



# OUR STRATEGY 2020 AND BEYOND





# Foreword

Nobody really wants to be homeless. Nobody wants to live day-to-day struggling to make sure they and their children have a roof over their head, food in their bellies and shoes on their feet. But everyone wants to be safe and healthy – actually it is a human right to be safe, healthy and housed. Everyone wants to be a positive part of their community and neighborhoods – their whānau, hapū and iwi. And whānau are not responsible for the current housing crisis in which many find themselves caught up in – in Aotearoa. These are the premise we must start this journey with – hold tight to it and let it drive this strategy.

In this document you will come to understand that which is the current Aotearoa Housing Crisis. You will come to understand how we, as a nation and people got into this situation – and it wasn't because people mismanaged their money or household budgets. It's because the government and councils have failed to serve this very basic need.

In this document we will be outlining the journey that is needed for us to contribute to improving the circumstances of our people through housing which will in-turn enable many other social challenges to be improved upon. Central to our strategy will be our whenua. Our whenua that was secured for us by our tūpuna and those who have battled for its retention and return – now provide us with the means to solving this housing crisis. Our whenua presents us with a significant opportunity to utilize this land for our people and culture to live, grow stronger and to thrive now and into the future once again. Our whenua – of which Tūwharetoa entities own approximately 65% within our rohe – this precious whenua can contribute significantly to home ownership or affordable residential developments and communities.

This strategy is not designed to provide free rental houses or deposits for home ownership, nor does this strategy commit Tūwharetoa partners to providing all necessary emergency, transitional or social housing. What it does do is define where and how within the housing continuum we are best able to make a difference, and where other participants fit to deliver complimentary benefits. That is, for our rohe - what is the role of central government, what is the best role for the local councils and where might Non-Governmental Organisations and Community Housing Providers play the best role.

Finally, our sincere thanks to the many people and organisations who have given so freely of their time and information to make this strategy a well informed and highly relevant pathway.

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# Part 1 – Introduction to The Housing Challenge

## GLOBAL PERSPECTIVES

The Universal Declaration of Human Rights Article 25, recognises adequate housing as a fundamental human right.

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**“Everyone has the right to a standard of living adequate for the health and well-being of him/herself and of his/her family, including food, clothing, housing and medical care ...”** 

The right to adequate housing has been described by the United Nations authorities as meaning **“the right to live some-where in security, peace and dignity.”**



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The World Health Organisation (WHO) identifies the connection between housing and health, and is currently developing international guidelines for ‘healthy housing’ and claims that better overall health can be promoted through primary preventative measures related to housing construction, renovation, use and maintenance.

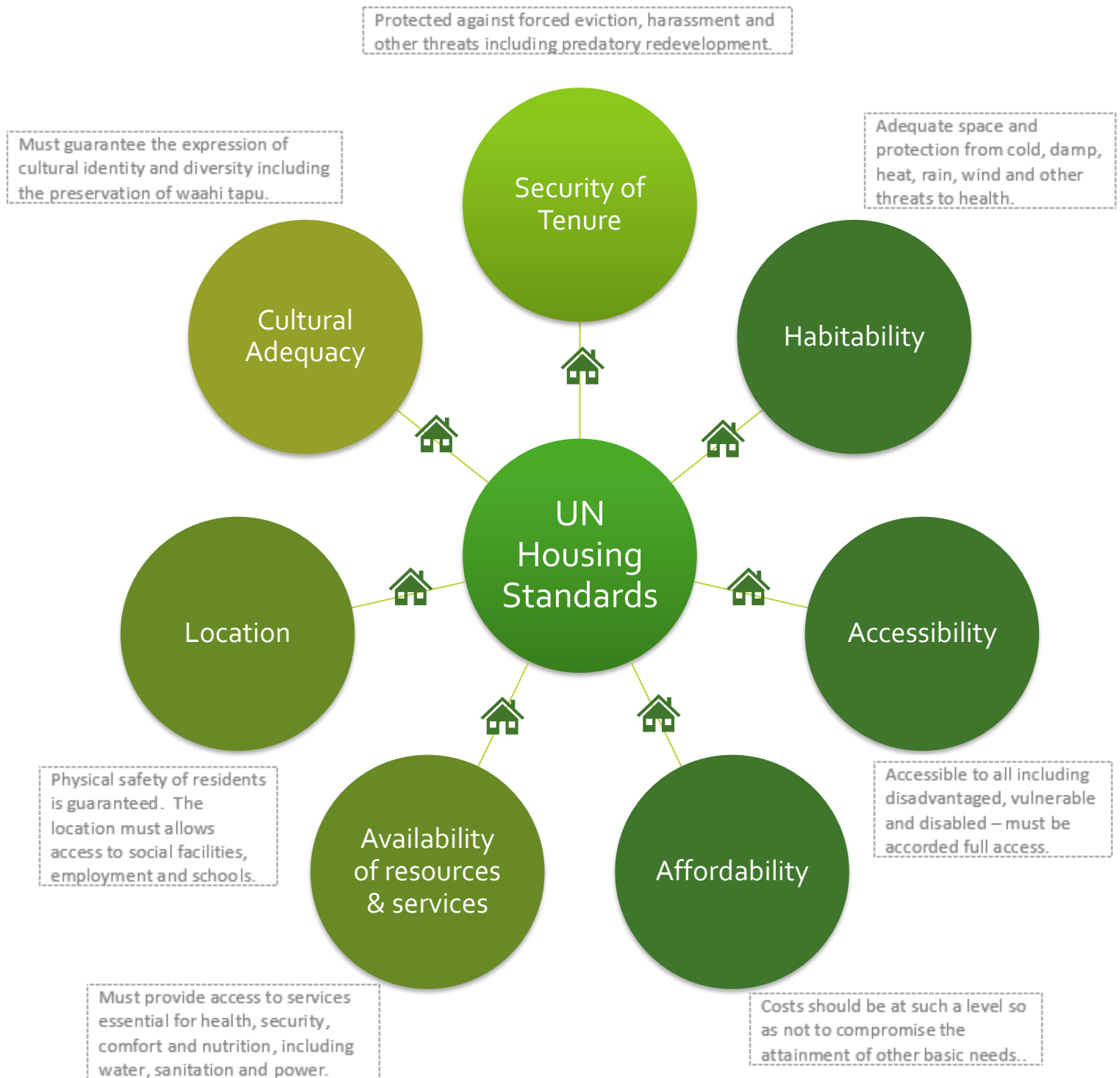
Further to the inclusion in the 1948 Universal Declaration of Human Rights for adequate housing as a fundamental human right, New Zealand has ratified multiple other international treaties which incorporate the right to housing and the right to an adequate standard of living. “The human right to adequate housing is a binding legal obligation of the State of New Zealand and has agreed to ensure that the right to adequate housing is progressively realized in New Zealand”.





The United Nations has defined seven standards that must be met for housing to meet an adequate standard and these are;

The United Nations has defined seven standards that must be met for an adequate housing standard and these are;






## AOTEAROA – A CRISIS SITUATION IN HOUSING

A recent cabinet paper states the housing crisis as one of the most difficult long-term challenges New Zealand faces. It has been long in the making and is causing significant harm to the wellbeing of New Zealanders. The government has said that they are committed to ensuring that every New Zealander has a safe, warm, dry home to call their own regardless of tenure. However, we all know, and the government knows all too well that significant change is needed to achieve this goal. Tough problems need tough solutions and the public need to be united in understanding, a united vision and common purpose because unfortunately the long-term barrier is political, and the solution must persist beyond 3-year political terms.

Housing affordability is a key concern for government, non-government, charitable and Iwi entities alike. We know that home ownership contributes to social and economic outcomes and provides New Zealanders with a real and tangible stake in the communities in which they live. Unaffordable homes translate into pressures on families, pressures on the social housing system and pressure on government support.

“Our housing market has become increasingly unaffordable and is affecting the well-being of too many New Zealanders”.

“This housing crisis is one of the most difficult long-term problems facing New Zealand.” 

The 2013 Dermographia International Housing Affordability Survey rated all major New Zealand markets as either “seriously” or “severely” unaffordable.

Houses are at three times the median income against the international standard for affordability and New Zealand is considered to be “seriously” or “severely” unaffordable and the problem is particularly acute in Auckland. The effect of raising costs of home ownership and declining rates of ownership has been to push more people into the rental market, overcrowded homes or homelessness.



The Ministry of Business Innovation and Employment (MBIE) estimated a nationwide shortage of around 70,000 homes as of 1 June 2017 (of which around 45,000 are estimated to be in Auckland). One of the drivers of this can be attributed to the population growth of 18% in the last decade driven substantially by immigration. The gap between the demand and the lack of supply has contributed to a large growth in prices, as well as increasing rents. Between 2013 and 2018, houses prices were rising over twice as fast as household incomes. Household ownership has now fallen to the lowest levels in 60 years. House prices increased by 54% between 2013 and 2018 while household incomes have risen by only 23%. Homeownership rates are even lower for Māori and worse for Pacific Islanders and are rapidly falling.<sup>i</sup>

While demand rises for houses and supply is dramatically behind in meeting the demand, prices increase. House prices have become far removed from their intrinsic value driven in part also by the cost of land and the increase in investment and speculative buyers. Land prices increases have stemmed from the lack of released and available land for development. Speculators, who buy in anticipation of a price increase and then sell once the value of the house becomes inflated, rather than buying to generate income from the asset. New Zealand currently has a low interest rate and no capital gains tax – few regulations to curb speculators. Consequently, borrowing is cheap, which creates an ideal environment for speculators; who can make a sizeable, low risk profit by purchasing property. Furthermore, unoccupied houses and family holiday homes result in some of the supply and national construction resources being directed to these 'non-essential' builds.

## OF PARTICULAR CRISIS TO OUR MOST VULNERABLE – WHO ARE MANY

Over the past three years there has been a significant increase in the number of people who require public housing. Between 30 June 2016 and 30 June 2018, the number of applicants on the social housing Register increased 111% (5,577 applicants). The increase can be credited in large part to a combination of factors including insufficient general housing supply and the increasing cost of private rentals.<sup>ii</sup> These impacts tend to be particularly strong amongst the most vulnerable people in our communities, although they are pressures felt by most up and down the socio-economic spectrum within our society. In Aotearoa, social housing accounts for 1 in every 5 dwellings.

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Household ownership has fallen to the lowest in 60 years. Homeownership rates even lower for Māori. 🏠

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Foundation and an enabler for improvements in every other aspect of their [our] lives.

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Whānau and tangata in this group have very few options available to them, albeit from income, health, violence or other areas of deprivation – they live in insecure housing or become homeless. It can set in place a chain of events that impacts many, if not all, aspects of their lives – including health, education, employment prospects, and sense of well-being and community inclusion. Being able to access warm, safe and dry housing provides a crucial platform of stability for people and whānau. An essential platform that can provide the foundation and an enabler for improvements in every other aspect of their lives.

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## **Child living standards in New Zealand are a major children's rights issue. ... particularly amongst Māori and Pacific Island whānau.**

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The prevalence of New Zealand children living in substandard housing conditions has developed into a major public health and children's rights issue, with multiple effects on the health and wellbeing of children. This contributes to a greater burden of disease and poorer outcomes, particularly amongst those who live in lower-income households, amongst one parent families of all ethnicities, and Māori and Pacific children.

### **SOCIAL COHESION**

Extracted from an Essay by William Doherty from the University of Canterbury: Higher house prices make crowded houses more ubiquitous (ever-present). Consequently, infectious diseases increase in prevalence, especially amongst children, who commonly suffer from rheumatic fever and skin infections. This issue disproportionately affects children living in socioeconomically deprived areas, making it difficult for them to maximise educational opportunities. Adults are also affected, decreasing their productivity at and potentially making them less employable. As a result, overall living standards decrease.

The inability to buy a house also increases the likelihood of intergenerational poverty cycles. Without asset ownership, retired people have less ability to live off their savings. Therefore, they are more likely to rely on relatives to either house them or assist them financially, which is detrimental to the financial position of the relatives and contributes to the crowded houses problem. This cycle is notoriously hard to break and may contribute to the already high child poverty rates within New Zealand.



## UNDER STRESS FROM HIGH RENTAL COSTS - AFFORDABILITY

Affordable housing is defined as housing for which a household spends no more than 30% of its gross income on housing costs, whether renting or mortgage. The decline in homeownership means more whānau and tangata are renting therefore competition for affordable and secure rental homes have increased. Consequently, with higher rents this means that many people cannot save for a deposit for a home. Housing costs for low income households have increased from 29% of income in the late 1980's to 50% now. 67% of those people receiving the Emergency Housing Subsidy now, were in private rental market three months earlier.

The increase of people on the Housing Register and rising rental subsidies required are key indicators of the pressure on our rental market. This situation has been strongly exacerbated by the reduction in the number of public houses over the past decade – to the magnitude of 7000 fewer state homes and 1500 public homes. Today and nationally we are currently only building 1600 new public homes a year to help the 12,350 households currently on the Housing Register.

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<p><b>12,350 households</b> on the Housing Register, with only 1600 new public houses currently being built each year.</p>	<p><b>7000 state houses and 1500 public houses sold in the last decade.</b> 67, 228 public houses available today.</p>
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Significant areas in Aotearoa are experiencing severe housing affordability issues, and constrained land supply. In these areas, waiting years for an effective response to housing affordability will only allow the situation to worsen. Although housing affordability is an acute problem and immediate problem, many possible solutions may take time to work their way through to houses prices.

The high cost of urban land, restrictions that limit intensification, lack of supporting infrastructure, and the relative lack of experienced medium density development capability in the development industry mean few homes have been built at lower price points in recent years. The cost and time (years) for land and infrastructure for housing developments are also significant and a real factor in the flow-on to housing costs. Where land costs are high, developers are in effect incentivised to build fewer, larger homes and stage developments in a way to maintain high sales prices. However, we should not ignore that human desire for bigger homes with more features and quality fittings has also contributed to rising house prices. Additional releasing more land that surround cities bring with its inter-community infrastructure and transport requirements, all of which need money and time.



Nationally, the weekly median rent in 2013 was \$280, it has climbed since this point with approximately 44% of renters paying above \$300 per week. Again, many of whom are spending above 30% of their income on rent alone and greater than 50% on household running costs, leaving less than 50% for food, clothes, education and transport costs for many this may only be \$150.

The diagram below is designed to generically represent the first-tier drivers of low affordability in Aotearoa. Behind each of the four blocks are factors that are directly affecting the blocks. There is a fifth driver, however this not only related to affordability but also to other factors of housing, that is, an immaturity within government and council to understand and model the medium and long-term effects of decision in the economic, social and infrastructure space that have resulted in this situation, inflamed by the dislocation and lack of alignment between central government and regional and district councils. A lack of regulations, training and advocating for the construction and building sectors are also areas for attention and maturing based on over-seas examples – it's not just a matter of more people and cheaper materials.

Since January 2018 as few as 18 per cent of new builds were priced below the current lower quartile value for Auckland of \$670,000. The proposed National Policy Statement on Urban Development will require Auckland to go further and allow more development capacity. The affordability of homes outside main centers is also challenging. The lower price of existing homes means new homes will appeal to only a smaller group of buyers. The market for supply of new homes will be limited. Supporting households into affordable homes needs to look very different from today if whānau are to get into their own homes. This is further emphasised for iwi and Māori, where predominant land holdings are in smaller rural settings.







## QUALITY OF OUR HOUSING

In December 2012, the Children's Commissioner's Advisory Group Report on Solutions to Child Poverty identified that poor quality and inadequately insulated rental housing is endangering the health of children, particularly those in low income families. It recommended that a Warrant of Fitness be implemented to set minimum health and safety standards for rental accommodation. The quality of housing and its link to health is today better understood. A significant proportion of low-income families with children rent homes in either the private or state rental sector. Children under five are particularly vulnerable because they spend more of their daily lives at home.<sup>iii</sup>

The 2010 BRANZ house condition assessment, it can be inferred that around 200,000 rental properties are in poor overall condition. Typical issues include lack of ventilation and insulation (causing exposure to cold, dampness and mold), poor condition of external cladding and internal linings, and plumbing and wiring issues.

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**¾ of all rental housing has mould. Respiratory disease and rheumatic fever common.**

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The BRANZ assessment found that close to three quarters of all rental housing had mold, as did just over half of owner-occupied housing.


It is now well recognised that there are significant safety gains to be made from improved housing quality. Annually, injuries in and around the home cost ACC over \$500 million. Slips, trips and falls make up the biggest single cause (45% of home injuries). It is estimated that round 30% of home injuries are caused by environmental factors such as slippery surfaces, paths, steps and stairs as well as poor lighting and maintenance.

Studies have also identified that exposure to inadequately warmed and damp homes can have adverse health consequences for their occupants during winter, placing particular stress on older people and children. Respiratory diseases such as asthma, flu and bronchitis, cardiovascular disease, and infectious diseases like gastro enteritis and meningitis are all affected by cold and damp homes. Cold and damp indoor temperatures may also contribute to overcrowded sleeping conditions, which are a risk factor for infectious diseases such as rheumatic fever in children.



## AOTEAROA – RELEVANT STATISTICS AND DATA

Aotearoa has a population of 4, 242, 051 people of which 598,605 register themselves as Māori or part Māori. About 5.4% of Māori are aged 65+ and about 34% are aged under 15 years of age. Rapid population growth has been experienced in the past decade –fueled by immigration. Aotearoa unemployment rate is 7.1%, while unemployment for Māori is 15.6%. The median income is \$28,500 and only 26.7% earn over \$50,000 across Aotearoa, while the median income for Māori sits at \$22,500.

**73.3%** of our population **The median income for**  
**earn less than \$50,000 across Māori sits at \$22,500.**  
**Aotearoa.** 

For a single person, the annual cost of living in Aotearoa is estimated to be \$3,509 per month which is \$42,108 per year. For a person who earns \$50,000 and \$22,500 per year the weekly budget may look like the following:

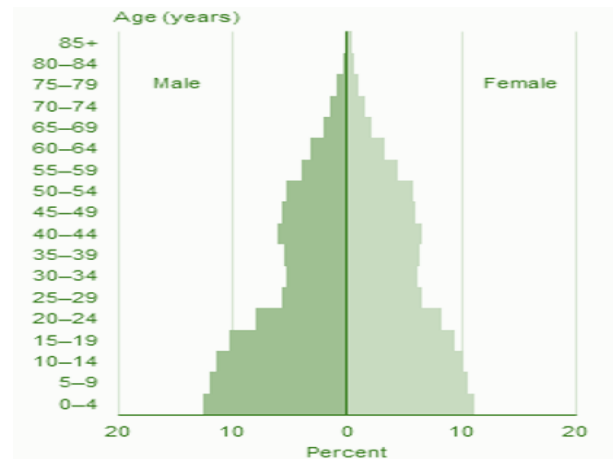
Income per year	\$50,000	Income per year	\$22,500
Tax and Acc	-\$8.715	Tax and Acc	-\$3,270
Kiwisaver 3%	-\$1,500	Kiwisaver 3% opt out	-
Take-home pay per year	\$39,875	Take-home pay per year	\$19,229
<b>Take-home pay weekly</b>	<b>\$765</b>	<b>Take-home pay weekly</b>	<b>\$369</b>
Housing & Utilities	\$345.00	Housing & Utilities	\$260
Transport	\$79.50	Transport	\$30
Household Appliances	\$32.20	Household Appliances	
Communication	\$30.50	Communication	\$10
Insurance	\$20.00	Insurance	
Food	\$120.00	Food	\$50
Education	\$35.00	Education	\$4
Health & Medical	\$42.00	Health & Medical	\$10
Clothing	35.50	Clothing	\$5
Sport and Culture	\$25.00	Sport and Culture	
<b>Expenses total</b>	<b>\$764.70</b>	<b>Expenses total</b>	<b>\$369</b>



41.3% of whānau in Aotearoa are those as couples with children, while couples without children make up 40.9%. 17.8% of whānau in Aotearoa are single parent whānau. One whānau households make-up 68.3% of all households. While 23.5% (355,242) are one-person households. These collectively make the average household size 2.7 people.

## The 2013 Census estimates there were approximately 41,000 New Zealanders in severe housing deprivation.

Right insert -Māori population gender and age percentage of 598,605



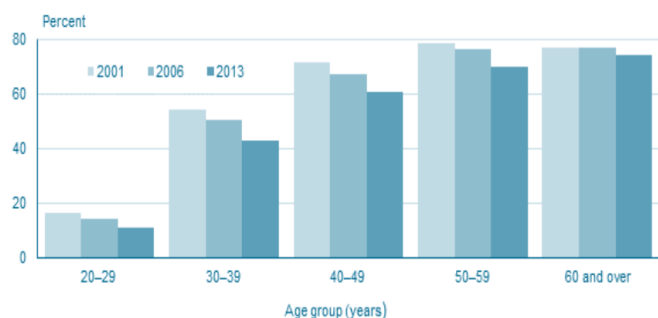
Aotearoa has approximately 1,765,896 dwellings with only 1,570,695 occupied residential dwellings the remainder are unoccupied.<sup>iv</sup> 65% of households in occupied private dwellings owned the dwelling or held it in a family trust but this figure is only 49% across all dwellings in Aotearoa – a decrease since 2006.

Home ownership (77.5%) is highest for those aged 70-74 years. But overall there has been a drop in homeownership across all age groups – with the largest drop occurring in those aged between 30-40 years of age – for example for those in their 40's, in 2013 there was 60.8% ownership down from 70.1% in 2001. Homeownership is greater in European and Asian ethnic groups than for Māori or Pacific Island peoples. Individual home ownership is strongly related to partnership status with those being married or in long term relationships being more likely to own homes. Fewer than 11,000 Māori own or partly own their own home. 293,000 (53% of all Māori) live in rentals. Over 22,000 Māori are in social housing (1 in 3 tenants of social housing). Around 12,000 Māori living in severe housing deprivation.

## Home Ownership by Māori is lower than that of Europeans and Asian.

European – 57% Asian – 35%  
Māori – 28% Pasifika – 18%

People aged 20 years and over who owned or partly owned their home  
By age group  
2001, 2006, and 2013 Censuses

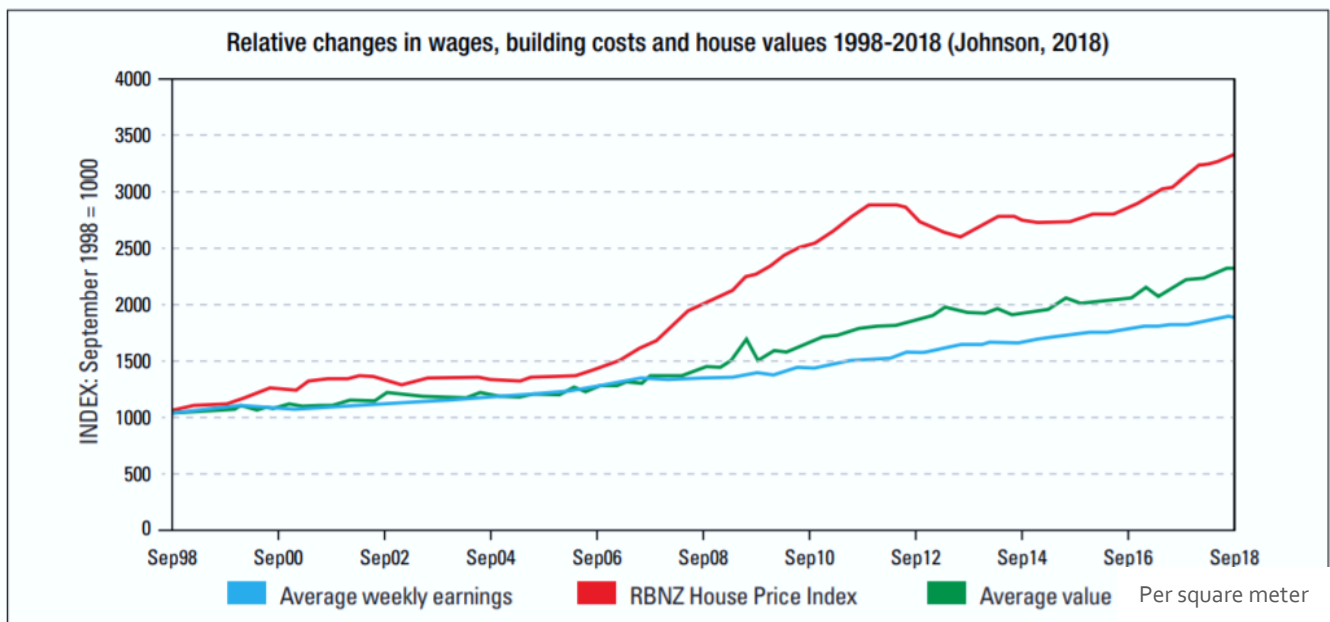
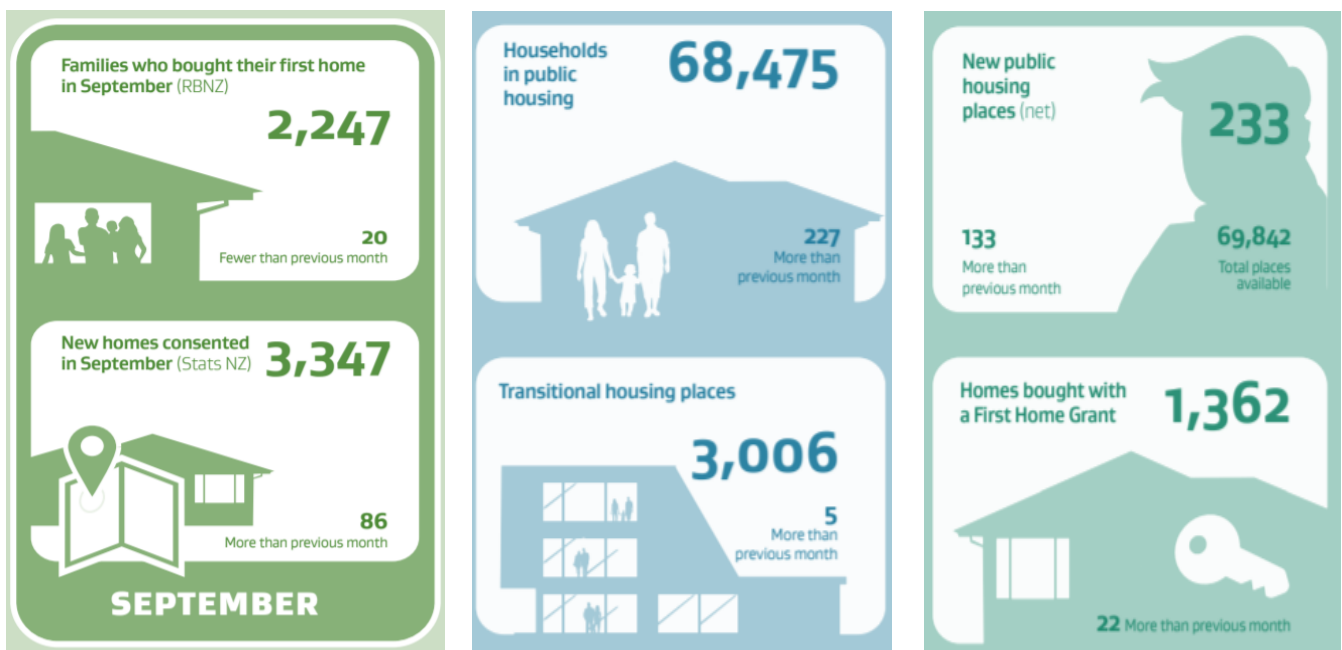






In 2013 435,135 households rented their homes up from 388,275 in 2006, it is reasonable to expect that in 2019 this figure could now be reaching in excess 500,000 households. Most households reported to be renting from the private sector (83.7%). The median weekly rental paid in Aotearoa is \$280, with the most common rents paid between \$250 - \$349 per week.

