

# Evaluation of Whai Kāinga, Whai Oranga Iwi-led Prototypes

Evaluation report (including an SROI analysis of  
the social value created for whānau)

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# Executive summary

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## Context

Housing is an important determinant of health and wellbeing. For Māori, a home is a space and place that sustains physical, spiritual and cultural wellbeing. However, access to a warm, dry, healthy home in Aotearoa New Zealand is not equitable. Data shows that Māori make up nearly a third of those who are severely housing deprived; are over-represented in temporary housing and social housing<sup>1</sup>; are less likely to own their own home; and more likely to be contributing 30 percent or more of their income per year on rent than non-Māori (Stats NZ, 2025).

In 2021, a commitment was made by the then Labour government to accelerate the delivery of housing for those most in need. Investment was allocated through Whai Kāinga Whai Oranga which provided two funding pathways: project and programme. The project pathway funded short term, immediate housing needs; the programme pathway was designed to test sustainable and enduring regional housing solutions. Four iwi-led prototypes were selected and funded to stand up long-term sustainable housing solutions with Māori landowners at scale and at pace. They were selected based on a range of factors including housing deprivation and concentration of whenua Māori.<sup>2</sup> The four prototypes were:

- Ka Uruora Aotearoa Trustee Ltd (Ka Uruora)
- Toitū Tairāwhiti Housing Limited (Toitū Tairāwhiti), covering Te Tairāwhiti
- Ngāti Kahungunu Iwi Incorporated (NKII), covering Heretaunga/Hastings and Napier
- Te Pouahi o te Tai Tokerau (Pouahi), covering Te Tai Tokerau.

## What was the evaluation focused on?

This evaluation focused on understanding the programme pathway, specifically the extent to which the four prototypes were addressing longer term housing needs and providing value for the resources invested. A mixed method approach was used to gather data including an online survey for whānau focused on their housing conditions and impact on wellbeing, and interviews with government agencies, prototypes and whānau.

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<sup>1</sup> Data for Māori receiving housing support from MAIHI Ka Ora, Ka Mārama - [He Arotahinga - Te Tūāpapa Kura Kāinga - Ministry of Housing and Urban Development](#)

<sup>2</sup> BRF20/21071047

The social return on investment (SROI) framework was used to determine whether the value created for whānau exceeded the investment made by prototype partners and the government (cost-effectiveness). The SROI analysis was informed by SROI Network and Social Value International guidance, and oversight for some aspects of the SROI process was provided by an advanced SROI practitioner. The evaluative process was underpinned by Kaupapa Māori evaluative theory and practice.

### **What did the evaluation find?**

#### ***Prototypes are delivering housing solutions economically, efficiently and equitably***

The iwi-led prototypes are an economical, effective and efficient model for increasing housing supply in areas of high housing need. The prototypes provided good stewardship of limited resources through formal mechanisms that maintained transparency, and strong project and financial management processes to actively monitor costs. Efficiencies were created through innovative approaches including co-investment with iwi collectives; establishing locally owned offsite manufacturing facilities to control production and supply; working with whānau collectives to establish multiple homes on whānau land; and using innovative techniques and building materials to reduce housing costs.

Despite regional challenges including geography, infrastructure, and supply chains, prototypes have significantly reduced vertical build costs by approximately \$1,000 per square metre, (the actual square meter build cost varied by region) with goals to lower them further. Additional efficiencies are expected as prototypes continue to scale and improve. Prototypes have leveraged relationships, adapted processes and worked within tight budgets and timeframes to deliver homes in challenging conditions.

Importantly, prototypes have reached whānau underserved by existing public and private housing solutions by focusing limited resources on low income whānau experiencing rental stress, overcrowded conditions or in uninhabitable living situations (e.g. in garages, cabins, tents or caravans with no power or water). Driven by a philosophy of iwi development and not-for-profit housing solutions the prototypes achieved equitable solutions for these whānau. They have kept quality rentals affordable; and created innovative pathways to home ownership.

#### ***Prototype housing solutions are effective and have created social value for whānau that exceeds investment (cost-effective)***

Whānau outcomes included an increase in housing security (longer tenancies and home ownership); better quality and more affordable homes (warm, dry, healthy and safe); and reconnection to ancestral land and collective identity. Through home ownership in particular whānau now have the opportunity to build economic resilience and wealth creation for future generations. Based on these outcomes the SROI analysis forecasted \$1403M of value created for whānau and a social return on investment ratio of 7.06:1. That means, for every \$1 invested into the programme, \$7.06 of social value is created for whānau.

The value of iwi-led is critical to understanding the ratio and value created for whānau. The prototypes offered more than a solution to a housing crisis. As iwi they created the opportunity for Māori to live as Māori by maintaining their connection to whakapapa, whenua and whānau. These cultural outcomes have created the potential for whānau to live independently and sustainably. The positive benefits of which will continue to accrue exponentially for future generations.

### **Implementing at scale and pace has been challenging for prototypes**

The programme implementation has not been without its challenges. Prototypes struggled to deliver at pace and within designated timeframes initially, especially those prototypes starting with no infrastructure or systems to support larger scale housing developments. Prototypes however have worked through challenges, improved their systems and successfully supported whānau and iwi to unlock their land for housing.

### **What do the findings mean?**

The findings show that the prototypes have contributed to meeting housing supply needs in their respective communities innovatively, efficiently, effectively and equitably. Being iwi-led they have drawn on collective resources including land, leadership and relationships to deliver well.

Prototypes worked with whānau to unlock Māori land for housing which has not happened at this scale in these regions for over 50 years if not longer.

Prototypes have taken time to stand up their approaches, they are now in a stronger position to continue to deliver housing efficiently to scale and at pace to address the housing demand. All prototypes had a waiting list of whānau in need of housing solutions.

One of the four prototypes is in the early stages of recycling funding. With additional Crown and private investment, the prototype has initiated a long-term programme of housing solutions in their community. If successful, this will continue to increase the value of the investment initially made by the Crown.

The \$7.06 of social value created is attributed to the monetisation of cultural outcomes which have high value for whānau. These outcomes would not have been realised for whānau without iwi involvement and leadership. If the SROI analysis was solely based on outcomes related to the quality and affordability of the home, then the ratio would be \$1 invested and \$1.16 of social value created. If the Crown had to purchase the land for housing, it's likely the social value would be even lower. This suggests that government, iwi and whānau working together to leverage limited resources creates more social value and more enduring outcomes for whānau Māori.

Other learnings from the experience of prototypes that might inform future iwi-led housing developments include:

- The importance of Crown-funded working capital to provide confidence to suppliers of goods and services; and to create efficiencies in the supply chain.
- Building sufficient time into agreements to grow local capacity and capability to deliver a housing development programme. Once this capability is built emerging evidence suggests iwi-led can deliver housing solutions for their people at pace and efficiently.
- Ensuring high trust and confidence between the Crown and iwi-led prototypes reflected in relational and shared outcome focused agreements. Without trust and confidence, innovation and momentum are impacted as parties default back to process and asserting power and control.
- Māori housing initiatives that are iwi-led are appropriate to place; they address local housing need equitably; and they provide culturally appropriate housing solutions that are enduring and cost-effective for whānau.

There are limitations to these findings. Less than a third of whānau were living in the homes at the time of the evaluation; the findings are therefore indicative at best. Furthermore, the monetisation of outcomes of cultural significance for Māori is emergent, complex and has not been attempted before for SROI purposes. A more robust economic analysis is needed to determine to what extent the monetary values are over or under-valued from a Kaupapa Māori perspective. It is also recommended that once all 568 homes are occupied that a further evaluative assessment is conducted to verify the results of the forecast SROI.

# Introduction

## Housing context in Aotearoa New Zealand

Housing is a crucial part of New Zealand’s physical and social infrastructure and a key determinant of health and wellbeing. For Māori, a house is more than just a roof over their heads—it is a space and place that sustains Māori physically, spiritually, and culturally. However, this way of living has been eroded due to the loss of land beginning in the 1860s and subsequent government policies encouraging Māori to move to the bigger cities for employment opportunities. Since this time Māori home ownership has declined and Māori occupying social housing has increased. While successive governments have acknowledged and attempted to address these housing challenges many whānau still live in inadequate housing (e.g., cars, tents, and garages), in overcrowded conditions, or in temporary or public housing.

### ***WAI2750 Housing Policy and Services Kaupapa inquiry***

In response to the inequitable housing conditions faced by Māori, whānau, hapū, and iwi across the country submitted claims to the Waitangi Tribunal. These claims focused on the Crown’s alleged failure to provide an adequate standard of rural and urban housing for Māori and its delivery of state services, programmes, and support to enable equitable housing access<sup>3</sup>.

In 2019, the Waitangi Tribunal agreed to hear these claims. In 2023, it released its first report:

*Kāinga Kore – The Stage One Report of the Housing Policy and Services Kaupapa Inquiry on Māori Homelessness*. The inquiry is ongoing, with both Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development (HUD) and Te Puni Kōkiri (TPK) continuing to provide information in support of the claims process. The Stage One report and supplementary documents provide valuable context for understanding Māori housing and offers insights into both historical causes and contemporary issues linked to Māori homelessness.

### ***Te Maihi o te Whare Māori (MAIHI) Framework for Action***

Released in 2021, *Maihi Ka Ora – National Māori Housing Strategy* and the *MAIHI Framework for Action* were designed with iwi Māori to ensure a more strategic and collaborative approach to addressing housing challenges experienced by Māori. The MAIHI recognises that a home is more than just a physical structure, it is the foundation for wellbeing, prosperity, and living with dignity. Its vision is that all whānau have:

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<sup>3</sup> [Wai 2750 – Housing Policy and Services Kaupapa Inquiry - Te Tūāpapa Kura Kāinga - Ministry of Housing and Urban Development \(hud.govt.nz\)](https://www.hud.govt.nz/wai-2750/)

- Access to warm, dry and safe homes with the security of being able to stay in them for as long as is appropriate for their circumstances.
- Connections to the services they need to be able to sustain their housing.
- Opportunities to fully participate in their communities<sup>4</sup>.

There are four components to MAIHI – the Framework for Action; Te MAIHI Ka Ora Strategy; MAIHI Implementation Plan; and the MAIHI Partnership Programme, supported by the Māori Housing Dashboard - MAIHI Ka Ora, Ka Mārama. MAIHI Ka Ora is designed to address long-standing challenges in Māori housing by reviewing, resetting and responding to the housing needs, enabling real and enduring change through partnership between Māori and the Crown.

The *MAIHI Partnership Programme* aims to make it easier for hapū, iwi, and Māori housing providers to access support from various government agencies for Māori-led housing projects. Relevant funding projects including [Land for Housing](#), [Affordable Housing Fund](#), [Progressive Home Ownership Fund](#) and [Whai Kāinga, Whai Oranga](#).

Other agencies involved in Māori housing policy, operations or investment include TPK, Kāinga Ora and Ministry of Business Innovation & Employment (MBIE).

## Key insights from Māori housing research

- **Māori are more likely to value housing for keeping whānau connected to land, whakapapa and whānau than as a financial investment (Te Tūāpapa Kura Kāinga, 2024).**

For Māori, the concept of home extends beyond the four walls of a whare. It encompasses the physical and cultural environment that connects them to their whenua, cultural landmarks (such as marae, awa, and maunga), and their whakapapa connections to those living nearby and to those who have passed on (Cram, 2020). From an iwi Māori perspective, to return home but be unable to live on one's tūrangawaewae is considered a form of homelessness (Waitangi Tribunal, p. 116).

The multi-layered concept of kāinga is broader still. Literally meaning 'village', kāinga is:

- A home space where identity, whakapapa and whenua come together (Henare 2014, cited in Superu, 2018).
- A place where whānau can sustain themselves, their relationships, their sense of belonging, and the natural environment through practices of whanaungatanga, manaakitanga, and

<sup>4</sup> [Māori and Iwi Housing Innovation \(MAIHI\) Framework for Action - Te Tūāpapa Kura Kāinga - Ministry of Housing and Urban Development \(hud.govt.nz\)](#)



kaitiakitanga.

- Closely related to tūrangawaewae, denoting a sense of physical and spiritual belonging or attachment to a place. (Brown 2017, cited in Superu, 208).
- A space where whānau can support one another and uphold the principle of ahi kā for future generations (Durie, 2019)

While the research has established evidence supporting the connection between housing, physical and mental wellbeing and economic resilience (New Zealand Productivity Commission, 2012), for Māori, when whānau live closer to their whānau, their marae, and on their whenua, the value to them increases significantly. This connection is also of value to iwi and collective identity as whānau see the value of their culture; know their whakapapa (through pepeha), continue cultural practices that sustain their community, and are expressing values of kaitiakitanga and manaakitanga (Te Pā Harakeke, 2021).

- **Māori are disproportionately impacted by the housing crisis.**

Despite successive government programmes and policies Māori make up 30.9 percent of those who are severely housing deprived<sup>5</sup> and more than half of applications on the public housing waitlist. Factors contributing to the inequity include colonisation, land confiscations/land loss; socio-economic factors (poverty, low-income households); discrimination and bias in the housing market; urbanisation and displacement from ancestral whenua; and housing models and policies that do not reflect the cultural needs and preferences of Māori (Te Tūāpapa Kura Kāinga, 2024).

- **Māori home ownership rates have declined.**

Menzies et al. (2019) summarised that home ownership is associated with improved health (both mental and physical), reduced welfare dependency, increased wealth generation and intergenerational wealth transfer, and higher educational attainment for children. Yet the proportion of Māori living in whānau-owned dwellings declined significantly, from 71% in the 1930s to 31% in 2018 (Statistics NZ, 2021) and 30.4%<sup>6</sup> in 2023<sup>7</sup>. Government policy, programmes, and investment have not meaningfully reversed the trend.

