



MINISTRY OF BUSINESS,
INNOVATION & EMPLOYMENT
HĪKINA WHAKATUTUKI

He Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy

Directions 2014 to 2025



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New Zealand Government

He rautaki tēnei hei tautoko i ngā moemoeā ā tāngata, kia whirinaki te tangata ki te pakitara o tōna whare āhuru. Ka whakaatu tēnei rautaki i te tautoko ā-kāwanatanga mō ngā hōtaka whare noho i aratakina e Ngāi Māori.

The role of this strategy is to support people's aspirations to have reliable and appropriate housing. This strategy shows how the government will support Māori-led housing programmes.

Wāhinga Kōrero nā te Minita mō te Whare Noho

Tēnā koutou rau rangatira mā.

E koa ana au ki te whakaatu i *He Whare Āhuru He Oranga Tāngata – Te Rautaki Whare Noho Māori* mō te taha ki te Kāwanatanga o Aotearoa.

E whakaatu ana te rangahau me ngā tatauranga atoato ko te iwi Māori te tino hapori i Aotearoa e noho apiapi ana, e noho ana hoki i ngā whare kikino.

E whakaatu ana hoki he iti iho ngā Māori e whiwhi ana ki ō rātou ake whare. Mō ētahi atu, kāore e nui ngā kōwhiringa whare noho mā rātou, ā, me tautoko te kāwanatanga i te whare noho mō rātou.

He mea nui ki a tātou katoa he whare āhuru, he whare hauora, e tika ana te utu. E whakarite ana *He Whare Āhuru He Oranga Tāngata – Te Whare Rautaki Māori* i ngā huarahi e ono hei whakapai ake i te whare noho mō ngā whānau Māori. Inā pai ake te whare noho ka pai ake ngā hua pāpori me ngā hua ohaoha mō Ngāi Māori.

E mōhio pai ana te kāwanatanga ki ngā tūmanako o Ngāi Māori, o ngā iwi hoki, ki te ārahi i ngā whakapikinga o te whare noho mō ō rātou tāngata, me te tūmanako ki te hanga whare ki ngā papakāinga. Waihoki ka mōhiohia te uara ki a Ngāi Māori o te whare noho tika me te whiwhi ki ō rātou ake whare. Ka mōhio pai te kāwanatanga ko te whakapaitanga ake o te whare noho he tino wāhanga nō te tirohanga pūmau mō Ngāi Māori ki te whakahaere i ōna kaupapa me te oranga pai mā ngā whānau o nāiane me ngā whakatipuranga a muri ake nei.

Kua whakawhanaketia He Whare Āhuru i te wā e whai wāhi ai a Ngāi Māori ki te whakahaere i te whare noho. Mā ngā whakahoutanga Whare Noho Pāpori me te hōtaka whare noho utu tika a te kāwanatanga ka āhei ai ngā rōpū Māori ki te whakawhānui ake i te mahi whakahaere i roto i te wāhanga whare noho. Ko te kapenga tuatahi mō ngā whenua tuhene o te Karauna me Te Kaporeihana ā-Whare o Aotearoa i raro i ngā whakataunga Tiriti he huarahi ki te whakawhanake i te whare noho mō Ngāi Māori

Ko te kaupapa o He Whare Āhuru kua tae ki te wā tika ki te whakawhanake i te wāhanga whare noho e ārahina ai e Ngāi Māori. Ko te tikanga ka tino piki ake te nui me te kaha o ngā rōpū Māori e hanga whare ana, e whakahaere ana i ngā whare rēti utu tika, me te whakawhanake i ngā hōtaka whiwhi whare mō ngā whānau Māori. Ka tū tahi ēnei me ngā hōtaka kāwanatanga e whakapiki ai i te whare noho mō ngā iwi whenua e hiahia nui ana.

Tekau tau te roa o He Whare Āhuru mai i te tau 2014 ki te tau 2025, ā, ka whakarite i ngā whāinga whakatara. E mōhio ana au, inā mahi tahi ai te kāwanatanga me te tāngata whenua ka tutuki ēnei wawata.

Honore Nick Smith

Minita mō te Whare Noho

Foreword from the Minister of Housing



Tēnā koutou rau rangatira mā.

I am pleased to present *He Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy* on behalf of the New Zealand Government.

Research and official statistics show that more Māori than other New Zealanders are affected by overcrowding or live in substandard housing. They also show lower levels of home ownership. Others have limited housing choices and need government assistance with their housing.

Safe, healthy and affordable homes are important to us all. *He Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy* sets out six directions to improve the way Māori whānau are housed. Better housing will support improved social and economic outcomes for Māori.

The government acknowledges the ambitions of Māori and iwi to lead improvements in housing for their people, their desire to build on papakāinga land, and the value they place on better housing and home ownership. It recognises

that improving housing is part of a long-term vision for Māori to control their own affairs and provide a better future for whānau now and for future generations.

He Whare Āhuru has been developed at a time when there are new opportunities for Māori to take a greater role in housing. The social housing reforms and the government's affordable housing programme provide opportunities for Māori organisations to grow their role in the housing sector. Right of first refusal over surplus Crown and Housing New Zealand land stemming from Treaty settlements provides a further opportunity to develop housing that is unique to Māori.

Underlying *He Whare Āhuru* is the assumption that the time is ripe for the development of a Māori-led housing sector. This means that there will be significant growth in the number and scale of Māori collectives involved in building houses, managing rental tenancies, providing affordable rentals, and developing home ownership programmes for Māori whānau. These will sit alongside government programmes to improve housing for citizens in greatest need.

He Whare Āhuru has a 10-year timeframe, from 2014 to 2025, and sets challenging goals. I am confident that, working together, the government and our tangata whenua can make these changes happen.

Hon Nick Smith

Minister of Housing

Wāhinga Kōrero nā te Minita tuarua mō te Whare Noho

E ngā mana, e ngā reo, e ngā karangatanga maha, tēna koutou katoa.

E koa ana au ki te mahi tahi me te Minita o te Whare Noho, a Honore Nick Smith, ki te whakaatu i *He Whare Āhuru He Oranga Tāngata – Te Rautaki Whare Noho Māori*.

E mihi maioha ana au ki ngā kaitautoko o He Whare Āhuru. E kīia ana, ‘Mā tōu rourou, mā tōku rourou, ka ora ai tātau’ – inā mahi tahi ai tātau ka piki te ora o te hapori.

He Whare Āhuru tētahi pukapuka titiro whakamua, ā, ka noho hei kaupapa mō te kōrerorero i waenganui i te kāwanatanga me te tangata whenua e pā ana ki te tutukitanga o ngā hua pai tae noa ki te tau 2025. He Whare Āhuru tētahi rautaki wawata, nā te mea ka whakaaturia ngā āheinga whare noho whānui e pā ana ki a Ngāi Māori.

Ka whakaatu He Whare Āhuru i tō tātou hiahia ki te tino rangatiratanga nā te mea ka whakatakotoria te huarahi mai i te whakamauru ā-whakatipuranga ki te rangatiratanga, ā, ka whakatūturuhia te whiwhi o ngā iwi, o ngā hapū, o ngā whānau hoki ki ngā whare āhuru kia puāwai mai ai rātou i ō rātou hapori ahakoa ko hea tērā.

He tokomaha ngā Māori kāore e whiwhi ana ki ō rātou ake whare. Kua kī ngā whānau he tino whāinga te whiwhi ki te whare. Ko te hoki ki te hau kāinga me te mahi tahi ki te whiwhi ki te whare he huarahi e tika ana kia horapa tahitia i tēnei wā.

Ko tā He Whare Āhuru he tirohanga whānui kia kite i ngā āheinga ohaoha i roto i te whare noho me te mahi tahi kia mōhio ai he aha aua āheinga. Nō reira, ka taea e ā tātou tamariki me ō rātou uri te whakarite i a rātou i runga i ō rātou ake whenua. Tērā pea, mā tēnei e mahi tahi ai ngā kaunihera, ngā kaiwhiwhi whenua me ngā pakihī mō te oranga o te hapori me tō rātou rohe.

He mahi tā ngā kaiwhakarato whare ki te tautoko i te whānau, i te hapū, i te iwi hoki kia noho i roto i te whare noho pāpori utu tika. Kua roa te wā e hiahia ana a Ngāi Māori ki te tautoko i a rātou anō.

Mā te whakakaha i te whakahoutanga Whare Noho Pāpori ka āwhinatia te iwi ki te whai tautoko i te whakatipunga o tō rātou kaupapa rawa kia pai ake ngā whare noho mō te whānau.

Ko te whakapakari o te whānau ka puta mai inā manawanui te kāwantanga ki te tuku rawa ki ō Ngāi Māori hiahia kōhukihuki e pā ana ki te whare noho a muri ake nei. E koa ana au i tēnei torohū me ngā āheinga ka puea ake i He Whare Āhuru.

Honore Tariana Turia

Minita Tuarua o te Whare Noho

Foreword from the Associate Minister of Housing



E ngā mana, e ngā reo, e ngā karangatanga maha, tēna koutou katoa.

I am pleased to join the Minister of Housing, Hon Nick Smith, in presenting *He Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy*.

I want to thank all those who contributed to the development of He Whare Āhuru. As we say, 'Mā tōu rourou, mā tōku rourou, ka ora ai tātau' – 'by your contribution and mine, we will have a better community'.

He Whare Āhuru is a forward-looking document and provides the foundation for engaged discussion between the government and tangata whenua as it relates to achieving positive housing outcomes until 2025. He Whare Āhuru is also an aspirational strategy in that it highlights the opportunities that exist within the whole continuum of housing as they relate to Māori experiences and realities.

He Whare Āhuru reflects our desire for tino rangatiratanga because it is about providing pathways from inter-generational dependence to independence, and ensuring that iwi, hapū and whānau acquire warm, safe and dry housing where whānau are able to flourish in their community wherever that might be.

A significant proportion of Māori do not own their own home. Whānau have often said that one of the ultimate goals is to achieve home ownership. Returning home to their ancestral land and realising the opportunities to work collectively towards home ownership not only becomes feasible but is now an affordable option to explore together.

He Whare Āhuru is also about taking a wider perspective to recognise the economic opportunities in housing and working together to realise what those opportunities are so our children and our children's children see a brighter future on their land and on their own terms. This may mean greater collaboration between local government, landowners and local business working closer together for the greater good of the community and their region.

Māori housing providers have an important role in supporting whānau, hapū and iwi in social and affordable housing. The ability for Māori to house and care for their own has long been an aspiration held by many Māori. Unlocking the potential of the Social Housing Reform Programme to see how iwi can leverage off the growth of their asset base will also contribute to better housing outcomes for whānau.