Housing statistics are collected by the Ministry of Housing and Urban Development, some of the results for September 2019 are shown below as well as a graph from JOHNSON, 2018 report. The details of the various government programmes will be explained in Part 3 of this document.





## THE AOTEAROA HOUSING CONTINUUM

The Aotearoa Housing Continuum is designed to illustrate the pathway from homelessness and emergency shelters on the far left – through assisted rental or assisted ownership, to private renting and ownership options in the open market. The diagram and concept helps provide a way to understand the state of each housing segment, how they are performing, or failing to perform, and that affects other parts of the continuum. On many of the examples of the Housing Continuum that can be found often it includes an income component running from left to right – indicating the more you earn the further along the housing continuum you are likely to be positioned. However, this is not the aim of our Housing Continuum. Regardless of income we are aiming to see all whānau in home ownership or private rental – by addressing some of the other factors influencing housing and by thinking creatively about the meaning of homes and ownership.



Pathways to ownership are part of the solution and need to be made much more widely available. The visions and definitions of both how we see 'homes' and 'ownership' will also need to be explored, challenged and stretched beyond common understanding. Fundamentally, human creativity, cooperation and imagination are once again needed to address the challenges of affordability. Independence and inter-dependence in the area of housing are also going to be key to success for our whānau and communities. Successful whānau make for successful hapū, successful hapū make for successful iwi and from there creates the growth and strength of Te Āo Māori.



## Part 2 – Our Rohe, Our People, Our Situation

### MĀORI OF AOTEAROA

Māori Land generally has multiple owners and has characteristics not normally associated with other forms of privately owned land and is therefore subject to a range of unique restrictions and protections. When the Treaty of Waitangi was signed Māori owned more than 66 million acres of land. By 1862 roughly 2/3 had been acquired by the Crown and by 1975, 97 percent had been sold or taken. The 1862 Native Lands Act created the Native Land Court that replaced customary communal ownership with individual title further facilitating the sale of Māori Land and together with the 1863 NZ Settlements Act, also began the fragmentation of ownership interests and of blocks of land. Such ownership and fragmented interest are what make development of Māori Land difficult together with provisions within Te Ture Whenua Act.<sup>v</sup>

It has been estimated that:

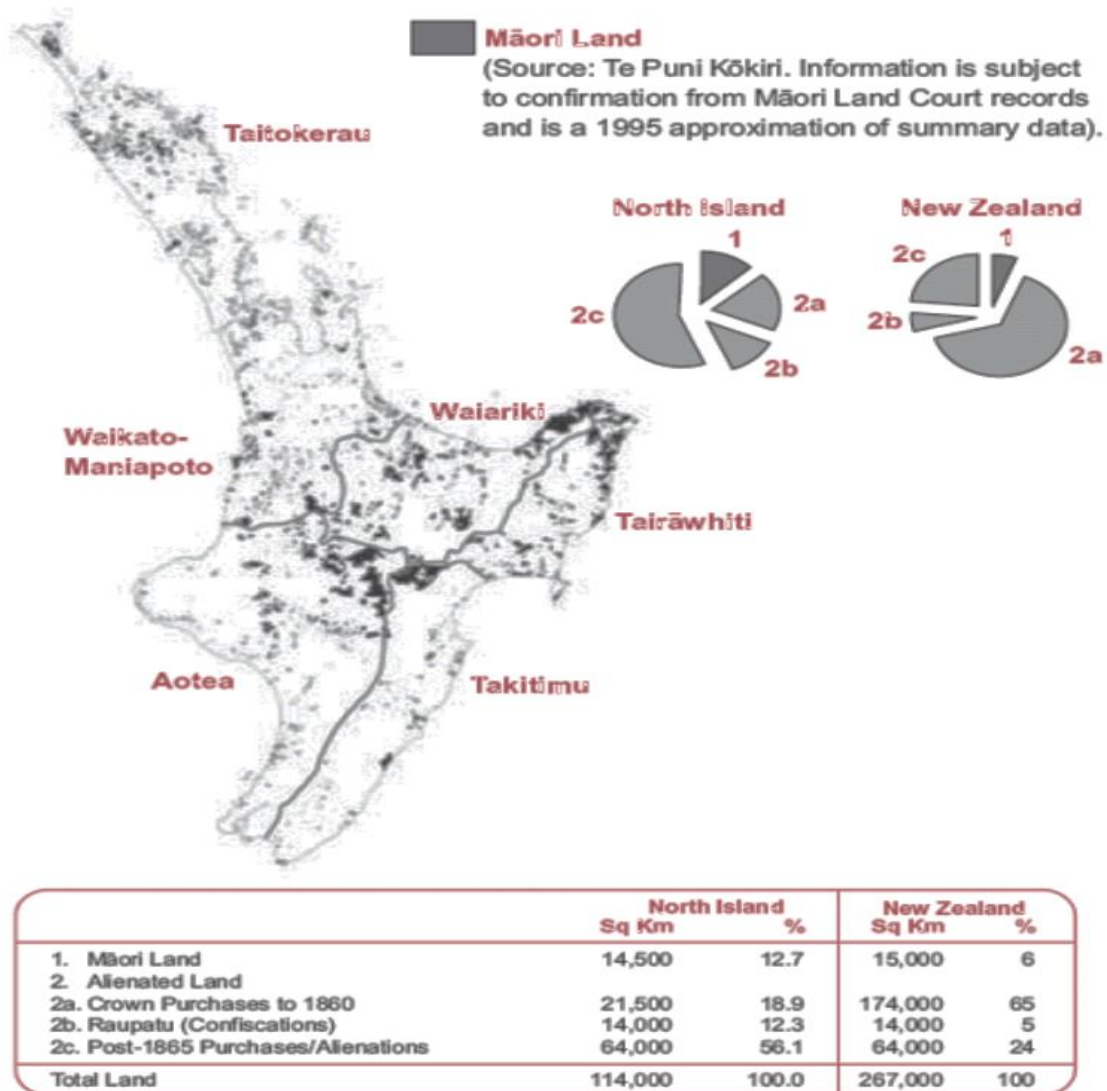
- 600,000 hectares of Māori land (40%) are under-developed;
- 80% of Māori land is the poorest land classes (non-arable) that support a limited range of productive uses, and/or are in remote areas;
- Up to 30% of Māori land could be land locked, thereby lessening the viability of the land because of access issues;
- Of around 26,000 blocks of Māori land, almost 50% have not been surveyed and nearly 58% are not registered under the Land Transfer Act 1952.

While a high proportion of Māori Land is unsuitable for development in economic terms, we acknowledge that cultural or spiritual ties to the land are often more important to Māori landowners than the ability to profit from the land. However, sitting in between these spaces and trying to make land productive or not utilising it to its full potential because of lack of leadership, commercial innovation or lack of organisation - sadly is also how Māori land is being managed. However, asset ownership and managed funds investment do not necessarily equate to overall wealth and improved living standards for Māori as the annual bottom line of the balance sheets do not measure Māori or Te Āo Māori poverty, employment, education rates, violence, wellbeing or living standards.



Today about 1.5 million hectares or 6% of the total land area is Māori Land and the next diagram shows that within our rohe there remains good pockets of Māori owned land (note some iwi and hapū have not settled with the Crown yet so this map will change). Within Ngāti Tūwharetoa rohe 65% of the land remains Māori Land including the Lake and Awa – but with more land does come more complexity but also great opportunity if it is well organised, planned and coordinated.

**Figure 1**  
**Location of Māori Land**





As part of the governments initiative for 'reducing inequalities' Te Puni Kōkiri prepared papers that outlined six main and inter-connected barriers to the development of 'Māori land' that do not apply to the development of 'General land'.

BARRIER	SPECIFIC PROBLEM
Multiple Ownership	This can lead to problems with obtaining agreement about land use and development, and also reduces the economic return to individual owners.
Governance and Management Issues	While appropriate management structures for the administration of Māori Land may exist, there is a lack of expertise to plan and make decisions about administration.
Access to Information	Data on the current use of Māori Land is not comprehensive, and it is costly to obtain information on potential use of Māori Land.
Access to Finance	Multiple ownership of land makes it difficult to use land as security when seeking finance for land development.
Access to Land	A large proportion of Māori Land is landlocked, reducing the options available for its use and/or reducing the options to lease the land.
Rating of Māori Land	Some local authorities are more determined than others to collect rates on Māori Land. In cases of arrears, some local authorities have tried to sell the land or place charging orders on the land to recover outstanding rates.

The Māori economy and asset base has grown significantly in the aftermath of the many Crown Iwi Settlements across Aotearoa and in the development of pre-settlement Māori Owned Land. In 2001 the asset base of Māori Economy was worth \$9.4 billion, and this rose to \$36.9 billion in 2010 and in 2019 estimated to be over \$50 billion and growing faster than the NZ economy as a whole. \$15 billion of these assets are held by Māori Collectives including PSGEs, Māori Land Trust and Māori Incorporations. More information is covered in Part 5, Appendix #.

We cannot let another generation of Māori start from a position of nearly 80% less equity and inequality than their Pākehā peers. The time is right for Māori to create exponential growth and benefits for our people and all people of Aotearoa. Jobs, homes, culture, cultural identity and education are what Māori need to lift their wairua, wealth and wellbeing. In our rohe we need business to create jobs and higher household incomes – less so from capital assets and invested funds. All Māori including Ngāti Tūwharetoa must now think bigger and reach harder and faster for our own growth and successful destiny. Greater integration for our farms and vertical integration of the agriculture, horticulture, fishing and forestry supply chains from seed to consumer and back again. We must secure our own pure food sources and water sources through mixed AG/HORT/FOREST culture lands with integrated manufacturing all the way to domestic and export retailers and markets. We should accept a considerable degree of our own economic self-determination in creating our own economy and well-being, supported by central government NOT created by them.





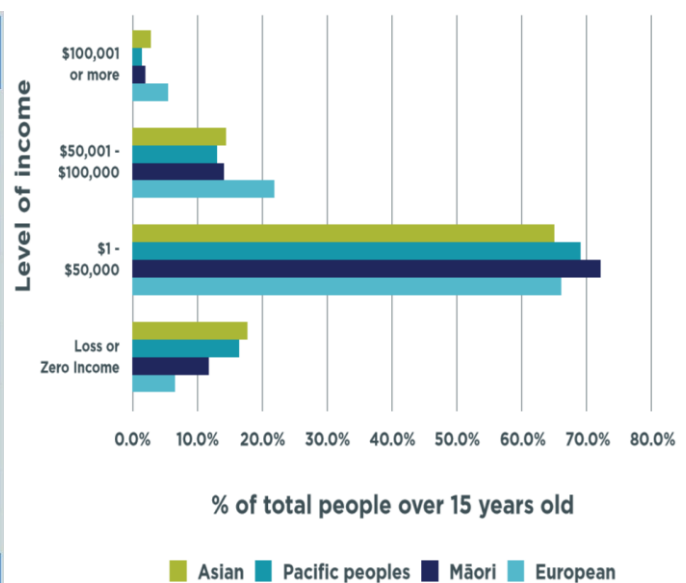
## WAIKATO REGIONAL DATA

The information contained within Part 2 of this strategy is vital to ensuring that any strategy developed will indeed have the right positive impact for whānau and ensure that resources are correctly applied and utilized for the greatest effect and benefit, within the shortest timeframe.

The Waikato Regional data presented here primarily concentrates on housing information. This also informs the data for the Taupo Area. There are 1717,500 homes in the Waikato region with a further need for 7,500. Based on population growth a further 51,000 homes are needed by 2043. Like everywhere else the shortfall is in social and affordable housing. The median house price in the Waikato is \$529,000 which is severely unaffordable at 6.2x the median income. The median household income is \$85,000. Given this median income - affordability should then sit at \$255,000 for an affordable home – not \$529,000.

Houses prices have been on the rise throughout the region, with significant raises being experienced in the last 6 years in particular.

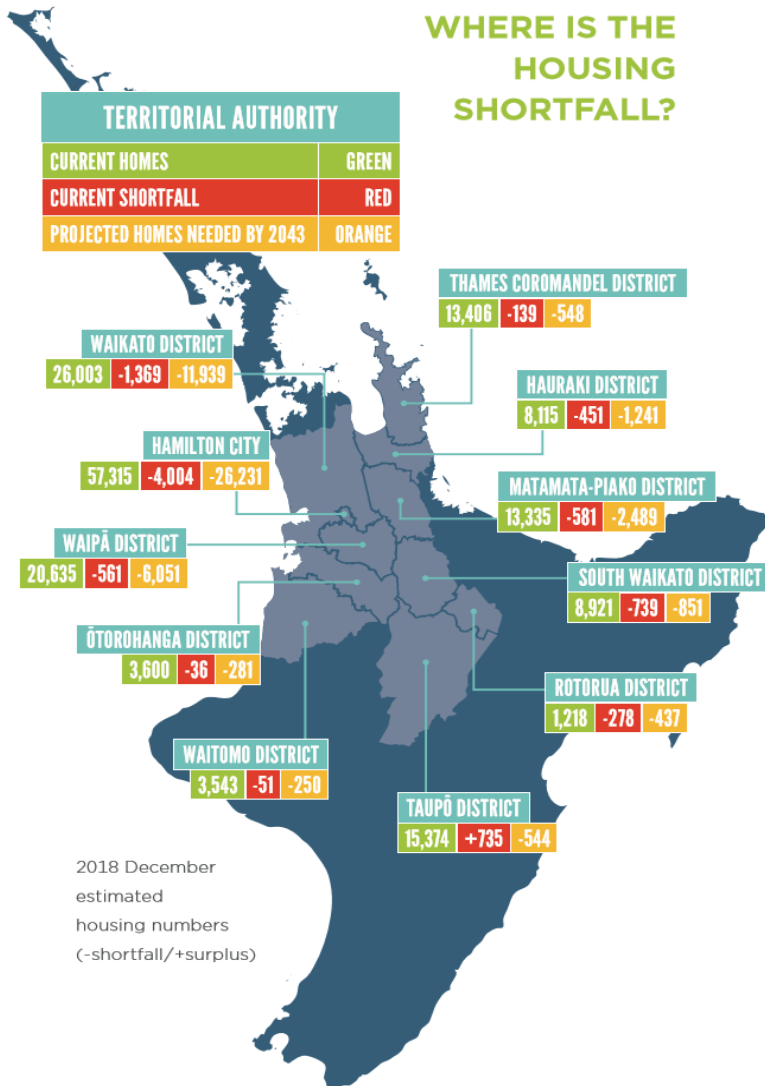
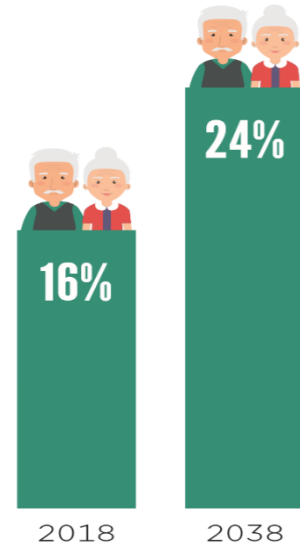
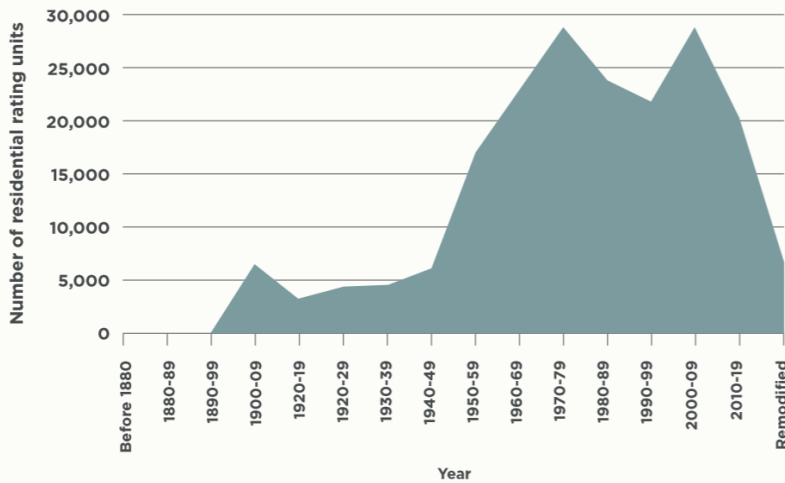
Territorial authority median house prices	Mar-01	Mar-06	Mar-13	Dec-18
Hamilton city	\$169,000	\$300,000	\$342,000	\$559,000
Waikato district	\$136,889	\$239,000	\$315,000	\$520,000
Waipā district	\$147,500	\$278,000	\$360,000	\$610,000
Taupō district	\$173,000	\$302,000	\$310,000	\$500,000
Matamata-Piako district	\$120,000	\$243,000	\$270,000	\$471,000
Thames-Coromandel district	\$195,000	\$340,000	\$365,000	\$590,000
South Waikato district	\$71,000	\$120,000	\$132,500	\$310,000
Ōtorohanga district	NA	\$180,000	\$225,000	\$310,000
Waitomo district	\$40,000	\$125,000	\$110,000	\$280,000
Rotorua district	\$147,000	\$210,000	\$256,000	\$430,000
<b>Waikato region</b>	<b>\$159,000</b>	<b>\$280,000</b>	<b>\$325,000</b>	<b>\$529,000</b>



Approximately 46% of Waikato housing stock was built before thermal insulation was legislated by NZ law (1978 legislation see next image). Around 53% could benefit from retrofitted roof space and or subfloor insulation. And accessibility is an important consideration as we see our population over 65+ years of age grow in numbers (see next image).



## Ageing of housing stock in the Waikato



## WHERE IS THE HOUSING SHORTFALL?

## WHAT IS THE SHORTFALL?

**HOMES NOW** 171,500  
**SHORTFALL NOW** 7,500

Projected need based on population growth

Year 2043  
Projected need

51,000

## RIGHT NOW

there's a shortfall of over 7,500 homes in the Waikato. Over half of that shortfall is for homes in Hamilton.

## AFFORDABILITY

An affordable home is equal or less than 3x the household income

Median house price  
= \$529,000

Median household income  
= \$85,000

= 6.2 X MEDIAN INCOME

6.2 X is considered  
"severely unaffordable"

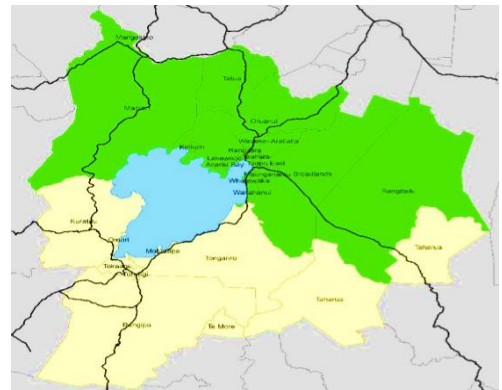


## TAUPO/TURANGI PROFILE

The population within our rohe is 37,466 and Census New Zealand estimates this will climb to 39,100 by year 2038. However, it is possible it will climb higher and quicker as some statistics show that New Zealand's population will continue to grow and 'will not' peak in the next 100 years. 32,384 of the population live in Taupo and the remainder live in the wider Turangi area. The median age (half are younger and half are older) is 40.6 years – while the median for Aotearoa is 38 years. Approximately 9,500 register themselves as Māori within the rohe, that's about 25% and a 6% increase since 2006. Europeans make up the largest ethnic group in Taupo.

17% (6,370) of the population are over 65 years of age (NZ is 14.3%) of which approximately 630 are Māori kaumatua. While 21.4% (18,018) of the population are under the age of 15 (NZ is 20.4%) of which 3,107 are Māori. So our rohe has more older and younger people than the national average. The median age of Māori in our rohe is 26.1 years compared to 23.9 years throughout Aotearoa.

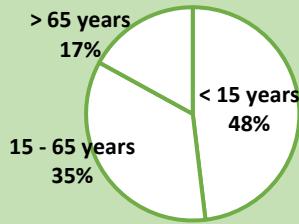
**POPULATION: 37,466** 18,018 <15yr  
**Taupo 86.5% Turangi 14%** 6,370 >65yrs  
**Peak in 2038 at: 39,100** More young/old



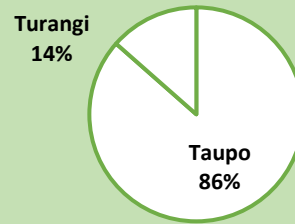
Unemployment in the rohe is 6% for the total population while it is 13% for the Maori population, both of which are lower than the national average. The median income for the rohe is \$28,200 but for Māori it is \$22,500 – this is a significant issue and an indicator of the health, low potential and struggles driving our community. Additionally, 50% of Māori in the rohe have an income of less than \$20,000 per year, while 15.5% of Māori within the rohe have an income of more than \$50,000. 62% of Māori in our rohe have a formal qualification of some kind, but only 6.5% of which are bachelor degrees or higher.



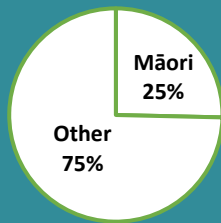
### ROHE POPULATION BY AGE GROUPS



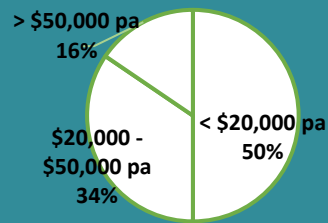
### ROHE POPULATION BY TOWN AREAS 37,466



### ROHE POPULATION BY ETHNICITY

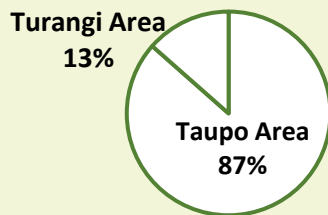


### MĀORI INCOME WITHIN THE ROHE

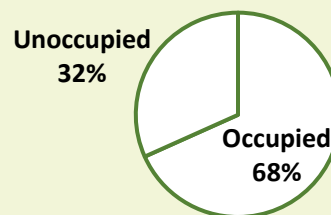


There are 14,014 households in the rohe (12,123 in Taupo and 1891 in Turangi) but there are 21,221 dwelling in 2019 including those under construction. The difference in these statistics is explained by, 31.7% of the dwellings are unoccupied, that's 6,727 dwellings – these dwellings are primarily holiday homes or Air BnB dwellings.

### HOUSEHOLDS IN THE ROHE 14,014



### DWELLINGS IN THE ROHE, 21221





The median house prices, rents, and incomes within the rohe are shown below. Both prices and rents continue to increase considerably (since 2006 23% increase in price and 88% increase in rent) - while income only increases slightly (25%-49% since 2006).

Median Houses Prices		Median Rent Prices		Median Annual Income	
Taupō	\$529,595	Taupō	\$376	Taupō	\$87,700
Mangakino	\$206,000	Mangakino	\$190	Mangakino	\$57,200
Turangi	\$332,205	Turangi	\$249	Turangi	\$63,300

A 2013 study showed public and social housing within the rohe is only 164 at only 1.1% of the dwellings only a small portion of which provided by the local council – compared to a national percentage of 3.6%. With reports explaining that the rohe is not a priority for social housing compared to areas such as Auckland, Queenstown, Tauranga, Rotorua, Hamilton and so on, every region suffers from a shortage. The current Ministry of Social Development (MSD) register of applicants for social housing sits at 60, although we know this is below the actual requirement as many opt to not even apply. Interviews with Tuwharetoa Health staff and Te Korowai Roopu Tautoko staff who work within our communities have provided examples and evidence of a situation worse than the government statistics. And yet the local council and departments have failed to gather such information to better inform their resource and housing commitments to their communities.

Frequent moving of house, particularly from district to district, disrupts the ability of families to benefit from community connections and support. A recent study of residential movement in New Zealand found that issues of house size, house performance, dilapidation, undesirable design characteristics and problems of tenure security were the major reasons residents wanted to shift. Common problems were damp, cold, and poor repairs and maintenance. These were exacerbated by landlords unwilling to deal with problems. Insecure tenancy was caused by tenants failing to pay rent, or by landlords selling the house. MSD also moves families to different areas if that family has greater priority than others already living within that area – this is true about Taupo also.

A 2006 report showed that housing deprivation within the rohe was at 301 people 'Severely Housing Deprived' and we expect that this has more than doubled in the past 10 years to greater than 700. This includes people without housing at all, in shared accommodation or in severely crowded permanent private residence. The majority of these people will be Māori.





## PUBLIC HOUSING WITHIN THE ROHE

**164 which is 1.1%**

**Nationally: 3.6%**

**1.9 million in NZ**

**Waiting List: 60**



## IN OUR ROHE: 2006 HOUSING DEPRIVATION

**301 PEOPLE:**

**39 NO HOME**

**145 SHARED**

**120 OVERCROWDED**



These statistics have no doubt worsened since 2013 and other dire situations exist that are not reported on in government statistics. Such information is supported by projects and programmes that have been running in the community for many years around social support services and healthy homes, such as the work done by Genesis Funds, EECA, Te Puni Kōkiri, Whānau Ora, Tūwharetoa Health and the Te Pae o Waimihia Kaumatua Housing Fund and project. However, it is important the government also have the right statistics to drive their decisions about investment in Emergency and Public Social Housing within our rohe – they currently do not have accurate statistics or information. Whānau and organisations supporting whānau are encouraged to enter the Housing Register to help in prioritising our rohe for government builds.

## Improve the accuracy of the NZ Housing Register. Encourage whānau and individuals to register.

The Living Standards 2000 study (Krishnan 2002) showed that among families with dependent children, those in Housing New Zealand rental accommodation had the lowest living standard scores, followed by families who rented privately. Single parent families were most likely to live in overcrowded accommodation (28 percent), followed by couples with dependent children (14 percent). Māori and Pacific families with children were particularly likely to live in overcrowded homes (Ministry of Social Development 2008).



## COUNCIL'S HOUSING PERFORMANCE

The Bay of Plenty have invested significantly in understanding and developing a Strategy for Sustainable Housing. While the Waikato Regional Council have created the Waikato Housing Initiative together with many substantial reports this body has yet to produce any real substantial investment, commitments or results. The Ruapehu District Council has 67 social housing units available but little can be found on affordable housing or a housing strategy except for the annual housing expo held within the district. In May 2020, the Napier Hawkes Bay Council asked the government to step-in for the Hawkes Bay Housing crisis. Their story is much the same as the rest of the nation but like many other councils they have developed housing and social housing strategic documents.