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<sup>5</sup>Statistics NZ, 2025, p. 170. This figure excludes those in women's refuges and children living in non-private dwellings.

<sup>6</sup> The measurement of homeownership will have changed since the 1930s. Figures from the 2018 and 2023 Censuses measure a person of Māori ethnicity being the owner-occupier of the house rather than someone who is Māori being in a owner-occupied house that is not necessarily owned by Māori.

- **Māori are more likely to live in poor quality rental housing than non-Māori.**

Māori are more likely to live in rented homes and to move frequently; 8.7% of Māori had moved five or more times in the previous five years, compared with 5% of the European population (Statistics NZ, 2021). This trend is concerning given research demonstrates that secure tenure gives people control over their housing situation, contributing to a greater sense of independence, stability, and control over their lives (Cram, 2020).

In addition, New Zealand rental properties are also more likely to be cold and damp than owner-occupied homes and are more likely to have visible mould. According to the 2018 *Te Kupenga* survey, 30% of Māori reported living in homes that were always cold, compared with 18% of the European population. Among Māori renters, 47% reported that their housing was always or sometimes damp, and 38.7% had mould larger than an A4 page in their homes, either sometimes or always (Te Kupenga, 2018). This is particularly concerning as Māori are more likely to experience housing-related illnesses (including asthma and cardiovascular conditions) at significantly higher rates than the general population (Waldegrave, 2023).

- **Māori are more likely to report a higher rate of unaffordable housing**

According to data from the 2018 General Social Survey, Māori reported a higher rate of unaffordable housing (13%)<sup>8</sup> compared with the European population (8.8%). Furthermore, Māori living in rented homes were more likely to find housing very unaffordable compared with Māori living in a home they owned or partly owned<sup>9</sup> (Statistics NZ, 2021).

- **Building on Māori owned freehold land is challenging.**

There are a range of issues that have impacted on whānau being able to build on their own land including access to finance; lack of basic infrastructure including roading in rural areas; costly and time-consuming building consent issues; access; multiple ownership and delays in the Māori Land Court for those whānau seeking to build on land with multiple owners. These barriers have been difficult for whānau to overcome, specifically access to finance and government attempts to address the issue has had mixed results (Te Tūāpapa Kura Kāinga, 2024; Hitchcock, J, 2008).

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<sup>7</sup> The figures used are for Māori individual home ownership as opposed to Māori living in an owner-occupied dwelling which is generally HUD's preferred measure. Because one of the principles of WKWO was increasing Māori homeownership, it was determined that ownership by Māori was therefore the important measure from the Census.

<sup>8</sup> 13% rated their housing affordability between 0-3 (on a scale of 10, 0 being unaffordable)

<sup>9</sup> Among the Māori population, 17% of people living in a rented home found it very unaffordable compared with 9.1% of people living in a home they owned or partly owned

# Whai Kāinga Whai Oranga

## A partnered approach to accelerating Māori housing solutions

In May 2021, Cabinet allocated \$730 million over four years to accelerate the delivery of Māori-led housing solutions needed to improve housing outcomes for Māori across the housing continuum. The objectives were to expand existing Māori-led housing delivery programmes at pace to provide immediate housing supply, improve housing quality through repairs, and enable new delivery models that sustainably increase Māori-led housing initiatives.

This investment was allocated through *Whai Kāinga Whai Oranga* and the *Māori Infrastructure Fund* (part of the Housing Acceleration Fund) and was jointly administered by HUD and TPK<sup>10</sup>. *Whai Kāinga Whai Oranga* supported the delivery of 1,000 additional new houses including papakāinga housing, affordable rentals, and owner-occupied homes; 2,700 infrastructure sites; repairs for 700 Māori-owned houses and \$30m towards building capability for iwi and Māori groups.

### Whai Kāinga Whai Oranga Pathways and Prototypes

There were two key funding pathways within Whai Kāinga Whai Oranga:

- **Project pathway** – Focused on addressing short-term and immediate housing needs by funding existing Māori housing programmes.
- **Programme pathway** – Focused on sustainably increasing Māori-led regional housing solutions over the medium to long term.

The programme pathway represented a fundamental shift in Māori housing investment by prioritising partnership and long-term sustainable housing delivery. Four iwi-led prototypes were selected to be part of the programme pathway based on a range of factors including housing deprivation, poor quality housing and concentration of whenua Māori<sup>11</sup>. The four prototypes selected were:

- Ka Uruora Aotearoa Trustee Ltd (Ka Uruora)
- Toitū Tairāwhiti Housing Limited (Toitū Tairāwhiti)
- Ngāti Kahungunu Iwi Incorporated (NKII)
- Te Pouahi o te Tai Tokerau (Pouahi).

<sup>10</sup> [Whai Kāinga Whai Oranga - Te Tūāpapa Kura Kāinga - Ministry of Housing and Urban Development \(hud.govt.nz\)](https://www.hud.govt.nz/whai-kainga-whai-oranga/)

<sup>11</sup> [BRF20/21071047](https://www.brf20/21071047)

The prototypes presented an opportunity to learn from place-based, iwi-led housing solutions for communities with high housing needs. Specifically, the prototypes were set up to test:

- Scale and pace – delivering Māori housing solutions at a level not previously achieved.
- Landowner consensus – securing land for development at no cost, reducing overall housing costs compared to Crown-purchased land.
- By Māori for Māori – Māori-led approaches with central government support.
- Community collaboration – working cohesively across the community.
- Capacity building – enhancing capability across the housing sector.
- Sustainable solutions – reinvesting funding into ongoing housing developments (Te Tūāpapa Kura Kāinga Briefing Paper to the Minister, October 2022).

The first three prototypes were endorsed by the National Iwi Chairs Forum (NICF) in 2021. Te Tai Tokerau was later prioritised due to the region's high levels of deprivation and housing need.

Table 1 provides an overview of the Whai Kāinga Whai Oranga investment by prototype and Table 2 shows that 47% of the homes developed through the iwi prototypes are affordable rentals and 53% will be owned by whānau. At the time of the evaluation, 106 homes were occupied.

**Table 1: Whai Kāinga Whai Oranga investment across prototypes**

Prototype	House build only (no. of homes)	Infrastructure ((no. of sites)	Capability Funding	Other	Total
Ka Uruora <sup>12</sup>	\$36.4m (172)	\$17m (172)	\$1.7m	\$2.6m Financial capability	<b>\$57.7m</b>
Toitū Tairāwhiti <sup>13</sup> (Tranche 3 <sup>14</sup> )	\$37.5m (155)	\$15m (150)	\$2m	\$500k Centre of Excellence	<b>\$55m</b>
Toitū Tairāwhiti (Tranche 4)	\$23.8m (75)	\$7.5m (75)	\$3.6m		<b>\$34.9m</b>

<sup>12</sup> Ka Uruora Programme Delivery Partnership Agreement

<sup>13</sup> Toitū Tairāwhiti Programme Delivery Partnership Agreement

<sup>14</sup> This is the third tranche of funding received for Māori housing in Tairāwhiti, tranches 1 and 2 were not funded by Whai Kāinga Whai Oranga.

NKII <sup>15</sup>	\$29m (86 <sup>16</sup> )	\$15.2m (152)	\$1.1m		\$45.3m
Pouahi <sup>17</sup>	\$30m (80-100)	\$20m (110)	\$5m		\$55m
<b>TOTAL Investment</b>	<b>\$156.7m (568)</b>	<b>\$74.7m (584)</b>	<b>\$8.4m</b>	<b>\$8.1m</b>	<b>\$247.9m</b>

**Table 2: Number of homes built by prototype, by type with a code of compliance (CCC) issued and occupied as at 31 March 2025**

Iwi Prototype	No. affordable rentals	No. home ownership	No. of homes built	
	Total	Total	With CCC	Occupied
NKII	52	34	18	0
Pouahi	43	37	0	0
Toitū Tairāwhiti	0	230	85	65
Ka Uruora	172	0	75	41
<b>Total</b>	<b>267</b>	<b>301</b>	<b>179</b>	<b>106</b>
<b>Percent</b>	<b>47%</b>	<b>53%</b>	<b>31%</b>	<b>18%</b>

<sup>15</sup> Whai Kāinga Whai Oranga – Ngāti Kahungunu Iwi Incorporated Investment Approval (Briefing Paper to the Minister)

<sup>16</sup> Previously 131 homes were commissioned but this was revised in 2024 to 86.

<sup>17</sup> Whai Kāinga Whai Oranga – Te Pouahi o Te Taitokerau Investment Approval (Briefing Paper to the Minister)

# Evaluation approach

## Purpose

In 2024, key stakeholders agreed to evaluate the Whai Kāinga Whai Oranga programme pathway, including the four iwi-led prototypes. The purpose of the evaluation was to ensure that Whai Kāinga Whai Oranga is achieving its intended outcomes for Māori housing and providing value for the resources invested.

Stakeholders were involved in all stages of the evaluation including design, sense-making, identifying proxies, and verifying results. A steering group (including HUD and TPK) also met monthly with the evaluation team to stay updated in real time on evaluation progress; provide advice on evaluation scope; share information that could impact evaluation delivery (e.g. timeframes); and connect the evaluation team with relevant housing data, research and/or policy initiatives.

## Scope

In scope of the evaluation was the investments provided to the four iwi prototypes as defined in their respective Programme Delivery Partnership Agreements with a focus on funding for affordable rentals (including rent to own).

The following was outside the scope of the evaluation:

- Funding for capability and management funding
- Funding for housing repairs
- Investments received by iwi prototypes from other funds held by agencies including HUD and TPK (for example, funding for whānau financial capability and progressive home ownership).

## Evaluation design

Similar to the prototypes, the approach to, and design of, the evaluation was innovative and organic and weaved together a range of approaches and methods to ensure the evaluation was robust evaluatively, contextually and culturally. The design utilised:

1. Evaluation tools including a theory of change and logic model which were developed and sense-checked with stakeholders including the prototypes.
2. The social return on investment framework to determine whether the investment was cost-effective (that is, did the outcomes achieved for whānau exceed the investment).
3. The 5E (economy, efficiency, equity, effectiveness and cost-effectiveness) value for money

framework to analyse and frame the findings.

4. Kaupapa Māori methodology and kaupapa Māori evaluators to maintain the integrity of the iwi-led and whānau-centered prototypes.

### Evaluation question

The evaluation was designed to answer the following question - *To what extent is the Whai Kāinga Whai Oranga programme pathway addressing housing needs and providing value for the resources invested.*

### Evaluation methods

The evaluative process began with the development of two prototype case studies and the creation of a Theory of Change and Logic Model. These tools informed the need for a mixed method approach to understand change and impact for whānau. Three methods were used to gather data:

1. An online Whānau Housing Dynamics Survey was introduced to quantify the change experienced by whānau to support the SROI analysis.
2. Semi-structured interviews were conducted with a range of stakeholders, including whānau, iwi prototypes, and government agencies to understand changes experienced in more depth.
3. Existing housing research and literature was reviewed to provide context and understanding of housing needs in Aotearoa and the relationship between housing for Māori and wellbeing.

For a full description of the evaluation tools and methods refer to [Appendix A](#).

### Analysis

To evaluate whether Whai Kāinga Whai Oranga provided value for the resources invested the evaluation used the survey results and key themes from the interview data to determine:

- The economic use of resources, including good stewardship.
- The efficient and equitable use of resources.
- The extent to which the prototypes housing solutions had an impact on whānau (effectiveness)
- The extent to which the prototypes housing solutions created sufficient value for whānau to justify the resources invested (cost-effectiveness).

## Social return on investment (SROI)

To evaluate cost-effectiveness the evaluation used the Social Return on Investment (SROI) framework to determine the *social value* created for whānau as a result of living in and/or gaining access to a new home facilitated by the iwi-led prototypes. SROI measures how change is created for stakeholders by identifying outcomes and applying monetary values to represent them. It is an internationally recognised framework for understanding and quantifying social value, using financial proxies for outcomes (SROI Network, 2012).

There are two types of SROI reports:

- **Evaluative** – conducted retrospectively, based on actual outcomes
- **Forecast** – predicts the value that could be created if activities meet their intended outcomes.

Given only a small percentage of whānau were living in their homes at the time of the evaluation, a **forecast** approach was adopted. The SROI ratio focuses solely on the value created for whānau. It does not include social value created for government or iwi prototypes. A full description of the SROI process and how it was applied is outlined in Appendix E.

## Kaupapa Māori methodology

### Kaupapa Māori Evaluation

Kaupapa Māori evaluation is a philosophical approach grounded in Māori worldviews, focused on determining how well an initiative meets the needs and aspirations of Māori and supports Māori potential. This methodology informs the evaluation questions, strengthens evaluative thinking and capability, and shapes the development and selection of evaluation tools (Cram et al., 2018).

Kaupapa Māori evaluation treats Māori knowledge as authoritative, legitimate, and valid. It often aligns with qualitative research processes that centre Māori voices, allowing Māori to participate actively and influence improvements in policies, programmes, and systems that affect them.

### SROI and Kaupapa Māori

Utilising the Social Value International guidance on SROI and with mentoring support from an advanced SROI practitioner, the evaluation applied the SROI framework to assess the social value created for whānau. Several elements of the SROI approach aligned well with Kaupapa Māori evaluation, including:

- Involving stakeholders throughout the process, from design through to analysis and verification of findings



- Integrating evaluative tools such as the theory of change and logic model
- Using mixed methods approaches to assess change and impact for whānau.

The intent to monetise outcomes, especially cultural outcomes tied to Māori values, beliefs, and systems, was discussed with stakeholders and agreed.