Real change for whānau will come from a greater commitment from government to invest in their future urgent housing needs. I am excited by this potential and the opportunities that will arise as a consequence of He Whare Āhuru.

Hon Tariana Turia

Associate Minister of Housing

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1

He kupu whakataki – Introduction

Why a Māori Housing Strategy?

Māori have and always have had aspirations to live in housing of their own choice if they can. Those choices have changed over time from living in communal arrangements like papakāinga to intergenerational homesteads and home ownership on Māori land and general land. The movement of Māori seeking work from rural communities to urban centres saw demand for housing from the state increase.

As Treaty of Waitangi settlements progress, iwi and land trusts are increasingly focused on housing, including the utilisation of papakāinga land, as part of their aspirations to improve the well-being of their members. There are currently five accords with iwi which include commitments from the Crown to support iwi in meeting their housing aspirations for their members, and further relationship commitments are being established as part of upcoming Treaty settlements. The increasing aspirations of Māori to improve housing for their whānau and their desire to build on Māori and general land are opportunities for changing how Māori are housed in the future.

He *Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy* approaches Māori housing from two perspectives: improving housing outcomes for Māori and their whānau, and growing the Māori housing sector. He Whare Āhuru identifies six directions to improve housing outcomes for Māori.

He Whare Āhuru sets out planned government actions to improve housing for those in most need, and provides case studies to illustrate action led by Māori organisations to improve or develop housing. It identifies the opportunities arising from the Social Housing Reform Programme for Māori to take a more proactive role in housing. The release of Crown and Housing New Zealand land as it becomes available from right of first refusal may also enable more housing development. Stock transfers from Housing New Zealand may also help grow social housing managed by Māori organisations.

He Whare Āhuru also has a role to play in supporting the economic growth agenda of the Crown and Māori. *He Kai Kei Aku Ringa: The Crown-Māori Economic Growth Partnership* presents a shared vision for Māori economic development, with one of its goals being that home ownership for Māori households equals national averages by 2040. He Whare Āhuru is a key part of the pathway to achieve the home ownership goal.

To support the implementation of He Whare Āhuru, there is a need for a more coordinated approach across government agencies supporting the development of Māori housing. He Whare Āhuru identifies how government intends to address the recommendations on Māori housing from the Controller and Auditor-General's (2011) report *Government Planning and Support for Housing on Māori Land* and the New Zealand Productivity Commission's (2012) report on its Housing Affordability Inquiry.

Values and strategic context

Housing is a significant determinant of health and social well-being. Māori housing therefore must be considered within the broader whānau ora context. The whānau ora context is relevant because of the central role that access to affordable housing and home ownership plays in promoting community health, whānau stability and Māori social well-being.

Freedom of choice and increased access to a wider range of housing support options are central to He Whare Āhuru. He Whare Āhuru therefore seeks to empower whānau to better manage their own futures. To this extent He Whare Āhuru is about tino rangatiratanga. He Whare Āhuru sets out how the Crown will support Māori communities in the Māori housing space.

He Whare Āhuru promotes and fosters housing packages of care and support that are whānau-centred. It adopts a broad approach to addressing the needs and requirements of Māori communities in the housing sector. To be relevant, He Whare Āhuru must articulate a Māori housing sector response that makes sense and is well understood and can be articulated by those most affected by it.

For this reason a Māori-specific set of values has been integrated into the Māori Housing Strategy as a means of increasing Māori buy-in, acceptance and uptake, which is central to the future development of a Māori-led housing sector. The values which underpin He Whare Āhuru include:

<i>Ngā Taonga Tuku Iho</i>	He Whare Āhuru recognises the centrality of those things passed down to Māori from their tupuna such as whenua.
<i>Kaitiakitanga</i>	He Whare Āhuru acknowledges the relationship which exists between Māori as kaitiaki (guardians) in relation to the whenua within the broader context of the environment and impacts upon it.
<i>Manaakitanga</i>	He Whare Āhuru acknowledges manaaki tangata or the obligation to take care of people as being central in discharging Māori leadership responsibilities.
<i>Te Kotahitanga</i>	He Whare Āhuru recognises the importance of working with purpose and in unity through coordination and collaboration with those around us.
<i>Whanaungatanga</i>	He Whare Āhuru acknowledges the strengths, skills and resources that can be harnessed from within local communities in order to improve Māori housing outcomes.

The development of a sustainable Māori housing sector would entail the following:

Māori housing provider capability

The establishment of high performing Māori housing providers resourced and capable of delivering effective Māori housing interventions, as well as providing for the coordination and integration of community-based wrap-around services. These support a diverse range of Māori community-based housing initiatives specifically designed to meet the housing needs of Māori, their whānau and respective communities.

Collaboration and partnership between Maori housing providers and communities

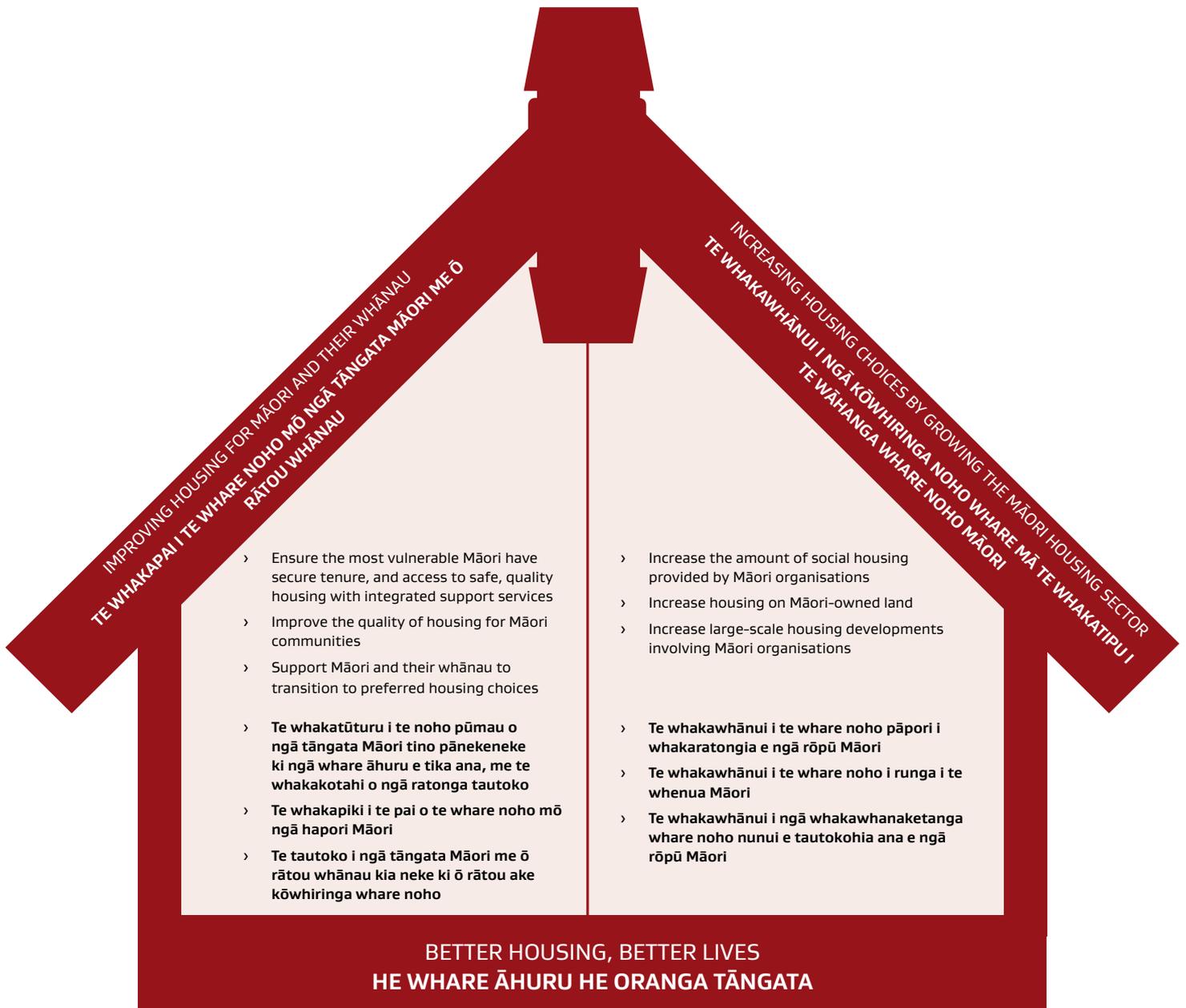
The establishment of a locality-based network of support consisting of Māori, their whānau and respective communities, and including community organisations offering expertise and resources pivotal to localised whānau ora network support and leadership. He Whare Āhuru recognises that this provides the key platform for establishing the credible Māori housing sector leadership that is central to the development of a Māori-led housing sector.

Information, systems and technology

The establishment of an information support platform for housing systems development and associated technology design and implementation (eg Māori housing toolkit design and training) critical to the development of a Māori-led housing sector.

He Whare Āhuru envisages a future in which Māori potential can be fully realised through a happy, healthy and productive lifestyle, and where affordable, high quality housing, sustainable home ownership, and ongoing participation and engagement in a Māori-led housing sector are not only possible but in fact a reality.

He Whare Āhuru He Oranga Tāngata – Better Housing, Better Lives



Kaupapa

The kaupapa for He Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy is Better Housing, Better Lives.

He Whare Āhuru has six directions to be implemented over the 10 years to 2025. It aims to give individuals and whānau more opportunities to improve their housing. Growing the Māori housing sector will provide a greater range of housing choices for Māori, including the opportunity to live on their papakāinga land.

Māori housing yesterday, today and tomorrow

Historical analysis of census data shows that in 1926 about 75 percent of Māori whānau (based on those who were identified as Māori at the time of the census) lived in homes they owned, mostly in rural areas, compared to about 60 percent of European households. The number of Māori whānau owning homes dropped sharply and by 1945 was less than for Europeans. The gap continued to widen as European home ownership rates rose (Thorns & Sedgwick, 1997).

Census data between 1991 and 2006 on the proportion of the Māori population living in owner-occupied homes in the main urban areas shows a decrease from 54.1 percent in 1991 to 40.4 percent in 2006. This decrease was not limited to major urban areas. The proportion of the Māori population in secondary and minor urban areas living in owner-occupied homes also declined by nearly 20 percent over the same period. In rural areas home ownership remained higher and showed less decline – from 55.5 percent in 1991 to 54.2 percent in 2006 (Flynn, Carne, & Soa-Lafoa’i, 2010).

The consequence of this decline in home ownership was an increase in the number of Māori whānau who became long-term renters, either in the private sector or as Housing New Zealand tenants.