The Taupo District Council (TDC) do not have a specific strategy or plan addressing social, affordable or sustainable homes and nor does it recognise homelessness or deprivation. Very little is written about land or housing opportunities with Iwi, however, some efforts are being made in the space of provisions for papakainga. A BERL report, commissioned by Enterprise Great Lake Taupo (EGLT) is being used to facilitate some working group sessions but as yet no strategy has been produced. The draft findings of the first phase draft report include:

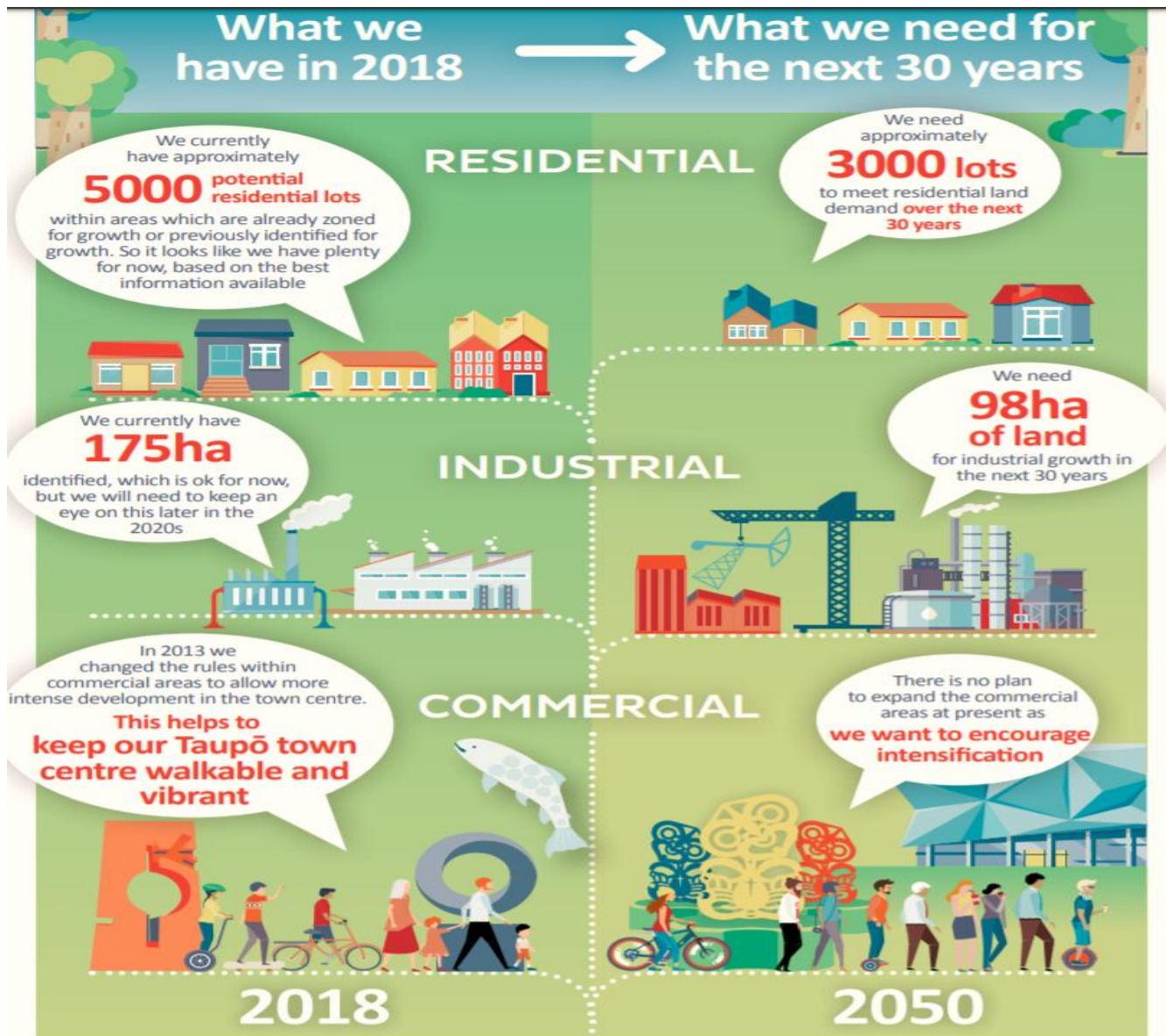
- There are strong socio-economic contrasts within the District. Although there are pockets of disadvantage throughout, the southern part of the District is considerably more deprived than the northern part. This is reflected in housing conditions and housing affordability.
- The zoning of land for residential purposes is not a major issue. Rather, the cost of developing the land and building of houses is the problem.
- There is a severe shortage in the District of public housing for disadvantaged and vulnerable families and individuals.
- There is also a severe shortage of affordable rentals and home-ownership opportunities for lower and middle-income households.
- Airbnb has had a major effect on the rental market, with some dire consequences for families who have lost homes they had been renting long term.

The draft recommendations of the first phase draft report include overarching statements that reflect commonly on other reports and include:

- Develop community housing to provide homes and associated support for the most vulnerable groups.
- Build affordable rental homes for families on lower incomes.
- Facilitate the building of affordable homes for families who can service a mortgage, or part of a mortgage, but who cannot accumulate the deposit.
- Support the development of kaupapa Māori housing.



TDC have 57 pensioner units in the District with 40 in Taupo, 6 in Turangi and 11 in Mangakino. TDC do have their 2050 strategy, 'Taupō District 2050 District Growth Management Strategy'. While the strategy talks briefly on residential, industrial, commercial and retail growth and sets an objective of engagement with iwi – it falls very short of addressing or even acknowledging the challenge of housing, whether social or affordable and it seem to keep iwi very much on the outer edges of the strategy.

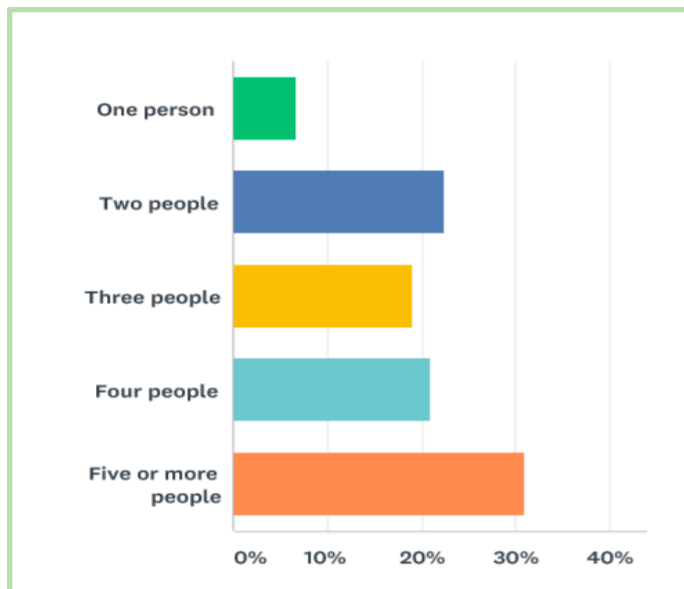




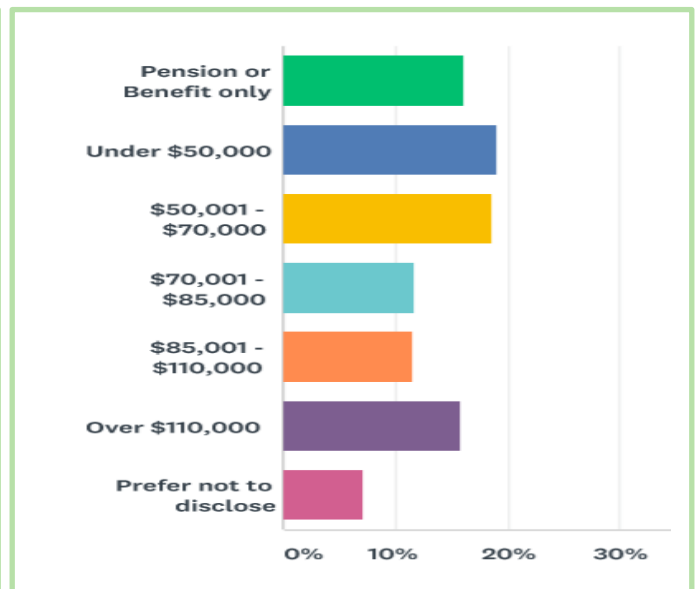
## TST HOUSING SURVEY CONCLUSIONS

TST conducted a housing survey from October 2019 to February 2020, with the final data being more than 120 pages and some general results are below. The specific and individual response are used to inform Part 4 and Part 5 of this strategy to allow specific solutions to be designed for very specific demands and needs identified. We received 707 responses from our database of over 4000 members. Approximately 32% of the responses were from members living within the rohe.

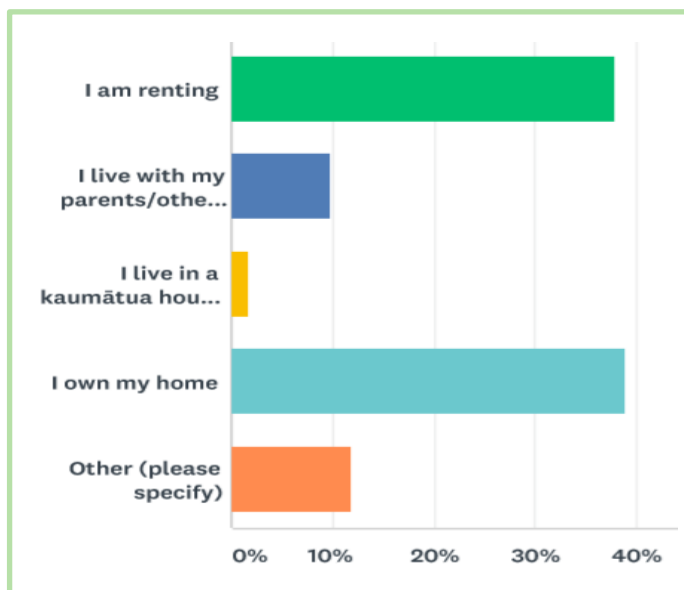
### Number of People in the House



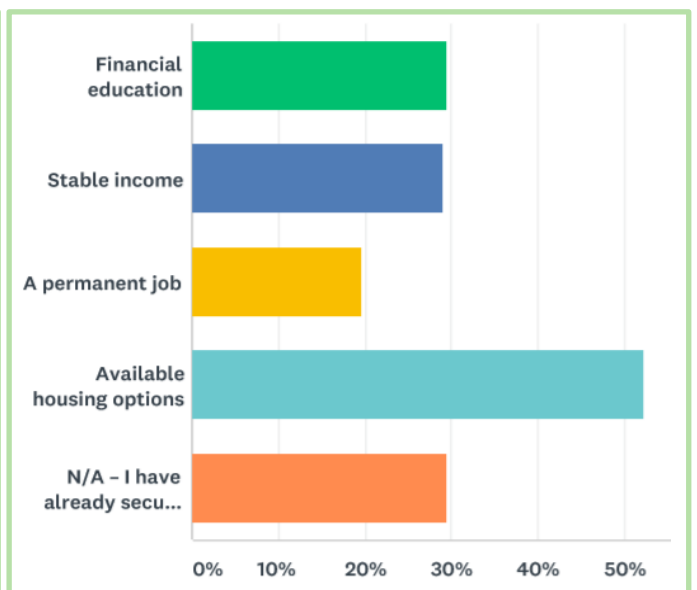
### Average Household Income



### Your current housing situation



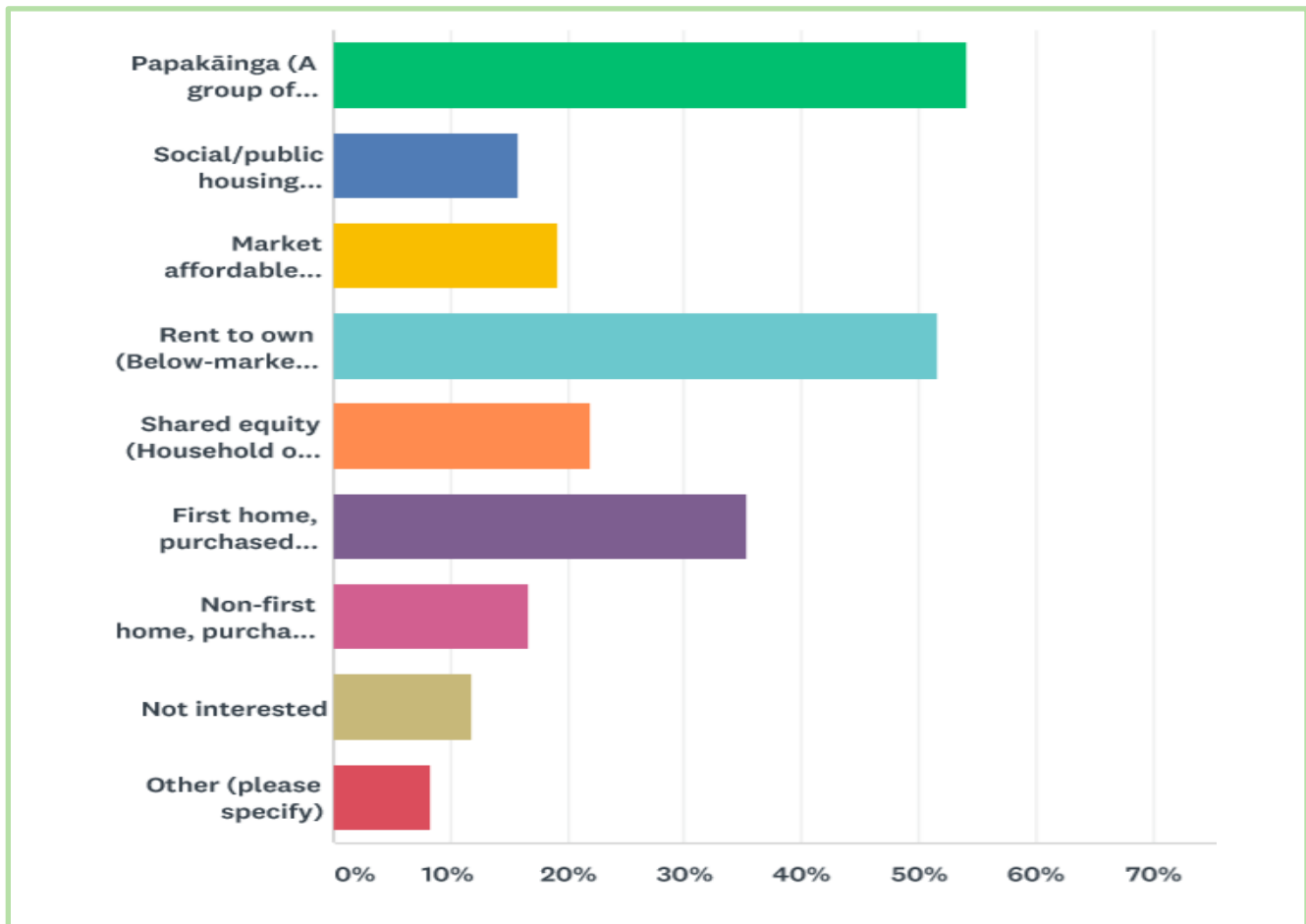
### What is needed for house



Other being family, trust, caravan, emergency housing, Papakāinga or boarding with whānau or others.



## Are you interested in any of the following housing options?



In the image above the following definitions will assist:

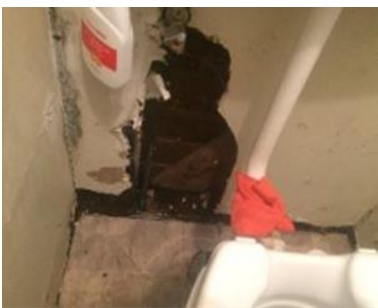
- Market Affordable Rentals are those provided at below market rates by landlords who seek to achieve a social housing outcome, in many cases rental subsidies are being received by the household too.
- Rent-to-Own where below market rent is charged so tenants can clear debt and save a deposit to purchase the house they are living in.
- Shared-Equity where the households owns 75% through a combination of deposit paid and mortgage and with the other 25% owned initially by another party, which the household has to buy out after a given time period.
- First Home purchase where it is directly between the buyer with a loan from a lending organisation.





## FURTHER COMMUNITY EVIDENCE

A 2018-2019 project sponsored by Te Puni Kōkiri and managed by Tūwharetoa Health on 14 whānau homes revealed the staggering and severe state of some homes within the rohe. Although only 14 homes were addressed there were many more unable to take advantage of the limited offer or the strict criteria. The total cost of the programme approximately \$300k - \$410k. These homes included severely degraded roofing, cladding, electricals and plumbing. This has resulted in whānau living without electricity, without running water in the home and cladding leakage that exposed the whānau directly to the elements of the weather. In this project the evaluation of the homes uncovered critical, serious, high, medium and low risk issues – with eventually only the critical issues being addressed with the available funding. The process proved to be disjointed and cumbersome for all participants. There is no doubt that much can be learnt from this project for similar future projects in terms of project management, selection criteria, client management and mentoring, the amount of funding available and the speed in which a project be completed.<sup>vi</sup>



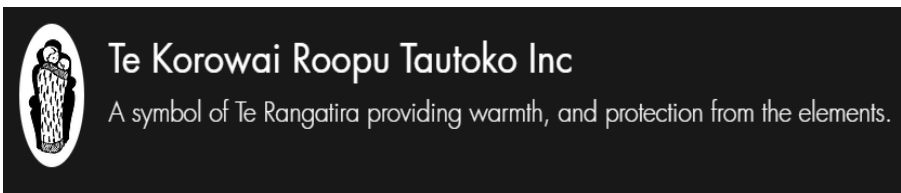
1960  
Home  
Example





EECA (Energy Efficiency and Conservation Authority) provided assistance in a project to insulate and heat homes within the rohe. This further provided evidence of the size and seriousness of the conditions of housing within the rohe and particularly with Turangi and the National Park. There were stumbling blocks and criteria barriers for many whānau around the ownership of homes and the age of homes.

Te Pae o Waimihia Trust is currently under-taking a project to provide assistance to kaumatua over the age of 70 with products aimed at healthy and accessible homes. With over 200 identified kaumatua and project already again the task is substantial, and the funding requirements are significant. However, interviews with the project manager Jan Rameka, also reveal insights that point to not only causes but solutions. The interviews highlighted kaumatua living alone and in loneliness, extended whanau living with their kaumatua in their family homes, freehold homes and potential for utilising either equity or whānau wide mortgage management for better housing. Likewise, it revealed quarter actions home sections that are not being fully used for the potential of housing, our family freehold homes and the potential of them to off-set other housing solutions. Sadly, it also reveals kaumatua who have been left to their own devices, with whānau living near of far not providing any support – we may ask where is the whānau, where is whānaungatanga and how do we rebuild our values and create communities, marae and papakainga that support the re-growth of our values.



Te Korowai Roopu Tautoko is a Taupo and Turangi organisation that is certified to provide care for children and their families as well as emergency placement of children referred by Oranga Tamariki. Their work within the community also works in the emergency end of the housing continuum. Interviews with this organisation highlight a continuing trend of homelessness and family violence that results in homelessness for women, children and entire families. On average Te Korowai Roopu Tautoko have between 8-10 whānau arrive on their door-step homeless and in desperate need of assistance, each year and while some may think this number is not large – the impact and challenges to help and respond are huge and not well resourced by any agency.<sup>vii</sup>

Gayle Leaf a Trustee for the Board of Te Korowai Roopu Tautoko also pointed us to the public toilets, freedom camping areas and water-fronts after and 5pm and after dark, where we will find people and whānau sleeping in their cars, with Ferry Road Carpark being very popular. This rhetoric is supported by a hard-hitting news article in 'stuff' on March 2016 which provided interview evidence of the situation and the poor response from the Mayor of Taupo. (next page)



Mayor David Trewavas is unsure of the exact cause of so much strife in the rental market, but admits it is something that needs to be addressed, as families living in cars or leaving town is not a good thing....[2016]

Trewavas said Taupo District Council did not have any immediate plans, but did mention that the council currently owns 2200 undeveloped sections and said it will be a juggling act for current rate payers and future.

Independent Living Choices (ILC) provide housing and wrap-around services for mental health and addiction clients with funding and referral provided by the Lakes DHB. Michelle provides accommodation currently for 30 clients, whether individuals or those with families. The housing is provided through rental but also a large house that Michelle purchased herself for her clients. ILC is one of at least ten organisations in the rohe that provide specific housing and services for a defined group of people – but all organisations face the same challenge of housing their clients. In an interview with Michelle she shared with us two calls she had received in the week from other organisations, such calls being a regular occurrence, to help with housing for their clients. Michelle estimates she has an immediate need for housing for 6 individuals and 6 families and anticipates the need will grow as social issues remain unaddressed. <sup>viii</sup>

The Taupo Council of Social Services (TCOSS) which has many members all conclude that the most significant and number 1 influence of results for their clients is 'housing' – from secure, private and reliable housing all other services can be wrapped around their clients. However, sufficient housing and appropriate housing is their greatest and most urgent need. This strategy proposes that with at least 10 other organisations working in a similar space that there is a collective need for additional housing for 80 individuals and 80 families to meet the current needs of the clients of these organisations.



The most significant and **number 1 influence of results for their clients is ‘housing’** – from secure and reliable housing all other services can be wrapped around their clients.

Monte Vista Residential Care recently acquired by Te Kotahitanga o Ngāti Tūwharetoa provides accommodation and care for kaumatua in Taupo. Their occupancy has hit an all-time maximum of 100% in the last four months from an average of 87% historically. There are waiting lists for their rooms not only in the residential care level but also for their independent units – anecdotally the facility could double in-size, add a dementia wing and still maintain similar occupancy levels. Directors Mere Wall and Gayle Leaf express their absolute passion and compassion for the service that Monte Vista provides and acknowledge that the need is growing for the aging population and the popularity of Taupo and Turangi as a retirement area. Mere and Gayle also believe there is a need to export their service so that Kaumatua and whānau can live on their whenua, while some are equally happy with merely being in a residential care facility within the rohe. Like other retirement and residential care facilities there is no doubt that clients within the facilities come with different levels of support and contact from their whānau – sadly some kaumatua receive no whānau visits or whānau support – and that’s when the manaaki, awhi and whānaungatanga become the shining stars of this facility.

## MonteVista

AGED CARE



OUR SERVICES



OUR LOCATION



YOUR LIFE WITH US



JOIN OUR TEAM

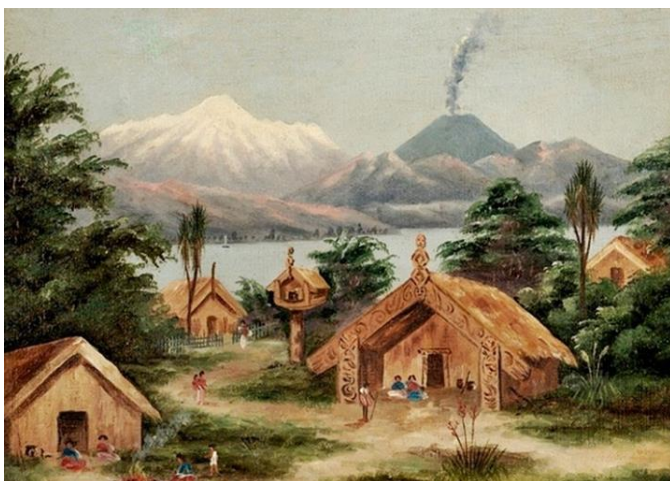
**LOCAL, FRIENDLY RESIDENTIAL CARE IN LAKE TAUPO - MONTE VISTA**





Hirangi Marae in Turangi have a development with 10 kaumatua units. The units are situated directly adjacent to Hirangi marae to meet the intention that residents would have a significant and active part to play in the marae and the culture of Turangitukua hapū. The whenua is provided by two Māori Trusts. The two-bedroom units are available for independent or mostly independent living, some residents do have in-home assistance provided once or twice weekly. The priority for the units is time based and the criteria for eligibility is very specific, while the weekly rent is a very modest charge. In an interview with a resident it is expected that there is demand for more similar units of at least 20 and that there is also a need for residential care and communal living for kaumatua within the Turangi area. The interview also highlighted a much greater and urgent need for kaumatua whānau in the National Park / Lake Rotoaira area given the poor housing conditions and extreme altitude and weather conditions of that particular area.

Papakāinga Builds within the rohe are at various stages and to varying degrees of success. The two primary hurdles are that of; hapū or members agreement due to multiple owners of any block of land and funding for the builds, whether individuals or Trust based. All have criteria, conditions of occupancy or conditions of leasehold. Banks do struggle with the concept of loans and mortgages for where on multiple land-ownership but where full legal agreements exist, well organised whanau and hapū exist and committed financial payments exist – papakainga can succeed and secure various funding support. One of the earliest examples of a Papakāinga development does exist right here within our rohe at Hātepe when in 1984 through Māori Land Court, a Māori Trust placed 5 hectares for waterfront reserve and 5 hectares for Papakāinga. The Papakāinga initially divided into 12 sections with 9 currently occupied and room for an additional 5 sections. The arrangement is a legal 'License to Occupy' between the Hapū Incorporation, a Bank and Licensee holder (hapū member). There are, of course criteria and eligibility requirements such as, it must be a permanent home, not a holiday home with the licensee paying council rates, \$500 pa fee to Trust and own mortgage payments. The Owner must whakapapa and have at least 100 shares to be eligible. The result is a License to Occupy, but the ownership of the land is retained by the hapū. These criteria are similar to that covered by the Māori Land Court and its rules governing building or occupying Māori Land.<sup>ix</sup>

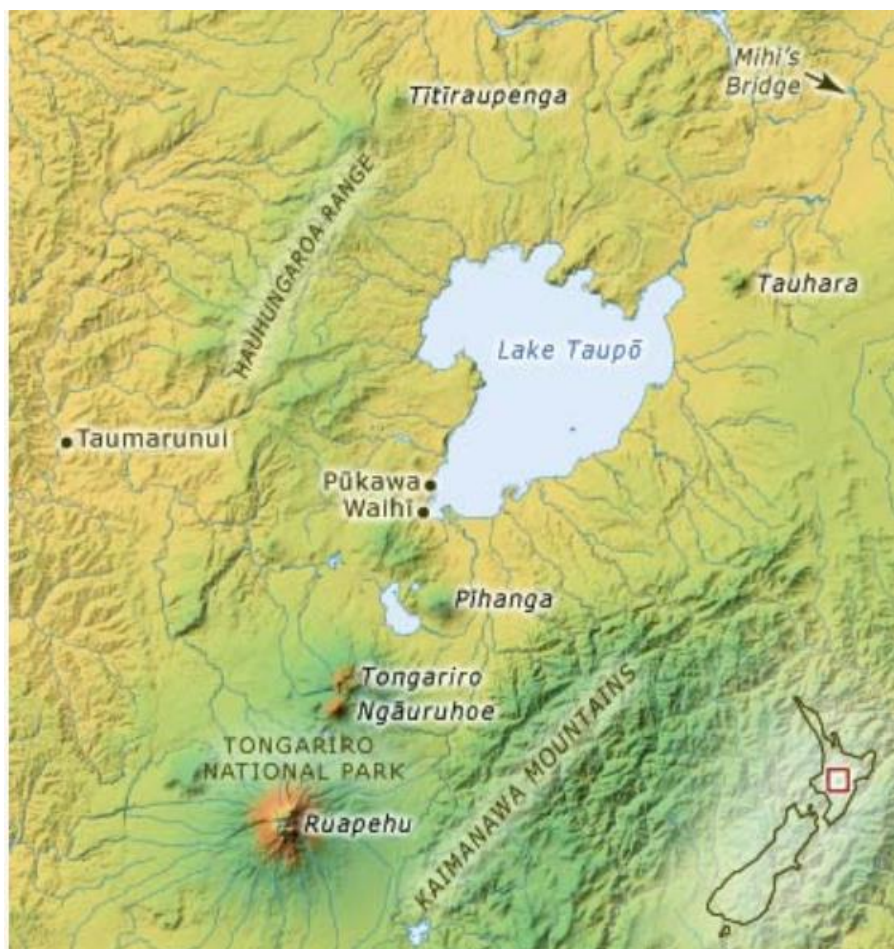






## OUR PRECIOUS LAND (WHENUA) AND WAI

Before 1860 Ngāti Tūwharetoa actively opposed Crown purchase negotiations for land in their rohe. Following the invasion of Crown forces in the Waikato in 1863, Ngāti Tūwharetoa was drawn into the fighting because of their whakapapa connections and allegiance to the Kīngitanga. The war marked the beginning of widespread disruption to the social, political and economic structures of Ngāti Tūwharetoa life. In the 1860s, the Crown introduced a series of native land laws which provided for the individualisation of Māori land holdings which had previously been held in tribal tenure. This induced profound change to systems of Māori customary land tenure, and contributed to the alienation of Ngāti Tūwharetoa whenua by undermining tribal control over their land.<sup>x</sup> Today over 200 Māori Trusts own approximately 65% of the land and waterways within the rohe and through Te Kōpua Kānapanapa and the Te Piringa Agreement, Ngāti Tūwharetoa will have decision making powers right throughout the Taupo Catchment for RMA and management of Conservation Land. The challenge now is to maximise of these assets and tools for people, land and water alike. (See Part 5, Appendix 2 for further information)





## CULTURE AND HOUSING

“The ability to live as who you are, without feeling compelled to adopt another identity to fit in with wider society, is an important aspect of wellbeing, as is having a sense of belonging and connection to a culture and place.” (SMITH, 2018) The purpose of this small section within the strategy is to highlight the importance of Te Ao Māori in our wellbeing and how culture as it relates to housing, remains a vital and important consideration. A strong cultural identity can be attributed to people’s overall wellbeing. The Crown uses four headline indicators to gauge the health and strength of New Zealander’s and Māori cultural identity. (Refer to Part 5, Appendix 3 for more information)

These paragraphs taken from ‘Ki te hau kāinga – Māori Housing Design Guide’.<sup>xi</sup> Māori are well used to inadequate and culturally insensitive housing solutions. The State Housing stock that soaked up the majority of the post-war Māori urbanisation was a “one size fits all” approach to housing and while generally offering superior accommodation than both the private sector and the rural homes Māori had come from, these dwellings have generally fallen well short of ideal housing solutions for Māori.

