently drafting its report for Stage One of the inquiry (personal comm., Tribunal Registrar, January 10, 2023), while commissioned research for Stage Two is underway (see endnote 3 for directions on the balance of the inquiry).

The situations of unhoused Māori can range from living in makeshift places such as fly-tents and cars, and emergency rental accommodation. The funding spectrum covers private, state, and community housing provider rental accommodation (with support), to homes including on iwi/hapū land, which may be leasehold or other arrangements. The focus is on home ownership, which can include papakāinga, co-housing, and other forms of communal housing.

The purpose of the 2021 budget allocation of \$380 million for Māori housing is to achieve about 1,000 new homes for Māori and to undertake repairs to about 700 Māori-owned homes. This is to improve social and health outcomes and expand support services. This funding is also to strengthen MAIHI approaches and partnerships with Māori to deliver more whenua-based housing and papakāinga. The government's budget announcement noted that \$350 million of the \$3.8 billion Housing Acceleration Fund is reserved for Māori housing infrastructure. The 1000 new homes are to comprise papakāinga, affordable housing, transitional housing, and owner-occupied housing.

The budget allocation for Māori housing was complemented by the government's Infrastructure Acceleration Fund of one billion dollars, administered by Kāinga Ora. 'Designed to enable meaningful contribution to housing outcomes in areas of need', the fund was allocated through a Request for Proposal (RFP) process. Over 200 applications were received, and from May 2022 negotiations were held with successful applicants. Kāinga Ora stated on their website that the first approved 'fast-tracked' RFP will enable Te Runanga o Ngāti Toa in Porirua to build 400 houses. Underfunded infrastructure was identified by local government staff as a barrier to housing development, and they also noted a preference for technical solutions adopted by Kāinga Ora in assessing RFPs, over holistic environmental approaches.

Policy changes for local government are also mooted. Announced in October 2022 was He Matawhāriki, He Matawhānui, the draft report on the Future for Local Government, and public submissions were called. The aim is to create a more 'community-focussed, citizen-centred governance system'. The draft report considers democracy and governance, and discusses Tiriti-based partnership.

A series of webinars are being conducted in February and submissions on the draft close on February 28th, following which a report and recommendations will be made.

An inquiry into housing is also underway for Kāhui Tika Tangata, the Human Rights Commission. Conducted under section 5(2)(h) of the Human Rights Act (HRA) 1993, their inquiry regards the right to a decent home in Aotearoa. While this inquiry does not focus solely on Māori housing, the Commission has recently investigated what ‘accountability’ means to Māori, in the broader context of Crown-Māori Te Tiriti relationships and responsibilities (Kahu Tika Tangata, January 2023).

Resource management change is also underway. In an announcement of Bills to reform the strategy and planning of environmental management, Minister David Parker stated that “Unduly restrictive planning restraints have led to New Zealand’s urban land prices and housing being amongst the least affordable in the OECD” (Parker, 2022). Released for public submissions on 15 November 2022, the Natural and Built Environment (NBE) and Spatial Planning Bills are intended to reform the Resource Management Act 1991. The public announcement of the NBE Bill noted that it included “more integrated and strategic long-term planning for transport, infrastructure, housing, climate resilience and environmental protection” (Parker, 2022).

The preparation of this Whāia ngā Pūtea report coincided with a MBIE review of the Building Consent system. The review included a questionnaire to local government alongside discussion of issues relevant to Māori housing. A thirty-page response to the MBIE questionnaire was forwarded by a local authority as a contribution to the research for this report. Submissions to the review closed in September 2022, and a response is anticipated in 2023.

New policy guidance and Community Housing Provider templates prepared by Te Matapihi were recently circulated to assist Māori Community Housing Providers (Te Matapihi, n.d.). Te Matapihi, the Māori housing advocate, works with the government to create housing where there is extreme need. Both the \$730 million budgeted for Māori housing and the co-design process with MAIHI Ka Ora are outcomes of this work.

The Māori housing crisis, the views of the participants in this study, and contentious policies such as use of motels for emergency housing all set the context for policy initiatives and public concern. So

too does the government's Aotearoa New Zealand Homelessness Action Plan 2020-2023, the aim of which is to 'prevent homelessness where possible, and when it does happen is rare, brief and non-recurring.' It includes both immediate action items and longer-term housing goals. It is to make change through 'increasing housing supply and provid[ing] support services.' Led by MHUD, the Plan includes the following agencies: the Ministry of Social Development (MSD), Oranga Tamariki, Te Whatu Ora, the Ministry of Health, Kāinga Ora, and the Department of Corrections. The Plan also partners with Te Matapihi and covers both immediate and longer-term system changes. MHUD presented a review of 18 immediate action items in August 2022 (MHUD, 2022).

Rapidly rising rental costs, a 'perfect storm' of labour and materials shortages, supply chain fragility, and instability in the housing market were also identified as current constraints on building. Eaquib and Eaquib (2015) outlined the complexity and interdependency of housing issues, which others have since affirmed (Rout et al., 2019). There is no single change that will address all issues. The above snapshot of policy initiatives underway from both government and non-government groups demonstrates the complexity and speed of change.

