



## **MAIHI Ka Ora Implementation Plan – progress update**

This document provides an update on progress made in implementing MAIHI Ka Ora, the National Māori Housing Strategy. This is not all of the work underway – it is intended to show some of the work being undertaken to illustrate progress made against the MAIHI Ka Ora Implementation Plan. However, the span of work in Māori Housing is wider than the actions in the Implementation Plan, and so this is not an exhaustive list. If you are interested in hearing more detail about this work, please contact Melanie Smith, Head of Māori Housing Policy at Te Tūāpapa Kura Kāinga (melanie.smith@hud.govt.nz).

### **Māori Crown Partnership**

*To work in partnership where the Crown and Māori achieve balance through a collaborative work programme that strengthens housing solutions for whānau.*

### **MAIHI Whare Wānanga**

Te MAIHI Whare Wānanga plays a key role in upholding strong Māori Crown Partnerships in Māori Housing.

Te Matapihi co-facilitated the role of hosting first two Whare Wānanga held in Wellington in 2020 and 2021. In 2022 this partnership shifted to an iwi partnership and the Whare Wānanga in March 2022 was delivered by a partnership between the Crown and the Te Tai Tokerau collective. The fourth Whare Wānanga is being delivered in partnership between the Crown and Toitū Tairāwhiti. This reinforces the Māori-Crown partnership approach of MAIHI.

At each annual MAIHI Whare Wānanga, participants will be informed of progress made in implementing MAIHI Ka Ora. This is the first of these reports.

### **Māori-led Local Solutions**

*There is a significant increase in the number of quality and locally-led Māori housing solutions that meet the needs of whānau.*

### **Place based approach**

Te Tūāpapa Kura Kāinga take a deliberate, place-based approach to tackling Aotearoa New Zealand's housing and urban development challenges. This approach uses an understanding of places to inform how we work with communities.

Te Tūāpapa Kura Kāinga have 10 active partnerships in communities across Aotearoa, covering around 80% of the country's population. Here is some of the work achieved through these partnerships since March 2022:

### *Rotorua*

Te Tūāpapa Kura Kāinga provided funding through He Taupae for both the Ngāti Whakaue Group and the Trustees of Owhata 2B to progress their developments to resource consent.

Te Tūāpapa Kura Kāinga and Kāinga Ora have also finalised funding to enable Kāinga Ora to confirm lease arrangements with iwi to deliver transitional housing on iwi land. This has the potential to deliver 33 transitional homes, which will be gifted to iwi at the end of the lease.

### *Auckland*

Auckland's Land for Housing programme includes 11 projects with iwi involvement in the development partnership. Six projects have been completed delivering 662 homes. Developments underway will deliver 1400 further homes and there is active work on four additional sites.

### *Wellington-Horowhenua region*

The Raukawa Settlement Trust Limited received \$130k from the He Taupua Fund for the engagement of contractors and consultants to deliver an Iwi-Led Collective Housing Programme focusing on kaupapa Māori approaches to deliver holistic community housing developments and support solutions tailored to whanau.

### *Whai Kāinga Whai Oranga*

Whai Kāinga Whai Oranga has ensured place-based approaches are at the heart of all investment decisions in two key areas. Firstly, taking a MAIHI and place-based approach increasing Māori housing in deprived areas is one of three Whai Kāinga Whai Oranga principles. Secondly, alignment with place-based focus areas was a criteria for determining the initial priority areas for Whai Kāinga Whai Oranga investment. More detail about Whai Kāinga Whai Oranga is included below under Māori Housing Supply.

### **Local Innovation and Partnership fund**

The Local Innovation and Partnership Fund (the Fund) supports local work and projects that respond to and prevent homelessness.

Round two of the Fund allocated close to \$6 million to ten successful applicants. Five of the successful applicants in round two were Māori organisations, one has Māori partnerships, and one is a Pasifika organisation. The total amount of funding for these initiatives makes up 80% of the total amount allocated in round two of the Fund. The other three successful applications are for rangatahi initiatives, and their target groups include Māori and Pasifika young people.