Within the SROI framework the SROI principles of valuing things that matter; only including what is material and not over-claiming required a Kaupapa Māori lens. This lens was necessary to reflect the high value of cultural outcomes to stakeholders, and the transformational impact of these outcomes for future generations. As there is currently no established precedent for monetising highly valued cultural outcomes for Māori, this SROI analysis and its resulting ratio should be seen as a starting point for further exploration.

# To what extent have the Whai Kāinga Whai Oranga prototypes provided value for the resources invested?

## Summary of findings

- **The prototypes address housing need in innovative, efficient, equitable and effective ways.**

The prototypes possess an intimate understanding of their context, including the people they serve. They bring relational, social, and political capital, underpinned by shared values of whakapapa, whanaungatanga, manaakitanga, and kaitiakitanga. As a result, they earned the trust and confidence of whānau and iwi, who brought their ancestral whenua to the table for housing development, to benefit their Uri. Unlocking Māori land for housing, particularly in rural communities, has not occurred at this scale in these regions for over 50 years, if not longer. This achievement is a testament to the prototypes' thought leadership and relationships, something that would be difficult to replicate through private or publicly led initiatives.

- **Standing up prototypes and delivering on housing targets at pace has been challenging**

Some prototypes struggled to deliver at pace and within designated timeframes, especially those prototypes starting with no infrastructure or systems to support housing developments. One prototype recently had their contract extended to allow more time to complete their Programme Delivery Partnership Agreement (PDPA). Pace however is a subjective measure and should be understood in the context of the historical challenges that have left much Māori freehold land undeveloped for decades (Te Tūāpapa Kura Kāinga, 2024). Despite programme delivery delays and challenges most prototypes have still managed to successfully unlock Māori freehold land for housing development within 1-2 years.

Delivering equitable housing solutions in remote or hard-to-access areas has been challenging. Challenges experienced included supply shortages, high material costs, limited access to technical expertise, and environmental impacts, including poor weather. Cyclone Gabrielle had a devastating impact on parts of Gisborne, the East Coast, and Hastings. Despite diverting resources to support cyclone recovery, both TTHL and NKII managed to resume delivery on their PDPA's. Their efforts and contributions to recovery are commendable.

- **Learnings have positioned the prototypes to better deliver at pace and scale to address a**

**broader range of housing needs.**

Responding to these historical and environmental challenges has fostered learning, driven innovation, and built prototype capacity to construct homes at pace, effectively and efficiently, on land and in regions that have been historically difficult to develop. While prototypes have supported working whānau experiencing housing stress including affordability, looking ahead, the prototypes are highly aware of the large number of whānau accessing emergency and transitional housing or listed on the social housing register. Some prototypes are already exploring ways to support whānau through targeted developments, mixed-tenure communities, and/or becoming registered Community Housing Providers.

All prototypes currently have waiting lists of whānau in need of housing solutions. However, consideration should be given to what additional funding is required from government to ensure the prototypes have sufficient working capital, until they can sustain a long-term programme of housing development through recycled funds and/or private investment. This is particularly important given the geographical, environmental, and infrastructural challenges they face, which directly impact housing affordability.

- **The importance of moving into a new home located on iwi or whānau-owned land, is significant for whānau wellbeing. The value created for whānau exceeds the investment.**

Survey results and interviews from a small sample of whānau living in the affordable homes affirmed that the impact was life-changing, either socially, culturally, mentally, physically, or financially. This suggests that as more whānau occupy their homes the benefits will be experienced by over 500 households and more than 2,000<sup>18</sup> individual whānau members. These benefits are expected to endure across future generations as more whānau move toward home ownership, solidify their connection to their communities, marae, and iwi, and build economic resilience. The SROI analysis forecasted that an estimated \$1.403 billion of social value will be created over six years, equating to \$7.06 of value for every \$1 invested. This value is based on whānau outcomes only and is derived from a range of proxies, drawing on various valuation methods.

Regarding the impact attributed to this intervention, stakeholders reported that many of these outcomes would have been difficult to achieve without government investment in housing and iwi-led solutions. Therefore, the proportion of deadweight and attribution is relatively low across all

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<sup>18</sup> The survey results suggest on average 4.5 people are living in each home.

outcomes. Drop-off is also considered unlikely, given the ongoing positive impacts of living in quality, affordable housing.

- **A key contributor to emerging success has been in the Crown/Iwi partnership approach**

The Crown and iwi-led prototypes working together with trust and confidence has helped address a shared concern over affordable housing supply in high need areas.

The Crown's provision of working capital has unlocked iwi and whānau resources, including land, labour, connectivity, and leadership, enabling the creation of enduring and culturally appropriate housing outcomes. This approach has not only addressed an immediate housing supply need, but has also supported community and regional development, as skilled and capable whānau are retained or able to return to their tūrangawaewae.

## Was there economical use of resources?

- **The Crown and iwi prototypes partnered to ensure economical use of a finite resource. Both partners invested tangible and intangible resources to ensure affordable housing solutions for those in need. Good stewardship of resources was evident.**

The Crown, via government agencies, provided upfront capital funding to seed housing developments and Crown observers to ensure stewardship over the Crown's investment. Both resources were highly valued by prototypes. Without capital investment from the Crown, it's unlikely the four prototypes would have been able to stand up housing developments at the scale required using iwi resources. One prototype noted that partnering with the Crown brought certainty and confidence in securing additional finance and developing long-term systems:

*...because we are working in an area which is very hard to solve and where substantial amounts of capital are required...they [Crown] bring capital, but they can also bring certainty and some form of confidence to us...we cannot do it without sustainable finance (Prototype).*

Crown observers were appreciated by prototypes for their depth of experience, capability and understanding of the housing system, large scale housing developments, and innovation. The observers offered advice and expertise that enabled the prototypes to respond flexibly to community needs.

The prototypes contributed both intangible and tangible resources including:

- Relational and cultural capital including knowledge and intimate understanding of community gained through whakapapa and whanaungatanga.

- Strategic and local leadership through iwi governance and community-based management.
- Long-standing community trust and reputation.
- Established relationships with stakeholders across government and the private sector who were called upon as needed to unlock any barriers to progress and development.
- Innovative problem-solving approaches.
- Kaitakawaenga (some voluntary) embedded in the community to support whānau.

In some instances, whānau and iwi contributed ancestral whenua to the partnership. This contribution took various forms across prototypes but represented a significant, often underappreciated, commitment from whānau:

*It's quite a big undertaking bringing your land and all the processes you have to go through to get your licence to occupy...some of the land is also general title.... That's a big contribution to housing (Prototype)*

Resources were mostly well managed evidenced through:

- Clear agreements including Heads of Agreement, Programme Delivery Partnership Agreements (PDPAs) and Occupational Ownership Rights Agreements which provided transparency, clarity and expectations for all parties involved.
- Effective governance, some of whom represented iwi entities. Governance brought experience, influence, and a long-term view to ensure strategic alignment and ongoing sustainability.
- Programme control groups who provided due diligence and independent risk assessment.
- Transparent eligibility criteria and conditions for whānau.
- Effective systems to project manage and report on large scale housing developments.
- Strong financial management to ensure pricing oversight and affordable homes.

## Were resources used efficiently?

- **Iwi prototypes achieved efficiencies through their distinct approaches, despite the challenges of building on Māori freehold land in provincial regions and rural communities, including poor infrastructure, rising building costs, limited access to professional advice and limited suppliers.**

Ka Uruora collaborated with iwi collectives to leverage resources and generate more housing opportunities for whānau. Ka Uruora provided capital funding to investment-ready iwi collectives through concessionary loan agreements. Funds received by Ka Uruora will be recycled into further

housing developments. This model has enabled Ka Uruora to support the development of 210 affordable houses for whānau, in addition to the 172 homes they are contracted to deliver under their PDPA. Some iwi are providing the opportunity for whānau to own the affordable rentals through a range of products including rent-to-own and progressive home ownership.

*Toitū Tairāwhiti Housing Ltd (TTHL)* collaborated with BuiltSmart to set up an offsite housing manufacturing facility in Tūranganui a Kiwa – Te Wharau o Hineakua (Toitū Tairāwhiti BuiltSmart Ltd). TTHL managed resources efficiently by ensuring designs met the needs of whānau; ensuring build costs were affordable through effective supply chain management including procurement of raw materials, building the home (offsite or in-situ), employing and growing their own workforce, infrastructure installation and distribution. TTHL also secured in its PDPA \$15M working capital to ensure it met its obligations but more importantly influenced pricing through supplier confidence. Not all prototypes had the same access to working capital which resulted in procurement systems that were less optimal for whānau. Certainty and continuity of funding would have created the conditions for more effective procurement strategies across the prototypes ensuring affordable outcomes for all whānau.

*Te Pouahi o Te Tai Tokerau (Te Pouahi)* is managing resources efficiently by working exclusively with collectives (e.g., Ahu Whenua Trusts, marae trusts, iwi entities) to deliver up to 80 homes. Te Pouahi has partnered with 15 collectives, which has enabled some efficiencies through the coordination of supply, not only in terms of materials but also in accessing technical expertise such as project management and geotechnical services.

However, Te Pouahi has limited ability to influence pricing and supply chain management, as these are largely controlled by a small number of suppliers in Northland. In addition, infrastructure in some areas where whānau own land is poor. This includes limited access to water and septic systems, and in some remote areas, there is no roading or power access. Offsite housing manufacturing options are being explored with iwi entities.

*Ngāti Kahunghunu Iwi Incorporated (NKII)* has built its capability and capacity to offer innovative, responsive, and efficient housing options for whānau living across its tribal boundary. NKII has directly sourced materials for housing to ensure competitive pricing; invested in innovative materials to lower both costs and construction time; partnered with Māori businesses that share its aspiration to build affordable homes for whānau; developed cost-effective housing designs; and improved its procurement and project management systems to streamline processes.

Over the past 12 months, NKII's development has been a journey of learning and growth, overcoming financial, geographical, political, and environmental challenges, including the devastating impact of Cyclone Gabrielle. NKII reported reducing the per-square-metre cost of vertical builds from \$4,000 to \$2,800, with aspirations to lower this further. Additional efficiencies are expected in scale and pace as NKII continues to refine its approach.

- **To increase efficiencies prototypes adapted and streamlined systems and processes. They also drew on long-standing relationships with whānau, local agencies and suppliers to help support timely delivery of their affordable housing programme.**

All prototypes adapted and improved their systems for greater efficiency including implementing project management software, governance tools like BoardPro<sup>19</sup> and financial reporting systems to provide timely, efficient and accurate financial reports. While each of the prototypes experienced challenges and were acutely aware of, and managing, short- and long-term risks, it was not evident how the prototypes were managing risks, for example, through risk registers.

Prototypes maintained strong relationships, grounded in whakapapa and whanaungatanga, with communities, whānau, agencies, suppliers, councils, and Ministers to ensure the housing programme ran smoothly. They worked to reduce consenting roadblocks, streamlined internal systems, and outsourced specialist skills such as legal and accounting services. Support from HUD, TPK, and Kāinga Ora was well received.

## Were resources used to support housing equity?

- **Prototype solutions are meeting a gap in the market for low income whānau experiencing housing stress including whānau who cannot afford market rents, or do not meet mortgage requirements to own their own home.**

Driven by a philosophy of iwi development and not-for-profit housing delivery, the prototypes achieved equitable outcomes by managing build costs to ensure rents remained affordable for working whānau experiencing housing and rental stress. These whānau were working but staying with extended family in overcrowded homes, or living in uninhabitable conditions — such as garages, cabins, tents, or caravans without power or water — due to high market rents and a shortage of suitable, quality rental housing.

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<sup>19</sup> BoardPro is a software package designed to streamline Board process [Board Management Software & Board Portal | BoardPro](#).

The prototypes also provided a pathway to homeownership for sole parents and rangatahi Māori who are statistically less likely to own a home, and older individuals or couples. These whānau, despite working, were generally not eligible for mortgage lending due to either high existing debt, income servicing limitations, and/or insufficient deposits. Through innovative occupational arrangements eligible whānau have been supported to occupy and own their homes through deferred, interest-free payments.

## Was the programme effective for whānau and in what way?

- **The iwi-led prototypes have effectively moved whānau from unstable to more stable housing solutions which is contributing positively to:**
  - **financial wellbeing (through home ownership, rent affordability, savings and financial literacy)**
  - **physical and mental wellbeing (through secure tenure and quality homes)**
  - **social and community wellbeing (safe homes and communities), and**
  - **cultural wellbeing (connecting with whenua, whakapapa and collective identity).**

The findings for whānau are limited by the fact that only a small number of survey participants and interviewees currently living in new affordable homes contributed to the evaluation. However, the emerging findings are consistent with research that demonstrates the positive impact quality and affordable housing can have on wellbeing. This suggests that as more whānau move into their homes the likelihood of positive changes in wellbeing continuing is high.

### Improved financial wellbeing

- **Sixty-five whānau are now first-time homeowners, and a further 200 are expected to move into home ownership by 2025.**

As a result of the prototypes, 65 whānau have become new homeowners in the past two years, and a further 200 are expected to move into new homes by 2025. An additional 172 whānau will also have the opportunity over the next 5–10 years to achieve home ownership through rent-to-buy or shared equity arrangements.

The prototypes have made home ownership achievable for whānau who previously faced barriers due to the lack of savings for a deposit, high debt, and insufficient income to meet mortgage repayments. Whānau can purchase homes at cost and repay the debt over an agreed period without interest. Over five years, this is estimated to save each whānau between \$81,000 and \$165,000 in interest payments.



Whānau however must engage in a staged and structured approach to financial wellbeing that includes financial literacy, setting financial goals and basic home maintenance skills. Where resourcing allowed, prototypes actively monitored and supported whānau to stay on track to meet their financial goals.