Māori households are diverse, and may include a mix of Māori and non-Māori parents and caregivers. Social and economic pressures influence housing choices for whānau, including the extent to which they are reliant on the state for support.

The distribution of the Māori population today across the different types of housing tenure is shown in Figure 1.



Figure 1. The Māori housing continuum: Where Māori live today

Figure 1 shows that Māori are significantly over-represented on the left-hand side of the housing continuum. People of Māori descent made up 14.6 percent of the New Zealand population in the 2006 census and 14.9 percent in the 2013 census. About a third of all state houses are occupied by Māori tenants and Māori represent 28 percent of households receiving the Accommodation Supplement. Māori home ownership rates are also significantly lower than for the whole population.

He Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy is intended to support a future where Māori are not disproportionately represented as social housing tenants, where Māori who do rent are able to exercise freedom of choice in terms of who their landlord might be, and where more Māori have the opportunity to own their own homes, or to be working towards home ownership should they choose to do so.

Underlying He Whare Āhuru is the assumption of significant growth in the number and scale of Māori collectives involved in building houses, managing rental tenancies, and developing new options to promote greater home ownership amongst Māori communities including increased opportunity to access home ownership on Māori-owned land. Those options which are uniquely Māori will be available over and above mainstream options to provide greater choice and better access to good quality housing.

If the directions in He Whare Āhuru are implemented, in 2025 we would expect to see more Māori on the right-hand side of the housing continuum, and more with Māori as their landlords, as home owners or working towards home ownership. He Whare Āhuru provides a pathway for the goal set in *He Kai Kei Aku Ringa – The Crown-Māori Economic Partnership*, that home ownership and savings equal national averages by 2040.

Action areas and priorities

He Whare Āhuru sets six directions for the period 2014–25. Under each direction, areas for action over the period 2014–25 are identified. Priorities are set for each direction for 2014–17, where commitments have already been made, or action is planned.



TE HUARAHI
TUATAHI –
DIRECTION ONE

ENSURE THE MOST VULNERABLE MĀORI HAVE SECURE TENURE, AND ACCESS TO SAFE, QUALITY HOUSING WITH INTEGRATED SUPPORT SERVICES

Access to shelter is a fundamental human right. Having stable, safe housing is critical for well-being; it impacts on the ability of vulnerable people to access the support they need and to participate in their communities, and for children to maintain their schooling.

The quality and affordability of housing is closely linked to health outcomes. Children of whānau that move frequently may struggle to keep up with their education, and health may suffer if housing is overcrowded.

Māori are over-represented among those facing serious housing deprivation. A report based on 2006 Census data found that 11,730 Māori were living in deprivation. Of these, 1,290 were homeless, 235 were in emergency accommodation, 1,056 were in commercial accommodation and on marae and 9,149 were in severely crowded permanent private dwellings (Amore, Viggers, Baker, & Howden-Chapman, 2013).

Some whānau may require assistance to sustain their housing tenure because they have rental debt, lack money to pay a bond, or have a bad record as a tenant. The support they may require includes home management, budgeting, and developing an understanding of the responsibilities of being a tenant.

Assistance with housing may only be part of the picture. Some whānau members may have complex needs that require support and connectedness, which could include, for example, discharged prisoners and people with drug and alcohol addictions. They would benefit from a housing environment tailored to their needs, which could include one which recognises Māori values. The case study about He Korowai Trust in Kaitiāia describes the Trust's innovative approaches to supporting the complex needs of very vulnerable whānau.

Since April 2014, as part of the social housing reforms, needs assessment for social housing, which was previously done by Housing New Zealand, has been carried out by the Ministry of Social Development. The Ministry's Work and Income and Senior Services will be able to consider a range of people's social needs, with housing included alongside employment,

income and other social services, and will look to integrate services to meet the needs of vulnerable people.

The Whānau Ora approach to whānau support assists whānau to achieve their goals and aspirations. Providers work with whānau to increase their capability in a range of areas such as income generation, employability, technological literacy, healthy lifestyles, and effective parenting. For some whānau, maintaining their housing may be an important part of achieving their goals.

The case study of Te Rūnanga o Kirikiriroa later in this document illustrates an integrated approach to services for Māori whānau.

The Ministry of Business, Innovation and Employment (MBIE) provides advice and information to landlords and tenants on their rights and responsibilities, including guidance on how to prevent and how to sort out tenancy problems. Information is available via MBIE's website and helpline: 0800 TENANCY (0800 83 62 62).

Ngā wāhanga mahi – Action areas 2014–25

- › Increase the availability of tenant education and support for Māori and their whānau who face difficulties in sustaining their housing tenure.
- › Increase access to client-centred services, which include tenancy management.
- › Develop suitable housing options for vulnerable individuals and whānau based on Māori values.

Ngā whāinga matua – Priorities 2014–17

- › Include tenancy management into existing wrap-around services where appropriate.
- › Increase the amount of housing for vulnerable groups based on Māori values.

“So, our dream essentially is to be able to achieve our three key strategies. We want to be able to look after the vulnerable and make sure they are housed and we want to make sure that everybody is able to hop on the bottom rung of affordable home ownership.”

– Ricky Houghton – He Korowai Trust



CASE STUDY

HE KOROWAI TRUST

He Korowai Trust in Kaitiāia was established in 2000. The community that the Trust services is about 63 percent Māori. In some pockets up to 95 percent of the population receive some form of government assistance. About 37 percent of the population serviced by the Trust are single parents and the average income is approximately \$21,000 per annum.

These communities can be relatively isolated and some are inaccessible at various times of the year. There is a higher proportion of substandard housing conditions than in other geographic areas in New Zealand.

The Trust's mission is developing tino rangatiratanga, which they interpret as helping whānau to achieve their full potential. Their strategy for achieving this mission is – *To deliver ordinary social support services in an extraordinary way.*

The housing strategy developed by the Trust has three key components. The first deals with the most vulnerable populations who require support with mental health issues and/or disabilities. The second involves supporting those people who are already in home ownership to maintain stable tenure. The third component of the strategy is to staircase those who are able into home ownership.

The Trust has an established track record providing pre-eviction housing assistance as well as support for the homeless throughout the Far North. Funding from the ASB Community Trust enabled two full-time positions to be established to support whānau at risk of eviction, in an effort to reduce the impact of mortgagee sales on local Māori communities.

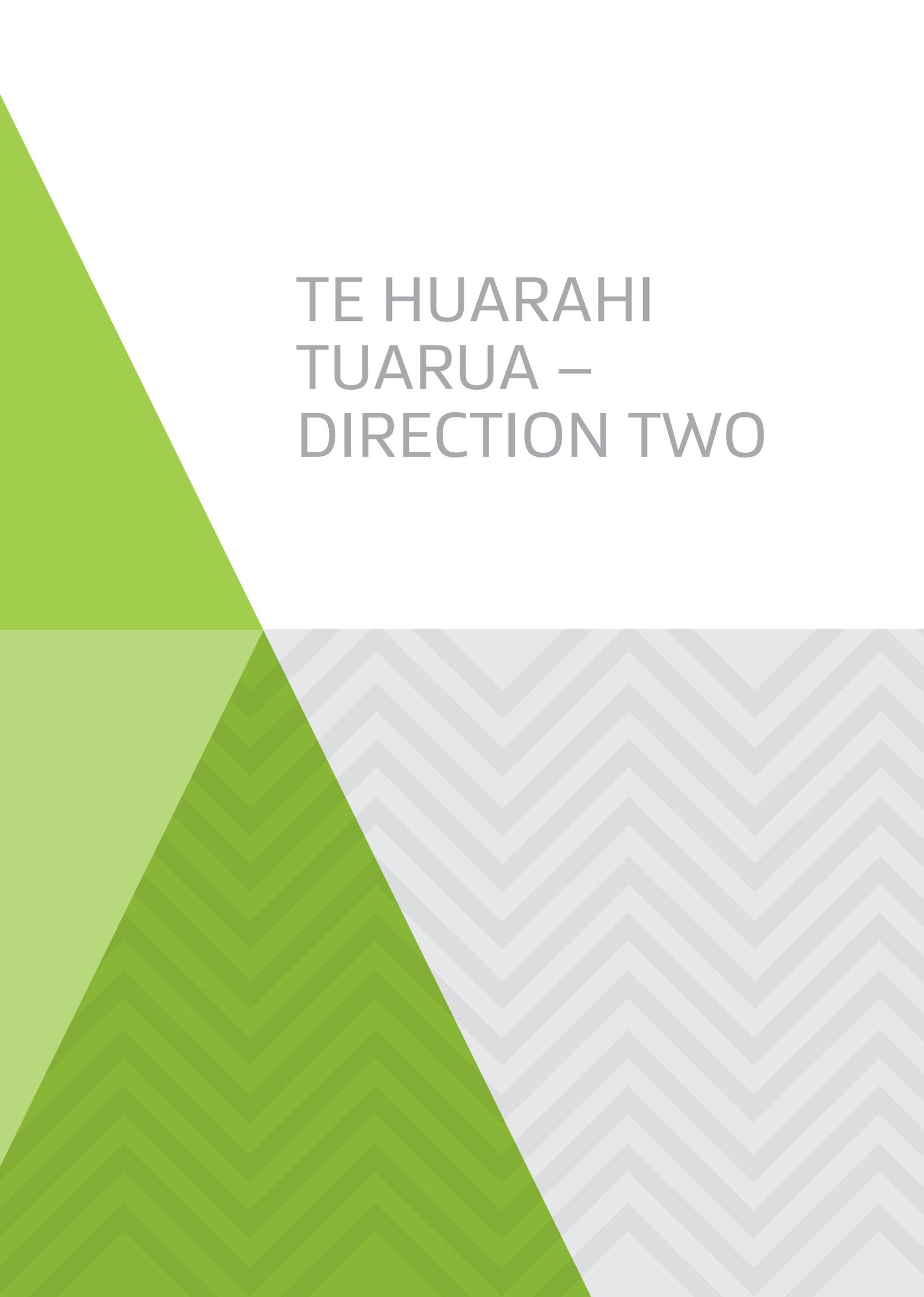
This enabled the Trust to work with the landlords most affected by rental arrears and to provide budgeting and financial management support to high-needs communities.

The Trust's most recent venture is the Whare Ora Project. This has culminated in the relocation of 18 houses from Auckland to Kaitiāia, which it plans to allocate to highly deprived whānau. The project focuses on delivering packages of care and support to whānau living in substandard housing conditions. The Trust hopes to staircase these whānau into affordable home ownership over time through the delivery of wrap-around social support services.