What then constitutes an appropriate Māori housing solution? This has been the principle question underlying the development of the Ki te hau kāinga design guide. New housing solutions tailored to the specific needs of Māori communities are fundamental to Māori social, cultural and economic aspirations. The following housing patterns are considered the most appropriate options for Māori housing solutions:

- **Sub/urban Whānau Homes** - individual sections which are master planned to allow for the range of cultural and social dynamics operating within urban Māori society with particular reference to urban extended whānau
- **Sub/urban Papakāinga** - infill or new communal housing developments which seek to encourage mutual support and sharing of communal facilities while preserving the option of privacy for all homes
- **Rural Whānau homes** - master planned larger sites with multiple buildings catering for extended rural Māori whānau
- **Rural Papakāinga** - new or redeveloped Papakāinga sites which provide for appropriate technology design solutions with a strong emphasis on the outdoor environment.



Cultural Sensitivities are of particular consideration especially when it comes to keeping certain household functions separate from others in order to preserve their tapu or noa nature – for example, the separation of food and toilets.

	MAIN ENTRY	LAUNDRY	TOILET	BATHROOM	LIVING RM	DINING RM
KITCHEN	~	×	×	×	✓	✓
DINING RM	~	×	×	×	✓	
LIVING RM	✓	×	×	×		
BATHROOM	×	~	×			
TOILET	×	×				
LAUNDRY	×					

**Tapu = Sacred or prohibited**  
**Noa = Common or profane**



Fleur Palmer. (2016) doctrinal thesis titled 'Building sustainable Papakāinga to support Māori aspirations for self-determination'<sup>xii</sup> investigated the conditions which restrict Māori from building sustainable and affordable housing in urban and rural areas. She also investigated ways in which the barriers could be overcome. She found that the complex and ongoing impacts of colonisation had affected access to housing for Māori, restricting Māori from owning land and building Māori-centred developments within urban areas, as well as limiting options for development on Māori-owned land in rural areas. Palmer identified impediments to rural and urban development which include the limited infrastructure for affordable housing on Māori land, the existing zonings restricting activities on Māori land and Māori land court jurisdiction, preventing license to occupy multiple-ownership land, and borrow money for housing development. She also found wide-spread inertia among local government, legislative restrictions and examples of discrimination in rural and urban contexts. She concluded that under the current situation, Māori had little choice but to live in overcrowded or substandard housing on Māori-owned land in remote areas, or live as tenants in poorer parts of urban centres. Māori face structural barriers to housing that most mainstream people are not aware of and never have to face. (Refer to Part 5, Appendix 3 for more information)





## OUR CHALLENGES, OPPORTUNITIES AND EXAMPLES

Beyond what has already been covered in this strategy there are other challenges. At Part 5, Appendix 4 more information is provided that adds detail to the following brief kaupapa:

- Higher household incomes are needed.
- Better education and qualifications are a way to higher incomes.
- Electricity prices within the rohe pose a real challenge.
- Inter-generational cycles of behaviour and expectations are low.
- Whanaungatanga and caring for our own – is not as we imagine.
- Whakawhanaungatanga – how do we approach housing for all Māori within our rohe, including those who are not Tūwharetoa.

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UNICEF 2018 Annual Innocenti Report Card, a study of wealthy countries ranked NZ 33<sup>rd</sup>, out of 38 in terms of education equality.

Government experts say racism and unconscious bias in mainstream education system plays a part in gaps in achievement for Māori.

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Electricity prices also pose a real issue from whānau living in the lower 2/3 of the rohe due to The Lines Company prices. Of, the 27 Lines Companies within NZ the highest prices are charged to those living in Northland and the King Country/Turangi area, some of the most deprived areas of the nation with bills that can be \$900+ per month.

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It is troubling to see kaumatua left with no or little contact and support from their immediate whānau.

The time is right for having conversations with other iwi and hapū about how we collectively provide...

---





## OUR ASPIRATIONS

There is not a Māori Trust within Aotearoa that does not espouse to desire social and wellbeing outcomes for their people. As Crown Settlements mature, the Māori Economy grows and Iwi/Crown relationships transform it is crucial and 'just' that all Māori in Aotearoa are safe, well, confident in our cultural identity as well as being prosperous. Anything short of this will truly be a travesty and a failing on behalf of this generation – and we should expect such a future to be only a decade or three away and no more. The aspirations of Ngāti Tūwharetoa have been captured in the document 'Te Kapua Whakapīpī'. In terms of aspirations within the housing space a potential draft of the audacious aspirations are expressed in the measures below – these will be refined and finalised in Part 4 of this document.

### A warm safe reliable affordable home for every kaumatua, tane, wahine, tamaiti and mokopuna

- Zero Homelessness or sleeping rough within our Rohe

Zero



- Zero Housing Deprivation, of any sort, within our Rohe

Zero



- Zero barriers to Housing development on Māori Land

Zero



- 100% affordable home ownership available for committed owners

100%



- 100% healthy, reliable and accessible homes - whether rented or owned

100%



- 100% affordable rental homes with impeccable tenancy performance

100%





## Part 3 – The Kete of Resources and Solutions

This part of the Strategy is going to cover all the relevant organisations, the resources they could provide to the delivery stage of this strategy and also provide examples of where such resources are already being put into practice and delivering more housing, better housing and affordable housing to the people of Aotearoa. The majority of these are directly applicable to our rohe and our situations. Part 3 is jam-packed with lots of information – so don't get lost - but just enjoy the information, remembering that our strategy will be concluded and synthesized in Part 4.

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One fact remains, regardless of the many programmes, strategies and glossy documents that are produced – one singular, fundamental problem remains - there are just not enough houses available for affordable rent and there are not enough houses available for affordable purchase by whānau.

The government can make funding available, philanthropic millionaire can donate to causes and iwi and councils can make available land – but there are just not enough houses and they are not being built quick enough. We must get beyond the money side of this equation and talk human rights.

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However, one fact remains, regardless of the many programmes, strategies and glossy documents that are produced – one singular, fundamental problem remains - **there are just not enough houses.**

there are not enough houses available for affordable purchase ....  
**– but there are just not enough houses and they are not being built quick enough.**

---





## CENTRAL GOVERNMENT APPROACH

The Government's focus remains on intervening in a broken housing market in order to get more New Zealanders into homes. Significant national and international research points to various solutions to the Housing Crisis including this table from 'Beyond Renting' which indicates the mechanism to address housing issues and which mechanisms have the greatest affect and those that are negative.

*Beyond Renting* compared several approaches:

STRATEGIC APPROACHES	Concentrating wealth	Poor Housing outcomes	Inadequate supply	Value for money
Reforming tenancy law		▲ ▲	▼ ▼	▲
Encouraging private investment	▼		▲	
Subsidising home ownership		▲ ▲	▲ ▲	
More social housing	▲ ▲	▲ ▲	▲ ▲	
Reform of rental subsidies		▲	▼	▲ ▲

 positive contribution
  negative contribution

At its most basic level, homeownership can transform the intergenerational wealth of families who benefit from it. However, the stability and security of tenure, the psychological and health benefits, having a stake in the ground and a stake in the community are priceless. This is especially true for families with children who are uniquely disadvantaged due to the mortgage suitability assumptions made by banks but who stand to gain the most from the wellbeing effects of homeownership.

It is clear that government homeownership support is the missing piece in our shared response to the housing crisis.



Multiple government departments and Ministers in the current government have been working behind the scenes to amend Acts and Regulations that underpin many of the central government priorities to fix the housing crisis within Aotearoa. Cross-government coordination and alignment will be a real challenge to ensure focus of resources for best affect – government departments are plagued with turf-wars and ‘review after review’ that consume valuable time and money. Their frameworks for criteria, needs analysis, requirements, gap analysis and business cases – to name just a few of the many buzz terms and documents – can leave Māori and whānau overwhelmed and further dislocated from any assistance. The government must make huge improvements in simplifying process, use of common sense and removal of barriers to action. Collaboration across government Ministries sets the government priorities, challenges and short-long term plan as:

## PRIORITIES



**Increasing the availability of houses to New Zealanders**, particularly by progressing KiwiBuild (building more general, affordable and social houses), banning overseas speculators and reducing the effects of investors in the market



**Making life better for renters**, particularly in terms of the quality of rental properties and their security of tenure



**Supporting those in need**, particularly by focusing Housing New Zealand, and taking action on homelessness

## CHALLENGES

**1** There is a lack of houses and houses are not being built quickly enough (supply is not responsive to demand)

- There is not enough development-ready land
- Infrastructure provision is not effective and efficient
- Development is constrained by a lack of opportunities and finance
- The construction sector is at or near capacity
- The planning system, including community & Council processes, does not incentivise development

**2** Some New Zealanders, particularly low income and vulnerable families, are struggling to obtain appropriate housing

- There is an immediate need to address the supply of social houses, while overall supply responds to demand pressures

**3** More New Zealanders are renting, and for longer

- The quality of rental housing needs to be improved

### Overcoming these challenges requires:

- long-term actions, such as improving the urban planning system, and short-term actions to improve housing for all New Zealanders (Annex 3).
- Central and Local Government working together, with Iwi partners, and with others.

### You can make change happen by:

Expanding and renewing social and emergency housing; and developing the homelessness strategy

Initiating KiwiBuild, establishing the Affordable Housing Authority, refocussing HNZA, and improving the quality of rental houses

Ensuring that housing subsidies function as an effective and equitable safety net  
  
Increasing social housing supply and renewing existing stock

Using KiwiBuild to deliver houses and help transform the construction sector to address capacity and capability constraints

Improving the urban planning system  
  
More effective and efficient provision of infrastructure

Making life better for renters by addressing security of tenure

**KiwiBuild** was established to get first home buyers into homes, and this remains their objective. Building more affordable homes is a key part this approach, as is ensuring those homes are affordable for New Zealanders. KiwiBuild represents not only the injection of 100,000 homes over the next 10 years but potentially a positive transformation in the construction sector. The government knows it needs to change where they build, what they build and how they build it.



Using a “place-based approach” the government will be better informed about the underlying need and demand in an area to ensure that they build the right homes in the right place.

This will enable them to build homes across the spectrum of housing need. In response to these issues, the Government has begun delivering a coordinated response to address the spectrum of housing issues New Zealand faces, from homelessness through to expanding opportunities for homeownership.

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**“The housing crisis is one of the most difficult long-term challenges New Zealand faces. It has been long in the making and is causing significant harm to the wellbeing of New Zealanders.”**

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The government has established Kāinga Ora to co-ordinate our programme and it will facilitate the delivery of modest priced affordable homes at pace and scale and support adoption of offsite manufacturing and other innovative construction approaches. The government also appointed an Associate Minister of Housing (Māori housing) and established a Māori Housing Unit within the Ministry of Housing and Urban Development (Kāinga Ora) to recognise the specific challenges iwi and Māori face in the housing crisis, and the opportunity to partner more strategically to form part of the solution. Rest assured - both central and local government must be held responsible for delivering housing for all its citizens whether entirely or in-part. Our rohe already receives less assistance in the form of housing and subsidy because of a perceived lesser need than the cities. Our strategy will clearly define our expectations for government as part of this housing strategy.

In order to extend homeownership opportunities, the Government Build Programme will be complemented by improved assistance for first home buyers and greater support for progressive homeownership schemes. This action sits alongside other key programmes to get New Zealanders into homes. The government is working to reduce homelessness, make life better for renters and address the fundamentals of land supply, development capacity and infrastructure provision through the Urban Growth Agenda. Together, this agenda of housing reform will see more New Zealanders able to access warm, safe and affordable housing that is culturally and socially appropriate to improve overall wellbeing.

The government programme makes clear that simply building homes is not enough. The 100,000 KiwiBuild target has been removed and replaced by the Ministry of Housing and Urban Development ‘dashboard’ to track progress across the Government Build Programme and wider housing programme (See Page 14 for dashboard). Tracking progress across a wider range of measures will help the government make continuous improvements across the multiple programmes to address the housing crisis.



The current government ended the sell-off of state houses, stopped the sale of existing homes to nonresident speculators, closed tax loopholes and have now boosted the stock of public housing to support thousands of New Zealanders. The government has now delivered 2178 public housing places in 2018/19 – exceeding their target of 1,600 places per year. This delivery means that 2,000 more families have a place to call home this year. Registered Community Housing Providers (CHP) are making a significant contribution to increasing public housing supply. They delivered 955 of the additional 2178 public houses.

“better informed about the underlying need and demand in an area to ensure that they build the **right homes** in the **right place.**”

... able to access warm, safe and affordable housing that is culturally and socially appropriate to **improve overall wellbeing.**

The government is committed to providing annual funding to expand and strengthen the Housing First programme in areas of high demand and will deliver services for more than 2,700 people and whānau over the next few years. Also provided was \$283 million in Budget 2019 to fund and maintain over 2,800 Transitional Housing places through-out New Zealand. This will meet the operating costs of existing places and increase the supply of long-term Transitional Housing places in areas of highest need.







The government passed the Healthy Homes Guarantee Act 2017, which enables minimum standards to be set to make rental homes warmer and drier. They have also banned letting fees, and a reform of the Residential Tenancies Act is underway to support the Government's goal of making life better for renters.

And the government has also agreed further initiatives to prevent and reduce homelessness and reduce reliance on motels as emergency accommodation. These measures include supporting households to sustain their tenancy, more intensive case management for those at high risk of housing instability, and support services for all families and those with mental health needs in motels. This represents a critical first step towards achieving their vision that homelessness in New Zealand is prevented where possible, or is rare, brief and non-reoccurring.

<b>INSECURE HOUSING / HOMELESSNESS</b>	<b>EMERGENCY AND TRANSITIONAL HOUSING</b>	<b>SOCIAL HOUSING</b>	<b>SUBSIDISED PRIVATE RENTAL (AS)</b>	<b>PRIVATE MARKET (RENTAL AND OWNERSHIP)</b>
	41% of those who have received Emergency Housing financial assistance are single with young children	26% of those in social housing don't receive any benefit	20% of AS recipients are in work	42% of Māori own their own homes, compared to 63% of all New Zealanders
Number of households (June / August 2017)	2,230	64,500	285,000	573,900 (rental) 1,085,700 (ownership)

## MINISTRY FOR HOUSING AND URBAN DEVELOPMENT (HUD) [HTTPS://WWW.HUD.GOVT.NZ/](https://www.hud.govt.nz/)

Ministry for Housing and Urban Development (HUD) is a cabinet level public service department responsible for overseeing the NZ governments housing and urban development programme and was founded in October 2018. Their purpose is – “Thriving communities where everyone has a place to call home – he kāinga ora, he hāpori ora.” HUD works with central and local government agencies, the housing sector and communities across NZ to:

Improve the affordability and supply of housing for the people of NZ.

Ensure tenants live in warm, dry, healthy and safe rental housing.

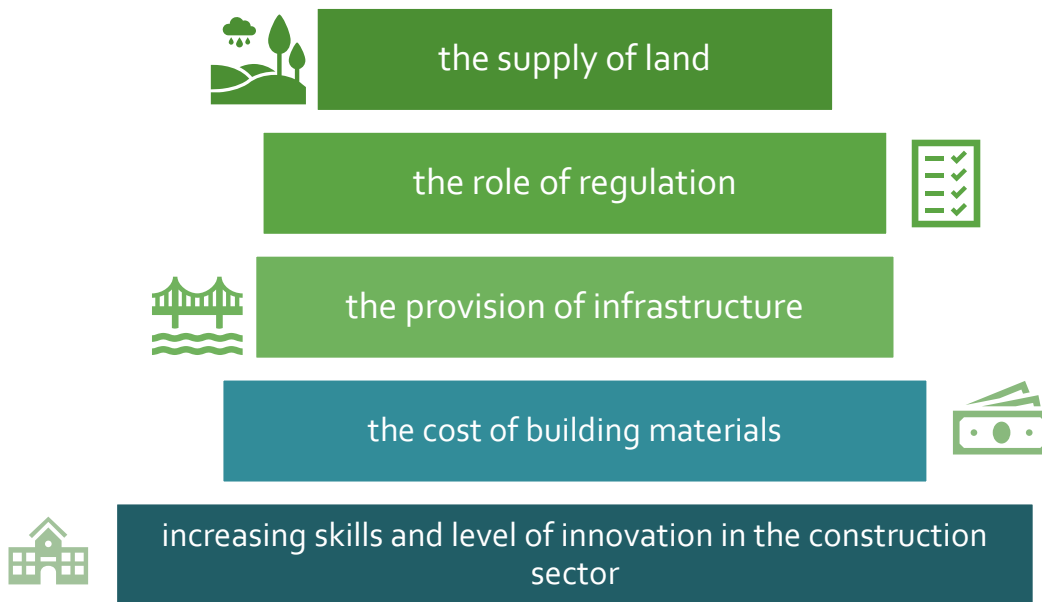
Improve housing quality and choices for Māori and their whānau.





In terms of housing affordability HUD work spans:

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HUD measures affordability with three main measures (based on an experimental measure):

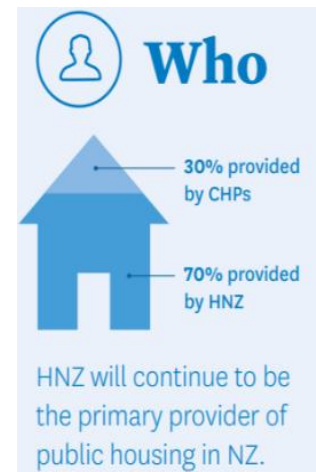
---



HUD is also working to deliver more public housing, transitional housing and services to tackle homelessness in Aotearoa. They also monitor community housing providers and to achieve this HUD work with Kāinga Ora, Community Housing Providers (CHP), developers, social services, councils and other agencies.



The 2018 Public Housing Plan how and where the government will fund more public and transitional housing. This plan sets out the government's plans for increasing public housing supply across Aotearoa over the next 4 years to June 2022, which includes 6,400 new homes with 2/3 already in the pipeline and the remainder being sought from Community Housing Providers (CHP), a \$5.6 billion investment and new and renewed homes. Of course, we would expect that this number would have increased by 2022 and suggest that a further 20% (1280) is added to this figure.





An example of one of many development programmes is in Mangere which will replace approximately 2,700 state houses with up to 10,000 new healthy homes over the next 15 years which will include around 3000 new state homes, as well as 3500 affordable homes and 3500 new market homes. And new ways are being used to make better use of state housing land (see lower picture).

## | MANGERE DEVELOPMENT |

### TIMELINE

#### Summer 2019/20

Civil works for Stage 1 continue.

First state homes on Ventura Street/Bader Drive and Bader Drive/McKenzie Road complete.

#### Autumn 2020

Construction of 19 new apartment units on Ventura Street/Bader Drive begins.

Tenant rehousing for Stage 2 begins.

Construction of first market and more affordable homes begins.

Demolition of old state house and civil works for Stage 2 commences.

#### Winter 2020

Construction of more market and affordable homes for Stage 1 begins.

#### Spring 2020

Construction of first Stage 1 state homes along Harvard Place begins.

#### DAVENTRY STREET AND TŌREA PLACE, WATERVIEW



BEFORE

Daventry Street and Tōrea Place, Waterview On a 3,453m<sup>2</sup> site in the central Auckland suburb of Waterview, Housing New Zealand transformed three old 1940s brick veneer duplexes into 17 modern social houses. The site's transformation is typical of the work Housing New Zealand is doing across Auckland to make more efficient use of its land and build more warm, dry and safe homes for people in need.



AFTER

Not only did this development achieve the New Zealand Green Building Council, 6 Homestar Design rating certification due to its unique features, such as solar-powered street lighting and recycled planter boxes for tenant use, it also won a Merit Award in the Natural Habitats Urban Land Developments Property category at the Property Council Awards 2017.

3 Houses and sections become 13 houses and sections



The notable changes to the public housing sector are worthy of consideration as these present opportunities for resources and support when considering housing developments and housing strategies. Strategic Partnering: A partnering model that guides how government agencies and providers can work together rather than in-competition with each other – it is a move away from the traditional competitive and market-based approach formerly used. Shared Housing Supply: A move to 30% of additional housing being provided by CHPs and 70% remaining with Kāinga Ora (Housing NZ). Specific types of Houses: The Ministry is now focused on new builds rather than leases or buy-in models, that latter have proven to be less effective and economical. Subsidies available to Kāinga Ora and CHPs: Previously subsidies to encourage public housing was only available in Auckland but are now available throughout Aotearoa – the reason is obvious. The subsidies are relevant to this strategy and include; operating supplement of up to 50%, upfront funding of up to 50%, or an equivalent mix of both subsidies.

---

“A government partnering model the guides how agencies and providers **work together** and not in competition with each other.”

---

“The government subsidies are relevant to our strategy... **50% of operating costs and or 50% of the up-front cost.**”

---

As part of the new partnering model there; are revised commercial settlements and funding options; is a refined contract model; and is a refined procurement process. For example, direct leasing and private investment opportunities.

Housing Accords and Special Housing Area Legislation are also helping by streamlining new housing developments and allowing special housing areas to be designed under accords between the government and councils across Aotearoa. The accords set targets and actions that aim to increase the immediate and long-term supply of land and potentially could address prioritizing builds for whānau over builds for Air BnB or holiday homes which use local materials, contractors and resources. This is an area that can be considered by both the Waikato Regional Council, Ruapehu District Council and Taupo District Council to assist in developments for social housing and affordable housing areas.





Queenstown Lakes has a 2014 Housing Accord and have similar challenges to Taupo, that is – high unoccupied homes rate, large tourism industry, low median income and high house prices – all of which result in unaffordable home ownership. The Accord seeks to support the Council to address immediate housing issues and lay the foundations for a much-improved housing market in the future. The Accord recognises the need for government and Council to work more collaboratively. The Accord enables the Council to identify special housing areas with more enabling development controls and provide streamlined resource consent within the special areas under the Housing Accords and Special Housing Areas Act 2013.

Rotorua also have a 2017 Housing Accord which is an agreement specifically between the Minister for Building and Construction and the Council to work together on housing supply and affordability. Rotorua is classed as a 'medium growth urban area' which is higher than Taupo, but it too is a tourist location and suffers from a high percentage of unoccupied homes due to 'Book-a-bach' and 'AirBnB' type dwellings. Rotorua also has a large amount of Māori owned land and like Tūwharetoa under multiple ownership. Some of the actions within the Accord include; Council and developers working on funding options; the Council developing more options for Papakāinga and the creation of a 'development action team'.



However, Kāinga Ora have no intention to build any new social housing in the Taupo/Turangi region – no new social housing in our rohe as we sit as a low priority. However, they have said they will buy existing houses for their stock – but these will be available to clients of priority from outside of our rohe. Furthermore, if they buy existing house this reduces the homes available to homeowners and is also likely to keep house prices high. In the end their intention for our rohe is of little use and is likely to hurt rather than help with social housing and affordable housing efforts within our rohe for whānau. Kāinga Ora must be encouraged to provide newly built houses for social housing or partner with Māori or CPH to provide affordable housing developments for purchase or rent.

No additional social housing planned for our rohe. 🙄 Kāinga Ora seek to buy from our limited existing housing stock.





## KĀINGA ORA

<https://kaingaora.govt.nz/>

Kāinga Ora (Created by government bill the Kāinga Ora - Homes and Communities Bill 2019) provides the services that were previously provided by Housing NZ, as well as maintaining and developing its public housing stock and providing home ownership products and other services. Housing NZ Corporation is a statutory corporation and crown entity and its subsidiaries are Housing NZ Limited and HLC Limited.

Kāinga Ora have several Home Ownership support options. Kāinga Ora is also working with KiwiSaver to assist with home ownership. These Kiwisaver financing options are not restricted to just KiwiBuild homes but any existing or new home. (See page 57 for more details)

### KiwiSaver First Home Withdrawal

- If you have been part of Kiwisaver for at least three years, you may be able to withdraw all, or part of your savings to put towards buying your first home.

### First Home Grant

- If you are a first-time home buyer, or a previous homeowner and you have been making regular KiwiSaver contributions for 3-5 years, you may be eligible for a First Home Grant of up to \$10,000.

### First Home Loan

- Most mortgage lenders currently require a minimum 20% deposit. But with a First Home Loan you only need a 5% deposit.





Kāinga Ora also offer:

### Tenant Home Ownership

- The government is offering statehouse tenants the option to buy the house they are living in (certain areas). The Tenant Home Ownership Grant is a gift of 10% of the purchase price to a maximum of \$20,000.
- Again, this offer can be combined with any of the KiwiSaver options.

### Kāinga Whenua Loans and Grants

- The Kāinga Whenua Loan Scheme and Infrastructure grant is an initiative to help Māori achieve home ownership on their multiple-owned land.
- Available to both Land Trusts and individuals with a right to occupy and are for renovations, repairs or new builds.



Kāinga Ora now administers social housing and their tenants. <https://kaingaora.govt.nz/tenants-and-communities/> This covers everything from tenancy agreements to payments and information on inspections, repairs, maintenance, alterations and health and safety. Tenants can also login online to manage their own tenancy account information and payments. This is an important kaupapa to cover on the final strategy as majority of our whānau and Māori live in rental accommodation and will prefer this type of housing arrangement. A tenancy must be a mutual relationship and agreement including good tenants behaving well and being responsible as well as good landlords providing safe, warm and well-maintained homes through highly professional agents. We will cover more about the new Healthy Homes Act 2017 later in this strategy as the act is managed by HUD, Kainga Ora, Ministry for Business and Employment as well as the Tenancy Services.