One whānau interviewed, had recently moved into an affordable rental but their aspiration was to own the home through a progressive home ownership arrangement:

*I've asked if we can move into the shared equity a little bit sooner...once I get all my ducks in a row and my debts have been settled then I will be able to get into that position (to buy the home) earlier than five years. And that's mainly because I'm not getting any younger and I don't want to have my (child) pay a mortgage if something happens to me. And I don't necessarily want to be working a long time (Whānau 2)*

- **Whānau are on average paying \$70 less per week to live in a good quality, affordable rental**

Based on data from the housing dynamics survey, whānau living in affordable rentals paid, on average, \$380 per week compared to \$450 per week in their previous private rentals<sup>20</sup>, that is on average \$70 less per week for better quality homes<sup>21</sup>.

Rent was also more consistent across the affordable rentals (refer table 5) with 10 out of 19 whānau paying between \$300–\$399 per week. In comparison, only three whānau paid within that range in the private rental market.

**Table 3 | Number of whānau and weekly rent paid privately and in affordable rentals (n=19)**

Weekly rent bracket	\$200- \$299pw	\$300- \$399pw	\$400- \$499pw	\$500- \$599pw	More than \$600pw
The no. of whānau and average rent paid weekly in affordable rentals	0	10	5	0	4
The no. of whānau and average rent paid in private rentals	1	3	6	3	6

<sup>20</sup> Whānau were asked to select their previous and current rent based on a range. The bottom of the range has been used for analysis purposes so is an estimate.

<sup>21</sup> The average weekly rent in the affordable rental is also lower than the average weekly rent across four regions, Auckland, Gisborne, New Plymouth and Taupō (no data available for Tūrangi) which was approximately \$648. Data sourced from myrent.co.nz.

Whānau interviewed also attested to paying less for better quality accommodation in a location where market rentals similarly priced are few and far between and generally of a lower quality. Whānau 1 reported:

*The price that we're paying now is amazing compared to a normal rental which could be anywhere from \$480 plus for a three-bedroom home maybe even a two bedroom... it's definitely cheaper than if we were to go through a normal rental company which has been a help financially (Whānau 1)*

Whānau 2, a single parent with a teenage son, moved into a high-quality three-bedroom home at below-market rent. A comparable home in the private market would cost over \$650 per week, which was considered unaffordable. Now, there is no fixed end date on their rental, and after five years they will have the opportunity to purchase the home through a shared equity arrangement.

Whānau 3, a single adult who previously lived in a private rental with another whānau member, has also moved into an affordable rental. Although their previous rental was larger, it was older and more expensive:

*Rent for a two-bedroom on the market is maybe \$750 per week, we were in a three-bedroom home which was \$790 per week...the rent here is incredible and better value for money (Whānau 3).*

- **Housing affordability has also improved with more whānau spending less than 30% of their annual income on rent**

The Whānau Housing Dynamics Survey also showed that housing affordability had improved for some whānau who had previously rented privately. The table includes annual household income<sup>22</sup> and weekly rent to determine affordability. Total income spent on rent annually that is 30% or less of total annual income is considered affordable. The data shows that:

- 12 whānau were paying rent equal to or greater than 31% of their income in their previous private rentals. This number reduced to 9 households in their affordable rental.
- 10 whānau experienced improved affordability (a reduction in the proportion of income spent on rent), even if they still paid over 31%.
- Seven whānau experienced no change in affordability.

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<sup>22</sup> Whānau were asked to select their income based on a range. The income and the rent used to calculate affordability are the lower amounts within the range provided.

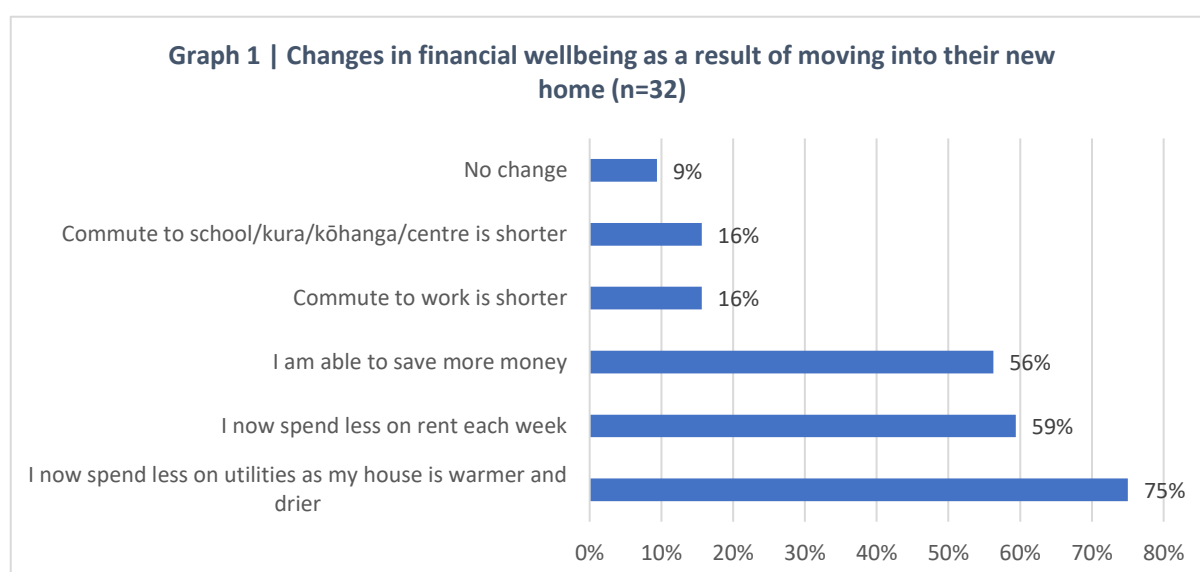
- Three whānau moved into progressive home ownership models (e.g., rent-to-buy). All three were previously paying more than 31% of income to rent. Now, only one continues to exceed the 31% threshold.

**Table 4 | Affordability of rent in previous and current private rentals**

Affordable Rentals	Previous accommodation rent affordability			Current affordability		
Annual household income, before tax	Weekly rent	Annual Rent	Annual Rent/Income	Weekly Rent	Annual Rent	Annual rent/Income
\$30,001	\$300.00	\$15,600.00	52%	\$300.00	\$15,600.00	52%
\$40,001	\$500.00	\$26,000.00	65%	\$300.00	\$15,600.00	39%
\$60,001	\$400.00	\$26,000.00	43%	\$300.00	\$15,600.00	26%
\$60,001	\$400.00	\$20,800.00	35%	\$400.00	\$20,800.00	35%
\$60,001	\$600.00	\$20,800.00	35%	\$400.00	\$20,800.00	35%
\$60,001	\$300.00	\$15,600.00	26%	\$300.00	\$15,600.00	26%
\$60,001	\$600.00	\$31,200.00	52%	\$300.00	\$15,600.00	26%
\$60,001	\$500.00	\$26,000.00	43%	\$400.00	\$20,800.00	35%
\$60,001	\$600.00	\$31,200.00	52%	\$600.00	\$31,200.00	52%
\$70,001	\$500.00	\$26,000.00	37%	\$300.00	\$15,600.00	22%
\$70,001	\$400.00	\$20,800.00	30%	\$300.00	\$15,600.00	22%
\$70,001	\$400.00	\$20,800.00	30%	\$600.00	\$31,200.00	45%
\$70,001	\$600.00	\$31,200.00	45%	\$400.00	\$20,800.00	30%
\$70,001	\$400.00	\$20,800.00	30%	\$300.00	\$15,600.00	22%
\$70,001	\$400.00	\$20,800.00	30%	\$300.00	\$15,600.00	22%
\$70,001	\$600.00	\$31,200.00	45%	\$400.00	\$20,800.00	30%
\$70,001	\$300.00	\$15,600.00	22%	\$300.00	\$15,600.00	22%
\$100,001	\$200.00	\$10,400.00	10%	\$600.00	\$31,200.00	31%
\$100,001	\$600.00	\$31,200.00	31%	\$600.00	\$31,200.00	31%

- Whānau living in quality homes are also saving on utilities and other costs

Whānau were also asked if they experienced other financial benefits. Graph 1 below shows that 75% reported spending less on utilities due to living in warmer, drier homes; and 56% reported they were



able to save money. One whānau living in a new affordable rental experienced a noticeable saving in their power bill:

*Power was exorbitant at my previous rental... even though they said the house had met healthy home standards during winter it was freezing, and our power bill was always really high... however here you can monitor your power usage well and there is also solar energy (Whānau 3)*

A smaller group of whānau reported shorter commutes to work, school/kura or kōhanga/early learning centre. Other savings identified through the interviews included rubbish collection and general maintenance which were covered in some rental agreements. One housing complex also included a shared māra kai maintained and used by tenants to help reduce the cost of fresh vegetables.

- **Whānau have improved their financial literacy and set financial goals**

Whānau moving into Ka Uruora affordable rentals highlighted the value of the financial education programme. Even those with prior financial knowledge found the programme beneficial. One individual in their 20s who recently moved into the affordable rental felt that the programme helped them to look after their money and manage spending, essential knowledge for a young person living independently:

*I learnt a lot... I learnt how to control my money, how to look after my money, how to spend my money...it helped so much because before any of this I did not know one thing about all these things that come with having a whare...it's just been a big eye opener... it's really helped me to be aware of what to expect (Whānau 6)*

The Pouhono (navigator) was also acknowledged as a key mentor and support figure:

*[Pouhono] has been a really good port of call to keep me going ... I love the fact that they are looking at our whole hauora and bettering us from a financial perspective (Whānau 5)*

The Pouhono also helped whānau access information on accommodation supplements and other services, supporting not just tenancy but wider wellbeing.

## Improved physical and mental wellbeing

- **Whānau are living in rental homes with security of tenure which has impacted positively on their mental wellbeing**

Six whānau interviewed had recently moved into an affordable rental; five of the six were single parents/caregivers with children, and one was a single adult. All six whānau expressed the relief they felt living in a rental where the tenancy was secure for several years, and they didn't need to worry about the owner taking back or selling the rental.

One whānau, a single parent with two children, has moved at least four times in the past two years. The whānau was previously renting privately before being forced to move when the landlord reclaimed the property. They lived with extended family while seeking a safe, secure, and affordable place. Though the home they shared was comfortable, there were five other people in the house, and space was limited. Now, through the prototypes, this whānau is living in a new rental with an eight-year tenancy:

*"I'm not stressed about anything because I know what's going to happen and what's coming... I have the time, which is reassuring... We're not going to be told that the owner is selling their house like our previous rentals. The security has helped me to be very content."*  
(Whānau 1)

Whānau 4 is a caregiver of three young children. The whānau was previously living with five other relatives until they moved into a 3-bedroom rental with long-term tenancy. They described their new rental as a "forever" home:

*This has been a great opportunity to be able to get into a lovely home without the fear of getting kicked out or the rent going up...there's no end to the lease, we can stay here for as long as we are good tenants...This is our forever home as long as we keep it tidy and manageable and the rent is paid up on time...They (the iwi) want to house whānau, not get them a home and then put up the rent (Whānau 4)*

One whānau also shared the positive impact housing had on their mental health, including increased life satisfaction. Whānau reported feeling more confident, in control of their lives and finances, and generally happier. For some, the opportunity to move to another city and live in an affordable rental was transformative, particularly for young single adults who would not have made the move without the support of the prototype:

*Before I moved into my whare I was so nervous and scared, I thought I was gonna stuff something up but just the way the Ka Uruora team helped me out was phenomenal...it made me feel good and that I can achieve these things... so the most significant change for me being here has been my mental health and physical health, it's given me a lot of self-belief and self-confidence and I can only see it elevating (Whānau 6)*

- **Stability and stable tenure are contributing to whānau being able to plan for the long-term including setting retirement goals**

An emerging benefit of stable, affordable housing is the ability for whānau to plan for the future. Three whānau interviewed were single adult women in their late 50s to early 60s, caring for dependents and/or recovering from separation or partner loss. The prototypes gave them the opportunity to live in safe, secure, affordable homes allowing them to focus on saving for retirement and regaining financial security and independence.

- **Whānau are living in better quality housing which is impacting positively on their physical health**

Whānau survey respondents reported that their previous homes were often cold (50%), often damp (38%), and had visible mould (44%). Additionally, 66% agreed that their previous accommodation was never or only sometimes maintained. Interviews supported these findings, with previous rentals described as drafty, poorly insulated, and not well maintained. The new properties however met healthy home standards and were generally warmer and drier with more modern chattels:

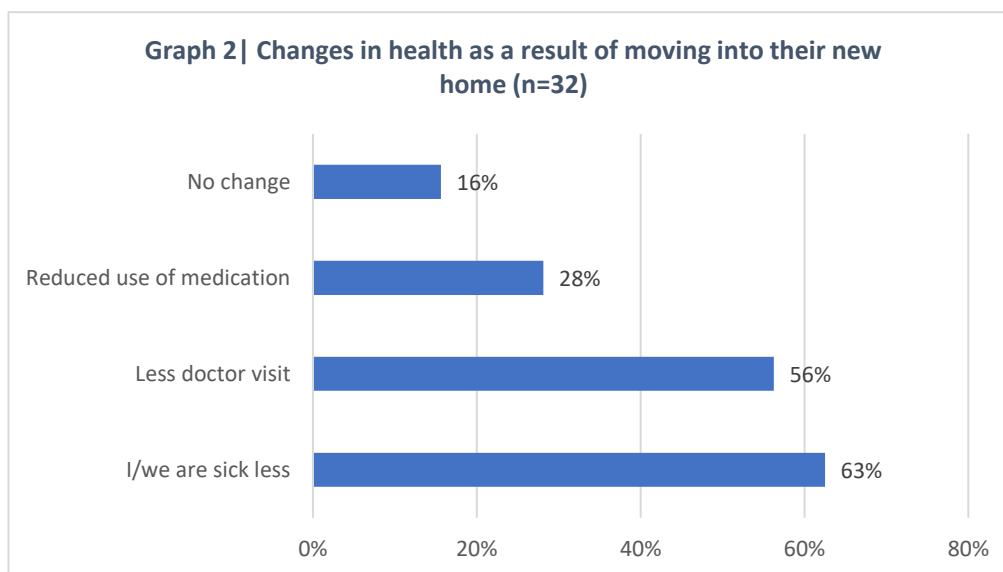
*These homes are definitely warmer...when we were renting it was very old, so the carpets had mould, the paint was faded on the windows and there were drafts coming from the window... it wasn't as warm as these homes (Whānau 1)*

Maintenance issues for affordable rentals were promptly addressed and home maintenance programmes were introduced by one prototype to support new home owners.