The emphasis of the project is to provide for more sustainable living in an alcohol, drug and violence free environment. In addition to the homes, He Korowai Trust has plans to build a kōhanga reo, a micro business hub and communal gardens.

The criteria for people wishing to access support through He Korowai Trust specifically target those who have been refused assistance elsewhere. That is, the access criteria fall outside the scope of eligibility criteria for all iwi and government agency assistance.

These whānau are the most vulnerable and the hardest to reach. What they need is a menu of housing support options that help them make lifestyle choices that do not put their housing tenure at risk, and that give them stability moving forward.



TE HUARAHI
TUARUA –
DIRECTION TWO

IMPROVE THE QUALITY OF HOUSING FOR MĀORI COMMUNITIES

New Zealand now has overwhelming research evidence about the advantages of reducing exposure to household crowding and the benefits of home insulation and home heating on health and school attendance (Free, Howden-Chapman, Pierse, Viggers, & Housing, Heating and Health Study Research Team, 2009; Howden-Chapman, Baker, & Bierre, 2013)

Overcrowded households (in particular where sleeping conditions are overcrowded) increase the risk of rheumatic fever (Jaine, Baker, & Venugopal, 2011) and other communicable diseases. Cold, damp housing is one of the most common problems and is strongly associated with poor health and respiratory conditions.

Māori in low-income households are also over-represented in hospitalisations associated with injuries sustained in the home due to hazards and a lack of safety devices resulting in falls and injuries in both children and adults (Keall, Baker, Howden-Chapman, Cunningham, & Cunningham, 2012). For ACC, injuries in and around the home account for the largest volume of claims, and slips, trips and falls account for 45 percent of home injuries. It is estimated that around 30 percent of home fall injuries are caused by environmental factors such as poor maintenance, slippery surfaces, paths, steps and stairs, and poor lighting.

Overcrowding is linked to the availability and affordability of housing. Ways of increasing the supply of affordable housing are discussed later in He Whare Āhuru.

There are a number of programmes to address unhealthy and inadequate housing.

The EnergyWise Home Grants Scheme developed in 2004 for the retrofitting of home insulation in homes and administered by the Energy Efficiency and Conservation Authority (EECA) was rebranded as the Warm Up New Zealand: Healthy Homes programme in September 2013. EECA works with project partners to target households known to be at high risk from illnesses linked to cold, damp housing. The programme provides grants for up to 60 percent of the cost of insulation. Project partners, such as trusts, primary health organisations and iwi, will top up the government grants to provide free insulation to eligible households.

The programme targets low-income households for home insulation, particularly households occupied by children, and/or the elderly where there is a high risk of developing a health condition affected by cold, damp housing. The programme will run for three years from 2013 and aims to assist 46,000 low-income households.

The Auckland-wide Healthy Homes Initiative, led by the Ministry of Health, operates across greater Auckland, as part of the Rheumatic Fever Prevention Programme. Auckland has one of the country's highest incidence rates of rheumatic fever. Whānau identified as at-risk receive help from a support worker who assesses their housing conditions and offers help as needed to reduce household crowding and improve the family's housing conditions. This might be arranging for insulation, supplying curtains, making household repairs to ensure the home is warm, or relocating to a larger home through a social housing provider.

The government is currently trialling a Warrant of Fitness standard for rental housing in Housing New Zealand properties. The standard is designed to measure whether rental housing meets basic health and safety requirements essential for a healthy living environment.

Sub-standard housing is a significant issue in some rural areas, especially where housing has not been well maintained or is poorly serviced. Loans for repairs to housing on Māori-owned land are available to home owners under the Kāinga Whenua loans scheme. Home owners that meet income criteria may be able to get help from Work and Income to help meet the cost of essential repairs.

In 2014/15 new funding will allow a pilot programme to provide grants to iwi and other collectives to allow them to hold a fund for small loans or grants to home owners for repairs to their sub-standard housing in rural

areas. It is expected that this fund will be used to complement other housing and community development initiatives.

Ngā wāhanga mahi – Action areas 2014–25

- › Reduce overcrowding.
- › Consider the extension of the Warrant of Fitness programme for rental housing.
- › Increase the number of houses that are insulated.
- › Improve sub-standard rural houses.
- › Increase education and funding for home repairs and maintenance.

Ngā whāinga matua – Priorities 2014–17

- › Reduce rheumatic fever: The government has a five-year target of reducing the incidence of hospitalisations for acute rheumatic fever by two-thirds to 1.4 cases per 100,000 people per year by June 2017.
- › Reconfigure the state housing portfolio to better match the size and location of houses to the requirements of today's families.
- › Increase the number of houses that are insulated. The Warm Up New Zealand: Healthy Homes programme has a target of providing insulation to 46,000 low-income households by 2015/16.
- › Reduce the number of sub-standard rural houses, through the Rural Regeneration Fund and increased uptake of the Kāinga Whenua loan for home repairs.

MAKING HOUSING NEW ZEALAND HOUSING MORE HEALTHY

- › All state houses have been insulated, where this is possible, given the building structure.
- › The Housing New Zealand Home Extension Programme aims to add one or two new bedrooms to 2,000 Housing New Zealand houses to provide warm, dry, improved homes that match the size of tenants' families. This will be primarily in Auckland and other areas where there is high demand for larger housing.
- › Families assessed as having urgent or serious housing needs are prioritised for social housing if they have one or more children who have been hospitalised for lower respiratory tract infections in their current housing over the past two years, and their household is overcrowded. This includes families where people are still receiving treatment for rheumatic fever. This applies in Northland, Auckland, Bay of Plenty, Hawkes Bay, Capital Coast, Hutt, Waikato, and the Lakes and Tairāwhiti District Health Board areas.
- › A Warrant of Fitness for houses is being trialled.

CASE STUDY

A HEALTHY WHARE PROJECT – IMPROVING HOUSING IN MAKETŪ

Maketū is a rural, coastal, low-income community in the Western Bay of Plenty with a population of approximately 1,000; 50 percent of whom are Māori. The Maketū estuary is the landing place of the Te Arawa waka and is recognised as the ancestral seat of Te Arawa.

The Healthy Whare project aims to improve the health and safety of housing by engaging with whānau and the broader community who may have health and safety issues with their homes. The project arose as a result of the installation of a wastewater system, which identified a number of potentially dangerous and/or insanitary homes.

The Western Bay of Plenty District Council convened a working group recognising that there are a number of organisations who have an interest in improving housing quality in recognition of the health and safety benefits to be gained. These include reductions in the number of falls, injuries, respiratory illnesses, fire and the potential for rheumatic fever.

The working group brings together the Maketū community (Te Rūnanga o Ngāti Whakaue ki Maketū, Maketū Hauora and the Maketū Community Board), the District Council, government organisations (Te Puni Kōkiri, ACC, the Ministry of Social Development, the Bay of Plenty District Health Board, the regional public health service, and EECA), and altruistic businesses and trusts (Social Ecology, Habitat for Humanity, Te Arawa Lakes Trust and the Ngāti Whakaue Assets Trust).

The organisations involved in the project have provided a range of in-kind and financial

contributions. For instance, Te Puni Kōkiri has provided \$50,000 to employ a coordinator based at the Rūnanga and funds the assessment of homes. EECA will fund 60 percent of the costs of insulation for the households that qualify under the Warm Up New Zealand: Healthy Homes programme, and the Ngāti Whakaue Assets Trust and the District Health Board will meet the remaining 40 percent of the cost.

The project has commenced with community engagement, awareness raising, provision of information, assessments of homes and householder education/conversations. Some minor repairs have been undertaken where possible as the builder, electrician or plumber assessed the homes. These small repairs have had a positive impact for the whānau.

From these liaisons, issues that are important to the household and to the home itself have been identified. Once the issues are identified the whānau can make informed decisions regarding home improvements armed with a range of support from the agencies involved in the project as well as information on funding options, such as Kāinga Whenua loans.

To date, 20 homes have been assessed and a range of issues have been identified – from homes that require replacement to those that need minor electrical or plumbing repairs. The coordinator will work with the whānau in these homes to help them make informed decisions about home improvements, supported by the agencies involved in the project.

The working group is currently seeking funding from corporate sponsors and philanthropic organisations for homes requiring urgent repairs (for example, plumbing and wiring) for those whānau who have no other means of financing the required work.

This project will be evaluated and potentially used as a model in other communities.

“I said to my cousin and uncle 'Look why don't we fix the house up and try to get a mortgage or loan or something to do the work?' The one condition was that their two sons would have to help with it so that they could learn how to maintain the house. I would say that roughly \$16-\$17,000.00 was spent all because a shower had leaked. And that's a hard lesson to learn. If it had been fixed early on all it would have required was the cost of a tap washer.”

– Lynn Mott – Tū Whare Oranga



The left side of the page features several overlapping teal-colored geometric shapes. A large dark teal triangle points downwards from the top left. A smaller, lighter teal triangle points upwards from the bottom left. A horizontal teal bar is positioned in the middle left. These shapes meet at a central point.

TE HUARAHI
TUATORU –
DIRECTION
THREE

The bottom half of the page is filled with a repeating zigzag or chevron pattern. The pattern consists of multiple rows of light gray lines forming a series of 'V' shapes pointing downwards, set against a slightly darker gray background.

SUPPORT MĀORI AND THEIR WHĀNAU TO TRANSITION TO PREFERRED HOUSING CHOICES

Providing more housing choices for Māori, particularly home ownership, is seen by some iwi and other Māori organisations as an important way of improving the well-being of their members. Housing also has a role to play in Māori economic development, as it is a way for whānau to increase their assets. *He Kai Kei Aku Ringa: The Crown-Māori Economic Growth Partnership* identifies as one of its long-term goals that home ownership and savings for Māori households will equal national averages by 2040.

As at February 2014, 22,184 Māori were Housing New Zealand tenants. Longitudinal studies carried out by Housing New Zealand indicated that the most frequent reasons for tenants to apply for state housing were family and financial constraints. Stability of tenure, affordable rent and a responsive landlord were frequently given as reasons that tenants stayed in a state house (Laing, Mackay, Pfitzer, Pomia, Simler, Vailini, Fairbairn-Dunlop (2010); Laing, Kendall, & Smith, 2013).

While state housing is a good solution for immediate housing need, if it becomes a solution for successive generations of a whānau, it may limit their social and economic opportunities.

Social housing tenancies have been reviewable from 1 July 2014. Tenancy reviews are about ensuring housing is available for those most in need for the duration of that need. A Tenancy Review will involve the Ministry of Social Development working with tenants who are likely to be able to move to private accommodation to develop a plan to do so, where suitable accommodation is available. If required, this will be followed by a formal review of the tenant's ongoing eligibility. Additional support services may be available to help with the move. Tenants who are still in need of social housing will remain eligible, though tenancy reviews also provide an opportunity to ensure that the house they are in is appropriate for their needs.