Close to \$6.8 million is available to be allocated in round three. Round three applications opened on 1 November 2022 and close on 31 January 2023. Applicants can expect to be notified of decisions in June 2023.

## **Māori Housing Supply**

*The number of Māori owned homes, Iwi and hapū owned houses can meet the housing needs of all Māori.*

### **Whai Kāinga Whai Oranga**

Whai Kāinga Whai Oranga is a four-year, \$730 million commitment to speed up the delivery of Māori-led housing. It funds both small-scale Māori housing projects and larger developments, from repairing existing homes to building new ones. Whai Kāinga Whai Oranga is jointly administered with Te Puni Kōkiri.

To date Whai Kāinga Whai Oranga has approved and contracted the following:

- Of the 1000 homes to be delivered, we have approved up to 959
- Of the 700 homes for repairs and maintenance, we have approved up to 331
- Of the 2,700 sites requiring infrastructure support, we have enabled up to 1356
- Contracted 42 providers for capability building

Four prototypes have been announced. Here is a brief summary of the four iwi prototypes:

- Ka Uruora utilises grant funding from the Government to complement finance that is available from other avenues (such as banks and other iwi commercial entities). The projects under the Ka Uruora prototype are on general title land.
- Toitū Tairāwhiti is providing houses where other sources of finance are not available (in part because of the remote nature and sites scattered across Tairāwhiti). The homes to be delivered under the Toitū Tairāwhiti prototype are all on whenua Māori.
- Ngāti Kahungunu Iwi Incorporated focuses on gaining economies of scale through housing supply chain integration and partnering with building providers.
- Te Pouahi o te Tai Tokerau intends to utilise grant funding from the Government to provide infrastructure funding and lending the supply funding to trusts/Māori land-owning entities for housing developments. A key part of this prototype is to use a “one stop shop” approach.

### **Kāinga Whenua Loans**

#### *Budget 2022*

Through Budget 2022, we increased the loan cap of the Kāinga Whenua Loan from \$200,000 to \$500,000 to provide more choice and opportunities for people accessing the loan for housing on whenua Māori. The higher loan cap reflects the increase in housing costs from 2010 when the Kāinga Whenua Loan was first established.

#### *Review*

Officials are also undertaking a broad review of the Kāinga Whenua Loan Scheme. The review is focused on adjusting policy settings with a primary focus on increasing the uptake of the loan. Te Tūāpapa Kura Kāinga is being supported by Te Matapihi, Kāinga Ora, Te Puni Kōkiri and Kiwibank with this review.

In September and October 2022 we engaged with banks, Māori experts on the loan, Te Matapihi and members of the Māori housing sector. What we heard during engagement will inform any changes to the loan scheme. We aim to make recommendations and implement these changes, if agreed, in 2023.

### **Māori Housing Support**

*Whānau have better access to effective support that is 'fit for purpose' and enables them to attain and maintain their preferred housing option.*

### **Homelessness Outlook**

It has been identified through the Wai 2750 Kaupapa inquiry into Housing Policy and Services that there is a lack of accessible data relating to Māori housing outcomes at a whānau level. To address this, we are developing the Homelessness Outlook which will provide our latest understanding of homelessness, including a set of homelessness indicators.

### **First Home Products**

As part of Budget 2022 changes were made to First Home Products to support more New Zealanders to get into a first home. These changes were made:

- Increasing the house price caps for the First Home Grant to align with lower quartile market values for new and existing properties
- removing house price caps from the First Home Loan which will provide a greater choice of homes for prospective first home buyers
- Adding an income cap category for an 'individual earner with dependents' with a cap of \$150,000 (grant and loan)
- Adjusting the KiwiSaver requirements to reduce the threshold amount of regular savings to access the grant (grant only).
- Allowing relocatable homes that have received a Code of Compliance certificate in the last 12 months to qualify as new properties (grant only)
- Enabling members of Progressive Home Ownership rent-to-buy schemes to access the new build grant (grant only)

One of the purposes of these changes was to support more Māori to access the First Home Products, overcome the deposit barrier, and purchase their first home. Other changes were intended to help Māori by adjusting eligibility criteria that have limited Māori access in the past.