Whānau interviewed also attested to their new homes contributing to better health. Graph 2 shows that 63% of whānau agreed they were less sick and 56% reported they went to the doctor less often:

*The house is brand new and warm, the kids are not getting sick, the last house was great, but it was an older home so had some mould (Whānau 3).*

*We have been cramped up in a Housing New Zealand house for the last 20 years... it's been hard, the house is too small, no storage, cold, unhealthy, my kids were always sick when they were young, we just learnt to deal with it and live with it (Whānau 7)*



### Social and community wellbeing

- **Prototypes were purposeful in creating housing solutions that ensured whānau felt safe within a supportive and like-minded community**

Prototypes intentionally created a sense of community, reciprocity, and social connection for whānau living in their new homes (both affordable rentals and ownership). Whānau were encouraged to get to know their neighbours through shared BBQs, Matariki celebrations, Christmas and Easter events for tamariki, and other gatherings to build support networks:

*About six months later I think when the whole place was fully tenanted, they held a Matariki event where they bought in food caravans, everyone came down (Whānau 3)*

*The neighbours, they've just moved in as well and they're lovely, you know, so it's good and they've got young families. And the kids their children go to kōhanga reo with my little men so it's quite nice, it's a really good whānau atmosphere (Whānau 4)*

Most interviewed whānau were living near people they had whakapapa or kaupapa connections with, which fostered a strong sense of whanaungatanga and manaakitanga. The environment was described as whānau-friendly and safe for children. Neighbouring households often had tamariki attending the same kōhanga, kura, or school, and children regularly played together in shared spaces:

*It's good for the children in terms of their stability... their friends live next door, the schools just around the corner...so you know we're just one big family here (Whānau 1)*

- **Values of manaakitanga and kaitiakitanga are encouraged to support individual and collective responsibility**

Kaitiakitanga was also evident, with whānau keeping an eye on each other's properties. One whānau talked about how she, as an aunty, felt a sense of responsibility to ensure her adult nieces and nephews were respectful of rules:

*We had whānau come and stay at the apartments for the night and I saw on a social media post that they were having a BBQ in the outside area, so I rang them and said "don't forget you have to be out of there by 9.30pm" you know I said to them "I know it's exciting to see each other but it's an apartment complex and I have eyes!" (Whānau 3).*

Most whānau reported no issues with neighbours. Only one whānau described a negative experience involving community prejudice based on stereotypes about Māori-led housing:

*I was approached by a few people to say, "we hear that Māori or iwi were building, and we thought, oh they're just going to fill them up with meth addicts". I was shocked, and so angry (Whānau 4).*

This experienced was echoed by whānau in another prototype where they also encountered community resistance due to assumptions that iwi or Māori-led developments were replicating social housing.

In addition to the sense of social safety, physical security was also prioritised. One group of vertical builds incorporated digital keycard technology and security cameras to enhance whānau safety.

- **Prototypes are contributing to the revitalization of rural communities socially, economically and culturally**

Prototypes have contributed to community development by making decisions grounded in a deep understanding of the local context, with the interests of whānau kept at the centre. One whānau, representing a whānau trust building a papakāinga in their rural community, noted the significant impact of housing on the social, economic, and cultural wellbeing of their rural Māori community. The Trust has developed fourteen affordable rental homes, with seven funded through Whai Kāinga Whai Oranga, an important contribution to a community consisting of about 30 dwellings. Furthermore, as these are brand new builds, whānau who whakapapa to this community are now able to bring their skills, knowledge, expertise, tamariki, and mokopuna back to their tūrangawaewae. This in turn will grow the community in positive and sustainable ways. One clear



example of this growth is that the local kōhanga reo has increased its enrolment numbers and is now considered a sustainable option for investment:

*Because of the state of the building, we had tamariki but we were never at our full capacity. So from their (Te Kōhanga Reo National Trust) point of view it wasn't a great investment however through this Whai Kainga Whai Oranga process and the development of whare within the community we were able to show that we're a growing community...so as a result we were recently approved a brand new kōhanga building to be situated on our marae and again it would not be possible without the housing...and I can hand on heart say that because before my time as Chair of our kōhanga reo, my nan fought for a long time but because we couldn't show that we are a growing community, we weren't getting anywhere (Whānau 9)*

The flow-on effects of housing are projected to continue, beginning with the kōhanga reo and extending to the renovation of marae buildings and beyond. Having a growing and thriving community that can support these developments is critical:

*So overall individually we have whānau thriving, but for us it's been bigger than just building a home for the individual, it's about building our community...there's no place better for our generations to grow than in our hāpori, around their marae and their whare karakia (Whānau 9)*

### Enhanced cultural wellbeing

- **Whānau are living close to whānau to maintain their support networks**

Nearly 70% of respondents agreed that moving closer to whānau was a key change for them. Upon further exploration, it became evident that the prototypes were deliberately creating opportunities for whānau to remain close to immediate whānau members, including adult children, mokopuna, siblings, grandparents, and cousins. All participants shared stories about living near immediate and/or extended whānau and how having whānau close by contributed to their sense of security and wellbeing. This outcome was highly valued, as it enabled them to maintain whakapapa connections and enact cultural values such as manaakitanga and whanaungatanga:

*We were offered a home and I said, "if its next to my mokopuna absolutely!" It was timely that the rental came up and we could move next to my whanaunga and my girl, her husband and four mokopuna... It's like a mini papakāinga here. My mokopuna come over on the way to school and my cousin next door his partner is hapū with their third child, so we'll be able to help her with the babies so it's nice to be able to help them out as well (Whānau 2)*

*It's cool to have family here because we literally know no one in Auckland! It's good to have some close relatives just below us, you know, they've taken us and shown us around (Whānau 6)*

- **Whānau are reconnecting to ancestral whenua**

Whānau who own whenua Māori either individually or collectively are being supported to build and live on their own land. One whānau member is developing six houses on ancestral land passed down through generations. Until now, the land remained unused due to a lack of resources, funding, and capacity for papakāinga development. Despite being the sole landowner, the whānau had been living in public housing for over 20 years. With support from her adult children and the prototype, they have turned their long-held aspiration into reality:

*I never thought this would happen in my lifetime...it's been a long dream of me and I always wondered how I was ever gonna get back there, if ever...just the thought of being on my own whenua I think freedom...this will be lifechanging for me, my whānau and my mokopuna and for my future family...we won't have to live in a Housing New Zealand house ever again ... my dad would be so proud that his mokopuna get to live on his land...(Whānau 7)*

Another whānau with a clear vision and masterplan for papakāinga development now has the opportunity, through the prototype, to make it a reality. Their plan integrates:

- Physical elements: environmental restoration (flora and fauna), sustainable living, food sovereignty, and employment through tourism.
- Cultural knowledge and practices: maramataka, raranga, whakairo, meditation, whare wānanga, mātauranga Māori, and intergenerational learning.
- Social elements: expressions of whanaungatanga, manaakitanga, pūkengatanga, and kaitiakitanga.

The whānau vision therefore is more than building homes on their whenua, it's about reconnecting their whānau to their traditional, cultural practices of manaakitanga, whanaungatanga and kaitiakitanga; and living sustainably and independently:

*...papakāinga is not about a house. People don't realise the house is the byproduct of it, the essence of a papakāinga is more than that...it's about the nanny at that papakāinga looking after mokos when the parents work....and bringing back the money for the kai instead of being in the kumara garden or whatever (Whānau 8).*

- **Some whānau are living within their tribal boundaries which is maintaining and growing their connection and active contribution to their hapū, marae and community**

The prototypes provided whānau with the opportunity to return to, or remain living within, their kāinga/ tūrangawaewae. Six of the nine whānau interviewed had moved into affordable housing within their tribal boundaries:

*I wanted to stay here, my great grandparents had a farm here, my father was born here, I am an uri to this area so it's like a big full circle coming here, both my daughters and my mokopuna are here so that's why I wanted to stay (Whānau 4).*

The opportunity to live on whānau or iwi-owned land has also increased whānau participation in hapū and marae activities. They are now able to “keep the home fires burning” for adult children and extended whānau who live away. Living in affordable housing provided through their iwi was seen as a privilege, one that many whānau sought to reciprocate through greater community involvement:

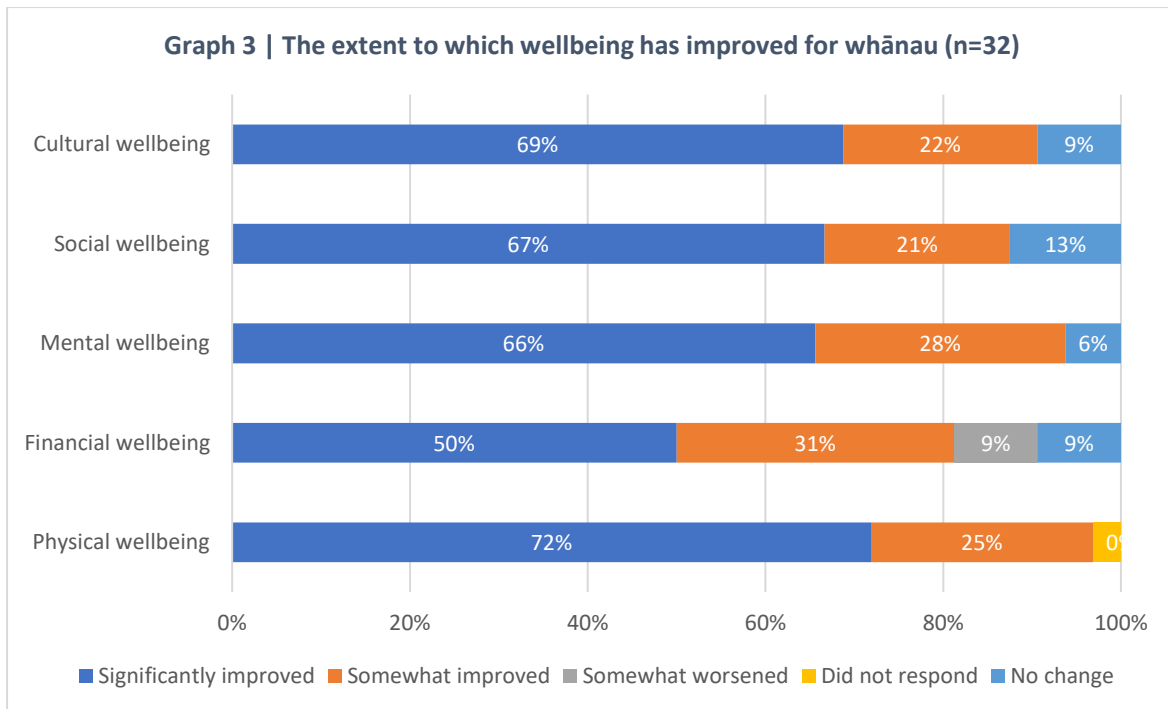
*...for me personally with being in these homes I've wanted to be involved a bit more like with my marae especially. So, I have been going to a few meetings at our marae and the committees and things. But I think definitely just being in these homes has made me feel a lot closer to my own hapū and iwi as well... I know this is something that (iwi) would like as well, for us to have a little bit more involvement especially given these are iwi kāinga homes so it's a good way to give back (Whānau 1)*

*Since I was a little kid, my father has always told us, you know, when our iwi and that help us out, give back and it may not be financially but it's like helping out at wānanga, going to wānanga, going to sports events and just giving back when they have things on or all of those things... And I think that's my way of giving back to my iwi, by showing face, representing my iwi (Whānau 6)*

Survey and interview responses highlighted additional outcomes emerging from the increased security and confidence whānau felt in their new homes. For example, 47% of respondents reported using te reo Māori more frequently at home. One whānau had set a goal to use more te reo Māori in daily life and had registered interest in iwi-led waiata and reo wānanga.

- **Overall whānau cultural wellbeing has significantly improved**

Cultural wellbeing was rated second only to physical wellbeing by whānau. Graph 3 shows that 97% of respondents reported that their physical wellbeing had improved (somewhat improved and significantly improved), followed by 91% who reported that their cultural wellbeing had improved. Cultural wellbeing was important to iwi and whānau and enhanced by ensuring whānau were living close to whānau, registering with their iwi and being more actively involved in iwi and marae affairs.



## Did the programme create enough value for whānau to justify the investment (cost-effective)?

- **Value created for whānau has exceeded investment, that is, for every dollar invested, the iwi-led prototypes have created \$7.06 dollars of social value for whānau.**

This SROI ratio indicates that the social value created is forecast to exceed the investment made into the programme. An estimated \$231.4 million was invested in delivering 568 homes<sup>23</sup> and the forecasted social value created was \$1.403 billion for whānau, resulting in a social return on investment ratio of 7.06:1. That is, for every \$1 invested into the programme, \$7.06 of value is created. The ratio only includes value for whānau, as the value gained for government and iwi has not been factored into the SROI analysis; although the value gained for these stakeholders is reflected in the evaluation findings. Other housing SROI's internationally range from \$3.13 to \$15.60 of value created which means this ratio sits towards the higher end of the continuum, but not the highest ratio.