For most social tenants, affordable rental housing and the Accommodation Supplement offer the most likely alternative to social housing in the medium term. If they are able to move to a housing provider that offers both

rental and affordable home ownership, there are good opportunities to move up the housing ladder and attain independence, while still remaining within their community and retaining their access to whānau support and schooling.

Moving to home ownership becomes a more likely option where whānau have a good understanding of what is needed for home ownership, a good savings record and access to a funding package that they can afford. For low-income Māori, home ownership is more likely to be attainable where rent-to-buy and other schemes to facilitate home ownership are available.

One element of preparing for home ownership is financial literacy – the set of skills and knowledge people need to make informed and effective decisions with their financial resources. Increased financial literacy and savings is one of the six goals of *He Kai Kei Aku Ringa: The Crown-Māori Economic Growth Partnership*. Whai Rawa, a savings programme established in 2006 by Te Rūnanga o Ngāi Tahu, is discussed in the Te Rūnanga o Ngāi Tahu case study later in this document. The Financial Education and Research Centre conducted a study of New Zealanders aged between 18 and 22 years old, which found that young Ngāi Tahu were more likely to have retirement savings other than KiwiSaver and were more likely to have attended financial management classes at school, and to have found those classes helpful (Stangl & Matthews, 2013).

Experience with the Low Deposit Rural Lending Programme (which operated from 1994–2008) showed that investing in support and advice for potential borrowers can be effective and reduce defaults on loans. Applicants for the

loan completed a home ownership education course that covered the financial implications and responsibilities of home ownership. They were advised to clear debts, save a deposit, and be ready for home ownership. Information and coaching support was provided for the first five years, which is the most common default period.

First home owners may qualify for the Welcome Home Loan. This is currently available to people who earn no more than \$80,000 (before tax) for one borrower and \$120,000 (before tax) for two or more borrowers. At least a 10 percent deposit is required. The amount that may be borrowed is related to house prices in the area.

First home owners (and some previous home owners who no longer have an interest in property) may be able to withdraw most of their savings in the KiwiSaver scheme towards the purchase of a home. They may also be eligible for the KiwiSaver First Home Deposit Subsidy of \$1,000 for every year they have been a KiwiSaver member (a three-year minimum and five-year maximum applies).

The Accommodation Supplement may be available to home owners to assist with housing costs and enable them to retain their housing.

Māori wishing to live on their own land may qualify for the Kāinga Whenua loan scheme, which is available for building, buying or re-locating homes on multiple-owned Māori land. Applications can be from individuals or groups of owners.

Other opportunities may be available through housing schemes run by iwi and other organisations. The Housing Foundation case study describes the Foundation's model for assisting families to achieve home ownership.

Ngā wāhanga mahi – Action areas 2014–25

- › Provide support for Māori social housing tenants assessed as no longer eligible for social housing.
- › Increase savings for home ownership through KiwiSaver and alternatives (eg Whai Rawa).

- › Increase education about home ownership for prospective home owners.
- › Increase the number of rent-to-buy and other schemes to facilitate home ownership for low-income Māori.
- › Improve management of loan defaults.

Ngā whāinga matua – Priorities 2014–17

- › Assist whānau in social housing to transition to other alternatives when they are assessed as no longer eligible for a social rental.
- › Improve financial literacy – Goal 3 of *He Kai Kei Aku Ringa: The Crown-Māori Economic Growth Partnership Action Plan 2012 to 2017* is to consider options for education and home ownership schemes for whānau and households on low incomes, and ensure that financial literacy services are meeting the needs of Māori whānau.
- › Increase the uptake of Kāinga Whenua loans for home ownership.



CASE STUDY

THE NEW ZEALAND HOUSING FOUNDATION MODEL

The Housing Foundation is a charitable trust that supports low-income families into affordable housing. The Foundation develops housing often working with other partners, and provides the assisted home ownership programmes described below. It is supported by philanthropic organisations such as the Tindall Foundation, and has also received government funding towards the cost of its programmes. With the Tāmaki Collective, the Foundation is playing a key role in the Waimahia Inlet development at Weymouth (discussed under Direction Six).

The Foundation's model, where families partner with the Foundation to achieve home ownership, is seen by some Māori housing practitioners as a possible sustainable model for Māori housing. The Foundation's focus on building communities also resonates with Māori.

Affordable Equity

Families that have saved \$10,000 or more for a deposit can apply for the Affordable Equity programme. The family organises their own mortgage for a share of a new home built by the Foundation (for example, 75 percent). The remaining share is owned by the Foundation and both parties are represented on the property title. The Foundation does not charge any interest or rent for its share of the home.

The family can choose at any time to increase their ownership share by purchasing additional blocks of 5 percent. If they want to move on, they have the option to sell their share in the house either on the open market or back to the Foundation based on an independent valuation (less a management fee). When the property is sold, both the family and the Foundation get their share of any increase in the value of the property.

Affordable Rentals

The Affordable Rentals programme is open to first home buyers with a regular household income. These families frequently have debt and/or a poor credit record. They sign an occupancy agreement that gives them the right to occupy the home for up to five years provided they meet terms and conditions such as paying the rent on time and looking after the property. They are required to complete a budget and save for a deposit. If appropriate, the family may be required to attend a financial literacy education programme to help them clear debts and restore their credit record.

The occupancy agreement gives the family the right to purchase the property at the end of the term. If they stick to their financial plan or budget and meet the terms and conditions for their tenancy, after five years they have the right to take 75 percent of the increase in the market value of the property over the time they were renting it, as part of their deposit. The family will need to arrange their own mortgage from a bank or other financial institution.

Home Saver

The Home Saver programme is open to potential first home buyers with a regular household income, who have debt, no deposit and an income that is insufficient for them to pay down debt, save for a deposit or afford a market rent.

The house is rented to the family at 80 percent of market rent or at no more than 30 percent of their gross household income. They sign an occupancy agreement that gives them the right to occupy the home for up to five or seven years, provided they adhere to terms and conditions including paying the rent on time and looking after the property. The family needs to develop

a budget plan and take part in a financial literacy programme. They have to save a minimum amount each week towards a deposit as well as paying off debt.

At the end of the tenancy period, if the family have met the terms and conditions, they have the right to take 25 percent of the increase in the property value as a deposit to purchase their house. As it is unlikely that their household income and the deposit they have saved will be sufficient to fully purchase their house, the family can move to the Affordable Equity programme and buy a share in the house.



A HISTORY OF GOVERNMENT ASSISTANCE FOR MĀORI HOUSING

The first mortgage loans were made for Native Affairs homes between 1929 and 1945, generally for the development of housing associated with whānau dairy units on Māori-owned land. The former Department of Māori Affairs provided income-related interest rate loans to Māori to build on Māori land, largely in urban areas and towns, from 1945 until the late 1980s.

In 1985, the Housing Corporation of New Zealand (which later became Housing New Zealand) began operating the Papakāinga Lending Scheme. From 1994 Housing New Zealand also operated the Low Deposit Rural Lending Scheme (LDRL), which provided home ownership education training (contracting iwi providers) and certified eligibility for low-deposit home loans for low-income households. Both schemes continued until 2008. Between 1998 and about 2002, Te Puni Kōkiri also operated the Kapa Hanga Kāinga group self-build programme for Māori communities, in conjunction with the LDRL scheme.

After 2000, government's major focus in rural areas moved to assistance to community-based organisations, with the development of the Special Housing Action Zones programme and the Community Owned Rural Rental Housing Loans programme to support housing initiatives run by community organisations and trusts (2002–8). The Māori Demonstration Partnership Fund operated from 2008–10, providing a contestable fund for grants and low-cost loans to Māori organisations to help develop housing on multiply owned land.

In 2011 grants were made to Māori organisations by the Social Housing Unit from the Māori and General funds. Pūtea Māori was established with an allocation for 2012–15 to provide capital grants to Māori organisations developing housing for social, affordable and assisted home ownership. In late 2013, government introduced the Kāinga Whenua Infrastructure Grant and the Kāinga Whenua Project Capability Grant programmes. Further funding was allocated in Budget 2014 to support the repair and rebuild of rural housing, the improvement of housing on the Chatham Islands and the development of Māori social housing providers.

Government assistance for home ownership has been provided through the Welcome Home Loan since 2003, and through KiwiSaver, which began in 2007. Kāinga Whenua loans have been available since 2010 for people wishing to build on Māori land.



TE HUARAHI
TUAWHA –
DIRECTION FOUR

INCREASE THE AMOUNT OF SOCIAL HOUSING PROVIDED BY MĀORI ORGANISATIONS

In April 2010 the report of the Housing Shareholders Advisory Group, *Home and Housed: A Vision for Social Housing in New Zealand*, set out a picture of housing in the future:

“We envision a future in which the public, private, non-government sectors and iwi all work in concert to ensure that every New Zealander has decent, affordable housing. It is a future where help for people with the highest level of need goes hand in hand with opportunity for those who are ready to move on. It is a future in which all providers of social housing play to their natural strengths, concentrating on the core activities that they do best.” (p. 4)

The *Social Housing Reform Act 2013* put in place the arrangements to begin to bring this vision to fruition. The key features of the social housing reforms are outlined below.

THE SOCIAL HOUSING REFORMS

The social housing reforms are designed to create a social housing market that:

- › moves away from a model whereby government provides social housing primarily through ownership to a model where it purchases housing services and enables more choice for tenants
- › enables a larger percentage of social housing to be delivered by community housing providers
- › sees a less dominant role by Housing New Zealand to enable more community housing providers to enter the market
- › creates a level playing field between Housing New Zealand and community housing providers.

The government’s goal is 20 percent of the country’s social housing being provided by non-governmental organisations by 2017.

Since April 2014, people who would have previously applied to Housing New Zealand for a needs assessment for state housing now apply instead to the Ministry of Social Development. The Ministry’s Work and Income or Senior Services will be assessing them for social housing. If they are assessed as having high housing need they will be placed either in a Housing New Zealand house or in a house managed by a registered community housing provider that holds a contract with the Ministry.

The Community Housing Regulatory Authority is part of MBIE. Organisations that wish to become community housing providers will need to meet the requirements of the Authority for tenancy services, quality homes and prudent financial management.

The reforms mean that Māori organisations registered as community housing providers can now accept tenants who qualify for the Income-Related Rent subsidy to top up the rent they are assessed as being able to pay to the level of market rent.

The social housing reforms offer the potential for current Māori social service providers (such as those involved in Whānau Ora) to add a social housing component to their business, and become registered as community housing providers. This will allow them to take a direct role in provision of tenancy management for social housing clients, in areas where there is demand for social housing. The case study of Te Rūnanga o Kirikiriroa provides an example of how this might be managed.