On 1 October 2019 KiwiBuild became part of Kāinga Ora. <https://www.kiwibuild.govt.nz/> Kiwibuild targets first home buyers. You can find out about other programmes and developments as part of Kāinga Ora however most are centered on Auckland, Wellington and Christchurch. Some examples below. Kiwibuild may be relevant to whānau living outside the rohe in these areas.

## Mason Square, Otahuhu

[Show on the map](#)

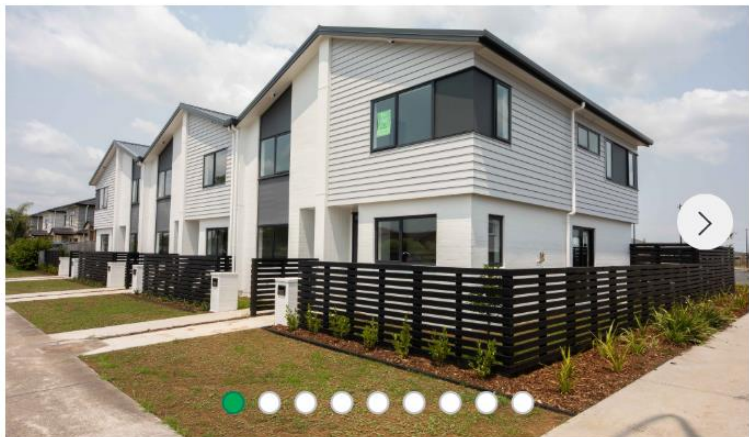

PROPERTY TYPE:	Apartment
BEDROOMS:	Studio, 1, 2, 3
PRICE:	\$392k - \$637k
ADDRESS:	20 Mason Avenue, Otahuhu, Auckland
DEVELOPER:	KiwiBuild Homes by NZ Living
WEBSITE:	<a href="#">Mason Square</a>



## Biplane, Addison

[Show on the map](#)


PROPERTY TYPE:	Terraced home
BEDROOMS:	2
PRICE:	\$571k - \$600k
ADDRESS:	Biplane Street, Takanini, Auckland
DEVELOPER:	McConnell Property
WEBSITE:	<a href="#">Addison</a>





An inner-city development on Greys Avenue in Auckland CBD is commencing soon. This development includes onsite 24/7 support services and has strong cultural ties and design.



To be eligible for KiwiBuild there are criteria:

#### Be Eligible for KiwiBuild

- Be at least 18 years old
- Be a NZ Citizen
- Not currently own a home or other property
- Household income <\$120,000 for a single buyer
- Household income <\$180,000 for multiple buyers

You may also be able purchase a KiwiBuild in conjunction with the use of other finance programmes, such as, KiwiSaver First Home Withdrawal, First Home Grant and First Home Loan.

#### Options to finance KiwiBuild

- You can save a deposit yourself and gain bank lending
- Get help with KiwiSaver First Home Withdrawal
- Get help with First Home Grant
- Get help with First Home Loan





# Healthy Homes Guarantee Act 2017

New minimum healthy homes standards for all rental properties in New Zealand became law from 1 July 2019.

Nearly 600,000 households rent in Aotearoa and research indicates that rental stock is of poorer quality than owner occupied homes. We have already covered in this document the dire and detrimental effects of poor and unhealthy homes especially for our tamariki and kaumatua. By improving the quality of our rental homes, whānau who rent will experience improved health, as well as lower costs in medical, hospitalisation and heating. Warmer and dryer homes are also less likely to have issues with mould or mildew damage, better protecting the landlord's investment.

Standard	
Heating	<ul style="list-style-type: none"> <li>The main living room must have a fixed heating device that can heat the room to at least 18°C. The new regulations clarify the requirements for heating devices – some will not meet the requirements under the heating standard as they are inefficient, unaffordable or unhealthy. A heating assessment tool will be provided by July this year, which will assist with determining the heating capacity required for individual rooms.</li> </ul>
Insulation	<ul style="list-style-type: none"> <li>The minimum level of ceiling and underfloor insulation must either meet the 2008 Building Code, or (for existing ceiling insulation) have a minimum thickness of 120mm and be in reasonable condition with no dampness, damage or displacement. The new regulations also specify where insulation exemption applies.</li> </ul>
Ventilation	<ul style="list-style-type: none"> <li>Ventilation must include openable windows in each habitable space. The windows must comprise at least 5% of the floor area of that space. An appropriately sized extraction fan or rangehood must be installed in rooms with a bath or shower or indoor cooktop.</li> </ul>
Moisture ingress and drainage	<ul style="list-style-type: none"> <li>The standards reinforce existing law that says landlords must have adequate drainage and guttering.</li> <li>If a rental property has an enclosed subfloor space, it must have an on-ground moisture barrier, which will stop moisture rising into the home.</li> </ul>
Draught stopping	<ul style="list-style-type: none"> <li>Any gaps or holes in walls, ceilings, windows, floors and doors that cause unreasonable draughts must be blocked. This includes all unused open fireplaces and chimneys.</li> </ul>





From	Action
1 July 2019	<ul style="list-style-type: none"> <li>Ceiling and underfloor insulation will be compulsory in all rental homes where it is reasonably practicable to install.</li> <li>Tenancy agreements must include a separately signed insulation statement that covers what insulation the home has, where it is, and what type.</li> <li>Landlords must include a statement of intent to comply with the Healthy Homes Standards in any new, varied or renewed tenancy agreement.</li> <li>Landlords must begin keeping records that demonstrate compliance with any Healthy Homes Standards that apply or will apply during the tenancy.</li> </ul>
1 July 2020	<ul style="list-style-type: none"> <li>Landlords must include a statement of their current level of compliance with the Healthy Homes Standards in any new, varied or renewed tenancy agreement.</li> </ul>
1 July 2021	<ul style="list-style-type: none"> <li>Private landlords must ensure their rental properties comply with the Healthy Homes Standards within 90 days of any new, or renewed, tenancy.</li> <li>All boarding houses (except Housing New Zealand and Community Housing Provider boarding house tenancies) must comply with the Healthy Homes Standards.</li> </ul>
1 July 2023	<ul style="list-style-type: none"> <li>All Housing New Zealand houses and registered Community Housing Provider houses must comply with the Healthy Homes Standards.</li> </ul>
1 July 2024	<ul style="list-style-type: none"> <li>All rental homes must comply with the Healthy Homes Standards.</li> </ul>

However, there is still room for more to be done in the Act to help protect rental stock from landlords turning their properties from rental to AirBnB and Book-a-bach properties. Landlords may find the new standards to taxing and expectations from tenants to be too high, so they may turn to other property options. At the very least AirBnB and Book-a-bach type properties must be subject to these same standards as that detailed in the Healthy Homes Guarantee Act 2017. Furthermore, it is expected that costs associated with improvements to the rental stock by landlords will be passed on to the tenants – resulting in a rental increase. This is where the government can either assist landlords with the costs or for the tenants - they may be able to receive a housing subsidy to help with any rental increase (Accommodation Supplement).

It is important that our whānau understand their rights under the new Act and also that they work together with their agents and landlords to ensure improvements are made where necessary in accordance with the expected timelines of the Act.

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**Healthy Homes Guarantee Act standards to apply to AirBnB and Book-a-bach properties.**

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**Landlords may find the new standards to taxing and expectations too high.**

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## MINISTRY FOR SOCIAL DEVELOPMENT (MSD)

<https://www.msd.govt.nz/about-msd-and-our-work/work-programmes/social-housing/index.html>

MSD continues to work with people who need housing and financial support and manages the Housing Register of applicants for public housing. Other housing related services they provide are listed here for reference and support to whānau.

### Income Related- Rent Subsidy

- For social housing tenants with low incomes.
- Based on the household's assessable income.
- Paid as a difference between the household income and the market rent for the house.

### Accommodation Supplement (AS)

- A weekly payment to assist people who are not in public housing, with their rent, board or the cost of owning a home.
- A person does not have to be receiving a benefit to qualify.
- 25,000+ use it for rent and 30,000+ use for mortgage payment.

### Bond Grant

- A non-recoverable payment to assist clients moving from social housing into alternative housing.

### Moving and Relocation Assistance

- Helps with the physical cost of moving and it is a recoverable payment.
- Support to help establish in a new location.

### Rent in Advance

- A non-recoverable payment to assist clients moving into alternative housing.



## MINISTRY OF BUSINESS, INNOVATION AND EMPLOYMENT (MBIE)

<https://www.mbie.govt.nz/>

MBIE provide complementary services in support of the whole of government approach to improving housing availability and affordability in Aotearoa. Specifically, in the building and construction sectors ensuring well-functioning housing and construction markets support growth and affect health, security and social cohesion. Reforming the building regulatory system will contribute to recovery from the housing crisis. In addition, the Community Housing Regulatory Authority is part of MBIE. Organisations that wish to become community housing providers (CPH) will need to meet the requirements of the Authority for tenancy services.

MBIE are also the lead agency responsible for coordinating Crown Economic Strategy and Action Plan. This is done through two primary funds:

<p>Te Pūnana Hiringa: Māori Innovation Fund</p>	<ul style="list-style-type: none"> <li>• provides annual funding to help Māori collectives gain the necessary understanding and knowledge to realise their assets' economic potential.</li> <li>• Commercial advisor scheme, financial literacy workshops and rangatahi business challenges.</li> </ul>
<p>He Kai kei aku ringa: Strategy and Action Plan</p>	<ul style="list-style-type: none"> <li>• Overarching goal to increase Māori median by 20% to \$31,800.</li> <li>• Māori Innovation Fund with TPK of \$1m per year.</li> </ul>

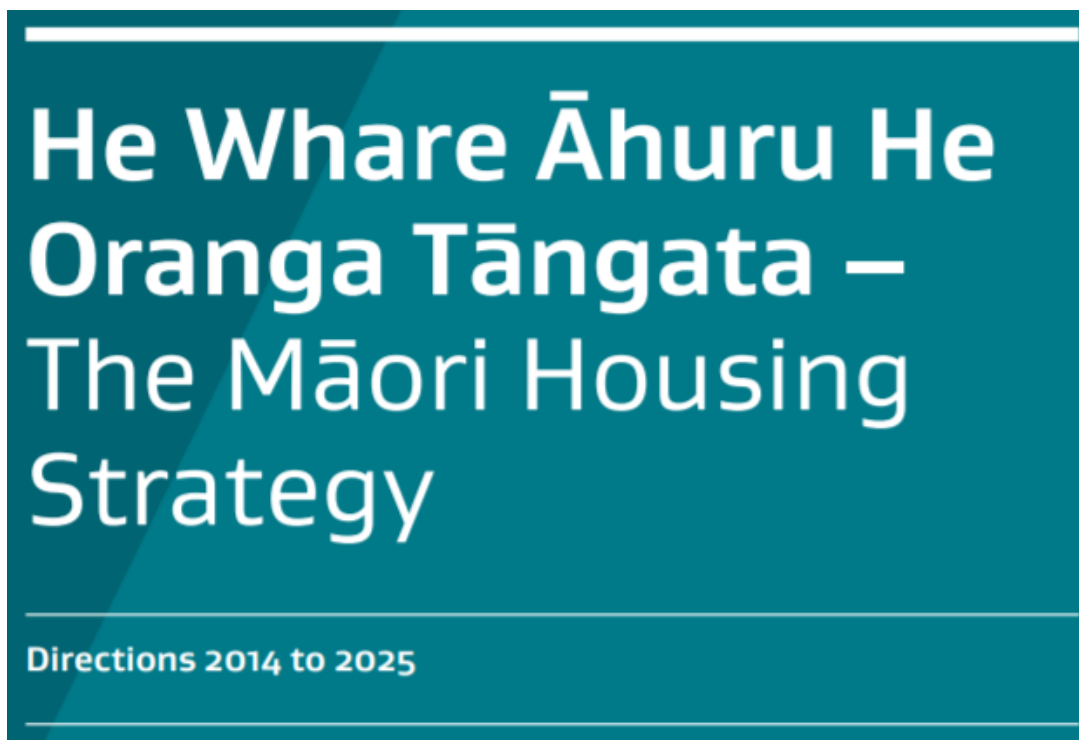
The Commercial Advisor Fund could be useful in funding potential Māori CHP and potential Māori residential developments. While the Māori Innovation Fund and the 5 objectives it supports contribute to increasing medium income for Māori. Such an increase in median income is an important component of housing affordability for Māori. The 5 objectives include:

- **Grow the future Māori workforce by reducing Māori unemployment from 11.9% to 7.5%.**
- **Grow Māori enterprise through increasing Māori employers, exports by Māori enterprises and increase capital deals undertaken by Māori.**
- **Upskill the Māori workforce with more achieving level 2 and level 4 qualifications.**
- **Support rangatahi to define and lead their economic aspirations.**
- **Increase Māori participation within regional economies.**

The financial literacy workshops are aimed to help whānau make better financial decisions and assist in their savings towards a house deposit. This type of education is essential to lifting whānau and



their subsequent generations out of poverty and renting – although an improved approach of a combination of training and mentoring would have greater up-take and greater success.



The Māori Housing Strategy is produced and coordinated by MBIE <https://www.hud.govt.nz/residential-housing/maori-housing/> and delivered with assistance of Te Puni Kōkiri. The role of this strategy is to support people's aspirations to have reliable and appropriate housing. The strategy shows how the government will support Māori-led housing programmes.

The first mortgage loans were made for Native Affairs homes between 1929 and 1945, generally for the development of housing associated with whānau dairy units on Māori-owned land. The former Department of Māori Affairs provided income-related interest rate loans to Māori to build on Māori land, largely in urban areas and towns, from 1945 until the late 1980s. In 1985, the Housing Corporation of New Zealand (which later became Housing New Zealand) began operating the Papakāinga Lending Scheme. From 1994, Housing New Zealand also operated the Low Deposit Rural Lending Scheme (LDRL), which provided home ownership education training (contracting iwi providers) and certified eligibility for low-deposit home loans for low-income households. Both schemes continued until 2008.

Between 1998 and about 2002, Te Puni Kōkiri also operated the Kapa Hanga Kāinga group self-build programme for Māori communities, in conjunction with the LDRL scheme. After 2000, government's major focus in rural areas moved to assistance to community-based organisations, with the development of the Special Housing Action Zones programme and the Community Owned Rural Rental Housing Loans programme to support housing initiatives run by community organisations and trusts (2002–8).



The Māori Demonstration Partnership Fund operated from 2008–10, providing a contestable fund for grants and low-cost loans to Māori organisations to help develop housing on multiple owned land. In 2011 grants were made to Māori organisations by the Social Housing Unit from the Māori and General funds. Pūtea Māori was established with an allocation for 2012–15 to provide capital grants to Māori organisations developing housing for social, affordable and assisted home ownership.

In late 2013, government introduced the Kāinga Whenua Infrastructure Grant and the Kāinga Whenua Project Capability Grant programmes. Further funding was allocated in Budget 2014 to support the repair and rebuild of rural housing and the development of Māori social housing providers. Government assistance for home ownership has been provided through the Welcome Home Loan since 2003, and through KiwiSaver, which began in 2007. Kāinga Whenua loans have been available since 2010 for people wishing to build on Māori land.

The Māori Housing Strategy approaches Māori housing from two perspectives: improving housing outcomes for Māori and their whānau and growing the Māori housing sector. He Whare Āhuru identifies six directions to improve housing outcomes for Māori. How these can be achieved are provided in six matching case studies from Kaitaia to Ngāi Tahu, some of which will be covered later in this part of the strategy. The tools and solutions are also covered in this strategy as they are often delivered by other organisations. This Māori Housing Strategy is more akin to a map, pointing to other places, however DIRECTIONS 4-6 offer solutions that will bare significance on our strategy.



#### DIRECTION 4: INCREASE SOCIAL HOUSING PROVIDED BY MĀORI ORGANISATIONS

This Tūwharetoa Kāinga Strategy was never meant to be about providing social housing, but it acknowledges that social housing is a large factor of the housing crisis solution and moving whānau along the housing continuum insisted that strategy acknowledge social housing as a start point for most whānau on their journey to home ownership.





Of significant note in the Māori Housing Strategy it covers how social housing as part of a housing portfolio could bring government support and funding to an entire development that is inclusive of social, affordable and open market rental and ownership homes. The Social Housing Reform Act 2013 put in place the arrangements to begin to bring DIRECTION 4 to fruition as shown by this inspirational example set by Te Rūnanga o Kirikiriroa.

*Te Rūnanga o Kirikiriroa (Te Rūnanga) was established in the mid-1980s under the direction and guidance of the late Māori Queen Te Ātairangikaahu and Mayor Sir Ross Jansen. Te Rūnanga is an urban authority acknowledging the sovereign rights of mana whenua and tangata whenua of the Hamilton City area. Te Rūnanga provides social, health, and education and training services and has also been active in developing a commercial arm with a large range of partnerships, alliances and a whānau ora network of 15 non-governmental organisations.*

*In 1998 Te Rūnanga built a 15-bed youth residential home, and later purchased some commercial properties. Between 2010 and 2012 a kaumātua village of 14 units was built. In 2012 Te Rūnanga established the Māori Housing Foundation, Ngā Rau Tatangi. The Foundation's vision is a mandated strategy: "Home ownership is at the heart of economic and social wellbeing of Māori and Pacific Peoples through access to affordable, sustainable, intelligent housing design and development in sharing and caring communities – Whānau Ora."*

*The Enderley Affordable Housing Project is one of the projects delivered by the Foundation. It was driven by the fact that many kaumātua lived in substandard conditions and suffered ill health and social isolation. The first development, opened in February 2012, consisted of eight kaumātua rental homes (five two-bedroom and three one-bedroom units). The second development opened in October 2013 with a further six homes (four one-bedroom and two two-bedroom units). Both of these developments were built on general land purchased by Te Rūnanga. A 50 percent funding grant was received from the Social Housing Unit for the second kaumātua village development.*

*An agreement with Rauawaawa Kaumātua Charitable Trust ensures that tenancy selection and continued wrap-around services enhance the quality and enjoyment of life for the kaumātua. A new affordable housing development is currently underway, with 62 dwellings across Shakespeare Avenue and Tennyson Road, Enderley. The development will include a mix of two-bedroom and four/five-bedroom dwellings in villages within a village. The land was used for approximately 50 Housing New Zealand duplexes up until six years ago. Because the area was overrun with gang violence and the houses were in disrepair, demolition was seen as the best option economically and for the community. The land has lain bare since.*

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

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



## DIRECTION 5: INCREASE HOUSING ON MĀORI OWNED LAND

In principle, building on Māori land would reduce the cost of housing, as the cost of the land does not need to be considered. In practice, there are many barriers to building on Māori land that we have already covered in this strategy document. The best example to date of the benefits of a coordinated approach at the local authority level is in the Western Bay of Plenty, where local land trusts, councils and government agencies have been working together on making it easier to build on Māori land. This includes development of a toolkit to assist with the development of papakāinga housing. The Kāinga Whenua programme provides funding for Māori collectives wishing to build on Māori land, which again has been covered earlier in this strategy.

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

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

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

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

*A survey undertaken in 2007 identified three priorities as a focal point for Ngā Pōtiki's future housing aspirations, in the following order: 1. kaumātua homes 2. whānau housing 3. an appropriate mix of affordable rentals and home ownership options.*

*This set the basis for housing development within the Ngā Pōtiki rohe. Six whānau homes were completed on Horaparakeke papakāinga in 2010. In 2011 ten two-bedroom kaumātua units were built on land held by the Mangatawa Pāpāmoa Blocks Incorporation, and in 2013 a further two units were completed there. Funding has been approved for stage two of the development, for a further twelve four-bedroom homes and for infrastructure to eight sites for home ownership through Kāinga Whenua loans.*



*In 2013 three whānau houses were also completed for the Pukekohatu Whānau Trust. Ngā Pōtiki has recently secured funding to build six two-bedroom kaumātua units and infrastructure to four house sites for Kāinga Whenua home ownership on the Pirihima Trust papakāinga. Ngā Pōtiki is a deemed community housing provider under the government's Social Housing Reform Programme, and has signalled its intention to capitalise on any future transfer of Housing New Zealand stock in its rohe for the provision of social housing and affordable home ownership.*

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

*zoned for residential development under the Tauranga City Plan. Ngā Pōtiki has practical experience and a proven track record managing papakāinga housing developments on Māori land through its partnerships with various Māori land trusts within the Ngā Pōtiki rohe. Its role has included scoping up funding pathways, developing proposals, and coordinating project teams to carry out building projects. Ngā Pōtiki has been able to reduce delays and costs and streamline processes for building on Māori land because it has invested resources in building and consolidating relationships with both land trusts and with local authorities through the Western Bay of Plenty Joint Agency Group.*

*This has assisted with amendments to district and regional planning rules to open access to a range of housing development options on Māori land suited to the achievement of local Māori aspirations for social and affordable housing*

## DIRECTION 6: INCREASE LARGE SCALE DEVELOPMENT INVOLVING MĀORI

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

This project illustrates the potential for a collaborative approach around large-scale developments for social and affordable housing in which Māori are involved, potentially with a range of partners. Right of first refusal could play a significant role in developments of this sort, particularly in urban areas where there is pressure on land suitable for housing development. Because the land released under Treaty settlements is general land, there is considerable potential for commercially viable housing development, often involving commercial partners.



Due to time constraints associated with the right of first refusal process, Māori organisations will need to plan well in advance how they wish to utilise and manage the approval processes within the iwi. Housing development on general land could include affordable housing available for home ownership or social housing. Any government contribution could work alongside contributions from other parties, such as Te Tumu Paeroa, and private sector funding, as part of the project financing.

Building at scale can significantly reduce costs. At the other end of the spectrum from largescale urban projects, scale could be achieved by small trusts working together, and/or through working with an organisation with expertise in housing development on Māori land. This includes the opportunity to invest in standard designs and to simplify the process of gaining building consents. Innovative approaches to prefabrication, reducing maintenance requirements and improving the durability of housing, and making housing self-contained for rural land could also be possible. These large-scale projects, and new construction in provincial and rural areas, could offer an opportunity for the development of building and related trade skills for Māori. Māori businesses are already significantly involved in construction. Ngai Tahu Whai Rawa scheme helps with savings.

*Te Rūnanga o Ngāi Tahu (Te Rūnanga) is setting a strategy to enable a tribal economy that will support the advancement of employment, education, asset management and enterprise development opportunities for Ngāi Tahu households. This aligns to the innovation that Te Rūnanga has shown in establishing an iwi savings programme (Whai Rawa).*

*Whai Rawa was designed as a hybrid between a superannuation scheme and a unit trust to build wealth and enhance the wellbeing of current and future generations by providing a flexible savings vehicle for retirement, home ownership or tertiary education, as well as delivering financial literacy education. Te Rūnanga contributes to iwi members' financial savings through matched contributions and annual dividends. This has lifted the savings profile for many iwi members, with over 20,000 members and approximately \$30 million in matched savings.*

**Whai Rawa is a potential model for other iwi and could be used as a mechanism to increase home ownership.** *Te Rūnanga is always seeking to leverage a broad range of socio-economic and cultural outcomes as it embarks on its post-settlement journey and re-establishes the iwi footprint across the tribal*

*rohe, and the national economy. Whilst Te Rūnanga is at a stage of increased economic capacity, it is critical that social investment is made to deliver outcomes across future generations, and this may include investment in affordable housing.*

*At a commercial level, Ngāi Tahu Property is the largest residential developer in Canterbury, and delivers high-end subdivisions to a demanding market. This provides a strong economic base for Te Rūnanga, and distributions for the iwi to advance a range of outcomes across Ngāi Tahu whānau and communities. Te Rūnanga is now looking at how to leverage its commercial success to support housing pathways across vulnerable households to aspiring homeowners.*

*Te Rūnanga is exploring housing partnerships that align to its intergenerational focus. Te Rūnanga views partnerships as offering the potential to generate sufficient economies of scale needed for affordable housing outcomes. Strategic partnerships may include the Crown, other iwi or Māori trusts, funders (both commercial and philanthropic), and/or community housing organisations which specialise in tenant support and pastoral care.*



## TE PUNI KŌKIRI (TPK) – MINISTRY FOR MĀORI DEVELOPMENT

<https://www.tpk.govt.nz/en>

On Sunday 2 February in Kaikohe, Minister Mahuta and Minister Jones announced major initiatives to support Māori landowners and whenua Māori development, supported by the Prime Minister. Minister Mahuta announced proposed changes to the rating of Māori land which will reduce barriers for owners of Māori land who want to use and develop their whenua. It considers that many Māori land blocks are unused or undeveloped but have significant rates arrears owing. Also announcing the go-live for Tupu.nz, Minister Mahuta says the website was developed with Māori to help landowners navigate the complicated journey of whenua Māori ownership. Tupu.nz is an exciting new tool that supports whenua connection, governance and development.

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**Tupu.nz**

**Tūhono**  
Connecting

**Kaitiakitanga**  
Guardianship

**Kōkiri**  
Moving forward

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The new Tupu.nz is a very well designed and informative website. The goal is to help whānau connect with, develop and invest in whenua Māori. We aim to support whānau aspirations for Māori freehold land – growing whānau through whenua. Tupu.nz supports the Whenua Māori Programme.

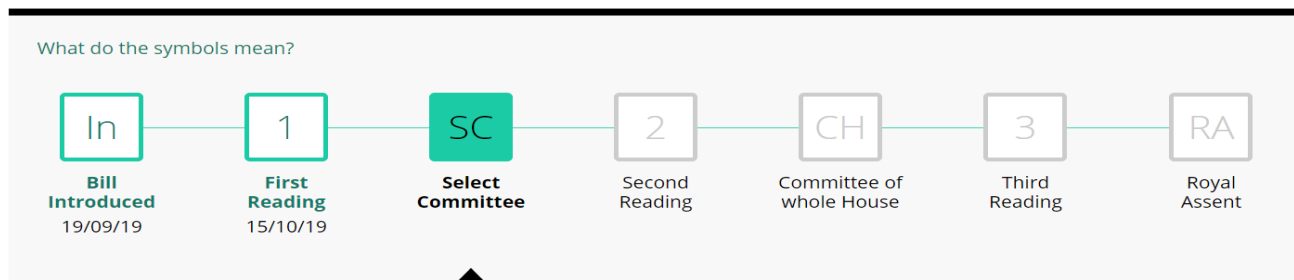
In 2019, Minister Mahuta announced the Whenua Māori Programme – a 4-year programme to unlock the potential of whenua Māori. The programme, co-led by Te Puni Kōkiri and the Ministry of Justice, will:

- **Provide on-the-ground support for Māori landowners** in Te Tai Tokerau, Waiariki and Tairāwhiti.
- **Create a whenua knowledge hub** (Tōku Whenua) and website (Tupu.nz) with up-to-date land profiles to help landowners connect, develop and invest in their whenua.
- **Make change to Te Ture Whenua Māori Act 1993** to continue to protect land but will allow better connection and access to land.
- **Update the Māori Land Court Information System** to protect their records, and improve access to their information.





## Progress of the bill



Te Ture Whenua Māori Amendment Bill includes a suite of amendments to Te Ture Whenua Maori Act is designed to: enhance the intergenerational wellbeing of owners of Māori land; simplify the complexity and requirements that owners of Māori land encounter when engaging with the Māori Land Court; promote the efficient operation of the Māori Land Court; and ensure that the Māori land tenure system is fit for purpose.