Uptake of the First Home Products has increase since these changes were announced. The number of First Home Grants paid between March 2022 and September 2022 is 4,323 and of these, 918 buyers identified as Māori. Between March 2022 and August 2022, 393 homes have been bought using a First Home Loan, of these 139 buyers identified as Māori.

## Single-site Supported Housing

Single-site supported housing provides a solution for people and whānau with a wide range of health, mental health and social support needs who would benefit from living in one building with tailored support services available on-site 24/7.

Kāhui Tū Kaha has been appointed to deliver wrap around support services under the single site supported housing model at 139 Greys Avenue, Auckland, expected to start being tenanted in the first half of 2023.

Recognising *te mauri o te whanau*, Kāhui Tū Kaha has a great track record in delivering housing and social support services, working with communities to sustain permanent housing, and delivering better outcomes for whānau and individuals.

## Māori Housing System

*The system supports Māori to accelerate Māori-led housing solutions*

## National Policy Statement on Urban Development

The National Policy Statement on Housing and Urban Development (NPS-UD) is part of the urban planning focus of the Urban Growth Agenda. It directs councils to remove overly restrictive planning rules and plan for growth, both up and out. Councils also have to respond to changes in demand by allowing denser housing in areas where people want to live, that are well-connected to jobs, transport and community facilities.

The majority of councils required to notify plan changes have done so. Te Tūāpapa Kura Kāinga made submissions on 5 of these plans and will continue to engage in those submission processes. Christchurch City Council notably voted to not notify a plan change, and this is being addressed. Some tier 2 councils have not yet notified plan changes. Te Tūāpapa Kura Kāinga and the Ministry for the Environment are in communication with those councils.

**Hon Peeni Henare, Associate Minister of Housing (Māori Housing) and Hon Marama Davidson, Associate Minister of Housing (Homelessness) are both making announcements on 2 December 2022 at Te MAIHI Whare Wānanga which contribute to this priority within MAIHI Ka Ora.**

## Māori Housing Sustainability

*Whānau are supported to achieve mana-enhancing housing solutions on their 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.*

## Review of barriers to building on whenua Māori

We know that many whānau Māori want to utilise their whenua to build homes and communities and for many years have advocated to reduce the legal, financial and other systemic barriers which has prevented this.

In August this year, Ministers from a wide range of portfolios came together to discuss how to work together collectively to address those barriers. We are committed to:

- working on options to reduce or remove barriers to finance and potentially creating new vehicles for whānau to access finance to build on Māori freehold land;
- developing better support for whānau and landowners to build capability to navigate the system to realise their housing aspirations; and
- ensuring the current infrastructure system better considers the infrastructure needs of Māori freehold land as well as the necessary infrastructure funding required to enable housing on Māori freehold land.

Te Tūāpapa Kura Kāinga have begun meeting with relevant agencies and organisations to identify the issues and potential solutions. Recommendations on options to address these barriers will be made in 2023.

### **Emissions Reduction Plan and National Adaptation Plan**

In May 2022 the Emissions Reduction Plan (ERP) was published. The ERP signals an intention to engage with iwi and Māori to inform and develop building and construction initiatives (as part of the Building for Climate Change Programme), research on Māori innovation and leadership in climate change and building and construction and establishing systems to enable representation of Māori views within the building and construction sector.

Engagement with iwi and Māori groups took place and this helped inform the final draft of the Homes, Buildings and Places chapter of the first National Adaptation Plan which was published by Ministry for the Environment on 3 August 2022. This engagement has helped inform the wider adaptation work of the Building for Climate Change programme.