The Ministry of Social Development contracts will not require registered community housing providers to directly own social housing. This means it is possible for organisations which are registered as community housing providers to provide tenancy management for social housing clients in leased housing, without the need to become involved in managing a property portfolio or property ownership. For example, houses could be owned by iwi or land trusts or other organisations which own land, and run by a rūnanga, iwi social arm or an urban Māori authority registered as a community housing provider.

If these houses for social rental are part of a housing scheme that also includes other rental housing and/or opportunities for home ownership, there is the opportunity for whānau who are social housing clients to transition to other forms of housing when their circumstances improve.

Purchasing existing state houses from Housing New Zealand with tenants in place ('stock transfers') may provide Māori organisations with the opportunity to develop or grow a social housing portfolio. Vacant, surplus housing made available for purchase by government agencies or Housing New Zealand, often under right of first refusal, could also be used to grow the housing portfolio.

Ngā wāhanga mahi – Action areas 2014–25

- › Increase the number of Māori organisations that are registered community housing providers.
- › Increase the amount of housing provided by Māori organisations for social housing.
- › Integrate social housing into housing schemes which include affordable housing and home ownership.

Ngā whāinga matua – Priorities 2014–17

- › Provide support to Māori organisations to register as community housing providers.
- › Develop tools and models for integrated housing schemes that include social housing.

“HNZ was only ever going to be solely a housing provider but not as far as providing other social supports like budgeting, like health, like justice support and other social interventions very closely connected to housing. For the very first time providers like us will be able to look after these needs as well as other needs out in the community.”

– Ricky Houghton – He Korowai Trust

CASE STUDY

TE RŪNANGA O KIRIKIROA CHARITABLE TRUST

Te Rūnanga o Kirikiriroa (Te Rūnanga) was established in the mid-1980s under the direction and guidance of the late Māori Queen Te Ātairangikaahu and Mayor Sir Ross Jansen. Te Rūnanga is an urban authority acknowledging the sovereign rights of mana whenua and tangata whenua of the Hamilton City area.

Te Rūnanga provides social, health, and education and training services and has also been active in developing a commercial arm with a large range of partnerships, alliances and a whānau ora network of 15 non-governmental organisations. In 1998 Te Rūnanga built a 15-bed youth residential home, and later purchased some commercial properties. Between 2010 and 2012 a kaumātua village of 14 units was built.

In 2012 Te Rūnanga established the Māori Housing Foundation, Ngā Rau Tatangi. The Foundation's vision is a mandated strategy from the trustees of Te Rūnanga:

"Home ownership is at the heart of economic and social wellbeing of Māori and Pacific Peoples through access to affordable, sustainable, intelligent housing design and development in sharing and caring communities – Whānau Ora."

The Enderley Affordable Housing Project is one of the projects delivered by the Foundation. It was driven by the fact that many kaumātua lived in substandard conditions, and suffered ill health and social isolation.

The first development, opened in February 2012, consisted of eight kaumātua rental homes (five two-bedroom and three one-bedroom units). The second development opened in October 2013 with a further six homes (four one-

bedroom and two two-bedroom units). Both of these developments were built on general land purchased by Te Rūnanga. A 50 percent funding grant was received from the Social Housing Unit for the second kaumātua village development.

An agreement with Rauawaawa Kaumātua Charitable Trust ensures that tenancy selection and continued wrap-around services enhance the quality and enjoyment of life for the kaumātua.

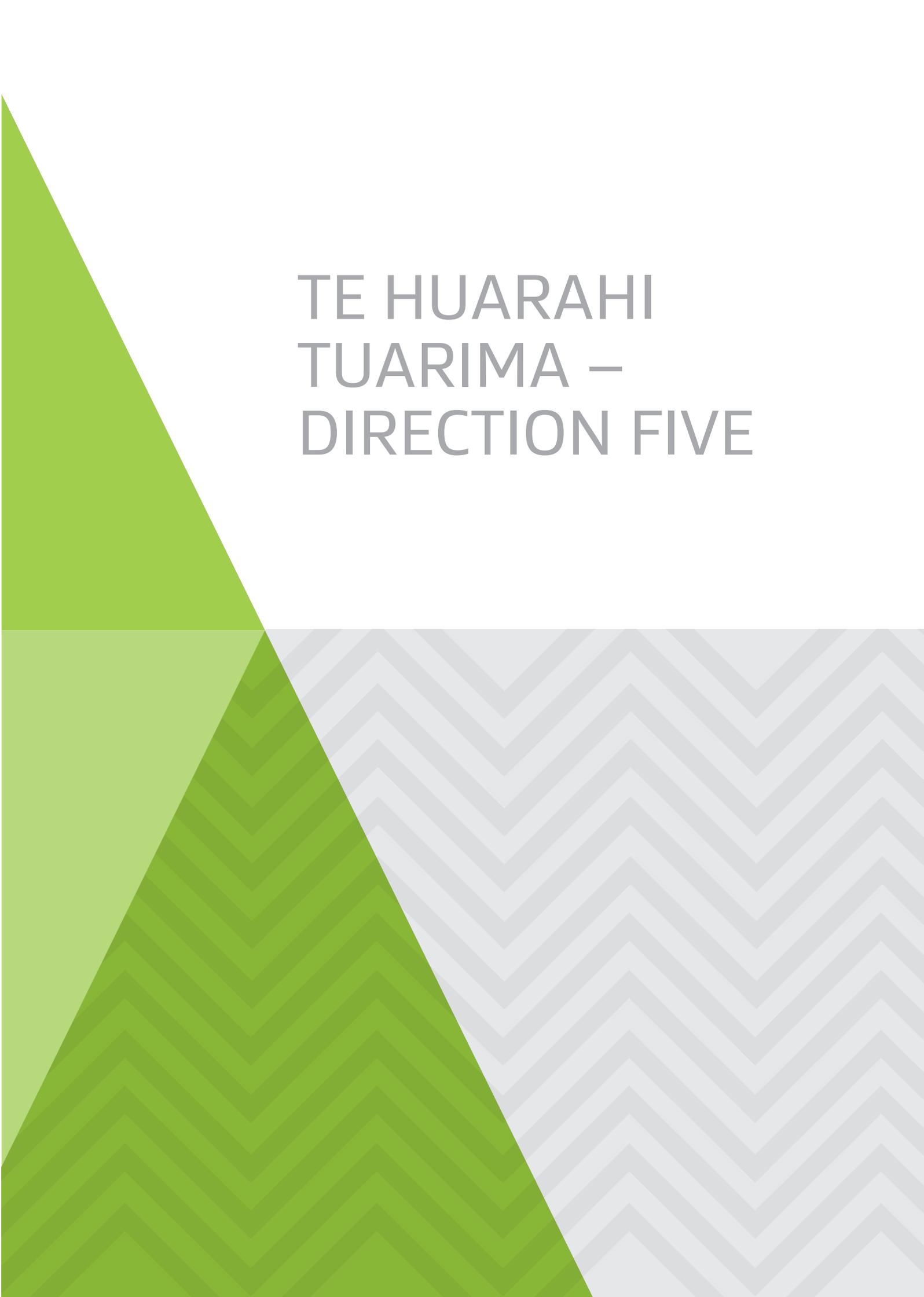
A new affordable housing development is currently underway, with 62 dwellings across Shakespeare Avenue and Tennyson Road, Enderley. The development will include a mix of two-bedroom and four/five-bedroom dwellings in villages within a village. The land was used for approximately 50 Housing New Zealand duplexes up until four to six years ago. Because the area was overrun with gang violence and the houses were in disrepair, demolition was seen as the best option economically and for the community. The land has lain bare since.

Te Rūnanga, in accord with their vision, bought the land from Waikato-Tainui and has advanced the housing development to "revitalise the community". Part of achieving this has been to engage the community through community meetings. Feedback has shown that the community is generally excited and very supportive. The issues raised are generally focused on finding employment for local adults and youth in the development. Some exciting innovations have also been brought to the meetings, such as shared gardens and a "food forest".

Te Rūnanga's proven track record in health and social service provision means that it is well positioned to provide social rental housing for tenants accessing the Income-Related Rent subsidy. It may also choose to play a more hands-on role in the delivery of integrated social support wrap-around services to social housing tenants, and could make a significant contribution to service development, service integration and whānau ora development. Te Rūnanga has also expressed an interest in the future transfer of Housing New Zealand stock.

Te Rūnanga does not want to confine itself to social and affordable housing. It is also exploring options to support whānau caught in the rental trap to transition into affordable home ownership through shared equity partnerships.





TE HUARAHI
TUARIMA –
DIRECTION FIVE

INCREASE HOUSING ON MĀORI-OWNED LAND

An important element of He Whare Āhuru is for more Māori to have the option of living on their own land. Living on their whānau, hapū and iwi whenua has special value for many Māori, linked to guardianship of resources to be handed on to future generations.

“Our kaupapa is simple, look around you, the house is only a small part, we build good sustainable homes on our land so we can pass this onto our children and they can to their children. Living in quality sustainable homes on our land – that is our kaupapa.”

– Rueben Taipari Porter – Unaiki Trust

In principle, building on Māori land would reduce the cost of housing, as the cost of the land does not need to be considered. In practice, there are many barriers to building on Māori land that do not apply to general land, including planning restrictions, lack of infrastructure such as connections to water and electricity, and gaining consent to build where there are multiple owners. Many of these issues were considered in the 2010 report from the Controller and Auditor-General, *Government Planning and Support for Housing on Māori Land*, and the 2012 New Zealand Productivity Commission report on its Inquiry into Housing Affordability.

The Auditor-General’s report recommended changes in the way both local authorities and central government dealt with Māori land:

- › improved local coordination by the agencies involved in providing advice and support
- › that local authorities build appropriate flexibility into district plans to allow housing to be built on Māori land and work with landowners with particularly suitable land blocks who want to build on Māori land
- › that the (then) Department of Building and Housing better target financial support programmes and work with other agencies to build the capacity of Māori organisations that plan to participate in housing.

The best example to date of the benefits of a coordinated approach at the local authority level is in the Western Bay of Plenty, where local land trusts, councils and government agencies have been working together on making it easier to build on Māori land. This includes development of a toolkit to assist with the development of papakāinga housing. The housing developments described in the Ngā Pōtiki a Tamapahore case study have benefitted from this.

For a small land trust, it is a major step up to move into housing development. Business capacity, capability and resourcing are key challenges, along with financial and funding support. The Social Housing Unit found that unsuccessful applicants for government funding to develop housing generally lacked critical tenancy, property and asset management skills, or had housing schemes that were not financially viable in the longer term.