Funding and financing housing for Māori: barriers and opportunities

Financial capability and capacity

The ability of Māori whānau to achieve and manage the finance required for house purchase or development was identified as a key issue by participating funders, financiers, developers, and local government staff. There was consensus that the building of financial capability and normalization of money matters needed to be collaboratively addressed at a system-wide level, with a consistent approach taken by iwi/hapū, the government, educators, banks, and other financiers. Addressing this barrier was thought to require a collaborative and accelerated effort across the financial sector through consistent and high-quality training. A banker noted there was a widespread willingness to address Māori housing inequity, and suggested that working alongside industry leaders could remove barriers more effectively. The suggested collaboration could include leaders of the financial sector, Te Matapihi, and the Iwi Chairs Forum. Leadership was suggested through the Te Ara Ahunga Ora Retirement Commission, which has a role in providing financial education and advice.

Lack of financial capability and capacity is a significant impediment to funding support for Māori housing development projects. Financier participants generally recommended obtaining financial advice in conjunction with bank loans or other assistance provided to Māori entities, with some resources available through ‘Sorted Kainga Ora’, a financial capability programme offered by Te Puni Kōkiri (2022). While advisers and trainers are available, and having a choice of advisers is supported and encouraged, financiers and developers had concerns that adviser skill can vary. Financiers suggested that standards be introduced for financial trainers.

Many whānau, a financier noted, had no experience in either their own or previous generations of owning their own home, and so the steps necessary to achieve home ownership were not widely socialised. This did not extend to all whānau or Māori entities, but it was suggested by banker and financier participants that a large disparity in financial literacy and capabilities exists, compounded by disparity in income levels. Bad credit rating as the result of previous financial mismanagement was another factor limiting consideration for lending. High-interest debts were also noted as an issue. The compounding interest affected people’s ability to save, and went on to harm the long-term ability to access a mortgage or finance products which would enable home ownership. A financier recommended that high interest earning loans should be controlled by government. The Credit Contracts and Consumer Finance Act put in place in 2003, which through its regulatory constraint defines who can borrow and who cannot, has had unintended consequences for whānau Māori by limiting or preventing them from ability to securing loans.

The MAIHI Ka Ora Implementation Plan includes a review of support services available to Māori, including ‘budgeting and financial literacy support and advocacy to build on existing programmes such as Sorted Kāinga Ora’ (MAIHI Ka Ora, p. 25). Although the focus of the Plan is the Crown partnership, there is consensus in both the commercial and private sectors that financial literacy and capability is an issue which needs to be comprehensively addressed.

Government policy response to housing supply deficit

There was general commendation of the budgeted government funding for Māori housing from those participating in this research. Financiers and developers were also in agreement that the deficit of housing supply demanded much greater funding from the government, and sought still greater government support. “We’re not nearly ambitious enough with our targets if we’re going to get our

whānau housed appropriately,” one financier remarked. They went on to explain that greater diversity, greater equity, and more inclusive products are still required to meet the housing aspirations of Māori. Experience in the housing financing market had been that Māori households did not aspire to be tenants of Kāinga Ora but aspired to home ownership. This contrasts with the reality of diminishing home ownership, especially for Māori, and the associated fraying of community social fabric, as well as harmful impacts on Māori education, health, and well-being (Menziez et al., n.d., p. 5).

The participants’ opinions were expressed without the benefit of recent statistics which are now available through MAIHI Ka Ora’s Ka Marama dashboard. This broad range of updated statistics for Māori housing will enable transparency for all involved in Māori housing, and will be welcomed by a number of participants who sought this information.

Paying for motel rental as emergency housing was criticized by financiers and developers as not sound investment in homes. One financier commented about placing the unhoused in motels that “Once you’ve spent that money on rent it’s gone.” This view was directed at the use of motels instead of funding invested into affordable public housing or support for community housing providers’ operation costs. Feedback from MAIHI Ka Ora wānanga (p.10) also noted a need to overhaul the “system of placing people in motels.” The National Policy Statement on Urban Development requiring local governments to undertake housing and business development capability assessments to ensure provision through infrastructure planning and funding is made in their Long-Term Plans is a tool recently introduced (2020) to ensure that local governments address housing demand.

Financial support for Māori Community Housing Providers

Community housing providers offer wrap-around services for people with drug and alcohol addictions, mental health issues, and those who require managed accommodation. CHPs are ‘social landlords.’ The Community Housing Regulatory Authority requires registered CHPs to be dedicated social landlords who navigate tenants to appropriate support services. In instances where the organisations offer support services as part of their wider business operations, the Authority requires a clear organisational separation between the provision of dedicated social landlord services and any support services that are offered. This ensures that tenants’ rights are protected, and that tenants with an identified housing need are not forced to accept support services as a condition of being housed. While the role of community housing providers is growing, the capacity of Māori housing providers

is still low in relation to those without accommodation who need more than a rental property. September 2022 statistics available on the Ka Marama dashboard show that 25 of the 71 registered Community Housing Providers are Māori, and that 15% of the total homes managed by CHPs (1705 of 11,713) are managed by Māori Community Housing Providers. Kāhui Tū Kaha, an expanding Ngāti Whātua not-for-profit organisation, was recently selected to manage a large, rehabilitated apartment block in Greys Avenue, Auckland, which will take tenants from early 2023 (Te Tūāpapa Kura Kāinga, 2022). This an element of a single site supported housing scheme within the MHUD Homelessness Action Plan and will provide 276 new apartments.