A detailed explanation of the SROI process and findings is outlined in Appendix E.

<sup>23</sup> This investment only includes the capital required for infrastructure and vertical builds

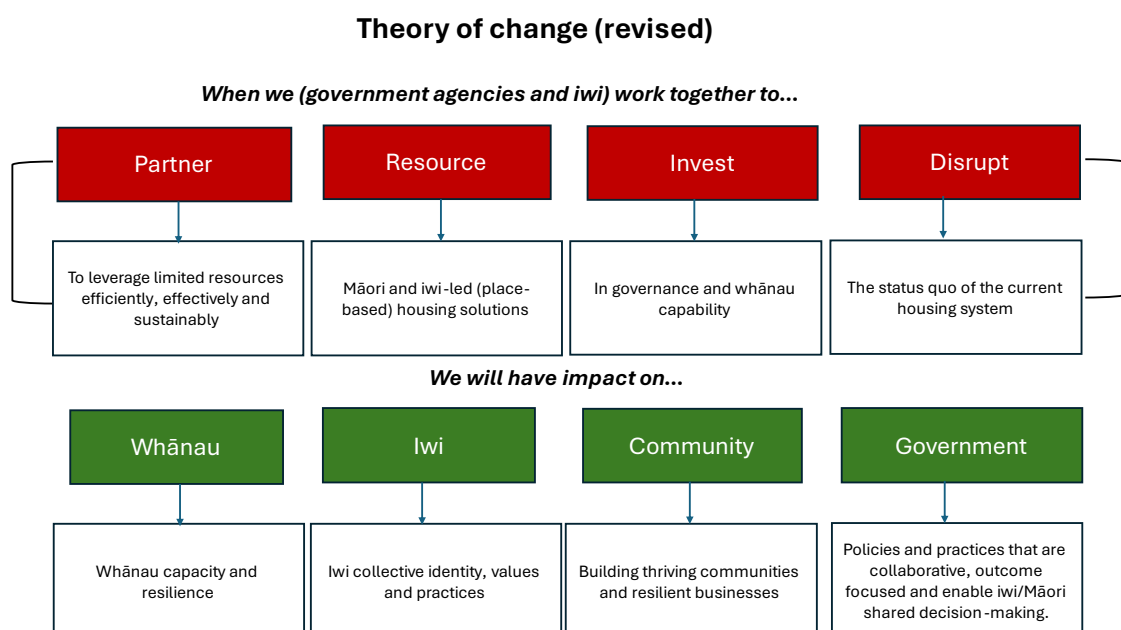
# Appendix A | Evaluation methods

## Theory of change and logic model

A *Theory of Change* is a general representation of how change is expected to occur—what we do and what we get as a result. In this evaluation, it describes the high-level intent and expected impact of the Whai Kāinga Whai Oranga programme pathway. While often used interchangeably, *Theory of Change* and *Logic Models* serve distinct but interlinked purposes in this evaluation. The Theory of Change articulates the following assumption:

*When government and iwi (prototypes) **partner** to leverage limited **resources** to address Māori housing needs; **invest** in and support governance and whānau capability; and **disrupt** the status quo through innovation and locally led solutions—then this will result in improved whānau capacity, enhanced iwi (prototype) capability, stronger community development, and more informed Māori housing policy and practice at the government level.*

Figure 1: Whai Kāinga, Whai Oranga Theory of change



The *Logic Model* (also known as a *Programme Logic Model*) provides a more detailed breakdown of the intervention. It outlines:

- **Inputs** (investments),
- **Outputs** (what is produced from those investments), and
- **Outcomes** (the expected impact and who benefits).

A logic model was drafted based on documentation and the case study phase of the broader evaluation. The logic model guided the evaluative inquiry and evolved throughout the evaluation process. The logic model was initially drafted based on existing documentation and insights from the case study phase and evolved throughout the evaluation process. A copy is attached in [Appendix B](#).

### ***Housing Dynamics Survey (October 2024)***

The Whānau Housing Dynamics Survey was conducted in October 2024 and aimed to:

- Understand the living situations of whānau prior to entering affordable rentals, to supplement advice to the Minister; and
- Gather data on the changes experienced by whānau after moving into affordable rentals to support the SROI analysis.

The survey was completed by 37 households, representing 169 individuals. Based on provider communications, 97 whānau were living in their homes at the time of the survey, equating to a 33% response rate.

### ***In-depth semi-structured interviews***

Semi-structured interviews were completed with whānau across seven different communities in Taranaki, Auckland, and Northland. Interviews were also conducted with prototype partners (including management and governance), as well as government stakeholders—policy advisors, managers from HUD and TPK, and Crown-appointed observers. Most interviews were conducted online. However, two evaluators also conducted in-person interviews in Northland and Hastings.

Evaluators were provided with information sheets, consent forms and inquiry guides (refer [Appendix D](#))

The whānau interviewed were located across Tūwharetoa, Taranaki, Auckland, Hastings, and Northland. Among those interviewed:

- Five whānau were single parents with children and one was a single adult. All had moved into their homes.
- Three participants were adults speaking on behalf of their wider whānau who had not yet moved into their homes on whānau whenua.

**Table 5: Total number of participants by method**

Methods	Whānau interviews	Prototype interviews	Whānau surveys
Total number of participants	9	11	37

***Document review***

A review of key documents was undertaken (refer to the bibliography in [Appendix E](#)). This included provider reports, relevant housing research and literature, and Cabinet papers relevant to Whai Kāinga Whai Oranga. The literature consulted informed both the evaluation and the SROI analysis.

## Appendix B | Whai Kāinga Whai Oranga Logic model (Prototypes)

BIG PICTURE   Te Mauri o te whānau, keeping whānau resilience at the centre of housing solutions				
Inputs	Outputs	Outcomes		Impact
		Short to medium term	Long-term	
<b>Government resources</b> Capital investment (\$) <ul style="list-style-type: none"> <li>\$156.7M new builds</li> <li>\$8.4M capability</li> <li>\$74.7M for infrastructure</li> </ul> Policy and funding frameworks National leadership (including Crown appointees)	<ul style="list-style-type: none"> <li>5688 new builds</li> <li>584 infrastructure enabled sites</li> </ul> In addition, prototypes have also <ul style="list-style-type: none"> <li>Developed an additional 210 new builds</li> <li>Invested an additional \$120M into housing solutions for Māori</li> <li>Created at least 30 new positions regionally (building and pastoral support)</li> <li>Approximately 580 whānau completed financial literacy education</li> <li>More than 10 trained financial literacy navigators</li> </ul>	Whānau <ul style="list-style-type: none"> <li>Whānau are living in safe, secure, healthy, warm homes</li> <li>Whānau have progressed through housing continuum</li> <li>Whānau are reconnecting with ancestral land and cultural identity</li> <li>Whānau are reconnecting to, and active in, community</li> <li>Māori are upskilled and employed</li> <li>Whānau are financially literate</li> </ul>	Whānau <ul style="list-style-type: none"> <li>Whānau sustain their housing arrangements (affordable rentals or home ownership)</li> <li>Whānau are economically secure</li> <li>Whānau responsible stewards of their natural and physical environments</li> <li>Whānau are re-connected to whenua, language, identity</li> </ul> Community <ul style="list-style-type: none"> <li>Locally owned businesses, employing</li> </ul>	Whānau wellbeing (social, cultural, health, economic)  Whānau are active participants in Te Ao Māori and Te Ao Whānui  Strong, resilient, thriving communities  Trust and confidence in the public sector by Māori



	<ul style="list-style-type: none"><li>• Purchased a construction firm (BuiltSmart Tairāwhiti) to manage the end-to end housing build</li><li>• Established a Community Housing Provider</li><li>• # Māori upskilled and in cadetships/jobs across the housing supply chain.</li><li>• </li></ul>	Iwi <ul style="list-style-type: none"><li>• Iwi-led supply chain management</li><li>• Iwi develop, own, manage housing solutions for their people</li><li>• Iwi capability in housing sector strengthened.</li><li>• Effective social procurement has strengthened local businesses and rangatahi employment.</li></ul>	local, contributing to community System (MAIHI) <ul style="list-style-type: none"><li>• Co-ordinated, effective, equitable housing system for Māori</li><li>• Devolved decision-making (iwi/Māori-led)</li></ul>	
		Government <ul style="list-style-type: none"><li>• Sustainable housing supply that is meeting the needs of Māori</li><li>• Barriers to housing for Māori reduced</li></ul>		
<b>Assumptions</b> Secure housing will help whānau to achieve their potential in other areas including social, economic and cultural wellbeing Māori-led sustainable housing delivery will reduce reliance on emergency, transitional, social housing systems				

## Appendix C | Summary of value gained by investing in prototypes

This section provides a summary assessment of each prototype and the extent to which the prototype has been economical, efficient, effective, cost-effective and equitable.

Prototype	Whai Kāinga Whai Oranga investment	Value gained by investment in housing through prototypes				
		Economy – good stewardship of resources	Efficiency – productive use of inputs to maximise outputs	Effectiveness – Outcomes achieved (as per logic model)	Cost effective – was more value created than invested?	Equity – addressing inequities
<b>Ka Uruora</b>	<b>\$57.7m</b> to build 172 affordable rentals including infrastructure costs but doesn't include land.	Resources are well managed through good governance; due diligence through programme control groups; clear eligibility criteria and conditions for whānau; project management and reporting systems.	Additional 210 houses enabled through shared capital investment that are 20% less the market rent; while also ensuring a fair return on investment.	Whānau are living in homes with secure tenure.  Whānau are living in healthy, warm homes.  Whānau are living in affordable	For every \$1 invested \$7.36 of value has been created (based on whānau outcomes only)	Resourcing targeted to niche group whose needs are not met by the market:  - Whānau in rental stress - Whānau living in uninhabitable living conditions - Whānau with

<b>Toitū Tairāwhiti</b>	<b>\$83.8m</b> to build 225 affordable rentals including infrastructure costs.	Funding is recycled to ensure continued investment into meeting priority housing needs.	Efficiency in design and cost through managing the supply chain, workforce and distribution – Te Wharau o Hineakua.  Working capital of \$15M.	homes.  Whānau are first time homeowners.  Whānau are reconnecting with ancestral land and cultural identity.		land but no capital in rural communities - Whānau who have land and income to progress into home ownership but do not meet the threshold for a mortgage.
<b>Te Pouahi</b>	<b>\$50M</b> to build up 80 homes		Working with Trusts and entities to deliver more efficiently – e.g. 15 projects to deliver 75 homes.	Whānau are living closer to whānau.  Whānau are reconnecting to, and active in, community.		Provided financial education for over 500 whānau and ongoing mentoring support to ensure whānau housing aspirations are met.
<b>NKII</b>	<b>\$44.2M</b> to build 86 homes including affordable rentals		Using innovative materials and designs  Direct sourcing materials  Social procurement – growing and mentoring Māori business that support affordable housing			Unlocked iwi and whānau owned land for housing for their Uri.  Delivered by Māori for Māori with Māori

# Appendix D | Whai Kāinga Whai Oranga

## Evaluation Information sheet and consent form

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Whai Kāinga, Whai Oranga Evaluation (including Social Return on Investment Analysis)  
Programme Pathway (Iwi Prototypes)

Tēnā koe

Ko te mihi tuatahi ki ngā Atua o te Taiao. Tuarua kei te mihi ki ō tātou hunga mate, rātou kātahi anō ka huri atu otirā rātou kua whetūrangitia, haere atu rā koutou. Me mihi ka tika ki ngā iwi, ngā hapū, ngā whānau o ngā rohe i roto i te kaupapa o Whai Kāinga, Whai Oranga, tēna koutou katoa. Tēnei mātou o Te Paetawhiti Ltd e tono atu nei ki a koe kia tukuna mai ō whakaaro, ō kōrero hoki hei āwhina mā mātou e rangahau haere i te kaupapa nei.

Te Paetawhiti Ltd has been commissioned by the Ministry of Housing and Urban Development Tuāpapa Kura Kainga and Te Puni Kōkiri to evaluate the Whai Kāinga Whai Oranga programme pathway which includes affordable housing initiatives being delivered through four iwi prototypes:

- Te Pouahi o Te Taitokerau Trust
- Ka Uruora
- Toitū Tairāwhiti Housing Ltd
- Ngāti Kahungunu Iwi Incorporated.

### ***About the evaluation***

The evaluation is focused on determining to what extent Whai Kāinga Whai Oranga is addressing Māori housing need and providing value for investment. To understand 'value' the evaluation team will be using a framework called Social Return on Investment. Using this framework, we will seek to explore what value looks like for you (social, cultural, financial, and environmental) and to what extent value can be defined in monetary terms.

### ***Why have you been approached to contribute?***

You have been invited to participate in the evaluation based on your relationship with one of the four prototypes as either:

- A whānau member living, or about to move into a home, or
- A person involved in a governance, management, or staff role with either the iwi prototype, or the Ministry of Housing and Urban Development or Te Puni Kōkiri, or
- A stakeholder, that is, someone who has been actively involved with the iwi prototype and their aspiration to provide affordable housing for whānau.

### ***How can you contribute?***

If you agree to participate, we will arrange a time, date, and location to talk with you either in person or online. Before the interview takes place, we will discuss the consent process and request your verbal or written permission to proceed. The interview should take no longer than one hour.

Your participation in the evaluation is voluntary and you can choose to not participate in the interview or withdraw from the interview at any time. If you choose not to participate this will have no impact on you or your whānau/iwi being able to access Whai Kāinga Whai Oranga housing.