The Kāinga Whenua programme provides funding for Māori collectives wishing to build on Māori land:

- › **Kāinga Whenua Loan** – This loan, underwritten by the government, is open to individuals or groups building single homes, and to whānau, hapū, and Māori Land Trusts seeking to build on Māori land, including land that hapū and iwi receive from

their Treaty settlements. Houses are required to be removable, unless another asset is used as security for the loan.

- › **Kāinga Whenua Infrastructure Grant** – This grant is available to assist with the infrastructure work required for new greenfield development on Māori-owned land, like water reticulation and the development of infrastructure from the main road to the building site for power, roading, curbs and channelling.

Officials are reviewing government funding programmes to ensure they provide a good basis for facilitating the delivery of housing schemes by Māori. The aim is to provide models and tools for aspiring providers to deliver housing development and to align government support to recognise the different stages of housing projects. These include dealing with governance and planning issues, project and infrastructure development, and obtaining either capital grants or loans to complete their housing development.

Given other pressures on government funding and the high cost of housing, sustainable growth in housing development by Māori organisations will ultimately depend on their ability to access private sector capital, and to develop housing schemes that are financially sustainable in the long term. The funding review includes addressing barriers to the uptake of the Kāinga Whenua loan scheme. Officials will also work with banks and other organisations to assess whether there is greater potential for private lending on papakāinga land.

The government has also been reviewing the *Te Ture Whenua Māori Act 1993* with the objective

of unlocking the economic potential of Māori land for its beneficiaries, while preserving its cultural significance for future generations. It is possible that changes made to the Act as a result of the review will also make it easier to build housing on the land.

One issue with home ownership on Māori land is that, because of the limited pool of potential owners, the capital gain that homeowners make on the sale of a house is likely to be small compared to owning property on general land. Different forms of home ownership may evolve over time as part of broader housing schemes to allow for succession and transfer between whānau. For example, as part of the planned papakāinga Ngāti Whātua o Ōrākei development at Ōrākei, mortgages will be underwritten by the iwi and there is a guarantee of purchase of the properties for up to 10 years for home owners who wish to realise their equity.

Ngā wāhanga mahi – Action areas 2014–25

- › Develop tools and models to support Māori organisations to set up sustainable housing projects on their land.
- › Ensure government funding assistance is effectively used to support sustainable housing schemes on Māori land.
- › Increase access to private sector funding for building on Māori land, including through Kāinga Whenua loans.

Ngā whāinga matua – Priorities 2014–17

- › Complete and implement the review of government funding assistance for housing development on Māori land.
- › Increase uptake of Kāinga Whenua loans.



“This is legacy development. If you go out to Papamoa a lot of the developments are high density. There are no dairies, no parks, no community. We want to develop something which we can drive past and hold our heads high because we know we have invested in a community.”

– Victoria Kingi – Ngā Pōtiki



CASE STUDY

NGĀ PŌTIKI A TAMAPAHORE

Ngā Pōtiki a Tamapahore is a Treaty settlement trust located in the Pāpāmoa/Mangatawa area of Tauranga. The Demographia Survey for the third quarter of 2013 identified Tauranga-Western Bay of Plenty as the second most unaffordable housing market in Aotearoa (Cox & Pavletich, 2013). Housing unaffordability is greater for Māori because of their lower incomes.

Ngā Pōtiki has identified three pou defining their future housing strategies and activities. These are Māori land development or papakāinga housing, general land greenfield and brownfield development utilising settlement land in the Pāpāmoa area, and repairs and maintenance to upgrade existing Ngā Pōtiki housing throughout Tauranga.

A survey undertaken in 2007 identified three priorities as a focal point for Ngā Pōtiki's future housing aspirations, in the following order:

1. kaumātua homes
2. whānau housing
3. an appropriate mix of affordable rentals and home ownership options.

This set the basis for housing development within the Ngā Pōtiki rohe. Six whānau homes were completed on Horaparaikeke papakāinga in 2010. In 2011 ten two-bedroom kaumātua units were built on land held by the Mangatawa Pāpāmoa Blocks Incorporation, and in 2013 a further two units were completed there. Funding has been approved for stage two of the development, for a further twelve four-bedroom

homes and for infrastructure to eight sites for home ownership through Kāinga Whenua loans.

In 2013 three whānau houses were also completed for the Pukekohatu Whānau Trust. Ngā Pōtiki has recently secured funding to build six two-bedroom kaumātua units and infrastructure to four house sites for Kāinga Whenua home ownership on the Pirihima Trust papakāinga.

Ngā Pōtiki is a deemed community housing provider under the government's Social Housing Reform Programme, and has signalled its intention to capitalise on any future transfer of Housing New Zealand stock in its rohe for the provision of social housing and affordable home ownership.

Ngā Pōtiki is also currently investigating shared equity and rent-to-buy home ownership options on the general land it will receive through its Treaty settlement. The return of this land provides an opportunity for larger scale housing development of up to 320 houses for commercial and social purposes. The land is situated within the eastern growth corridor zoned for residential development under the Tauranga City Plan.

Ngā Pōtiki has practical experience and a proven track record managing papakāinga housing developments on Māori land through its partnerships with various Māori land trusts within the Ngā Pōtiki rohe. Its role has included scoping up funding pathways, developing proposals, and coordinating project teams to carry out building projects.

Ngā Pōtiki has been able to reduce delays and costs and streamline processes for building on Māori land because it has invested resources in building and consolidating relationships with both land trusts and with local authorities through the Western Bay of Plenty Joint Agency Group. This has assisted with amendments to district and regional planning rules to open access to a range of housing development options on Māori land suited to the achievement of local Māori aspirations for social and affordable housing.

The left side of the page features several overlapping teal-colored geometric shapes, including a large triangle and a smaller square, creating a modern, abstract design.

TE HUARAHI
TUAONO –
DIRECTION SIX

The bottom portion of the page is filled with a light gray zigzag or chevron pattern, which adds a textured, rhythmic element to the overall design.

INCREASE LARGE-SCALE HOUSING DEVELOPMENTS INVOLVING MĀORI ORGANISATIONS

While many Māori housing projects are small in scale, others are significantly larger. An example is the Weymouth development, which includes a mix of housing for commercial sale and social and affordable housing.

The Tāmaki Collective, a collaboration of the 13 Māori tribes in Auckland, is part of a consortium with the New Zealand Housing Foundation and other partners to develop 282 social and affordable homes (including rent-to-buy and shared equity) and open-market homes for the Waimahia Inlet development on surplus government land at Weymouth in South Auckland. The government is selling the land to the collective for \$8.9 million and is also contributing \$29 million to support social housing. Funding is also provided by Te Tumu Paeroa (the Māori Trustee). The Tāmaki Collective sees this as the first of a series of projects to use right of first refusal over Crown land to promote projects benefitting Māori and Pacific people.

This project illustrates the potential for a collaborative approach around large-scale developments for social and affordable housing in which Māori are involved, potentially with a range of partners.

Right of first refusal could play a significant role in developments of this sort, particularly in urban areas where there is pressure on land suitable for housing development. Because the land released under Treaty settlements is general land, there is considerable potential for commercially viable housing development, often involving commercial partners. Due to time constraints associated with the right of first refusal process, Māori organisations will need to plan well in advance how they wish to utilise and manage the approval processes within the iwi.

Housing development on general land could include affordable housing available for home ownership or social housing. Any government contribution could work alongside contributions from other parties, such as Te Tumu Paeroa, and private sector funding, as part of the project financing. The attached case study discusses the approach Te Rūnanga o Ngāi Tahu is taking to

partnerships to support affordable housing.

These large-scale projects, and new construction in provincial and rural areas, could offer an opportunity for the development of building and related trade skills for Māori. Māori businesses are already significantly involved in construction. In 2010, Business and Economic Research Limited (BERL) estimated that construction represented 6.7 percent of assets related to Māori employer and self-employed enterprise (BERL, 2011). However, many Māori are involved at the unskilled end of construction and therefore are very vulnerable to unemployment when there is an economic downturn.

A 2011 report, *Valuing the Role of Construction in the New Zealand Economy* (PriceWaterhouseCoopers, 2011), commented that the construction sector offers significant employment opportunities for Māori (and Pacific people), making the consistent provision of work by the sector an important part of improving economic conditions for these minority groups. Māori-led housing development and housing maintenance could offer ongoing employment opportunities, linked to skills gained through government- and industry-sponsored trade training schemes.

An example of how iwi have thought innovatively about housing in the past is Te Rarawa in Northland working in partnership with the local polytechnic. At one stage the local polytechnic was acquiring houses from Transit New Zealand (now the New Zealand Transport Agency), transporting them to Northland and repairing/rebuilding houses before moving them onto Māori land. The work was completed by carpentry students who used it as an opportunity to practice their skills.

Building at scale can significantly reduce costs. At the other end of the spectrum from large-scale urban projects, scale could be achieved by

small trusts working together, and/or through working with an organisation with expertise in housing development on Māori land. This includes the opportunity to invest in standard designs and to simplify the process of gaining building consents. Innovative approaches to prefabrication, reducing maintenance requirements and improving the durability of housing, and making housing self-contained for rural land could also be possible.

Ngā wāhanga mahi – Action areas 2014–25

- › Increase the development of housing projects with mixed tenure (social/affordable rental and/or home ownership with/without housing for general market sale) on Māori and general land.
- › Increase the private sector role in supporting scale housing projects (eg banks), possibly with a Crown guarantee.
- › Increase the number of qualified Māori involved in the construction of housing.
- › Identify ways of reducing housing costs and using innovative approaches for building on

urban and rural land.

Ngā whāinga matua – Priorities 2014–17

- › Increase the number of affordable housing opportunities for Māori.
- › Increase the number of Māori with building qualifications.



CASE STUDY

TE RŪNANGA O NGĀI TAHU

Te Rūnanga o Ngāi Tahu (Te Rūnanga) is setting a strategy to enable a tribal economy that will support the advancement of employment, education, asset management and enterprise development opportunities for Ngāi Tahu households.

This aligns to the innovation that Te Rūnanga has shown in establishing an iwi savings programme (Whai Rawa). Whai Rawa was designed as a hybrid between a superannuation scheme and a unit trust to build wealth and enhance the wellbeing of current and future generations by providing a flexible savings vehicle for retirement, home ownership or tertiary education, as well as delivering financial literacy education. Te Rūnanga contributes to iwi members' financial savings through matched contributions and annual dividends. This has lifted the savings profile for many iwi members, with over 20,000 members and approximately \$30 million in matched savings. Whai Rawa is a potential model for other iwi and could be used as a mechanism to increase home ownership.