Several financiers and developers discussed their interest in and support for community housing projects. A developer and investment adviser of social housing projects explained one particular model of how these are currently developed and funded through direct leasing:

Land acquisition and building development costs need financing. The community housing provider may not be the developer but take over a lease of the development. With MHUD funding, MHUD become the head lessor and sublease to the operating community housing provider, having been assured through a formal valuation of the property that the rent charged will be within defined parameters.

MHUD provide two areas of funding for community rental housing: the capital funding for land and buildings, and the rental cover and operating supplement (See endnote 4 for further explanation of funding models).

A barrier to the expansion of community housing providers is a perceived government aim that providers build their portfolio of property as an investment upon which they can then raise capital finance to buy land and build more property. Some providers have access to capital funding, such as alignment to an iwi that has settled their Te Tiriti claims. However, for those with limited equity or reserves, research participants were concerned that a build-to-own funding model was likely to be unsuitable. Another difficulty is construction finance, which is currently ‘very expensive.’

Data on housing need deficient

The absence of up-to-date quantitative research is a barrier to applicants and developers. A developer and investment advisor noted that “This is partly due to the reactive rather than proactive way the Ministry of Social Development assembles data. Access to data is difficult, so housing providers

struggle to assess where the major shortfalls are.” A suggested solution was that each territorial authority have a housing strategy which sets out how the authority will be an enabler, not deliverer, of mixed tenure housing. This would aid in gathering evidence of housing need through regular local authority housing surveys in conjunction with iwi/hapū. Although it would not answer all their concerns, participants were unaware that there is a requirement in the National Policy Statement on Urban Development (New Zealand Government, 2020, 3.23(2)) requiring local government to undertake an assessment of Māori housing demand. This suggests that better communication is needed from local government to assist funding applicants and developers.

Further changes to funding levers needed

Funding levers are a focus of the MAIHI Ka Ora Implementation Plan. Financiers and developers contributing to this research strongly advocated for funding lever changes to ensure that insights from pilot housing schemes can be used to develop housing at scale for Māori. This was argued to be among the most important potential contributors to successful outcomes and would enable more private sector funding. Government-required bank and institutional funding security on loans was identified as an example. Financiers and developers argued that as MHUD had the confidence to back build-to-own schemes, then they should also be able to provide a guarantor position with a Māori partner, in the knowledge that they could step in and complete the scheme to the satisfaction of the fund. Strong government support as a mortgage guarantor could then make private financing more accessible to Māori.

New home finance products identified in the MAIHI Ka Ora Implementation Plan include First Home Products (mortgage insurance) and Progressive Home Ownership. A financier commented that first home financing was tough to access through the Kāinga Ora scheme, including on whenua Māori, although there are Māori entities who are investigating and training in the application of various financing schemes. The Progressive Home Ownership scheme is a \$400M loan fund available via three pathways: Progressive Home Ownership approved Housing Providers, Te Au Taketake (Iwi/Maori organisations), and First Home Partners (delivered by Kainga Ora). The First Home Partner pathway offers a shared equity product similar to the Housing Foundation shared equity scheme, and provides a guarantee and ‘back up’ role. The Kāinga Ora loan scheme sees up to 50% of the capital cost of a home provided interest free over 15 years, which then needs to be repaid to the government.

Kāinga Ora home loans and Progressive Home Ownership should not be unobtainable due to limited earnings, one developer argued. Currently, constrained policy settings restrict Māori whānau or entities from investment in housing. Instead, whānau could be enabled to contribute to a percentage of home ownership.

Ethnicity statistics on Māori involvement in Progressive Home Ownership are now provided on the Ka Marama dashboard. The NZ Housing Foundation also gathers ethnicity data from their progressive home ownership programme (a shared ownership scheme), which involves ‘staircasing’ from rental tenure in the private market to independent home ownership. Between March 2018 and December 2022, 55% were whānau Māori, although 35% of participants gave no ethnicity (pers comm., Housing Foundation, 19 December 2022). There was broad support among financiers and bankers for the NZ Housing Foundation scheme. Habitat for Humanity have delivered over 550 homes, approximately 30% of these to Māori (pers. comm., Habitat for Humanity). A developer noted that although this type of new home assistance was easy in high value areas, “They are not so deliverable for example in the Far North. Hence the lack of this product north of Whangarei.”

Private lending policy restrictions and new group-owner lending

It was argued that the New Zealand financial system is restricted by a narrow definition of what constitutes adequate security on lending. “The finance does not flow for new sorts of innovation, co-ownership, co-housing, community housing; the full range of areas where it’s very hard to get large scale finance into the Māori housing market,” a financier explained. Multiple-owner mortgages and mortgages for building on whenua Māori “have always been very difficult to obtain in New Zealand”, he said.