The Whenua Māori Fund supports Māori landowners to explore different uses of land and ways of boosting its productivity. Since the Whenua Māori Fund was launched in February 2016, Māori landowners and trustees around the country have received funding to improve their existing operations, diversity or prepare for new opportunities on their whenua.

## Māori Housing Network

Te Puni Kōkiri Māori Housing Network supports individuals, whānau, hapū, iwi and rūpū with information, advice and practical support to improve and develop whānau housing. As part of the final review and implementation of this strategy, we will work with Te Puni Kōkiri and the Māori Housing Network. They will assist with:

- Community-led housing repair programmes.
- Developing infrastructure for housing on Māori land.
- Building papakāinga.
- Information on sources of funding, other housing providers and potential partners.
- Home ownership.

A guide to Māori Housing support can be found here, all of which is covered in this strategy also:  
<https://www.tpk.govt.nz/en/a-matou-mohiotanga/housing/a-guide-to-maori-housing-support-across-government>



Māori housing has a further \$40 million over four years as part of Budget 2019. This will allow more whānau access to healthy, affordable, secure homes. Whānau wellbeing is at the heart of this year's Budget announcements for Māori. The additional funding will allow 300 whānau to access Sorted Kāinga Ora workshops, 100 more homes per annum will be repaired through the community led housing repair programmes, and 10 more homes will be built per annum on papakāinga.

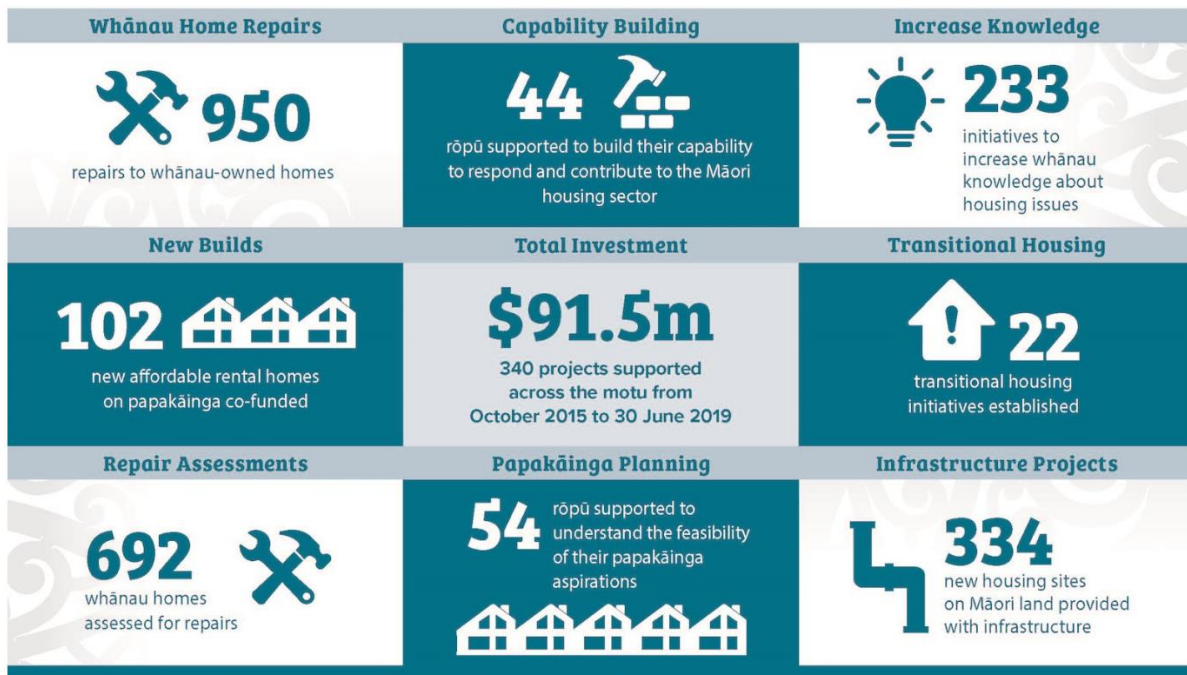
Budget 18 sets aside an additional \$15 million for Māori housing for 2018/19. Te Puni Kōkiri already manages \$19.641 million per annum to support projects that:

- improve the quality of housing for whānau.
- build capability in the Māori housing sector.
- increase the supply of affordable housing for whānau.
- support Māori emergency housing providers.

Te Puni Kōkiri is also managing \$9 million over three years (2017/18 to 2019/20) to trial new models to assist low to median income whānau Māori to move toward home ownership (Te Ara Mauwhare).

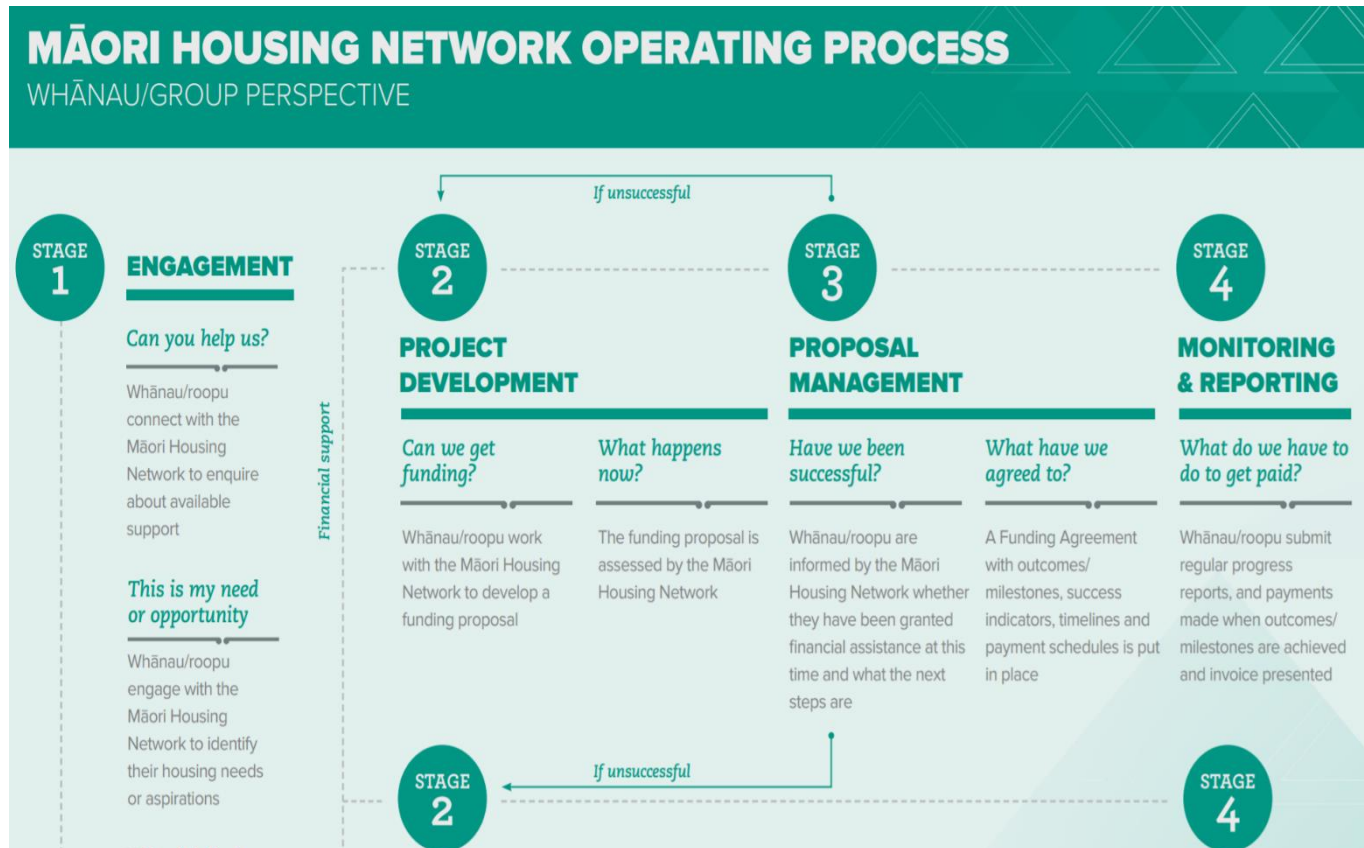
To date the Māori Housing Network has approved funding of more than \$100 million to:

- Repair homes owned and occupied by whānau Māori, - usually multiple homes within a community
- New houses for whānau, usually on papakāinga – papakāinga workshops, papakāinga planning, infrastructure, and construction of rental homes
- Build the capability of whānau, hapū, iwi and rūpū to respond to Māori housing aspirations.





The Maori Housing Network is available to whānau, hapū, iwi and other rōpū – and as such all can take advantage as they see fit to achieve housing outcomes but also those that wish to collaborate on this strategy. The Māori Housing Network has a specific Operating Process to assist engagement and provide understanding of their process. This strategy will significantly assist with this process.



Te Ara Mauwhare – Pathways to Home Ownership aims to reverse this trend by finding innovative ways to support whānau Māori into home ownership.

Te Puni Kōkiri is working with rōpū across the motu to co-design innovative approaches to assist more whānau Māori to own their own homes. Rōpū who are partnering with Te Puni Kōkiri through Te Ara Mauwhare are focused on developing home ownership approaches that meet the housing needs and aspirations of whānau Māori with low to median incomes.

For Ngāti Parewahawaha in Bulls, Te Puni Kōkiri Māori Housing Network invested \$1.851m over three years to repair 17 whare including kaumātua flats, whānau homes, and four home papakāinga.



The following table outlines the regional distribution of funding for the 340 projects approved by the Māori Housing Network between 3 October 2015 and 30 June 2019. Some projects include planned expenditure in 2020/21.

Region	Total value of projects approved	% of total funding	Count of projects
Te Tai Tokerau	\$ 20,547,243.70	22%	44
Tāmaki Makaurau	\$ 5,797,283.10	6%	17
Waikato-Wairiki	\$ 19,136,432.06	21%	95
Ikaroa-Rāwhiti	\$19,161,943.20	21%	64
Te Tai Hauāuru	\$18,125,406.27	20%	92
Te Waipounamu	\$7,054,139.50	8%	20
National	\$1,636,418.00	2%	8
<b>Grand Total</b>	<b>\$ 91,458,865.83</b>	<b>100%</b>	<b>340</b>

‘Sorted Kāinga Ora’ is a programme to build the financial capability of whānau Māori so they can make choices about how to meet their housing aspirations. The programme was developed by Māori, to be delivered by Māori, to whānau Māori, and evaluated by Māori.

The programme was first implemented as part of the Te Ara Mauwhare trials, where it was a pre-requisite for whānau who wanted a whare allocated to them under a trial. It is now being implemented more widely across the Māori Housing Network as a consistent high quality financial capability programme - to support whānau who are part of the urgent repair kaupapa, papakāinga developments, in emergency or transitional housing, to achieve whatever aspirations are reflected in their housing plans.

The programme comprises eight workshops with both course work and support between the sessions. The content covers current expenditure patterns, budgeting, goal setting, money systems, debt, compound interest, mortgages, savings, KiwiSaver, insurance, wills, powers of attorney, financial planning, and the home ownership model that underpins the trial in which the whānau is involved.



## EECA – ENERGY EFFICIENCY & CONSERVATION AUTHORITY

<https://www.energywise.govt.nz/tools/warmer-kiwi-homes-tool/>

The Energy Efficiency and Conservation Authority (EECA) is the government agency that works to improve the energy efficiency of New Zealand homes and businesses and encourage the uptake of renewable energy. EECA is offering Warmer Kiwi Homes grants for heaters and home insulation - to make homes warmer, drier and healthier. Warmer Kiwi Homes is a four-year Government programme offering grants covering two-thirds of the cost of an efficient wood burner, pellet burner or heat pump (capped at \$2,500), as well as ceiling and underfloor insulation.

## CHRA – COMMUNITY HOUSING REGULATORY AUTHORITY

<https://chra.hud.govt.nz/>

The Community Housing Regulatory Authority (CHRA) registers and regulates Community Housing Providers (CHPs). We work to ensure that their tenants are appropriately housed and support the growth of a fair, efficient and transparent community housing sector. CHRA works with CHPs who wish to provide quality social and/or affordable rental housing for those in need. Our role includes registering CHPs as well as engaging with registered providers to monitor their performance and intervene if required. To be eligible to register as a community housing provider (CHP), you must meet our eligibility criteria and demonstrate capacity to meet the prescribed Performance Standards. These aim to provide the Government assurance that social housing tenants are appropriately housed and that their rights are protected.

## TĀMAKI REGENERATION PROGRAMME

<https://www.tamakiregeneration.co.nz/affordable-homes>



Tāmaki is the largest urban regeneration project in New Zealand, creating a thriving, attractive, sustainable and self-reliant community where the future looks brighter for residents of Glen Innes, Panmure and Point England. It is happening now, with over 10,500 new homes being built over the next 25 years. Schools, amenities, playgrounds - an entirely new community evolving from Tāmaki's rich history – will bring a new prosperity, energy and spirit to the community. It is opening doors to home ownership for thousands of young Kiwis and creating training, employment and business pathways for the community to prosper.





At Tāmaki Regeneration, they are working in partnership with the community, Kāinga Ora - Homes and Communities, mana whenua, Auckland Council and other stakeholders to ensure we have quality neighbourhoods that support excellent life outcomes for Tāmaki residents now and in the future. This means demolishing 2,800 old state homes and replacing them with 10,500 new, warm and dry healthy homes the next 20-25 years. Together we will create mixed tenure (social, affordable, private) neighbourhoods with great connections to transport, green spaces, quality town centres and social infrastructure. It is anticipated that the number of residents living in Tāmaki will increase from 18,000 to approximately 60,000 people by 2043.

For Tāmaki Regeneration, affordable housing means a family should spend about 30% of its household income on mortgage repayments. This means that the definition of an affordable home differs, depending on a family's circumstances. The aim is to ensure that people are able to buy a house that is affordable for them. Like this strategy they aim to help whānau capitalise on the government funding and loans that are available now. Likewise, A shared ownership home is jointly owned by Tāmaki Regeneration and a family. Over time, the family can increase their proportion of ownership.

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TOGETHER WE ARE SHAPING A BETTER TĀMAKI.

**CREATING OPPORTUNITIES  
FOR HOME OWNERSHIP**

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## PAPAKĀINGA

Te Puni Kōkiri are strong advocates and supporters of the development of Papakāinga. However, the pathway can often be fraught with barriers, complexities and opposing whānau priorities. Of course, funding is also an issue as well as having an appropriate group and leader to champion and manage the full project through the entirety of its development life – which can be lengthy process. Both Te Puni Kōkiri and other Iwi organisations have produced 'Guides to Papakāinga Development' the details of these are contained within Part 5, Appendix? A selection of examples are presented in this section.



Ngāti Whātua Ōrākei have progressed a papakāinga development adjacent to their marae in Ōrākei. "Kāinga Tuatahi" is a development of 30 medium-density houses designed especially for Ngāti Whātua descendants, including a significant proportion of first-time homeowners.

Underpinning the development is a focus on affordability, not just initial cost but long-term affordability over the lifetime of the houses. Also key to the development was the expression of the cultural identity for Ngāti Whātua Ōrākei and the principles of the hapū relating to environmental wellbeing and sustainable design. A social enterprise, the development is as much about curating a new and thriving community, as it is about creating new homes for the hapu membership. Through novel landownership and financing arrangements Ngāti Whātua Ōrākei has been able to provide affordable housing. Close to two years into its occupancy, the development provides many rich learnings for future urban papakāinga.

Sustainability is present throughout the development in the form of community gardens, shared play spaces, zero waste initiatives, stormwater retention and filtering systems, and onsite renewable energy production and storage. Other examples will be shared in the next section, however, you can view the progress of this papakāinga through a series of video episodes that can be found at the link below.

<http://www.aucklanddesignmanual.co.nz/design-subjects/maori-design/papakaingahousingresource#/design-subjects/maori-design/papakaingahousingresource/guidance/success-stories/kainga-tuatahi>



Three whānau moved into their new homes as part of the completion of stage one of Te Kōpua 2B3 papakāinga scheme in Raglan. Te Kōpua 2B3 Incorporation officially opened the papakāinga rental homes on Friday. The homes have been built as part of a vision to provide affordable housing options for whānau that affiliate to the Tanui-Tahinga hapū collective. The hapū collective comprise of Ngāti Koata, Ngāti Te Ika and Ngāti Tahinga.

A total of 11 homes and 4 leasehold sections (to be sold to owner occupiers) are planned for the Te Kōpua 2B3 land block, with 3 two-bedroom kaumātua properties being built as a part of stage one. Stage two of the papakāinga project includes building 4 rental properties. Noteworthy that the Kōpua 2B3 Incorporation did not seek a capital grant from the government to contribute towards the building of the 3 papakāinga homes. The opening marks a significant milestone for the descendants of the original landowners who will get the papakāinga homes their tipuna fought for decades ago.

Recent history includes forced conversion of the communal land into shareholdings, and during WWII, the government claimed two thirds of the land and demolished their first settlements of homes for a military airfield. In 1978 the great Eva Rickard led a protest campaign to return the land. The land was returned the following year. One of the landowners refused to completely vacate the land and the hilly portion of Te Kōpua, and through a series of partitions and amalgamations, became Te Kōpua 2B3. The Te Kōpua 2B3 Incorporation was established in 1963. Since 1993, the shareholders have been pursuing the development of a papakāinga. Unfortunately, due to wastewater infrastructure issues and a lack of available cash the development of the papakāinga has been slowed down.

Funding from the SHAZ Grant was used to complete planning, organisational capability, engineering, design and financial modelling. More recently funding of \$632, 442 from a Kāinga Whenua Infrastructure Grant contributed towards necessary civil works such as roading, stormwater, power and wastewater systems and this was enough to kickstart the papakāinga.



A new social housing development and papakāinga at Hurunui o Rangi Marae in Wairarapa has created six new homes for whānau. And with so many descendants living back on their land, they hope to bring life back to the marae again.

Frances Reiri-Smith, who is in her seventies, is delighted with her new whare. The modern two-bedroom house boasts a modest living area, dining room, lounge, bathroom and garage. The entire papakāinga is made up of two two-bedroom homes and four three-bedroom houses.

A social housing supplement means Ms Reiri-Smith pays just \$150 a week rent. And because the papakāinga is managed by a community trust, there are other benefits too. "For us who have gold cards, 25 percent of that gold card is what you pay.

"We have a good relationship with the council, but they don't have any control of the rates and those sorts of things. Those conditions are set by the trust so the leadership and the management and the papakāinga are in our control."

Papakāinga are spaces for whānau to live as a community and maintain their connection to their whenua. And Ms Reiri-Smith said she had never felt closer to hers. "Look out here, we can see all around, all our maunga. Beyond those pine trees is Rangitumau, this is Maungaraki and over here, Tararua. Out there, there's Te Whiti. "We can look straight up to Ngārara Huarau, Kourarau Dam, and Parakauiti. I was raised here, and my grandparents had the last little batch that was here and they planted the plum tree."

The trust used a \$1.6 million grant from Te Puni Kokiri, and a Kiwibank Kainga Whenua loan to pay for the papakāinga. A worthy investment for whānau living there who now have a warm and secure home they can afford. But the biggest benefit for Ms Reiri-Smith was having the chance to bring life back to the marae.

"The harakeke [flax] we have come from Pāpāwai and having my moko here to help me plant it is just brilliant. We get more people at our meetings now. There's just a lot more emphasis to awhi [embrace] and keep our marae warm." The people of Hurunui o Rangi named the streets themselves.



## NON-GOVERNMENTAL ORGANISATIONS

### TE MATAPIHI – AN INDEPENDENT VOICE FOR HOUSING MĀORI

<https://www.tematapihi.org.nz/>

Te Matapihi arose from a 'call to action' at the inaugural National Māori Housing Conference held in Rotorua in March 2010. The purpose of the conference was to develop strategies to inform a national Māori housing advocacy role to central and local government. Following the inaugural conference and meetings of the 'call to action' steering group, a wānanga was held in May 2011 at Mātaatua Marae in Māngere. At the wānanga it was agreed that a trust would be set.

Te Matapihi he Tirohanga mō te Iwi Trust was established in 2011 to:

- Advocate for Māori housing interests at a national level
- Offer an independent voice for the Māori housing sector
- Assist in Māori housing policy development at central and local government levels
- Support the growth of the sector by providing advice, facilitating collaboration, and sharing high quality resources and information

As a National Peak Body Advocate for Māori Housing Outcomes, Te Matapihi closely aligns to the Government's Māori Housing Strategy He Whare Āhuru He Oranga Tangata. Our directives support the operational objectives of the Māori Housing Network, currently operationalised by Te Puni Kōkiri (TPK). Te Matapihi do not provide operational or tactical level resources but do provide a strategic advocacy for Māori Housing as well as fostering forums for Māori and Iwi to come together to learn, kōrero and share the challenges and successes in the Kāinga space.







## COMMUNITY HOUSING AOTEAROA (CHA)

<http://www.communityhousing.org.nz/>

Community Housing Aotearoa is the peak body for New Zealand's community housing sector. The 90 provider members house approximately 25,000 people nationally across 13,000 homes. The 19 partner members include developers, consultants and local councils.

Their Vision is to make sure every New Zealander is well-housed in a warm, safe, dry and affordable home. This is a basic human right. CHA work to support the growth and development of community housing providers to enable them to provide affordable and social housing. CHA wants to demonstrate that community housing is a critical element alongside private and government owned housing. No one can do it alone.

CHA aims to be; the voice of the community housing sector; build capacity and foster collaboration; promote best practice in housing policy; and champion quality and excellence.

## NEW ZEALAND HOUSING FOUNDATION

<https://www.nzhf.org/>



Rent to Own



Shared Ownership



The NZ Housing Foundation are a not-for-profit, charitable trust delivering affordable housing for low income households, and supporting many other community providers who also provide affordable housing in neighbourhoods that work for low income and disadvantaged households.

They have already completed a number of residential developments across Auckland where our 'Affordable Equity' programme (which offers shared home ownership of the house between you and The Housing Foundation) has proven very popular for first home buyers. Other affordable housing programmes our 'Affordable Rental' programme are available and can be tailored to meet your needs and circumstances.

The Housing Foundation has the backing of some leading philanthropic organisations within New Zealand like The Tindall Foundation and we are supported by central and local government in many of our developments and programmes. Their programmes and examples follow on the next 3 pages.

## RENT TO OWN

Our Rent to Own (HomeSaver) Programme helps people who thought they could never own their own home, to own one! This programme provides a way of getting you into a new home and helps you to manage your finances so you can afford to buy it after a period of time.

**You might be facing one of the following challenges:**

- Looking for a safe, secure, stable home for you and your family
- Trying to save for a deposit
- No spare cash - too many weeks in the month!
- Have credit card and/or other debt
- An income or credit history in which the banks won't give mortgage finance
- Renting feels like money down the drain and you are paying a high percentage of your household income on rental costs
- Are desperate to own your own home but feel like there is no way to make it a reality.

*Here's how the Rent to Own Programme could help:*

- You occupy a new home built by The Housing Foundation, paying the equivalent of a fair market rent and determined by what is affordable based on your total gross household income (before tax).
- Over a 5 year period The Housing Foundation provides financial planning support so you can clear your debts and save a deposit.
- You will join Kiwisaver (if not joined up already) and after the qualifying period can use your savings towards the deposit for your home.
- Assuming the property increases in value above the original cost, you will get a portion of this increase (generally 25%) to use as a deposit to buy your home.
- After 5 years, instead of paying rent, you will have similar-sized mortgage payments - but now you are buying **your own home**.

## SHARED OWNERSHIP

A household purchases a share of the property at a price point they can afford (subject to criteria and conditions). The remainder is owned by the Housing Foundation and both parties will be represented on the property title. The household organises their own mortgage (with support from Housing Foundation), the advantage being that under this arrangement, they will have a smaller mortgage than they will ordinarily require to purchase the property at market value.

**See the example figures below for a 70% ownership share:**

Property's market value (for example only)	\$650,000
Household buys 70% of the property with their mortgage and deposit	\$455,000
New Zealand Housing Foundation's ownership amount is the remaining 30%	\$195,000

The Housing Foundation retains 30% ownership of the property. Housing Foundation's ownership is the difference between the value of the property and the amount the household (shared owner) can provide. The householder's funds come from their deposit saved and the mortgage amount borrowed from the bank. The amount that Housing Foundation owns does not cost the household, as Housing Foundation does not charge rent or a fee on the part it retains.

Under this arrangement, the household will need to secure their own mortgage from a bank. They can also choose to increase their ownership percentage at any time in tranches of 5%.

### *Benefits of Shared Ownership*

- You get all the privileges of home ownership without having to fund 100% of the cost yourself
- You buy what you can afford
- Your share grows in proportion to your investment
- You can increase your share to 100% over time; Housing Foundation encourages you to become the full owner of your home
- When you want to move on you can sell your equivalent share (eg: 70%) back to the Housing Foundation, or on the open market





## Waimahia Inlet

*Location Choice Community*

<https://www.waimahiainlet.co.nz/>

The development was created by Tāmaki Makaurau Community Housing. This is a partnership between Ngā Mana Whenua o Tāmaki Makaurau - Tāmaki Collective, New Zealand Housing Foundation, Auckland and Onehunga Hostel Endowment Trust and CORT Community Housing.

The development partnership demonstrates that not-for-profit organisations can operate in a highly professional way and match commercial entities for drive, focus and outcomes. We have brought together a mix of skills and experience to create an organisation that is capable of undertaking this development programme, capable of operating at this scale, capable of delivering outcomes to the Government on time and with prudent stewardship of funds.

The Tamaki Collective is an entity comprising 13 mana whenua iwi/hapu of Tamaki Makaurau, including the wider Weymouth area. The Waimahia Inlet development has been initiated by the Collective who support the involvement of the not-for-profit sector to increase the supply of affordable housing in Auckland.





**Puhinui  
Park**

ABOUT US

YOUR HOME

CONTACT

FAQ'S

0800 924 624  
[REGISTER YOUR INTEREST](#)

<https://puhinuipark.co.nz/>

Puhinui Park aims to create a high quality, medium density residential community. A place that is family orientated, affordable and integrated with the local community.

The NZ Housing Foundation are an experienced development team who are committed to providing very affordable homes and creating great neighbourhoods. As developers we are a little different – we have a charitable intent which means our focus is on delivering quality new homes that are affordable & attainable for working families.

The Housing Foundation are very committed to supporting first home buyers get on the property ladder. Many of the homes are priced at under the First Home Grant price cap which is a significant bonus for eligible buyers. The Housing Foundation also support instigating the formation of a Residents Association to allow residents collectively to help develop the community and keep the neighbourhood looking smart.







## THE SALVATION ARMY

<https://www.salvationarmy.org.nz/get-help/housing>

The Salvation Army provides supportive accommodation for people with a range of needs. In particular:

- Transitional and Emergency Housing
- Housing for over 55s
- Housing as part of post-prison support

Their Community Ministries centres can also assist with emergency and short-term accommodation options. Like the other Non-government and Not-For-Profit organisation, the Salvation Army partners with the Crown to deliver housing solutions. Their 2020 State of the Nation Report release in February 2020 includes their analysis of the Housing Crisis in Aotearoa. The report concludes; What Auckland was facing over the last several years seems to have shifted into other areas, including the Bay of Plenty, Gisborne and Hawke's Bay. Furthermore, this housing pressure in these areas outside of Auckland indicates that more effort is required to build more social housing in these places. The situation in Auckland continues to provide a forewarning to what may occur or is already occurring in other cities and towns. Consequently, the real housing problem in Auckland might in fact be about unaffordable house prices, income levels and a resulting potential bias against low-income tenants – this is increasing true within our rohe.