If you are happy to proceed with the interview you only need to answer the questions that you feel comfortable to answer. Your insights will inform the evaluation findings and report however we will not attribute your name to any information we use or report. If at any stage, after the interview you wish to withdraw your contribution, you can do so by contacting the Lead Evaluator.

***What will happen to my information?***

The researcher will use the information you share to inform the evaluation findings which will be presented to iwi prototypes, the Ministry of Housing and Urban Development and Te Puni Kōkiri in a written evaluation report.

Any information you provide in an interview will be recorded (either by audio, video, or handwritten notes) by the researcher with your permission. Digitally recorded interviews will be transcribed using a secure automated transcription service. The transcripts are then manually reviewed by the researcher, coded and personal names removed. Audio files, transcripts, research notes and documentation will be stored securely on password protected laptops. These files, transcripts and notes will be destroyed one year after the project is finalised.

***What personal information will we be collecting?***

If you agree to participate in the evaluation, your name, email address and phone number will be provided to the evaluation team for the purposes of being able to contact you for evaluation purposes. We will hold your personal information until the evaluation is completed, at which point such information will be destroyed.

***Privacy Statement***

The collection, use and storage of personal information will be in accordance with the Privacy Act 2020. Under the Privacy Act 2020 you have the right to access and request correction to any personal information that we hold about you.

***Who will I be interviewed by?***

Te Paetawhiti Ltd is an evaluation and research company based in Rotorua that focuses specifically on kaupapa Māori research and/or evaluative research that supports the aspirations of whānau Māori. The research team consists of experienced researchers and evaluators who will invite you to share your story in a safe and comfortable way. The team can conduct the interview fully in te reo Māori, bilingual or in English depending on your preference. The researchers are:



Roxanne Smith  
(Rongowhakaata)  
Project lead, researcher



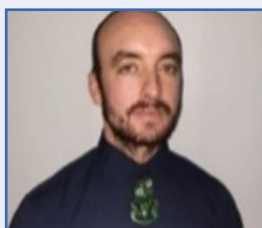
Colin Hemana Bennett  
(Te Arawa)  
Researcher



Earle Karini (Ngāti Porou)  
Researcher



Dr Shane Edwards (Ngāti  
Maniapoto)



Rutene Gabel (Te Paatu)  
Researcher

***Do you have questions about the project?***

If you would like more information about the evaluation, please contact Roxanne Smith, Lead Evaluator, 021 216 7038, [Roxanne@tepaetawhiti.co.nz](mailto:Roxanne@tepaetawhiti.co.nz).

Ngā mihi maioha ki a koe.

Te Paetawhiti Ltd & Associates

## Whai Kāinga Whai Oranga Participant Consent Form

I agree to be interviewed as outlined in the information provided to me by the evaluation team. I understand that:

- My participation in the interview is voluntary and I can stop the interview at any stage.
- I can withdraw my answers by contacting the Lead Evaluator.
- Responses will only be seen by the evaluation team.
- My name will not be used in any verbal or written report provided to iwi prototypes, or government agencies involved in the evaluation.
- Findings from the interviews will be summarised into an evaluation report that may be published by Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development and/or Te Puni Kōkiri.

The interview, with my permission, will be recorded (audio or video (online interviews)). The interviewer will take notes and in some cases recordings may be transcribed. Audio/video files, transcripts and researcher notes will be stored securely on the lead evaluators password protected laptops and will not identify me. These files, transcripts and notes will be destroyed one year after the evaluation has been completed.

I have read the information sheet and this consent form. I have been given the opportunity to ask questions and have had those questions answered to my satisfaction.

I give my consent to participate in this interview

Yes ☐ No ☐

I agree to the interview being recorded

Yes ☐ No ☐

Where appropriate I agree for photos to be taken of our project and included in the evaluation report

Yes ☐ No ☐

Participant's signature:

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Participant's name:

---

Date:

# Appendix E | Social return on investment analysis

## Social return on investment

The Social Return on Investment (SROI) framework is an evaluation tool which measures and accounts for the broader concept of ‘value’ and incorporates social, environmental and economic impacts. It is developed from social accounting and cost-benefit analysis (SROI Network, 2012).

SROI involves working with stakeholders to identify and measure outcomes resulting from an intervention, and the value of the change that has occurred for them. The identified material outcomes are then monetised by different methods to understand impact. Monetisation allows meaningful measurement of impacts which produces a ratio of benefits to costs known as the SROI ratio. For example, a ratio of 2:1 indicates that an investment of \$1 delivers \$2 of social value. However, SROI is much more than a number. SROI is a story of change, incorporating costs and benefits, requiring both quantitative and qualitative evidence (Ibid).

There are two types of SROI reports:

- Evaluative - conducted retrospectively and based on actual outcomes that have already taken place.
- Forecast - predicts how much social value will be created if the activities meet their intended outcomes.

## SROI Principles

SROI is based on seven principles which underpin its methodology. These principles ensure the process is robust, transparent and consistent, and yet also allow flexibility to identify and measure the varied experiences of the different stakeholders. The seven principles are highlighted in figure 2.

## SROI Analysis

The SROI process involves following six key steps. The steps and the description of how the steps were followed for the Whai Kāinga Whai Oranga prototype SROI analysis are described below. The steps were followed using the Social Value International guidance and with the mentorship of an advanced SROI practitioner.

### Figure 2 | SROI Principles

Involve stakeholders

Understand what changes

Value the things that matter

Only include what is material

Do not over-claim

Be transparent

Verify the result



### **Step 1: Establish scope and identify key stakeholders**

This step involved determining the specifics of what will be included in the scope of the SROI and the timeframes for the analysis. It was agreed with stakeholders during the evaluation planning stage that the scope of the SROI was as follows:

- Focused only on whānau as the stakeholder most likely to realise material changes as a result of the investment.
- Included only funding for the vertical build and associated infrastructure.
- The SROI would be forecast as at the time of the evaluation less than 100 of the 568 homes were occupied.
- The timeframe for the forecast SROI would be five years, from 2021 when the first PDPA's were signed through to 2026 when it was anticipated that all homes would be occupied.

Additional stakeholders were identified and interviewed as part of the broader evaluation including prototypes (governance, management, staff engaging directly with whānau); and agencies including Crown observers, senior leadership, and staff overseeing the implementation of the prototypes in both Te Puni Kōkiri and Te Tūāpapa Kura Kāinga.

### **Step 2: Mapping outcomes**

This step in the process involved mapping the links between the activities and the outcomes or changes the activities create into a logic model. The Whai Kāinga Whai Oranga logic model was developed using data from the two prototype case studies; stakeholder engagement hui; and a review of agency documentation which outlined the intended outcomes of housing initiatives broadly and Whai Kāinga Whai Oranga specifically.

The overarching logic model developed for the evaluation is attached at Appendix B. Not all the outcomes in the logic model were considered material for the purposes of the SROI. Material and significant outcomes were identified through the housing dynamics survey and further unpacked with whānau during the evaluation interviews. Outcomes considered material were included in the SROI (refer table 6). The table shows the alignment between the outcome and the wellbeing impact from the original logic model.

**Table 6 | Outcomes included in the SROI analysis**

Wellbeing Impact	Outcome included in the SROI analysis
Financial wellbeing	Whānau are living in their first homes (first home buyers)
Financial wellbeing	Whānau are living in affordable rentals
Financial wellbeing	Whānau have an increase in savings and disposable income
Financial wellbeing	Whānau spend less on utilities
Physical wellbeing	Whānau health has improved as a result of living in a healthier home
Mental wellbeing	Decrease in whānau stress caused by housing instability and housing related stress
Cultural wellbeing	Whānau are living closer to whānau
Cultural wellbeing	Whānau are living on ancestral land
Cultural wellbeing	Whānau are actively contributing as ahikā
Cultural wellbeing	Whānau are registered with their iwi organisation
Social and community wellbeing	Whānau and their children feel safe in their home and in their community
Social and community wellbeing	Children have a safe space to play
Social and community wellbeing	Whānau are more involved in community activities
Whānau have progressed through the housing continuum	Whānau moved out of social housing into their own home

The following outcomes identified through the logic model and research are not included in the SROI analysis due to insufficient data and evidence:

- Whānau are upskilled and employed
- Students are retained in school and kura (due to be able to stay living in the same community)
- Whānau are financially literate
- Whānau commute to work, kura or kōhanga/ECE is shorter (or longer)

- Whānau are more involved in taiao activities.

### Step 3: Measure and value outcomes.

This step involved identifying how many stakeholders experienced each outcome; and identifying suitable proxies with stakeholders to value the outcome, that is, establish a monetary value for the outcomes that do not have a market price. The valuation methods used in this SROI are outlined in the table 7 below. The explanations of the valuation methods are drawn from guidance published by Social Value International, in particular, its guidance on applying Principle 3: Value the things that matter [Value the things that matter — Social Value International](#).

**Table 7 | Different valuation methods used in an SROI**

Valuation method	Explanation
Cost-based approaches	<p>Cost-based approaches are market trade-offs associated with maintaining a change in an outcome including potential cost savings to government.</p> <p>Some of the cost-based financial proxies were drawn from the impacts database developed by Treasury, called CBAX. CBAX is a cost benefit analysis tool developed by Treasury in 2015 to help public sector agencies to take a consistent approach across government to cost benefit analysis.</p> <p>Other cost-based approaches include substitute or replacement costs. Substitute costs use the cost of an alternative good or service that achieves the same or similar outcome. Replacement cost uses what it would cost to replace the outcome with something that gives the same benefit.</p>
Revealed preference	<p>Revealed preferences is when a financial proxy is inferred from what people actually do and/or pay for related market goods and service.</p>

Stated preference	This is when stakeholders are explicitly asked how much they value an outcome by determining how much they are willing to pay (or accept, or trade-off) as an equivalent value to the change experienced.
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The following table brings together the outcomes, the number of stakeholders experiencing the outcome<sup>24</sup>, the proxy identified and verified with stakeholders; the valuation method used, and the monetary value derived from the proxy. The table shows that where relevant and appropriate proxies were sourced from the New Zealand Treasury CBAX tool; other proxies were derived from academic and grey<sup>25</sup> literature; from websites and from wānanga with the iwi prototypes and the evaluation team.

The outcomes, indicators and financial proxies were explored with whānau through the interviews as part of our kōkiritia analysis process. Prototypes and agencies were also engaged in sense-making sessions and wānanga to discuss suitable indicators and financial proxies. The value of the proxies (table 8) was also sense-checked and verified with stakeholders including the prototypes.

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<sup>24</sup> The numbers experiencing the outcome are based on the responses to the whānau housing dynamics survey. The numbers in the table are forecasted calculated as follows - number who agreed with the outcome/total number of survey respondents multiplied by the total number of households (568)

<sup>25</sup> Grey literature includes research or information that is not published in books or peer reviewed journals. This literature includes, for example, government reports, policy and cabinet papers; provider accountability reports; and conference proceedings.

**Table 8 | Outcome, number of households experiencing the outcome, valuation method, indicator and financial proxy**

Outcome included in the SROI analysis	No. of households experiencing outcome (forecasted)	Valuation method	Indicator	Financial proxy
Whānau are living in their first homes (first home buyers)	267	Cost-based saving	Interest saved for whānau owning home through prototype (savings over 10 years) + Market value difference of similar home per whānau. Source: Sorted.org.nz	127,190.00
Whānau are living in affordable rentals	304	Cost-based saving	Difference in rent between what they were paying before and what they are paying in an affordable rental (Savings over a year) per whānau Source: Housing Dynamics Survey	9,620.00
Whānau health has improved as a result of living in a healthier home	372	Cost-based saving	In-patient hospital visits per person Source: CBAX	7,727.00
	568	Cost-based saving	Cost saved living in a home that is not cold or damp per year per household Source: CBAX	11,792.00

Decrease in whānau stress due to housing instability and housing related stress	337	Cost-based saving	Cost of mental health general pop per year per person Source: CBAX	1,545.00
	71	Cost-based saving	Average EHSNG amount granted per person in Gisborne District 2024 Source: msd.govt.nz	19,308.00
Whānau are living closer to whānau	390	Cost-based (Cost saving, substitute cost and replacement cost)	<p>Monthly catch ups with whānau based on travel cost to a central location monthly (substitute cost)</p> <p>Cost of manaakitanga as a paid service e.g. 24-hour support person (replacement cost) Source: Stakeholders wānanga</p> <p>Cost savings realised from a reduction in family violence and associated cost of incarceration. Cost of family violence annually/total number of people impacted Source: tepunaaonui.govt.nz</p> <p>Cost saving resulting from whānau being employed (rather than unemployed), thriving and contributing to the economy. Source: CBAX - unemployment costs – general population per person</p>	340,988.00
Whānau are living on ancestral land	106	Stated preference; cost-based (cost saving; substitute and replacement cost)	<p>Stated preference – what whānau would pay or accept to gain the outcome (e.g. if whānau won lotto would that be traded for the opportunity to live on their land).</p> <p>Cost of realising the outcome of cultural transformation through substitutes e.g. (reo, wānanga, kapahaka)</p>	1,085,936.00

			Replacement cost of kaitiakitanga of whenua as a paid service (that is, paying someone to look after the land). Source: Stakeholder wānanga	
			Cost saving - High life satisfaction Source: CBAX	
Whānau who have moved out of social housing into their own home	15	Cost-based savings	Cost saved per year of whānau no longer accessing IRRS when they move out of social housing and live in their own home. Source: hud.govt.nz	17,731.00
Whānau are actively contributing as ahikā	497	Substitute	Māori on average volunteer 3.6 hours per day x 365 x \$25.16 per hour Source: <a href="#">mahi-aroha1.pdf</a>	32,788.00
Whānau are registered with their iwi organisation	319	Substitute	Member to exclusive club (Koru Club - one member plus one added guest (adult), plus joining fee for one year). High end of exclusive membership \$200 per day per person (Sofitel) Source: airnewzealand.co.nz	1,539.00
Whānau have an increase in savings and disposable income	167	Cost-based saving	Average amount per week saved on rent. Source: Housing Dynamics Survey	7,973.16
Whānau who spend less on utilities	426	Cost-based saving	Average costs saved per year based on quality energy efficient homes. Sources: genless.govt.nz	240.00
Whānau and their children feel safe in their home and in their community	408	Cost-based saving	Drug and Alcohol problem in neighbourhood per person per year Source: CBAX	2,031.00

Children have a safe space to play	248	Substitute	Young children more physically active through play each day as parents are happier for them to be outside. Source: CBAX	1,223.00
Whānau are more involved in community activities	284	Substitute	Cost of an onsite tenancy manager providing pastoral support including connecting and/or delivering community activities to support whānau. 1 hour per person per quarter (annual income \$75k (\$35 per hour) Source: NZtalent.com	1,820.00



#### Step 4: Establish impact.

To assess the overall value of the change (outcomes) experienced by whānau, SROI requires explicit consideration of the following elements to ensure the SROI value is not over-claimed:

- Duration - How long will the change last?
- Deadweight - What would have happened anyway?
- Attribution - Who else contributed to the change creation?
- Displacement - Have the activities displaced outcomes that would have occurred elsewhere?
- Drop-off - How does the value of the change reduce over future years?