While this has long been a barrier to developing papakāinga, recent banking mortgage policies for group-owner housing were thought by the financier and bankers to indicate greater market assistance for Māori housing finance in the future. A financier observed that “Almost within the last week we’ve seen for the first time Kiwibank coming to the market with a product which allows a group of friends to gather together to get a mortgage for a house.” A banker stated that they were currently in discussions within their business regarding home loan schemes and lending on Māori freehold land. He noted that the Kiwibank scheme required that buildings be moveable, but his own bank’s support financing did not require building mobility, which enabled more participation.

One developer and investment adviser advocated a financing model based on occupation rather than land purchase: “This can provide good housing outcomes without the need to own an individual unit. The benefit of this is long-term intergenerational housing would not leak into the market for sale and then be lost as an affordable model.” An example of this is a leasehold Progressive Home Ownership product called ‘Secure Home’ used by Queenstown Lakes Community Housing Trust. Secure Home is supported by the Progressive Home Ownership fund.

The government taking on the role of mortgage guarantor was advanced as a way to make private market finance more accessible to Māori. This was considered a priority by financiers and developers interviewed, with a banker noting that government underwriting of development on Māori freehold land could mitigate risk in the eyes of financiers, thus providing an important home ownership pathway to Māori.

Philanthropist support for ‘impact investment’ in housing

While funding assistance from philanthropists is limited, one noted that their Trust helps address homelessness, sometimes in the form of impact investment:

We contribute to approaches to reduce and address homelessness in a number of ways, to significant grant funding for accommodation, transitional housing, and to the support services around that. There are also smaller initiatives we support such as a collaborative initiative that was to strengthen the responsiveness of service provisions to homeless rainbow youth and engagement with those that are homeless. Our funding also supports the social service provision of responses to homelessness: supporting refuges, and transitional housing and elements, which are on the broader housing spectrum. And in some cases, (we) contributed to the building of the infrastructure of those and funded some transitional housing remodelling and rebuilding.

Local government and Māori housing: barriers and opportunities

Development capability and capacity

For whānau/hapū, difficulties in achieving the skills required to undertake development are closely associated with challenges to financial capability and capacity. In areas where little to no new housing construction has taken place, skills generally need to be brought in: advisory, project management, and professional skills such as engineering, planning, and design. Local government staff advised that these skills are in demand, but for iwi/hapū who have not settled Treaty of Waitangi claims, resources to buy-in such skills are limited.

Local government staff also noted the inability of some iwi to work with council staff due to a lack of available time. Those in leadership roles have many demands on their time and for responses from agencies across their rohe. Councils may have limited funding set aside to ensure the productive participation of tangata whenua when considering, for instance, strategies for the planning of housing. Entities with project management skills available were able to develop ambitious housing plans with greater confidence.

Long-term under-investment in infrastructure

Long-term under-investment in infrastructure required for housing development was noted to be a particular barrier in rural areas, even with the availability of housing land. This has occurred in areas where housing need is most dire, making this barrier critical to address. In two rural areas where local authorities contributed to this study there is a lack of adequate reticulated infrastructure for water and sewage outside urban locations. Even in some small urban areas systems are close to capacity, especially for sizeable developments. On-site treatment packages and other solutions are being investigated as alternatives to septic tanks. “Infrastructure in terms of Three Waters is the biggest impediment to development in some regions. And that is because of lack of investment by the local authorities,” one developer observed.

The Infrastructure Acceleration Fund has been of assistance to councils, and council staff have reported some success in their proposals to Kāinga Ora. However, some accepted proposals were in areas where those in most need could not afford to live. One council staff member noted the funding preference for large-scale, centralised infrastructure was inappropriate for ‘fringe’ land away from major developed areas. Additionally, cost-effective provisions in line with a kaupapa Māori view of sustainability did not appear to be favoured. In addition to the problem of underfunding, one developer argued that the type and nature of the infrastructure being funded should be changed to support adaptive, resilient, and ecologically responsible solutions.

Local government service delays and costs

Delays and costs in gaining resource and building consents are barriers to Māori housing development. While this is not exclusive to Māori housing, Māori entities have limited resources and thus less resilience when delays occur. A local authority staff member listed council development contribution

costs and infrastructure growth charges as barriers. These charges must be paid before a Code of Compliance certificate is issued for development.

Zoning barriers and land unavailability

Inflexible zoning and a lack of readily available serviced land for housing development is a barrier which affects both Māori entities and other community housing developers. A developer noted that in one city suitably zoned land was held by the government with no development proceeding. As identified previously, the National Policy Statement Urban Development which requires Housing and Business Development Capability Assessments to be undertaken, published and included in local government long-term planning is intended to address this.

Local government solutions

Solutions to barriers included working collaboratively with local iwi and developers, the production of papakāinga toolkits and other information by local authorities, and a centralized Māori housing staff section. “Homework is being done and there is a widespread willingness to help, including engineering ideas, to solve the housing problem,” a staff member in a largely rural area commented. They explained that many returning home during the Covid pandemic had nowhere to live and had sought makeshift accommodation under ‘tarps’ or in sheds on their own land rather than live in urban areas, resulting in a ‘hidden homeless’ issue. This needed urgent addressing, and government departments were “starting to assess the housing need.”