Te Rūnanga is always seeking to leverage a broad range of socio-economic and cultural outcomes as it embarks on its post-settlement journey and re-establishes the iwi footprint across the tribal rohe, and the national economy. Whilst Te Rūnanga is at a stage of increased economic capacity, it is critical that social investment is made to deliver outcomes across future generations, and this may include investment in affordable housing.

At a commercial level, Ngāi Tahu Property is the largest residential developer in Canterbury, and delivers high-end subdivisions to a demanding market. This provides a strong economic base for Te Rūnanga, and distributions for the iwi to advance a range of outcomes across Ngāi Tahu whānau and communities.

Te Rūnanga is now looking at how to leverage its commercial success to support housing pathways across vulnerable households to aspiring home owners. Te Rūnanga is exploring housing partnerships that align to its intergenerational focus. Te Rūnanga views partnerships as offering the potential to generate sufficient economies of scale needed for affordable housing outcomes. Strategic partnerships may include the Crown, other iwi or Māori trusts, funders (both commercial and philanthropic), and/or community housing organisations which specialise in tenant support and pastoral care.

Ine uara – Measuring future success

He Whare Āhuru is designed to deliver measureable outcomes. The Outcomes Framework is set out on page 40.

To measure the progress on He Whare Āhuru, MBIE will update data in the *Māori Housing Trends Report 2010* to provide a base-line to track progress towards achieving He Whare Āhuru's six directions. This will enable tracking of changes in Māori housing tenure as well as improvements in Māori housing outcomes comparative to other ethnic groups.

The Ministry will also develop an evaluation model with detailed indicators to measure short- and long-term progress.

In reporting on the strategy, the Ministry will incorporate broader social and economic outcomes that evidence shows are related to housing. This whānau ora approach reflects the kaupapa of the strategy *He Whare Āhuru He Oranga Tāngata – Better Housing, Better Lives*. The evaluation model will provide an accountability framework capable of defining with much greater precision and clarity what the Crown might realistically expect as a return on the public investment in the development of a Māori-led housing sector.

A TECHNICAL NOTE ABOUT MĀORI HOUSING DATA

The development of He Whare Āhuru has provided the opportunity to establish a base-line of information that will support comparative analysis.

Comparative analysis is needed in order to establish how trends in Māori housing compare to trends for the whole population or other ethnic groups. If there are significant differences, comparative analysis provides a starting point to explore why that is, and how different housing outcomes can be addressed. Comparisons with the whole population (eg home ownership rates) may be affected by the different age structure of the population).

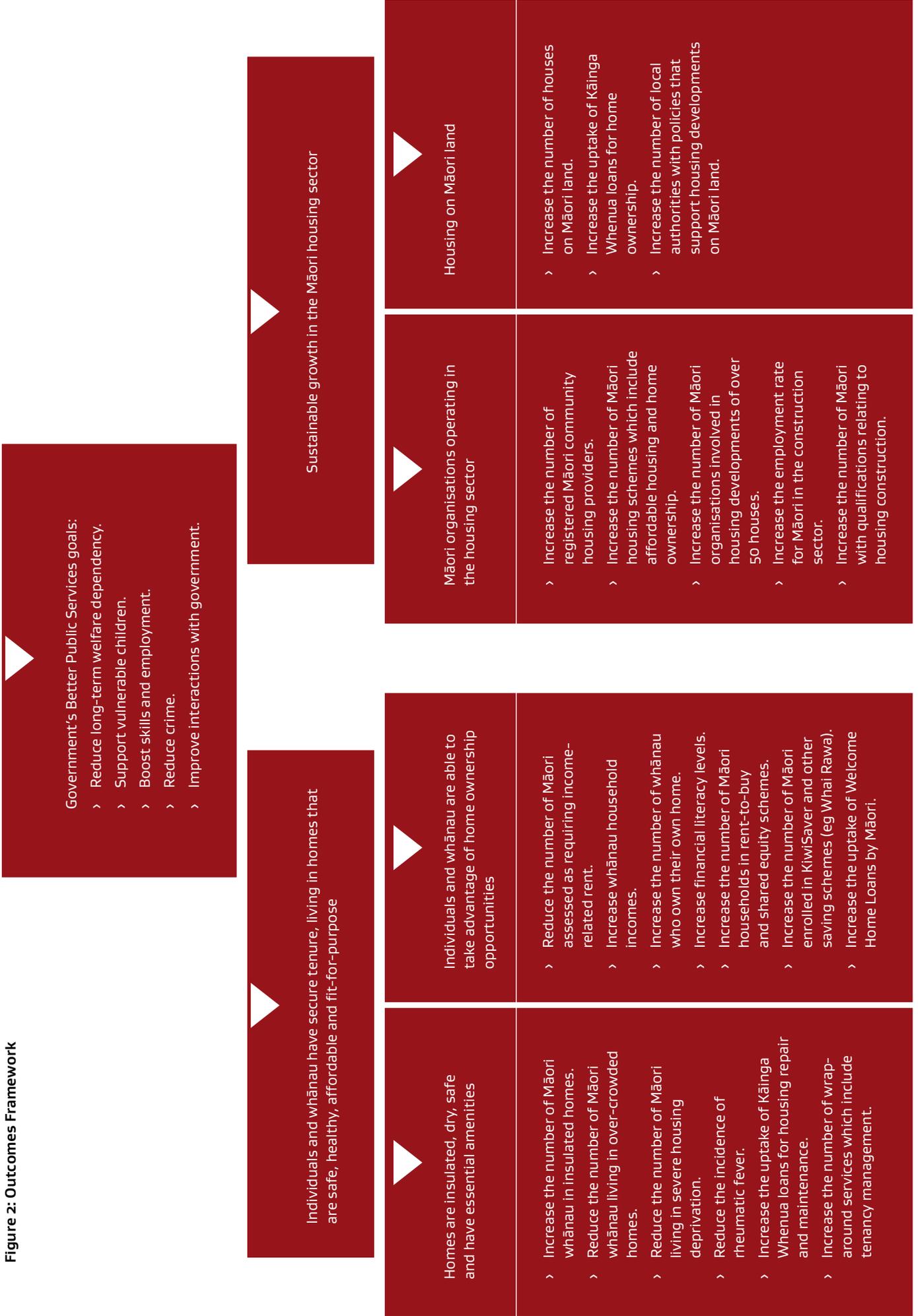
Census 2013 data used for He Whare Āhuru indicate whether data are reported for total population or households.

The 2005 Ethnicity Standard means that individuals who have reported more than one ethnic group will be counted once in each group with which they identify. Therefore, the sum of responses for all ethnic groups will be greater than the sum of people who stated their ethnicities (and will therefore add to more than 100 percent). This means that when we talk about the Māori population or Māori in general in He Whare Āhuru, we are referring to anybody who identified either only with the Māori ethnicity, or with the Māori ethnicity as one of the multiple ethnicities.

When referring to Māori households, He Whare Āhuru uses data on tenure of household (which counts all the people usually resident in the private dwelling). For example, in 2006, there were 528,312 people of Māori ethnicity living in privately owned dwellings. Of these, 228,648 people (43.4 percent) were living in owner-occupied homes.

Ethnicity data from Housing New Zealand and the Accommodation Supplement data sourced from the Ministry of Social Development are based on the 2005 Ethnicity Standard. There are other data sources used, such as KiwiSaver, which may not adhere to the 2005 Ethnicity Standard.

Figure 2: Outcomes Framework



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Rārangi kupu – Glossary

Housing tenure:

- › **Social housing:** In this document, social housing refers to housing provided by Housing New Zealand and registered community housing providers to people who have met needs assessment criteria administered by the Ministry of Social Development for eligibility for an Income-Related Rent subsidy.
- › **Affordable housing, affordable rental and affordable home ownership** refer broadly to housing that is affordable to Māori on low to moderate incomes. This generally means that rents or mortgage commitments are not more than 30 percent of household income.

Types of Māori land:

- › **Māori customary land** – land that has always been owned by Māori and has never been assigned individual title. Māori customary land cannot be bought or sold.
- › **Māori freehold land** – defined by *Te Ture Whenua Māori Act 1993* as “Land Court by freehold order”. Māori freehold land has strict provisions governing decisions about being bought, sold and used.
- › **General land owned by Māori** – other land owned by Māori may be multiply owned but held in General Title. Typically, this is Māori freehold land that was converted to general land by the *Māori Affairs Amendment Act 1967*. Because it is general land, it is not affected by the special provisions that govern the sale or ‘alienation’ of Māori land in *Te Ture Whenua Māori Act 1993*.

Papakāinga housing: Housing built on Māori land.

Right of first refusal: The right of a claimant group to have the opportunity, ahead of any other potential purchaser, to purchase specified surplus Crown land or Housing New Zealand land when such land is available for disposal by a government department or Housing New Zealand as agreed through a Treaty settlement.

Hapū	Sub-tribe
Iwi	Tribe; a social group of people with shared family links, culture and language dialect
Kaitiaki	Guardians
Kaitiakitanga	Guardianship, stewardship, trustee
Kaumātua	Elders
Kaupapa	Agenda
Kōhanga reo	Māori language preschool
Kotahitanga	Unity, togetherness, solidarity
Manaaki tangata	Obligation to take care of people

Manaakitanga	Hospitality, kindness
Mana whenua	Territorial rights, power from the land, authority over land or territory – power associated with possession and occupation of tribal land
Mataawaka	Māori living in the Auckland region whose ancestral links lie outside of the Tāmaki Makaurau region
Papakāinga	Original home
Pou	Pillars
Rangatahi	Youth
Rohe	Boundary, district, region, territory, area, border (of land)
Tangata whenua	Local people, hosts, indigenous people of the land
Tino rangatiratanga	Self-determination
Tupuna	Ancestors
Whānau	Family or group of people with a genealogical bond; also used colloquially for those who share a common interest or philosophy
Whānau ora	An outcome or an approach to enable whānau to realise their potential
Whanaungatanga	Relationship, kinship, sense of family connection
Whenua	Land

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Kiwibank

Maketū Healthy Housing Working Group

Navigation Building Group

Navigators

New Zealand Housing Foundation

Ngā Pōtiki Settlement Trust

Ngāi Tūhoe

Ngāti Whātua o Kaipara

Ngāti Whātua o Ōrākei

Port Nicholson Settlement Trust

Power 2U

Tāmaki Redevelopment Company

Te Matapihi

Te Rūnanga ā Iwi o Ngāpuhi

Te Rūnanga o Kirikiriroa

Te Rūnanga o Ngāi Tahu

Te Tumu Paeroa

Tū Whare Oranga

Unaiki Memorial Trust