### Tangata Whenua, Tangata Tiriti, Huia Tangata Kotahi

*People of the land, People of the Treaty, Bring Everyone Together*

## STATE OF THE NATION REPORT

SUMMARY VERSION

Ronji Tanielu, Paul Barber & Vincent Wijesingha  
Social Policy Analysts | February 2020

stuff

national

### Salvation Army opens \$28 million social housing development in Royal Oak, Auckland

Stephen Forbes · 16:43, Nov 08 2019



The Salvation Army opens its doors to a new housing estate in Royal Oak.

DAVID WHITE STUFF.CO.NZ





## HABITAT FOR HUMANITY

<https://habitat.org.nz/>

Habitat for Humanity aims to give people in New Zealand and around the world a chance of a simple decent home. Habitat for Humanity New Zealand is a not-for-profit organisation that works in partnership with people of goodwill and families in housing need, to eliminate sub-standard housing.



**A hand up – not a hand out.** Habitat's Assisted Home Ownership programme is not a give-away programme. Families invest 500 hours of their time to build their own home or those of others. Once their home is completed the family makes affordable regular repayments to Habitat at a no profit basis. Our rent-then-buy model helps families build up a deposit which they can use when seeking independent finance and buy their home from Habitat.

**Revolving Fund.** Partner families' monthly payments go into a revolving fund held by Habitat. This fund is reinvested into the community, as it is used to build more homes for families in housing need.

**Ongoing family support.** The partnership with Habitat doesn't stop when the house is finished. Habitat works with the family from the time of selection and during the repayment period to provide assistance in the move towards home ownership. This covers areas such as home maintenance, monitoring repayments and other assistance as needed.



**Ground broken on Habitat project in Ngāruawāhia**



**Building strength and stability through home repair program in Gisborne**



**From flatting and mould to proud homeowners**



## LIFEWISE - RANGATAHI

<https://www.lifewise.org.nz/services/community-services/family-services/youth-housing/>

Youth (Rangatahi) homelessness is distinct from adult homelessness, both in terms of its causes and consequences. Rangatahi often have little or no experience of living independently, dealing with landlords, paying their rent and managing a household. Therefore, Lifewise service includes education around resident's rights and responsibilities as a tenant.

The population of young people experiencing homeless is also incredibly diverse. Some groups experience considerable discrimination, which is not only a contributing factor to their homelessness, but may also continue when they access services and systems while they are homeless. This exclusion also makes it difficult to access rental accommodation or a living wage, both of which are necessary for independence.

Rangatahi experience significant developmental changes. Adolescents and young adults, depending on their age, go through significant developmental changes. These could be physical, cognitive, emotional and/or social. Age differences matter, too. There is a huge difference in the needs, circumstances and physical and emotional development of a 14-year-old compared to an 18-year-old or a 23-year-old. The impact of these changes influences decision-making ability. These changes also affect relationships and organisational ability. To these youth, dealing with landlords or managing a household budget can seem harder than it is.

Given some of the needs of rangatahi and that of kaumatua there could be scope here for a combined co-housing and co-communities.





## ABBNEYFIELD - KAUMATUA

<https://www.abbneyfield.co.nz/>

Recognising that many older people were living alone and feeling isolated in their own communities, Richard Carr-Gomm wanted to provide them with a safe, secure home where they could find friendship and support. Soon after buying a house and inviting two local residents to move in, he acquired five more properties and set up the Abbeyfield Society. The idea grew from there and Abbeyfield Houses are now found throughout the UK and in five other continents. Abbeyfield was introduced to New Zealand in 1991 by Wakefield GP Dr Ted Bassett, who had encountered Abbeyfield on a visit to the UK to explore retirement accommodation models. On his return, Dr Bassett recruited a small energetic group of supporters and Abbeyfield New Zealand was born. Abbeyfield New Zealand Incorporated was first established as a charitable organisation in 1992.

An Abbeyfield house is particularly suitable if you:

- are over 65 (most residents are in their 70s and 80s)
- are normally mobile
- enjoy reasonably good health
- are clear mentally
- can care for yourself independently
- can maintain your own medication routines
- can live flexibly with others, sharing meals and common living areas.

Ideally, you will have ties to the community where the house is located, e.g. already live in the local area, or have a network of family and friends there.

You can relax knowing you don't have to worry about managing a household, or planning and preparing meals. Our housekeeper/ cook provides self-service breakfast and two main meals a day, which residents share together in the dining room. The housekeeper also does the household shopping, keeps the communal living areas clean and tidy, and ensures high standards of health, hygiene and safety are maintained. They keep the household running smoothly.

There is no capital entry charge and the rent is set to be affordable if your main income is from National Superannuation. The rent covers your board and lodging, power, food, and the house's maintenance and overhead costs.







## AFFORDABLE DESIGN, BUILDING AND CONSTRUCTION

This strategy has already covered the need to reduce the cost of build a home by reducing material, trade and planning costs. This section is designed to briefly conclude on these earlier comments. One of the first ways that the costs of a build can be reduced is for owners and renters to go through a fundamental shift in our expectation of living behaviours and living luxuries. Driving down costs will be a key part of the implementation of this strategy for the developments involving 20+ homes.

A great example of this has been the advent of 'tiny homes'. Tiny homes fundamentally change the way humans should view what is essential and what are desires. Tiny homes have a further advantage in that they are manufactured off-site in more suitable workshops and transported easily to site. Nztinyhomes.com are just one of the companies now producing tiny homes.

<p><b>STUDIO TINY HOME</b></p> <p>Length 9m + detachable towbar Width 2.55m Height 3.2m</p> <p><b>\$129,990</b> delivered turnkey ready</p>	<p><b>ONE BEDROOM – OPTION 1</b></p> <p>Length 10.7m + detachable towbar Width 3m Height 3.2m</p> <p><b>\$147,990</b> delivered</p>	<p><b>TWO BEDROOM – OPTION 1</b></p> <p>Length 10.7m + detachable towbar Width 3m Height 3.2m</p> <p><b>\$149,990</b> delivered</p>

House-pack homes are also another affordable option with many companies again building off-site and making homes in modular designs that allow for the easily transportable, connection and installation of the modules of the home.





## IWI EXAMPLES

### HE KOROWAI TRUST – KAITAIA

<http://hkt.org.nz/housing-first/>

He Korowai Trust in Kaitāia was established in 2000. The community that the Trust services is about 63 percent Māori. In some pockets up to 95 percent of the population receive some form of government assistance. About 37 percent of the population serviced by the Trust are single parents and the average income is approximately \$21,000 per annum. These communities can be relatively isolated and some are inaccessible at various times of the year. There is a higher proportion of substandard housing conditions than in other geographic areas in New Zealand. The Trust's mission is developing tino rangatiratanga, which they interpret as helping whānau to achieve their full potential.

Their strategy for achieving this mission is – To deliver ordinary social support services in an extraordinary way. The housing strategy developed by the Trust has three key components. The first deals with the most vulnerable populations who require support with mental health issues and/or disabilities. The second involves supporting those people who are already in-home ownership to maintain stable tenure. The third component of the strategy is to staircase those who are able into home ownership.







## TE PUNA WAI – WAINUIOMATA, WELLINGTON

<https://tepunawai.nz/pages/what>

Te Puna Wai is a housing development that's about far more than just houses.

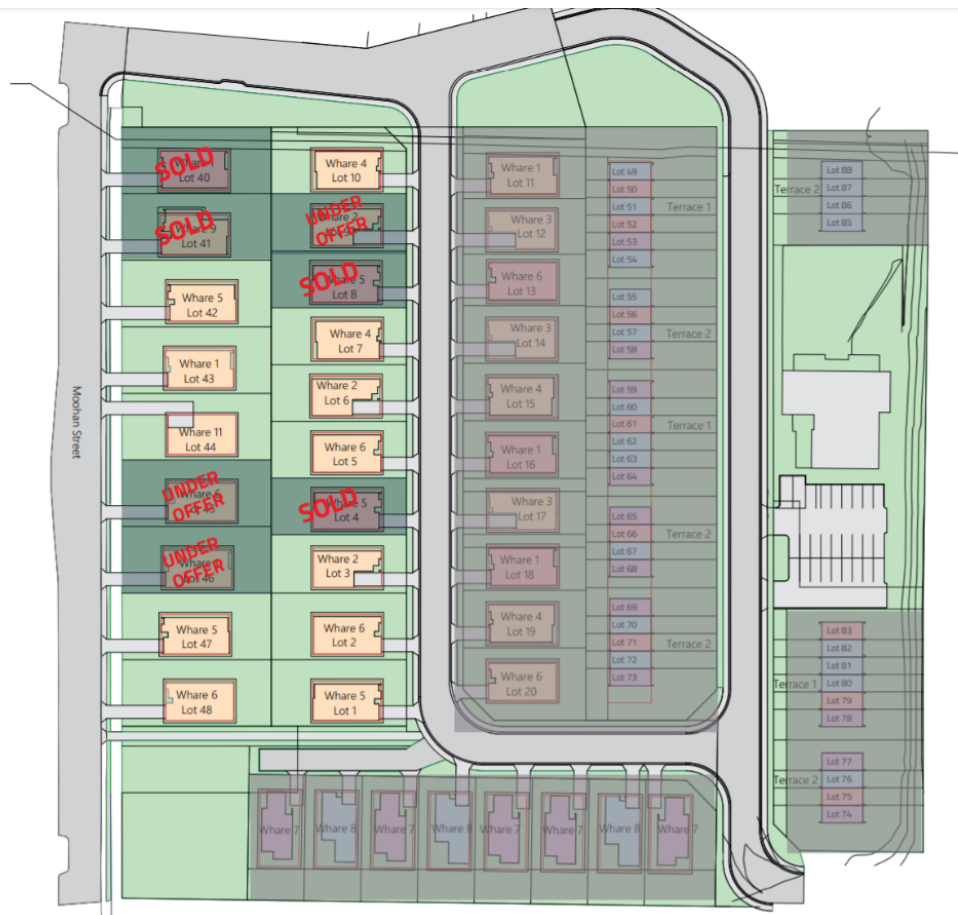
Located on the former Wainui-o-mata College/Intermediate site (at 86-106 Moohan St, Wainuiomata), Te Puna Wai is a papakainga housing project, with goals of meeting social, cultural, environmental and commercial outcomes, as well as ensuring cultural sustainability, meeting iwi expectations and supporting the wider community.

Te Puna Wai will be a special place for Taranaki Whānui ki Te Upoko o Te Ika, with new whare joining the already established Kohanga reo and community facilities to create a master-planned Papakainga community with three stages of development. It is being created for Taranaki Whānui, by Taranaki Whānui and delivered in partnership with The Wellington Company Limited (Stage One) with support from Crown (Te Puni Kokiri), Te Tumu Kainga, The New Zealand Housing Foundation and Compass Housing.



### WHARE TYPE

<span style="background-color: #f8d7da; border: 1px solid #f5c6cb; padding: 2px;"> </span>	RESERVED
<span style="background-color: #d1ecf1; border: 1px solid #bee5eb; padding: 2px;"> </span>	UNDER \$500K
<span style="background-color: #d1ecf1; border: 1px solid #bee5eb; padding: 2px;"> </span>	WHĀNAU AFFORDABLE
<span style="background-color: #fff3cd; border: 1px solid #ffeeba; padding: 2px;"> </span>	WHĀNAU MARKET





Stage One of the re-development creates 11 Kaumātua units, located within a shared village plan (featuring a communal garden and outdoor recreation area). An additional 78 lots will be made available for whanau housing, with 15 attracting Te Ara Mauwhare funding (enabling a shared Equity programme designed to support eligible whanau into homeownership). These 15 shared equity homes are being delivered in partnership with The New Zealand Housing Foundation.



In addition to the 15 shared equity homes, they will also be providing a range of housing options to meet the housing needs of our whanau: from 2-bedroom terraced starter homes through to 3 bedroom free-standing homes.

For those not wanting home ownership, they are incorporating 25 affordable rental homes for whanau and Kaumātua that meet Crown eligibility criteria (income related rental subsidy). Aside from housing those whanau/Kaumātua in need, these units will also enable Taranaki Whānui to keep an enduring land holding on the site and provide an intergenerational investment.



## ROKOKAURI – WAIKATO TAINUI

<https://rotokauri.co.nz/>

Tainui Group Holdings (TGH), the Commercial arm of Waikato-Tainui has a 70 per cent share in joint venture Rotokauri Development Limited while the other 30 per cent is owned by Callum Brae Lugton's Limited, headed by developers Malcolm MacDonald and David Lugton. TGH has already developed nearly 1,000 residential sections around Hamilton over the last 15 years solely or with development partners. The Rotokauri Rise subdivision builds on the TGH and Callum Brae partnership that began in several years ago with the Huntington subdivision.

House and land packages or land only sections at Rotokauri Rise are selling now. As the subdivision progresses, it will include 3 wetland areas, a playpark, retail centre and there will be a mixture of housing density through the development, with larger sections on the ridgelines and increasing density toward the urban centre. As part of the contractual obligation to Tainui Group Holding's joint venture company, build partners must first offer their house and land package to Waikato-Tainui members before they go to the open market. This will be done directly between Waikato-Tainui members and the current 6 build partners.







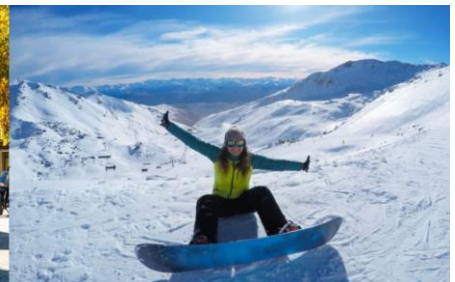
## NGAI TAHU – RESIDENTIAL PROPERTY

<https://ngaitahuproperty.co.nz/residential/>

Ngāi Tahu Property is one of the largest property developers in the South Island with a range of successful residential and commercial developments. Ngāi Tahu Property has a residential portfolio covering the Canterbury and Auckland markets and is about to undertake a new housing development in Queenstown, Central Otago.

Te Whāriki, Lincoln and Karamū, Riccarton Park, are two residential developments currently completed or underway in the Canterbury area. These join Wigram Skies and Prestons which contributed 2,500 sections to Canterbury’s post-earthquake housing market and more than 1,500 previously developed sections. In 2015 Ngāi Tahu Property joined with the NZ Super Fund and New Ground Capital to invest in a housing development at Hobsonville Point, Auckland. The project, known as Kerepeti, has developed 208 new homes for Tāmaki Makaurau.

Located in central Queenstown, Te Pā Tāhuna is a master-planned community being developed on the site of the former high school on Gorge Road. There will be nearly 400 new homes, with Ngāi Tahu Property working together with the Ministry of Housing and Urban Development to ensure about 100 of those will be available to eligible KiwiBuild home buyers.





## WAINGĀKAU VILLAGE – FLAXMERE, HERETAUNGA

<https://ngaitahuproperty.co.nz/residential/>

Labelled as the world's first indigenous co-housing community, Waingākau Village in Flaxmere Hawke's Bay has completed its first three homes, with more than 100 planned in the next few years. Waingākau Village - a visionary cohousing development in Flaxmere, Hastings, Hawke's Bay. This proposed development aims to make home ownership more accessible without compromising on quality. A mixture of quality homes will be on offer, including 76 houses in a cohousing village and 44 houses in a conventional private development. Homes will be built using innovative technology and a wide range of options will be available to cater to residents of varying ages and family types including singles, couples, families, and single parents.

Perhaps the most important factor though is the focus on the cohousing principles of building a supportive and aspirational intergenerational community; where people look out for each other and want to contribute to the thriving, positive community that they live in.

Waingākau is set on 15.5 hectares of semi-rural land and it has panoramic views towards Te Mata Peak and the Kaweka and Ruahine Ranges. To the west is 5.4 acres of community gardens managed by Te Aranga Marae (in partnership with the broader community), and Kimi Ora School Community School's large playground. There is currently a 7 acre parkland between the development and The Village Press which has been earmarked for a productive food forest.







The homes will be passive solar energy efficient. They will be a combination of terraced and free-standing houses. Houses will be single-storey with a very small number of two-storey houses to be located adjacent to public open spaces. In a cohousing development, cars are parked on the periphery of the village with pathed pedestrian networks from homes to common facilities to encourage social interaction.



This development will deliver high quality homes at approximately \$2025 per square metre – this cost was the average **quality** build cost for Hawke's Bay as at August 2017. Waingākau is affordable as the homes will have a compact footprint, so will use less materials and energy, and the land is cheaper. Housing will be available for mixed economic situations from subsidised rental homes, assisted purchase, market rental properties, through to owner occupied properties.

The project is led by Te Taiwhenua o Heretaunga, a community organisation which works alongside whānau to maintain wellbeing. They officially opened the new homes just before Christmas. Māori Development Minister Nanaia Mahuta says, "They have focused on those who can't get into their own homes and we as the government support that through the development of social housing."



## PERSONAL RESOURCES

This section is designed to look at resource options that maybe available to individual whānau or their direct generations from their own assets, equity and individual or collective incomes.

### WHĀNAU PAKĀINGA – TURNER WHĀNAU OF NGARUAWAHIA

Whānau based papakāinga homes – such as that well publicized by the Turner Whānau in Ngāruwahia where four generations of 10 adults and nine tamariki are living together – on the original section of their whānau home. The house has nine bedrooms with a shared kitchen and space in the middle of the home. The bathroom has three showers, three basins and 3 toilets.

The home cost \$750,000, which multiple members are now funding the mortgage repayments. The project received \$450,000 in government funding through the Māori Housing Network. The whānau created a whānau Trust to build the home and to manage the finances and behaviours of the whānau. The papakāinga whānau where draws on a traditional way of living that requires specific sets of behaviours, respect and behaviours to ensure harmony within the where.

### USING YOUR EXISTING EQUITY

Equity is the difference between your home's value and the amount you owe on your mortgage (loan). For example, if your home is valued at \$750,000 and you owe \$500,000 on the loan, you have \$250,000 in equity. If your home is freehold, then your equity will equal the full market value of your home.

If you're an owner-occupier, you may be able to leverage the equity of your existing home to secure a home loan to buy another property or repair and renovate your current property - without dipping into your savings. You will need to be able to make repayments on your home loan, but it does offer lower interest rates over a longer repayment term. When you have more than one property, rent income can help to pay loan repayments, some elderly do this to fund retirement rooms with their freehold homes that they rent out to either general tenants or whānau.

Some parents are using this model to assist their children into a first home and use proper legal agreements and banking advice. Certainly, this model offers a better option than parents using their homes as security on a loan taken out by their children – a lawyer and bank will explain the disadvantages of these options.



## Part 4 – Our “Tūwharetoa Kāinga” Strategy

This part of the Strategy now takes the information presented in Parts 1 – 3 and produces key findings and factors that have directly informed the development of the Tūwharetoa Kāinga Strategy. The 9A Tūwharetoa Kāinga Strategy is designed and has the potential to deliver on a range of solutions and services.

### FINDINGS, FACTORS AND DEDUCTION

This section is arranged to present findings and factors alongside the associated deductions. The deductions are then summarized in some key conclusions at the end of the section.

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#### **FINDINGS: ROHE HOUSING STRATEGY**

- **1:** The Housing Crisis in New Zealand will take decades to solve and the crisis has been worsened by the recent COVID19 crisis which will force many more whanau, with reduced income, into housing deprivation.
- **2:** While the current government is actively addressing the housing shortage, there is no guarantee that future governments will do the same.
- **3:** The Taupo District Council has insufficient social housing available within the rohe to meet the demand, they have few plans or exceptions to help.
- **4:** Kāinga Ora is not planning to build any new social housing within the rohe, their approach is to buy any existing homes to meet the need. However, the rohe is not assessed as a priority area for social housing.
- **5:** There are no major CHP Non-Governmental Organisations providing affordable housing developments within the rohe.
- **6:** The current shortages of affordable homes within the rohe is estimated to be approximately 350 and increasing 5% each year.

#### **DEDUCTIONS: ROHE HOUSING STRATEGY**

- **1:** The government and council are not providing any substantial resources to address the housing crisis within the rohe. Iwi and Māori Trusts must play a leadership role and active role in the delivery of housing solutions within the rohe and such solutions must occur quickly to take advantage of the current government support.
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### **FINDINGS: HOUSING DEMAND & HOUSING MAINTENANCE FOR ROHE**

- **7:** The current shortages of affordable homes within the rohe is estimated (in this strategy) to be approximately 350 and increasing 5% each year. This is likely to increase immediately as a result of COVID19.
- **8:** The current shortages of affordable homes within the rohe could generically be categorised for meeting the demands of - 120 individuals, 120 two person whanau, 60 three to four person whanau and 50 whanau with more than five members.
- **9:** There are likely to be in excess of 300 whanau homes within the rohe that require repairs and insulation that would be considered critical for meeting safe, dry and warm living standards.
- **10:** It is difficult to identify the exact location of the demand for new build homes or maintenance programmes, within the rohe. The demand cannot simply be divided based on population demographics. However, specific concentration areas for new built will be Taupo and Turangi, while repair and maintenance programmes more in the East, West, Rural, National Park and Taumarunui area. The new build concentrations may be supported by papakāinga based new builds outside of Taupo and Turangi.
- **11:** The estimates of housing demand and housing maintenance required are generic and greater information and more accurate information is needed. This information must then be converted into intelligent information that can inform details residential developments and maintenance programmes.
- **12:** CHP NGOS and Iwi organisations that are currently delivering affordable and social housing solutions employ staff who manage and perform tasks related to collecting detailed information from individual members and whanau to determine the exact need for housing and the capacity of whanau to commit to a new home or maintenance programme.
- **13:** Existing Iwi housing solutions have resulted in the return of whanau to the rohe to take advantage of the affordable housing solutions.

### **DEDUCTIONS: HOUSING DEMAND & HOUSING MAINTENANCE FOR ROHE**

- **2:** The generic housing requirement, and therefore planning figure, for whanau within the rohe is 350 new built homes.
  - **3:** The generic repair and maintenance requirement, and therefore planning figure, for whanau within the rohe is for 300 existing homes.
  - **4:** Further information is required in order to produce the detailed plans for both new housing builds and maintenance programmes. Such information gathering will require specific human resources.
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### **FINDINGS: THE ISSUE WITH GOVERNMENT HOUSING STRATEGIES**

- **14:** While the current government has many programmes designed to help with improving the quality of housing and affordability of housing – these can be confusing and difficult for whanau to navigate the array of offices, processes and forms.
- **15:** Many of the criteria for whanau to be eligible for assistance from government programmes and subsidy are not easily met because of low annual income, ages of homes and the high rental population of Māori within the rohe and outside the rohe.
- **16:** The Healthy Homes guarantee Act while intended to improve the quality of rentals, can result in higher rents demanded, landlords moving properties to Air BnB or increased tensions in the tenant/landlords relationship – all of which can result in whanau being reluctant to request improved housing quality from a landlord.
- **17:** The average income for Māori within the rohe is \$22,500 and the average income for a *Māori household* with the rohe is likely to be less than \$55,000. Most of the affordable housing solutions being delivered by government and NGOs are based on a requirement for a minimum annual household income of \$55,000. Current housing solutions and house costs will not meet the needs of our whanau within the rohe.
- **18:** Many homes within the rohe that have severely compromised weathertight envelopes, plumbing and electrical and/or accessibility issues were built before 1980 or 2009 and therefore not eligible for government assistance.
- **19:** Many whanau do not understand enough about managing their finances, getting a house loan or managing their money for homeownership – all of the NGO and Iwi organisations have provided strong evidence of this and apply significant time and resources to this service.

### **DEDUCTIONS: THE ISSUE WITH GOVERNMENT HOUSING STRATEGIES**

- **5:** The current government method of delivering housing assistance to Māori and Māori within the rohe does not meet the cultural engagement needs of our whanau. Some of the current criteria within the government housing solutions significantly disadvantages our whanau with the rohe, making assistance impossible.
- **6:** Our strategy should consider providing a service to bridge the cultural engagement needs of whanau and therefore enable whanau to access government assistance and work with landlords for improved housing quality.
- **7:** Teaching and mentoring whanau through how best to manage their money must be a part of this strategy.
- **8:** This strategy must also provide solutions that bridge the gap between government criteria and whanau inability to meet the criteria – specifically for lower household annual income and homes older than 1980 and 2008.
- **9:** Our strategy should include presenting the government with sound business cases for funding to support programmes that are outside the current government criteria.



### **FINDINGS: FROM RENTAL TO RENT-TO-BUY**

- **20:** Home ownership is not necessarily the current goal of many whanau. Many whanau prefer renting for various reasons which include daily affordability, affordability of a deposit or preference for the perceived ease of rental (no ownership responsibilities).
- **21:** Majority of whanau within the rohe, in particular, are in rental housing (over 50%).
- **22:** Whanau who have lived all of their lives in rental accommodation will not know what it means to be a homeowner, not only from a financial responsibility but also from a home maintenance responsibility.
- **23:** The needs of any individual whanau or whanau member will change over time, again for various reasons.
- **24:** As whanau live and think in terms of inter-generational lives (50 years +) the affordable homes strategy and homes themselves must last as long and longer.
- **25:** The needs of any individual whanau or whanau member will change over time, again for various reasons.

### **DEDUCTIONS: FROM RENTAL TO RENT-TO-BUY**

- **10:** The strategy must accommodate the changing needs of whanau by either providing financial education, other homes, or the ability to change the ownership model of their current home – for example from rental to rent-to-buy.
- **11:** The strategy should provide for mentoring and coaching of whanau from the lower end of the housing spectrum to the higher end of the housing spectrum – if not just for them then for their subsequent generations.
- **12:** The initial new house builds are likely to be more rental or rent-to-buy models rather than market or affordable homeownership. However, the aim should be to increase the percentage of whanau in a home ownership model over the next 10-20years.
- **13:** The term 'affordable home' must be considered beyond just the concept of the initial purchase price or beyond the first mortgage repayment.
- **14:** The term 'affordable home' must include a definition that encompasses:
  - Affordable to pay for. Affordable to live in and operate
  - Affordable to maintain and retains its quality of build for 80 years +





### **FINDINGS: IWI ORGANISATIONS AND THEIR MODELS**

- **26:** CHP NGOs are currently delivering affordable housing solutions.
- **27:** Iwi organisations are currently delivering affordable housing solutions and maintenance programmes.
- **28:** Iwi organisations are currently partnering with the government and CHP NGOs to deliver affordable housing solutions.
- **29:** Iwi organisations have become Land Developers, and are currently delivering affordable housing solutions.
- **30:** Iwi organisations have become CHP and are currently delivering affordable housing solutions.
- **31:** Most NGO and Iwi organisations housing solutions have taken advantage of the government funding that is available – their models are proven from a financial and investment perspective.
- **32:** All houses, whether rented or home ownership are paid for by the tenant. The models include the requirement for the tenant to pay for the costs invested, although this value of the costs is reduced by both the use of Māori Land or General Land, house design and build costs, by the use of government funding and subsidies and by a considerably lower desired profit by the Iwi organisation.
- **33:** The 'land' (not the house) provided for any builds can have different ownership arrangements. These can include sale of the land to the tenant as part of the affordable ownership or it can remain with the Trust as part of their equity. Likewise the model allows for the subsequent sale of houses by tenants who are in an ownership model – but there can be rules to the timing of these sales, the price setting of sales and who can purchase the house and whether the land is included. These measures are designed to protect the purpose of the affordable homes community and to protect the land investment by the Iwi organisation.