Two local authorities provided mentoring, including free pre-consent advice. Another provided coordination across council departments, advice packages, provided discounted pre-application advice, assisted with applications for council grants for feasibility and other studies, and linked Māori entities with funding sources. The Māori housing unit of one council distributed relevant information including the recent Te Matapihi guide for Māori Community Housing Providers. While this unit did not deal directly with building or resource consents, assistance had recently been introduced for Māori through their regulatory division.

Papakāinga barriers are a particular issue

Papakāinga, meaning ‘development of a communal nature on ancestral land owned by Māori’ (Te Tai Tokerau Papakāinga Toolkit, p. 5) was identified by all participating local government staff as an issue

requiring support. Papakāinga issues are relevant to whenua Māori (Māori freehold land), which requires a trust structure, approval of housing proposals by both trustees and the Māori Land Court, and planning and consenting approval. There are generally either infrastructure challenges, or in more developed areas with better infrastructure, consents may be contested. Provision for papakāinga development is complex, with legal, communication, and other issues. This complexity also contributes to council delays and extra costs. While some Councils have provided toolkits to assist, one was looking to adapting two existing guides to suit their own needs. One local authority staff member even intended to draft a bespoke guideline document. Their view was that:

At present, there is no formal consent pathway for papakāinga developments. I'm fairly sure this has been one of the challenges with the papakāinga development. [...] There is also no way to effectively operationalise such a pathway if it did exist. The level of understanding and expertise in reviewing and appreciating the benefits and nuance of more collective ways of living simply isn't there in either the minds of those reviewing applications, or the institutional processes of the Council.

One Māori planner noted that the financial and consenting struggle to achieve papakāinga demanded extreme resilience and determination. Barriers had included delays, notification requirements, lack of staff knowledge of policy provisions for papakāinga, repeated requests for further information, high consenting costs, and objections from neighbours. After an escalation of planning costs, a decision was made to not proceed with an application for consent for one papakāinga project.

A council staff member provided a copy of their submission to MBIE on the current consent processes. In answer to the question 'Does the current building consent process add constraints to the development of Māori-owned land that other landowners don't face?', the council responded:

Yes, the experience of developing whenua Māori is often complex and expensive. There are many different hurdles even before the building consent stage, including governance, access to finance, Māori Land Court processes (gaining license to occupy or occupation order) and resource consenting. The building consent process itself needs to be able to respond and adapt for the different types of whenua Māori and be simple and equitable enough for ... Māori to realise their building aspirations, especially on whenua Māori.

Zone planning is likely to be a barrier for papakāinga development in many local authority areas. This is particularly true in larger cities where whenua Māori is likely to be located on the metropolitan fringes or in rural or coastal zones. Land use activity may be restricted or non-compliant in these areas, alongside infrastructure constraints. This increases consent time, complexity, costs, and reliance on

consultants. Although there are many barriers to papakāinga development including lack of infrastructure, one rural local authority staff member noted that their planning provisions around zoning were flexible, which was an advantage for several papakāinga underway at the time.

The term papakāinga is also applied to the development of communal Māori housing on general freehold land. In cases where Māori Land Court and Trust constraints do not apply, planning density provisions may be more problematic for Māori developers.

Sustainable development and connections to whenua

The MAIHI Ka Ora Implementation Plan identifies Māori housing sustainability as a priority. The goal of this priority is that:

[W]hānau are supported to achieve mana-enhancing housing solutions on the whenua. Māori are able to sustain a connection to their own land through housing and their housing is innovative and responsive to the impacts and effects of climate change.

Energy efficient technologies with minimal environmental impact are proposed for new housing in the Plan. This requires a response at the local government level through the granting of consent to housing which is fit-for-purpose, future proofed, and maintains secure connections with the land.

The MAIHI Ka Ora Plan does not discuss the design of land development and housing in detail. Literature about housing design and culture has found that whenua values, stories, and whakapapa should be reflected in housing design (Thompson, 1988). More recent research indicates the importance of identity, cultural heritage, and the intertwining of links between land and people (Olin et al., 2022, pp. 1-9; Puketapu-Dentice et al., 2017; Cram et al., 2022, p. 66; Menzies et al., 2022, pp. 22-43).

Whenua and house design must be considered as integrated and expressions of mana. Yates (2021, pp. 101-113) discusses a ‘navigator’ or mauri ora compass approach which emphasises values such as living systems and infrastructures when developing. This method has been tested by two local authorities who found the system enabled integrated and resilient outcomes. Iwi stories, connection with the land, and identity can all be reflected in house design. This not only includes internal housing design which accounts for cultural practices (Goodwillie, 1990; Hoskins et al., 2002), but also the

orientation of houses and their materiality. How homes blend with the land and environment can enhance physical comfort, as well as intangible cultural heritage such as whakapapa and the stories of iwi handed down over centuries. This adds richness, asserts identity, and can deepen connections to tangata whenua wāhi tapu. Local authorities are aware of the iwi/hapū in their territories – when approving the design of housing subdivisions, they should be liaising with tangata whenua to ensure that local stories are reflected in design and have the approval of iwi/hapū.