These elements are applied as discounts to the value included in the SROI analysis (expressed as percentages). Discount values were based on existing research and reasonable estimations based on whānau interviews. For example, whānau interviewed stated that it was unlikely they would own their home or be living in an affordable rental if it wasn't for Whai Kāinga Whai Oranga supported by statistical evidence of home ownership rates for Māori. The percentage attributed to deadweight and attribution for the first two outcomes therefore is low.

**Table 9 | Outcome and discount elements (deadweight, displacement, attribution and dropoff)**

Outcome	Deadweight	Displacement	Attribution	Dropoff
Whānau are living in their first homes (first home buyers)	1%	0%	0%	0%
Whānau are living in affordable rentals	1%	0%	0%	0%
Whānau health has improved as a result of living in a healthier home	10%	0%	10%	0%
Decrease in whānau stress due to housing instability and housing related stress	5%	0%	5%	0%
Whānau are living closer to whānau	5%	0%	5%	0%
Whānau living on ancestral land	5%	0%	0%	0%

Whānau moving out of social housing	1%	0%	1%	0%
Whānau are actively contributing as ahikā	10%	0%	0%	0%
Whānau are registered with their iwi organisation	25%	0%	5%	0%
Whānau have an increase in savings and disposable income	1%	0%	1%	10%
Whānau spend less on utilities	10%	0%	10%	10%
Whānau and their children feel safe in their home and in their community	5%	0%	5%	0%
Children have a safe space to play	10%	0%	10%	0%
Whānau are more involved in community activities	5%	0%	5%	0%

**Step 5: Calculate the SROI.** The last step in an SROI analysis is calculating the SROI ratio. The ratio is calculated by multiplying the number of stakeholders who experience an outcome by the value of that outcome (financial proxy) and then discounting for impact. All outcomes are then added together for the total present value, which is divided by the total investment (Constellation Consulting Group, 2023).

This SROI ratio indicates that the social value created is forecast to exceed the investment made into the programme. An estimated \$231.4 million was invested in delivering 568 homes and the forecasted social value created was \$1.403 billion for whānau. This has resulted in a social return on investment ratio of 7.06:1. That is, for every \$1 invested into the programme, \$7.06 of value was created.

As part of this process, sensitivity tests were conducted to explore the impact of estimations or assumptions related to:

- The financial proxies used to represent the value of cultural outcomes.
- The duration of key outcomes
- The discounts applied.

## Sensitivity analysis

To test how stable results are to various changes in the assumptions, a few sensitivity analysis tests were conducted.

First, attribution and deadweight were increased to 10, 20, 50 and 75% across all outcomes where attribution and deadweight was assumed. Both factors would need to be at least 75% in order for the ratio to be close to 1:1. Duration was extended to six years from five.

Second, the financial proxies for outcomes unique to Māori were adjusted:

- i. The financial proxy for whānau living on ancestral land was removed on the basis that this is the highest financial value proxy.
- ii. The financial proxy for whānau living closer to whānau was removed.
- iii. All culture outcomes unique to Māori including living on ancestral land, living close to whānau; contributing to ahikā; and registering with iwi were removed to determine the impact on the ratio.

What we have found through this analysis is that attribution and deadweight are not sensitive to change. The rates need to be increased to 75% in order for the ratio to be close to 1:1. Removing the financial value proxies in (iii) had the greatest impact reducing the ratio closer to 1:1. Our interpretation of this result is that partnering with iwi/Māori to lead place-based housing solutions for and with Māori has created high social value for whānau. Arguably without the partnership this programme may only create 1:1.02 of social value for whānau, possibly less if the Crown had purchased the land.

There is no policy position or rubric identifying expected levels of social value to be created for the investment therefore it is difficult to assess to what extent the ratios are 'good' or not. However, the range of ratios presented below through the sensitivity analysis, suggests that if any aspects of impact or proxies are contested, the programme is at a minimum 1:1.16 (only accounting for value for whānau).

Furthermore, other housing SROI's internationally range from \$3.13 to \$15.60 of value created (refer table 11) which means this ratio sits towards the higher end of the continuum but is not the highest ratio. This is also the only SROI that has valued cultural outcomes realised by whānau as a result of the housing programme.

**Table 10 | Sensitivity analysis including factor, new ratio and difference**

Factor	New Ratio	Difference
SROI Ratio	7.06	
Duration 5 years	5.99	-1.07

Attribution 75%	1.82	-5.24
Attribution 50%	3.63	-3.43
Attribution 20%	5.81	-1.25
Attribution 10%	6.54	-0.52
Deadweight 75%	1.83	-5.23
Deadweight 50%	3.66	-3.40
Deadweight 20%	5.85	-1.21
Deadweight 10%	6.58	-0.48
Remove - Whānau that now live on ancestral land value	4.38	-2.68
Remove Whānau living closer to whānau value	4.20	-2.86
Remove cultural outcomes including whānau living on ancestral land; whānau living closer to whānau; Whanau contributing as ahikā; Whanau registered with their iwi organisation.	1.16	-5.90

**Step 6: Report and embed.** The final step involves reporting to stakeholders for verification; identify gaps in the evidence base; make recommendations; and disseminate the results. This report represents the final stage of the Whai Kāinga Whai Oranga prototype evaluation. Throughout the process emerging findings were presented to stakeholders; proxies and financial values were sense-checked and verified, and the draft report was distributed to prototypes and government agencies involved.

## Limitations

Despite adherence to the internationally standardized SROI methodology and efforts throughout the study to increase the reliability of findings, the SROI analysis has limitations that may impact the robustness and generalizability of findings. These include:

- **Limitations in the methodology**

The SROI methodology is limited by its potential for biases and subjectivity. SROI inherently involves many assumptions that may impact the robustness of the current findings.

- **Limitations in financial valuation and undervaluing**

The impacts of colonisation have resulted in Māori being displaced from their ancestral land, overrepresented in homelessness and rental poverty, overrepresented in poor health statistics, unemployment, truancy, family violence, leaving school with low or no qualifications, incarceration and more. Providing housing solutions that enable whānau to live as whānau, ideally within their tribal

boundaries and on ancestral land creates the opportunity for them to reconnect, recover and rebuild wellbeing.

Māori/iwi-led initiatives therefore not only have immediate impact on whānau, but that impact is likely to be transformational and enduring. It is not unreasonable to expect that within 6 years whānau have made changes to their lives that are contributing positively to community and reducing extraordinary costs to the Crown relating to healthcare, welfare, housing and employment assistance. The financial proxies attempt to reflect value that is transformational, however it is still more likely that the ratio is under-estimated for the following reasons:

- The duration of the outcome is currently six years, based on other housing SROI reports the duration is 10-30 years. The ratio is sensitive to duration.
- The number of people experiencing the change is based on household (and not the number of people living in the household). Survey data suggests that on average there are four people living in one household. If the number of people were used the impact (that is monetary value multiplied by number of people rather than household) would be greater.
- The number of whānau moving into home ownership is likely to increase in 5 years time. There is a significant difference in the monetary value of whānau in home ownership compared to whānau living in affordable rentals.
- The ratio does not consider the value of the land provided by whānau and iwi to realise housing solutions. If land was added as an input, then it would decrease the social value created. This could be interpreted therefore as the government gaining more value for its capital investment because whānau are investing their land. The alternative would be for Crown to purchase the land.
- The ratio does not consider the recycling of funding. This means the amount of funding invested by the Crown will continue to be reinvested by iwi prototypes into further housing solutions for their Uri. Funding that is not recycled by iwi prototypes must be repaid to the Crown.

Whai Kāinga, Whai Oranga offers more than a solution to a housing crisis. It creates opportunities for Māori to live as Māori, to reconnect to land, whakapapa and identity. The impact achieved for whānau has been by design rather than chance, thanks to the leadership, wisdom, and insight of the prototypes and agencies who have enabled innovation. Whai Kāinga Whai Oranga provides a platform for whānau to live independently and sustainably. The positive benefits of which will continue to accrue exponentially for future generations.

**Table 11 | Overview of SROI ratios for SROI reports**

Study Name	SROI Ratio	Details	Location
BC Housing – Dahli Place (2016)	1.96	New construction for low to moderate income tenants	Victoria, BC
BC Housing – Qualicum Park (2016)	2.18	Affordable rental homes for seniors, single parent families, and persons with disabilities	Qualicum Beach, BC
BC Housing – Pembroke Mews (2016)	2.37	Mixed-use commercial/affordable rental building targeted towards lower income working singles	Victoria, BC
Lee. (2009)	3.13	Hostel providing supportive housing to those who are currently homeless + a community facility with supports.	Wisbech, UK
Canadian Centre for Policy Alternatives and Common Knowledge Research & Consulting. (2014)	3.14	Second stage and supportive housing for women with children (dedicated site) 1.09 for community; 2.05 for government	Halifax, Canada
BC Housing – Ellendale (2016)	3.22	Residential unit providing structured relapse prevention support for women with substance use issues	Vancouver, BC
CMHA Mid-Island SROI Case Study (BC Housing) (2018)	3.34	Scattered-site supportive	Nanaimo, BC

		housing for singles	
MPA Society SROI Case Study (BC Housing) (2018)	3.43	Scattered site supportive housing for singles with mental health issues	Vancouver, BC
Bonellie & Maxwell. (2012)	3.69	Shared living accommodation with support for youth (16-30) (shared accommodation – dedicated site)	Rural UK
Queens Manor SROI Case Study (BC Housing) (2018)	3.64	Supportive housing for singles (dedicated site)	Victoria, BC
Pacifica Housing SROI Case Study (BC Housing) (2018)	3.77	Scattered site supportive housing for singles	Victoria, BC
Wesley Street SROI Case Study (BC Housing) (2018)	3.96	Supportive housing for singles (dedicated site)	Nanaimo, BC
Kids Under Cover (2016)	4.17	Early intervention and prevention of youth homelessness by providing housing and scholarships	Australia
Troy. (2011)	4.21	Supportive housing and addictions treatment for Indigenous women with children (dedicated site)	Ottawa, Canada
Kettle on Burrard SROI Case Study (BC Housing) (2018)	4.42	Supportive housing for singles	Vancouver, BC

		and youth (dedicated site)	
Hubberstey, C. (2022).	4.45	Housing and supports for pregnant women struggling with substance use.	Victoria, BC
Dodds. (2014)	4.53	Supportive housing for young persons (dedicated site)	Sunderland, UK
Lookout Society SROI Case Study (BC Housing (2018)	4.56	Scattered site supportive housing for singles and some families	Surrey, BC
Inn from the Cold SROI Study (2017)	4.63	Inn from the Cold, 2017	Calgary, AB
Cardington Apartments SROI Case Study (BC Housing) (2018)	4.74	Supportive housing for single persons (dedicated site)	Kelowna, BC
Martyres. (2013)	5.95	Range of supportive housing options for youth (21 spots total) (scattered & dedicated/communal sites)	Canterbury, UK
Miller & Robertson. (2014)	6	Temporary supportive housing for homeless women who are pregnant or parenting (dedicated site)	Saint John, Canada
Inn from the Cold SROI Study (2023)	6.79	Inn from the Cold, 2022 calendar year	Calgary, AB



Smirl. (2016)	7	Dedicated site supportive housing. SROI ratio could be up to 12.6 : 1	Winnipeg, MB
Te Paetawhiti Ltd (2025)	7.06	Whai Kāinga Whai Oranga Prototypes affordable housing for Māori	New Zealand
Durie. (2011)	8	Housing support for homeless families and single people (scattered site)	Dumfries & Galloway, UK (Scotland)
Robertson & Miller. (2013)	8.25	Housing First at 4 housing programs (scattered site) – for men	Region of Waterloo, Canada
Robertson & Miller. (2013)	9.37	Housing First at 4 housing (scattered site) – for youth	Region of Waterloo, Canada
Robertson & Miller. (2013)	9.75	Housing First at 4 housing programs (scattered site) – for women	Region of Waterloo, Canada
Robertson & Miller. (2013)	10.64	Housing First at 4 housing programs (scattered site) – for men	Region of Waterloo, Canada
Young. (2021)	11.07	WPI works to build a secure future for disadvantaged women and their children by providing them with long-term, safe, high-quality and affordable (no more	Melbourne, Australia

		than 30% of income) homes.	
Boyle, Palmer & Ahmed. (2016)	15.06	Housing First for singles	Belfast, UK

Source: Constellation Consulting Group (2023) Inn from the Cold SROI Report

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