Future proof design demands the consideration of flood paths and the risk of storms and sea level rise in coastal areas. These may be matters addressed by lenders or grant funders such as TPK, as well as in local and regional government consenting.

Research by local authorities in preparation for plan reviews is an opportunity to reflect on the implications of zoning, barriers and opportunities for Māori housing, and the recognition of cultural identity. As an example, a planner from Tasman reported the following information reflecting the constrained incomes and limited opportunities for Māori in their area:

In 2021, Nelson Tasman Housing Trust (a community housing provider) reported that 20% of its tenants identified as Māori, when proportions of Māori in the population are 8% and 10% in Tasman and Nelson respectively. In 2022 a survey by the same Trust reported that of the Salvation Army's housing clients in the region, 40% identify as Māori. They found that despite having more residents per household, Māori are slightly more likely to live in smaller homes than the general population, with 25% of Māori living in homes with one or two bedrooms compared with 22% for non-Māori in Tasman. While Census data provides statistics on current housing situations, this data may be the outcome of a poor range of options for Māori due to affordability, therefore it is difficult to know how much importance to attach to this data.

Such research can assist local authorities and government policy makers in seeking equitable strategies and policies for housing. Consideration of these issues should be integrated into the new resource management legislation.

Barriers identified by Māori entities in the MHUD funding application process

Crown-Māori partnership

The approach of the MAIHI Ka Ora Implementation Plan is to provide funding for pilot projects, beginning with initial research and professional investigation such as feasibility and geotechnical studies. This is to enable gains in development and management skill. However, feedback from those who had been successful with grant applications for such investigations indicated how difficult these

applications had been, including the language and intent of the application process. For most who took part, the application process had tested the Crown-Māori partnership. These applicants included marae, trusts, iwi providers, and Māori entities, and although they indicated that they had been treated with respect and dignity by MHUD through the application process, their opinion was that trust was lacking and that their decision-making power as rangatira was absent. There were cultural differences in the perceptions and understanding of accountability. Several indicated that the system should be addressed by Māori, with one commenting that “Māori are limited, with larger funding going to non-Maori, from which Māori are excluded.” One thought that a high trust approach should be taken, with funding tagged for iwi to develop. Another noted that it appeared that the measure of accountability was ultimately the dollar, rather than the impact on whānau.

One Māori entity noted they had applied for funding through “A desire to bring rural homelessness into the spotlight.” They noted that they follow housing discussion on Facebook, and saw “many examples of whānau/groups who have not been able to apply” for funding support to get ‘whare on whenua’. MAIHI Ka Ora’s Implementation Plan prioritises local housing solutions led by Māori. This was happening in all cases, with locally delivered Māori-led solutions in smaller rural and regional centres, emphasising Māori co-design and tikanga driven projects.

Communication

Communication has presented a barrier for funding applicants. For example, what is expected of applicants? What is the process? What do certain jargon words mean? Some had been put-off by this and sought clear and consistent messaging. They felt that goal posts were constantly being shifted. While the Implementation Plan focuses on rural areas, advice from government departments in these areas was unclear, and much more support was needed. The impact of communication barriers was that applicants who may have been effective at generating change on the ground were deterred from applying, and for many of those who did the process of accessing funding was slow. A successful applicant who was interviewed explained that they had been involved ‘in this space’ for over a year but still needed to obtain expert advice on what was required of applicants. They commented that the agencies had not been good at staying in touch or delivering opportunities, so little relationship had been built. The same applicant noted that it had been challenging to identify “which funds do which part of the housing puzzle, and it is difficult to determine who to talk with. It often seems there are so many in the housing matrix and getting the right person can be a drawn-out process.”

While communication systems may now be more effective, initial feedback indicated that those who were not already within housing leadership networks may not learn of opportunities. It was argued that a communication barrier was caused by a lack of government staff understanding of tikanga, especially the importance of relationships.

Development and investment advisers also noted the emphasis placed on confidentiality around projects by Te Puni Kōkiri, MHUD, and Kāinga Ora. Their view was that if the basic structure of development proposals were to be made known to Māori entities and providers, valuable lessons could be applied to bespoke schemes. One stated that “So much time and costs are wasted in not having transparency in this area.”

Discussion

Initiation of the grant funding process was through a co-designed process intended to co-ordinate government departments with a role in housing. This was to combine Crown goals and Māori aspirations in developing a system of proposed action, alongside action review and a policy reset. The process was undertaken through wānanga with iwi leaders, led by Te Matapihi, and put into action through the Implementation Plan.

The applicants for MAIHI Ka Ora funding had not taken part in these wānanga. Neither had any of the developers and financiers who provided advice on funding of housing for Māori, nor had local government staff who responded to questions on barriers and opportunities for Māori housing within their districts. They were also all unaware of the MAIHI Ka Ora Implementation Plan. While the plan was the result of co-design between the government and iwi leaders, the financiers, developers, and local government have roles in support of Māori housing and provided helpful explanations and commentary on the process which generally supported the views provided by successful applicants. While some of those funded had nearly completed their projects, most were in earlier stages of development or sought assistance for emergency housing such as prefabricated or mobile accommodation. Their experiences spoke of communication and startup problems for both themselves and government departments, indicating that more resources and different ways of working are both needed. They also indicated that those iwi or Māori entities who had clear plans, assured funding, and expert resources such as project management would be in a better position to develop more comprehensive schemes, having received necessary support. These in turn were likely

to receive greater financier or banker assistance and be more cost effective via developing at an increased scale. Despite its pains, the pilot scheme approach indicated hope for the future, especially if funding was to continue enabling a range of support through the housing spectrum.

Conclusions

The MAIHI KA Ora scheme is based on several new policy approaches. It is a substantial funding initiative specifically for Māori housing, following some forty years of minor government support for activities such as repairs and maintenance. The approach was co-designed through the coordination of government departments and wānanga with Māori leaders. It is framed to deliver solutions, supply, support, system, and sustainability.

MHUD facilitated liaison and provided advice for this Whaia Nga Pūtea research. Successful applicants to the scheme offered their experience and wisdom but reported a tough process. Financiers, developers, and local government staff gave their advice as supporters of Māori housing initiatives. Those who responded were busy leaders who were generous with their time. Others approached did not have the resources or time capacity to assist research.

The results indicated that multiple barriers were in the path of Māori housing. These were summarised by a financier as “Inequitable access to income, landlord racism, poor financial literacy, lack of equitable access to the financial levers, and supply challenges.” Māori land for housing in rural areas often has zoning issues, as well as inadequate transport and infrastructure. Those seeking to build face financial and development capability issues – consistent and high-quality training to address these was identified as a key requirement. The pilot schemes will have helped increase capability and capacity.

A banker suggested working alongside industry leaders to more effectively remove these barriers. There was a strong willingness among those contributors to address Māori housing inequity, but planning barriers including zoning limitations, delays, and charges require comprehensive policy change. Innovative housing design is needed which connects Māori to their land, uplifts iwi/hapū mana and identity, and supports wellness and living systems. This design must also take into account the effects of climate change on coastal areas, as well as high intensity storms and flooding. Development approaches which include and enhance blue-green infrastructure, environmental

protection, resilience, and Māori values are advocated. The reform of resource management legislation is an opportunity to enact such change.

Housing development led by Māori will enable more housing appropriate to cultural needs, but greater support is required. New legislation indicates that we need changes to the way we plan housing and urban development. Will the changes enable solutions to the barriers to Māori housing outlined in this research? Perhaps this might be part of the strategy and policy reset indicated by the MAIHI Ka Ora Implementation Plan.

Change is already underway through the many avenues identified. The various concerns raised by participants in this research reflect the vexed history of previous Crown actions, the current housing stress, and gaps in communications whereby those outside government are not aware of relevant strategies or programmes. The integrated work underway is strengthening connections between government and iwi groups. Further communication support can assist non-government organisations in keeping up with housing information.

Te Tiriti o Waitangi was an agreement which affirmed Māori rights and established the Crown and Māori relationship. Subsequent failures of Te Tiriti significantly harmed Māori possession of land, housing, resources, and cultural identity. Racial inequality has yet to be adequately addressed while housing for Māori remains a critical need. However, advocacy work undertaken by Te Matapihi, government backing of Māori housing initiatives, and Māori-led housing development is a start.

Endnotes

1. Te Matapihi

Te Matapihi he Tirohanga mō te iwi Trust was established in 2010 and registered as a charitable trust in 2011. They provide an ‘independent voice for the housing sector, assist in Māori housing policy and growth through existing and emerging regional forums and provide a platform for sharing high-quality resources and information.’ Te Matapihi engage with the government and Māori, including whānau, hapū, and iwi to ‘broker solutions [...] to address the Māori housing crisis’ (Te Matapihi).

2. WAI 2750 Stage One Scope

The scope for Stage One of the Waitangi Tribunal Inquiry Wai 2750 into housing is as follows:

- a. Crown policies, legislation, practices, actions and alleged omissions from 1 August 2009 to the present as they relate to a national strategy (or strategies) addressing issues of Māori homelessness; and
- b. Māori responses to the policies, legislation, practices, actions and omissions from 1 August 2009 to the present resulting from the Crown’s national strategy (or strategies) addressing Māori homelessness.
- c. If during our inquiry into Crown policies, legislation, practices, actions and omissions identified as a result of para 4(a) we determine that any of those policies, legislation, practices, actions and omissions breach the principles of the Treaty of Waitangi, we will also inquire into what changes are necessary for the Crown to be Treaty compliant in respect of those policies, legislation, practices, actions and omissions. Our findings and recommendations in this respect, if any, will be included in our Stage One report. (Wai 2750, #2.5.27)

3. WAI 2750 Balance of Inquiry

‘On 7 December 2022, the Tribunal released memorandum-directions concerning how to progress with the rest of the inquiry. All remaining claim issues will be heard within a single comprehensive inquiry advanced by theme.

The following four pakitara constitute the scope for the rest of the inquiry:

- (a) Whenua Māori – Use and development of Māori land for housing. This includes claims regarding barriers to building housing on Māori land, such as the individualisation of Māori land titles; the lack of infrastructure on Māori land; lack of finance to provide housing; zoning restrictions; and Crown housing policies.
- (b) Te Ao Kāinga – Housing policy, practice and regulation of the housing market. This includes claims regarding the inadequate provision of housing for Māori (including substandard living conditions and overcrowding); the legacy of inadequate housing; the impact of urbanisation on the

standard and availability of housing; discriminatory rental practices; the lack of availability of affordable housing (including rental properties); and barriers to both renting and home ownership for Māori.

(c) Whānau Kāinga – Social housing and the provision of ‘public housing’ by central and/or local government. This includes claims regarding the adequacy of the provision of social housing by the Crown (both historically and today); mid-twentieth century policy of pepper-potting; the high prevalence of homelessness among Māori; and the high representation of Māori on the social housing register and who access the emergency housing special needs grants.

(d) Hauora – Relationship between poor physical and mental health (and other socio-economic factors) and housing. This includes claims that raise concerns about the negative health outcomes experienced by Māori as a result of inadequate housing. These claims could be both historical and contemporary, including a relationship between poor housing and other socio-economic factors such as education and employment.

The deadline for the research programme has been extended and is set to be completed in early June 2023.’

Data above sourced from Waitangi Tribunal, 10 January 2023.

<https://forms.justice.govt.nz/search/WT/>.

Referencing the following:

[Waitangi Tribunal, Memorandum-directions of the Tribunal Panel confirming next steps in the Wai 2750 - the Housing Policy and Services Kaupapa Inquiry, 16 Sept 20 \(Wai 2750, #2.5.25\)](#)

[Waitangi Tribunal, Memorandum-directions of Judge C T Coxhead confirming the next steps in respect of the Housing Policy and Services Kaupapa Inquiry, 12 Nov 20 \(Wai 2750, #2.5.27\)](#)

[Waitangi Tribunal, Memorandum-directions of Judge C T Coxhead regarding how to progress the remainder of the Wai 2750 inquiry, 7 Dec 22 \(Wai 2750, #2.6.41\)](#)

4. Explanation of CHP’s funding model provided by MHUD

Only registered CHPs can access IRRS and operating supplement funding. Registered CHPs charge eligible tenants (taken from MSD’s social housing register) an income related rent of 25% of their income. The difference between the rent paid by the tenant and market rent is paid by the Crown as the Income Related Rent Subsidy.

Previously, registered CHPs have also been able to submit proposals for an operating supplement. This allowed for a portion of the development costs to be capitalized up-front for the provision of

new housing supply. For consortiums that include a registered CHP and a developer undertaking the provision of new supply, all IRRS and operation supplement payments must go through the registered CHP in the first instance, which then pays the developer. Registered CHPs must retain sufficient funds from these payments to ensure that they are able to provide effective tenancy management services (including on-going maintenance as necessary) and to ensure ongoing organisational viability.

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Appendix 1. Housing policy changes 2023

Initiator	Policy name	Role and aim of change	Stage of change
Future for Local Government NZ	He Matawhāriki, He Matawhānui, the draft report on the Future for Local Government for change for 30 year future	To develop a more community-focussed, citizen-centred system	Webinars underway, submissions called and close 28 February. Report and recommendations to follow.
Kāhui Tika Tangata, the Human Rights Commission	Housing Inquiry	Discussion paper on accountability for Māori	Released 10 February
Kāinga Ora	Infrastructure Acceleration Fund	To enable Māori housing in places of need	In progress
Ministry for the Environment	NPS Urban Development Guidance on Housing and Business Development Capacity (HBA's)	To ensure analysis is made and used in local government planning	Updated May 2022 Tier 1 and 2 Local authorities to include in long-term Plans
Ministry for the Environment	Resource management system reform	More integrated strategic long term planning for transport, infrastructure, housing, climate resilience and environmental protection, and additional change	Public response to Natural and Built Environment Bill and Spatial planning bill closed 5 Feb
Ministry of Business	Review of building consent system	To address barriers and opportunities	Report anticipated 2023

Innovation and Employment			
NZ Government	Future Development Strategy for local government	To review environmental change and adapt planning	Reviews underway
NZ Government	NPS-UD Housing and Business Building development capability assessment	Tier 1 and 2 cities required to analyse demand provide for growth through their Long-Term Plans	Ongoing Recent and ongoing amendments being made
Te Puni Kokiri	Sorted Kainga Ora	Financial capability training based on whānau	Underway
Te Tūāpapa kura Kāinga, Ministry of Housing and Urban Development	Homelessness Action Plan Phase One 2020-2023	Prevent or limit homelessness Increase housing supply and services	18 Action items reviewed and reported August 2022
Te Tūāpapa kura Kāinga, Ministry of Housing and Urban Development	MAIHI Ka Ora	Led by MHUD in wananga with Te Matapihi 1000 houses built 700 houses repaired Collaboration and service provision Infrastructure for housing	Underway MAIHI Ka Ora, Ka Marama provides monitoring updates on data
Te Tūāpapa kura Kāinga, Ministry of Housing and Urban Development	Whai Kāinga Whai Oranga	Funding for housing	Part way through budget