### **DEDUCTIONS: IWI ORGANISATIONS AND THEIR MODELS**

- **15:** Current models should be replicated as these are proven models.
- **16:** Where necessary and possible improvements can be made to current models based on the insights provided by the existing solution providers.
- **17:** Few models currently account for the lower annual income of the households within the rohe, therefore the models will need to be modified to compensate for these factors. The example of having more rental homes as part of the initial build is one such modification.
- **18:** There is potential to partner with a current NGO or CHP NGO in order to provide a quicker deliver time, while also providing the ability to learn from such organisations. After a learning period there would be scope for Tūwharetoa to resource and provide the full range of services necessary – from financial literacy and community housing management to Land Developer.



### **FINDINGS: DEVELOPMENT SITES AND THEIR INFRASTRUCTURE**

- **34:** Economy of scale is necessary to get the right affordability levels for whanau. That is, the more homes that are built on one development site the better because each house has a share in the cost of the infrastructure needed for the site and savings can be made in materials and labour for the total build of all of the houses.
- **35:** Some available development sites will already have existing infrastructure; this will therefore make the site ineligible for infrastructure funding but still eligible for other funding. These sites will have the benefit potentially of a quicker build and likely to be sited very central to towns (given they are mostly ex-government owned land).

### **DEDUCTIONS: DEVELOPMENT SITES AND THEIR INFRASTRUCTURE**

- **19:** In order to gain economy of scale the most must be made of the land size and the infrastructure. This is why developers build multilevel buildings to maximise the land and build narrow streets and small yards.
- **20:** It is not economical to build 1-3 homes in different locations within the rohe – this does not provide scale, and this does not provide affordability.

### **FINDINGS: BUILDING COMMUNITIES**

- **36:** In order to deliver affordable homes and affordable living this strategy will challenge current thoughts on what spaces are needed in a home, how we use spaces and how we behave within our housing communities.
- **37:** Both NGO and Iwi organisations have reiterated that it is not just affordable houses that are being built, but new communities. It is a chance to build communities with the values, relationships and behaviours that we can be proud of.

### **DEDUCTIONS: BUILDING COMMUNITIES**

- **21:** The following designs will have a place in our strategy:
  - Apartment and Duplex Living
  - Co-housing and Co-Living
  - No traditional quarter acre properties within the new developments
  - Shared spaces, facilities, equipment and utilities
  - Mixed and integrated community groups (not segregation)
- **22:** The following community features will be considered as these influence community behaviours:
  - Fewer property fences and enough designated parking areas
  - Pets, garden spaces and places for privacy or organised group events
  - Safety and promoting neighbourhood manaaki – removing violence
  - Rubbish and recycling – sustainable living
- **23:** The following programmes will have a place in our strategy:
  - Maori-values based living and expected behaviours
  - Property maintenance and standards for shared spaces
  - Neighbourhood committees





### **FINDINGS: PREFABRICATED HOUSING**

- **38:** Prefabricated and tiny homes are becoming more readily available. These homes have limitations on their use within this strategy for affordable homes.
- **39:** Materials that have durability and ease of maintenance will provide for longer life of the house, easier to care for and lowered maintenance costs.

### **DEDUCTIONS: PREFABRICATED HOUSING**

- **24:** Prefabricated house are likely to suit Papakāinga build to achieve affordability – where economies of scale maybe difficult and where remote locations make labour and travel for builders expensive. Prefabrication should not compromise weathertightness and insulation requirements.
- **25:** Prefabricated elements maybe included in an affordable housing development.
- **26:** More durable materials will be used in this strategy for affordable housing developments that can endure.

### **FINDINGS: EVERYDAY LIVING SOLUTIONS**

- **40:** The costs of living continue to grow and whanau struggle with basic payments for the home. Providing affordable homes for whanau is the most significant and positively impactful action than can be taken today to improve our standards of living and quality of life for all ages within the whanau.
- **41:** Electricity prices in half of the rohe are the highest in the country.

### **DEDUCTIONS: EVERYDAY LIVING SOLUTIONS**

- **27:** The affordable housing designs must include ways in which to lower everyday living expenses in heating, water and electricity. This starts firstly with weatherproof and insulated homes for warmth and reliable water and waste systems.
- **28:** Alternative renewable energy sources should be provided for where possible.
- **29:** Government funding and subsidy should be sort for renewable energy and water conservation solutions.
- **30:** Electricity ownership such as the example of Nau Mai Rā should be considered for the rohe, particularly given the availability of hydro and geothermal energy within the rohe.

### **FINDINGS: IMPROVED EMPLOYMENT OPPORTUNITIES**

- **42:** The low levels of income for whanau is a barrier to improved living and housing conditions.
- **43:** Employment opportunities within the area are few and generally low wage earning, with low trained skills and experience required.

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### DEDUCTIONS: IMPROVED EMPLOYMENT OPPORTUNITIES

- **31:** The strategy must provide for local training and employment opportunities.
  - **32:** Employment should include opportunity for progression and training up the professional career scale and not just blue-collar roles.
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### FINDINGS: PAKĀINGA BUILDS

- **44:** Papakāinga developments are plagued with legal, title and fragmented hapū unity. There are often multiple Trust involved and these Trusts are at differently stages of governance or business maturity.
- **45:** Te Puni Kōkiri provide support to Papakāinga builds.
- **46:** Recent Papakāinga build by hapū and iwi shared the following conclusions:
  - Keep it all legal and business like as managers of the Papakāinga. Do not have exceptions.
  - Keep the criteria, requirements and conditions very clear and strict.
  - Although we like to think whanau can live together with Māori values – most cannot. They need to be retaught, clear rules and expectation set and managed. There needs to be consequences.
  - Do not segregate kaumatua for other whanau clusters.
  - Build to the right standards.
  - Define the difference from being landowners, landlords, tenants and management. Then determine which model will be applied on the Papakāinga.
  - Ensure the council supports your Papakāinga with services.
- **47:** Papakāinga associated Trust often have limited access to hapū funding.
- **48:** Some whanau behaviours within Papakāinga can be unruly, criminal and do not promote inclusion.
- **49:** Individual Papakāinga builds often do not have coordination or economy of scale to make it easier for whanau to build.

### DEDUCTIONS: PAKĀINGA BUILDS

- **33:** Because of the varied management and behaviour dynamics associated with Papakāinga builds, only very specific and controlled support will be provided within this strategy.
- **34:** If multiple Papakāinga builds have potential then consider the amalgamation of resources to support these such as legal, property management, architects and land developers or house builders.



## CONCLUSIONS

The following over-arching conclusions are made and form the basis of our strategy principles:

PRINCIPLE	CONCLUSION
<b>PRINCIPLE 1</b>	Iwi must take a leadership and delivery role in the provision of affordable housing and the improved quality of homes within our rohe and for our people.
<b>PRINCIPLE 2</b>	Our strategy must bridge the gap that exists between the current housing solutions and the current delivery styles for housing to provide increased up-take by whānau.
<b>PRINCIPLE 3</b>	The solution must provide the right size homes, all with accessibility design, in the right areas for the necessary living requirements of whanau.
<b>PRINCIPLE 4</b>	Detailed information for each whanau is required to ensure the right solution is delivered for them to be successful in quality home ownership or home rental.
<b>PRINCIPLE 5</b>	The solutions will take the best of the current models and only modify to meet our factors and the factors of our whanau.
<b>PRINCIPLE 6</b>	Scale is a key to affordability.
<b>PRINCIPLE 7</b>	The right land (easily developed land) in the right place is key to affordability and to meet the specificity of the demand in that place.
<b>PRINCIPLE 8</b>	The strategy will think in terms for durability, sustainability, environmentally friendly and ensuring high living standards can be sustained – generation after generation.
<b>PRINCIPLE 9</b>	Whanau situations and requirements are specific but will change over time – this strategy must be able to change with them over the generations.
<b>PRINCIPLE 10</b>	Living styles, house designs and how we use our homes may have to change in order to be able to build affordable homes.
<b>PRINCIPLE 11</b>	We are not just building houses, we are building neighbourhoods, communities and Māori values.
<b>PRINCIPLE 12</b>	We will maximise existing financing activities and government support to finance these solutions.
<b>PRINCIPLE 13</b>	Expect only small financial profit from Affordable Housing solutions, but certainly expect them to pay for themselves in the medium term.
<b>PRINCIPLE 14</b>	Any solution cannot make the current living costs higher for whanau and efforts must be made to include the ability and schemes to lower living costs.
<b>PRINCIPLE 15</b>	Employment and training opportunities must be made available for whanau within the delivery of this strategy.
<b>PRINCIPLE 16</b>	The lead for Papakāinga remains with hapū and only a very specific supporting role will be provided.
<b>PRINCIPLE 17</b>	Supporting whanau into better and affordable homes is a long game and one that requires close confidential relationships between providers and whanau.
<b>PRINCIPLE 18</b>	This strategy initially focuses on builds for whanau within the rohe.
<b>PRINCIPLE 19</b>	Rentals will be a large portion of the solution for the current generation, as home ownership is not a desired responsibility. This may change with future generations.
<b>PRINCIPLE 20</b>	Low incomes within the rohe means high number of rentals (<\$25,000 pa). A subsequent focus must be to raise income levels for households.



## TŪWHARETOA KĀINGA STRATEGY

Firstly, in this strategy we want to define the outcomes of this strategy and impacts that are to be achieved and avoided from this strategy. The outcomes will be both short, medium and long term and these will be developed further in the Master plan when it is produced but some are defined here.

### OUTCOMES

Move our whānau along the Housing Continuum to home ownership

#### Short

- Coaching, guidance and support are available to members to achieve individual home ownership.
- Affordable and quality homes are available (within the rohe) to members who are prepared and committed.
- Home repairs, insulation and accessibility renovations are available to members who are prepared and committed.

#### Medium

- More members are in a position to purchase or rent a high quality and affordable home.
- A greater number of affordable homes are available (within the rohe).
- More members are in a position to renovate their homes to a warm, healthy and accessible state.
- Well planned and quality papakāinga developments are increasing.

#### Long

- All members have the skills and support necessary to own an affordable home.
- All members have the financial resources necessary to own and operate an affordable home.
- More members have the resources and independence to own an open market home.
- Our neighbourhoods are safe, strong, happy and vibrant places.

Move our whānau along the Housing Continuum to greater independence





## THE IMPACTS TO BE ACHIEVED

Social benefits are also Return On Investments – these are more difficult to measure and seen over a longer period of time. But no less important than financial returns on investments.

Warmer, healthier  
and more accessible  
homes

A safe, private and  
comfortable place  
that you control

A place from which  
members can grow  
stronger and receive  
other support

Healthy and  
Independent  
members

A stable living  
situation

Living with  
confidence and  
belonging

Safe  
neighbourhoods

Strong vibrant  
communities

Living positive Māori  
values - together

The return of more  
whanau to the lwi  
and rohe

Whanau who  
positively influence  
their communities

Whanau who are  
well and who  
consider carefully for  
others

The elimination of  
homelessness within  
the rohe

The elimination of  
substandard living  
conditions for our  
whanau

The elimination of  
loneliness,  
segregation and  
deprivation.



The “Tūwharetoa Kāinga Strategy” will be delivered through the 9A Model. However, not all parts of the model will be implemented immediately but rather priority will be given to specific components, which would allow for pilot programmes to be conducted.





## (1) ADVICE

This objective includes:

- Provide advice to whanau as presented by the strategy document in its 100+ pages.
- Connecting whanau with other resources for achieving better housing conditions and homeownership.
- Connecting whanau with the appropriate money advice, particularly for personal equity use.
- Connecting whanau with legal advice, as appropriate.
- Advice on the process for purchasing a home.
- Assisting with developing a personal plan to purchase a home.

## (2) ADVOCACY

This objective includes:

- Hold a database of information on the services, contractors and suppliers who can provide assistance to tenants and landlords for improved quality housing.
- Provide support and education on housing maintenance.
- Assist tenants in advocating for improved quality housing.
- Assist landlords in improved rental property management and relationships.
- Advocate to Council and Crown for improvements to residential rental property management.
- Advocate with the Lines Company and Crown department for improved electricity prices within the rohe.

## (3) ACCOUNTABILITY

This objective includes:

- Work with councils to improve the local information, statistics and measures related to housing deprivation, housing affordability and healthy and accessible homes.
- Work with Kāinga ora on their approach and investment into social and emergency housing within the rohe.
- Engage with the Taupo District Council on the development of a Special Housing Accord that facilitates a priority on:
  - Designed areas for social housing and affordable housing areas and provisions.
  - Prioritise consenting process for social and affordable housing over private builds and builds for holiday or Air BnB homes.
  - Reduced rates for rentals being provided under affordable criteria for passed on benefits to the tenant.



#### (4) ACTIONS AT PLACE

This objective includes:

- Build an additional 350 homes within the rohe.
- The building of Kāinga Developments that are a mix of affordable and market priced housing for rent and ownership on Māori Land or purchased General Land.
- Repair and Maintenance Programme that addresses critical repair, maintenance, insulation, weatherproof envelope and accessibility issues in our whanau homes within the rohe.
- Support hapū in the development of Papakāinga.

#### (5) AFFORDABILITY

This objective includes:

- Ensure the cost of home ownership or home rental for a quality home does not exceed 35% of the households annual income. This means houses starting from \$240,000 must be available.
- Ensure the cost to the homeowner for repairs and renovations to homes do not exceed 25% of the household annual income.
- Sourcing suppliers, builders, designers and partners in the design, build and supply of affordable materials and houses.
- Include, where applicable, solutions for the lowering the costs of operating whanau homes – such as electricity, heating, water, internet connectivity and gas.
- The inclusion of Rent-to-buy and Shared Equity Ownership options.
- Creating local training opportunities as part of the implementation of the strategy.
- Creating local employment and career progression opportunities as part of the implementation and management of the strategy.
- Financial training for members from basics to advanced.

#### (6) AGREEMENTS

This objective includes:

- Partner and enter into ventures that facilitate this strategy.
- Confirm the development or partnering of a Community Housing Provider (CHP), given the advantages of funding and subsidy that can be achieved by a CHP.
- Investigate the creation of any new entity to facilitate this strategy, particularly with regards to Iwi and Māori Trust or entities.
- Engage with adjacent District Councils and Iwi, as appropriate, for similar outcomes for our whanau particularly in Taumarunui.





## (7) ACCEPTANCE

This objective includes:

- Develop and deliver a programme of wānanga that help whanau prepare for better housing outcomes and home ownership. The kaupapa may include:
  - Responsibilities of renting and ownership
  - Money management and budgeting
  - Understanding equity and the housing market
  - Debt Management
  - House maintenance
  - House operating costs
  - Mortgage and Mortgage Management
  - Legal matters
  - The house purchase process
  - Papakāinga Developments and Legal matters
- Work with NGO CHP to develop a housing and community management programme
- Conduct a series of registration session and an online registration to support and manage the implementation of the strategy.

## (8) ALL AGES AND AGES

This objective includes:

- Ensuring that the strategy and kāinga support tamariki, rangatahi, pākeke and kaumatua regardless of their living preferences.
- Ensure the solutions adapt to the changing needs of an individual whanau.
- A strategy that spans many generations and stands against the test of time 100 years not just 10 years.

## (9) AGENDA

This objective includes:

- Develop a Master Plan for the initial programmes and kāinga development.
- Develop the subordinate plans to enable, implement and manage the programmes and kāinga development.
- Determine the organisational structures, resources, investment and financing strategy and draft budget to initiate and sustain the first five years of the strategy implementation.



## CAPABILITY, CAPACITY AND GROSS PLAN START-UP

To bring the strategy to life this section will define firstly the capabilities required to power and give ability to 9 components of the strategy. Below the components have been paired together because they have common functional requirements. The pairs have then again been paired and grouped in terms of which side of the fundamental Supply and Demand equation they sit.

Role	9A Component	Functional Capability Output
<b>Demand Management</b>	Advice Advocacy	Client Contact Services Call Centre
	Acceptance All Ages and Ages	Training and Support Services Succession Management
<b>Supply Management</b>	Accountability Agreements	Relationship Management Commercial and Contracts
	Actions At Place Affordability	Programme Operations Financial Management
<b>Delivery Management</b>	Agenda	Programme and Project Management Communications and Media Management

### DEMAND MANAGEMENT

To manage the demand for quality and affordable housing and the other solutions within this strategy the following skills and knowledge are required for the functional capabilities.

- Advice + Advocacy
  - Interface with members (both passive and active).
  - Interface with others for general inquiries.
  - Understand the portfolio for each of the solutions available within the 9A Kāinga Strategy.
  - Act as connectors to connect members to other solution providers.
  - Understand status and progress of the strategy implementation in order to update members.
  - Be able to provide basic information on legislative, legal and financial advice relevant to the 9A Kāinga Strategy.
  - Provide the point of registration and registration progress.



- Support the maintenance of key relationships with Government, Council, Suppliers and other Iwi.

- Acceptance + All Ages and Ages

- Manage members registered and participating within the 9A Kāinga Strategy.
- Build and Support whanau capability for Home Ownership and Best Tenant Practices.
- Design and delivery training to members within the 9A Kāinga Strategy.
- Design and deliver a mentoring programme for members within the 9A Kāinga Strategy.
- Design and manage the employee and training programme for employment with the 9A Kāinga Strategy.
- Build and support positive neighbourhoods and communities within the 9A Kāinga Strategy.
- Champion the full inclusion of Te Āo Māori values into neighbourhood and community cultures.
- Ensure programmes of support are designed for all age groups and whanau situations.
- Design and deliver a programme that embeds within the future generations expectations of Higher Living Standards and Financial Independence.

## SUPPLY MANAGEMENT

To manage the supply of quality and affordable housing and the other solutions within this strategy the following skills and knowledge are required for the functional capabilities.

- Accountability + Agreements

- Build and Maintain relationships with government departments, councils, suppliers and solution partners.
- Build and maintain relationships with other Iwi specific to Kāinga and take opportunities for collaboration, learning and sharing.
- Source and facilitate appropriate land to meet the needs of the 9A Kāinga Strategy.
- Develop measures and collection of data to support the progress and management of the 9A Kāinga Strategy.
- Provide sourcing, procurement and contracting skills and knowledge.
- Perform commercial design, negotiation and management of contract services and goods.
- Provide legal counsel in support of contracts.
- Understand the requirements and processes for CHP status.
- Provide Land and Residential Development expertise (may be outsourced).



- Actions At Place + Affordability

- Design, secure and manage direct and indirect investment and funding of the gA Kāinga Strategy.
- Directly manage and delivery the solutions in accordance with the gA Kāinga strategy deductions and principles.
- Be accountable for the completion of residential and land development projects,
- Be accountable for the execution of the repair, maintenance and accessibility programmes.
- Manage the support provided to Papakāinga development.
- Ensure the delivery of correctly balanced affordability models for each investment and development.
- Ensure the necessary financial and lending arrangement exists to facilitate the strategy for members and partners.

## DELIVERY MANAGEMENT

To provide the coordination between demand and supply and deliver quality and affordable housing and the other solutions within this strategy the following skills and knowledge are required for the functional capabilities.

- Agenda

- Overall leadership, management and coordination of the gA Kāinga Strategy.
- Perform programme and project management.
- Perform planning and strategy management.
- Provide support administration and coordination services.
- Drive, monitor and report on outcomes, criteria, Key Performance Indicators (KPI) and measures across the entire Tūwharetoa gA Kāinga Strategy.
- Determine in-house, outsourced and procured 'Goods and Services'.
- Information, Communications, Technology and Media design and delivery.



Any capability requires specific components to be enabled. The strategy capabilities previously described will require the following components listed below – which are all relatively self-explanatory: (CRISPIE)

- Concepts, Policies and Procedures.
- Research and Development resources.
- Information, Communication and Technologies (ICT).
- Systems Approach and Systems Integration.
- People and Performance
- Infrastructure and Utilities Support
- Equipment and Supplies

## CAPACITY

The term capacity within this strategy primarily refer to two main definitions; (1) the capacity required of human resources; (2) the total capacity or total capability required to deliver on the current stages of the strategy that are being planned and executed.

In order to determine the capacity required we need to understand the volume of work that will be engaged over specific periods of time. Between the capacity and capability we have now and that which we need in the future – we produce a gap analysis. We should also always remember the capabilities and capacity does not necessarily have to be owned or internal to an organisation – it can be provided by other people or other companies, that is, contracted, purchased or partnered.

To understand the volume of work it would also be useful and so it is important to understand the following:

- Expected members interest (within and outside rohe)
- Number of major partners required
- Funding required and funding secured (gap)
- Land/Property secured and required to be secured
- Number of projects/programmes in planning stage
- Number of project/programmes in implementation stage
- What systems and technologies to be employed (reduces human resources)

To assist in understanding the volume of work in the immediate future below is a **GROSS PLAN** overview of the Strategy implementation and execution:





## GROSS PLAN

<b>P</b>	<i>Preliminaries: Sourcing Funds and Managers</i>			<i>4 months</i>
	<ul style="list-style-type: none"> <li>Implement the communication plan.</li> <li>Secure funding for the Stage 1-2 recruitment of staff.</li> <li>Brief potential partners and identify commitments – form ‘Strategy Partners Forum’.</li> <li>Secure funding for the 3 x pilot programmes.</li> <li>Socialise and advertise the strategy to raise support.</li> <li>Secure ‘Agreements in Principle’ for land parcels for the strategy.</li> <li>Draft the positions descriptions.</li> <li>Draft the high-level master plan and detailed budget.</li> </ul>			
<b>1</b>	<i>Stage 1 – Detailed Planning and Preparation</i>			<i>+2 months</i>
	<ul style="list-style-type: none"> <li>Recruit key staff for 3x pilot programmes.</li> <li>Recruit resources for member registrations.</li> <li>Complete project plans for 3 pilot projects.</li> <li>Legal Agreements for the 3 pilot projects.</li> <li>Advertise and communicate the 3x Pilot programmes.</li> </ul>			
<b>2</b>	<i>Pilot A: Advice and Advocacy Service</i>	<i>Pilot B: Repair and Maintenance Programme</i>	<i>Pilot C: 15 Homes</i>	<i>+12 months</i>
	<ul style="list-style-type: none"> <li>Local service that is also mobile and resourced by Iwi.</li> <li>Highly trained and knowledgeable centre and one-stop for whānau.</li> <li>Rental, subsidy and ownership advice in one place.</li> </ul>	<ul style="list-style-type: none"> <li>Communicate the details of the Pilot project for Repair and Maintenance programme.</li> <li>Capture committed members.</li> <li>Prepare to launch the project.</li> <li>Implement the project.</li> </ul>	<ul style="list-style-type: none"> <li>Communicate the details of the Pilot 15 Homes programme.</li> <li>Capture committed members.</li> <li>Secure and integrate the project partners, suppliers and funders.</li> <li>Prepare to launch the project.</li> <li>Implement the project.</li> </ul>	
<b>3</b>	<i>Review Pilots and Stand-Up Advice and Advocacy</i>			<i>+4 months</i>
	<ul style="list-style-type: none"> <li>Review the performance and results of the 2 pilot projects.</li> <li>Adjust plans and resources for follow-on projects for Repair &amp; Maintenance and residential builds.</li> <li>Draft detailed plans and policies for ‘Advice and Advocacy’ capability.</li> <li>Resource the new capability.</li> <li>Prepare for the follow-on projects.</li> </ul>			
<b>4</b>	<i>Follow on Projects</i>			<i>+24 months</i>
	<ul style="list-style-type: none"> <li>Draft detailed plans for follow-on projects.</li> <li>Invite new registrations from members.</li> <li>Recruit leads for follow-on projects.</li> <li>Secure funds and resources for the follow-on projects.</li> <li>Implement the follow-on projects.</li> </ul>			



## PILOT PROGRAMMES



### Advice and Advocacy

- Resource and office spaces and car for mobile service.
- Centre of knowledge for rental and housing advice - iwi for iwi.
- Support whānau in stable rental relationships.
- Assist with understanding housing subsidies.
- Organise various wānanga to improve budgeting skills.
- Support loans for home ownership or repairs.
- Advocate for lower electricity prices or new subsidies.



### Repair and Maintenance

- Project Manager for programme.
- Registration and data base of whānau requirements.
- Sourcing funding, trades and in-kind labour force.
- Inspections and project coordination.
- Working with government support.
- Working with council support.



### Residential Build

- Project Management
- Coordinating registration of interest.
- Managing contractors and funding.
- Preparing owners and renters for occupancy.
- Setting training and expectations.
- Employ local programme.



## THE INVESTING PROPOSITIONS

The key to achieving the pilot programmes and the model is funding and preparing members for the new behaviours in living, renting and home ownership. Current government funding levels and criteria create some barriers to achieving affordable rentals and housing on Māori or General Land titles. Likewise, government control of accommodation subsidy and allocation rules for public housing form unacceptable criteria for Māori organisations.

Fundamentally, these key propositions are necessary for this strategy:

- Advice and Advocacy: Centre of Knowledge and Support in One Single Place.
  - Te Puni Kōkiri fund this resource(s).
  - provide Iwi the office and office support.
  - Centre for Registration of Interest for all programmes.
- Repair and Maintenance: Full Assessment and Shared Funding.
  - Government fund a complete assessment of all 'inadequate' housing within the rohe.
  - All aged homes are eligible
  - Houses assess for repair and maintenance are prioritised and funded:
    - <\$20k funded by Government.
    - \$21k - \$100k funded by Iwi and Government at 50% each
    - \$100k - \$150k funded by Iwi, Government and Owner 33% each.
    - >\$150k houses should be assessed as full replacement and move to home ownership programme under Kiwibuild and Kiwisaver.
- Residential Build: Leveraging Funding, Grants, Subsidy and Māori Owned Land.
  - Māori may wish to retain ownership of land, but not the homes.
  - The government should be able to contribute funding to new public housing on Māori leased land.
  - The government should be able to contribute funding to new public housing on general land leased by Iwi owners.
  - For public rental housing and affordable rental housing the government should delegate allocation decision to the Iwi land manager and developer.
  - Rental returns provided to new fund for more housing builds.
  - Affordable homes can only be sold after 10 years to another approved member. Any equity gains are shared 50/50 – whether house only or house and land.
  - Under the Te Ture Whenua act Māori Land must be available to whanau to sell to Māori other than specific alienation class.



This table shows the anticipated capacity requirements. It is important to note the capacity are FTE only to reflect the short time frames of each stage and the need for high volume, accuracy and speed.

Timeline		July 20	Nov 20	Jan 21	Jan 22
		Preliminary 4 Mths	Stage 1 +2 Mths	Stage 2 +12 Mths	Stage 3 + 4 Mths
Demand Management	Advice		1 x FTE Manager Level	1 x FTE Team Lead	
	Advocacy				
	Acceptance			1 x FTE Team Lead	
	All Ages and Ages				
Supply Management	Accountability				
	Agreements				
	Action At Place		1 x FTE Manager Level	1 x FTE Team Lead	
	Affordability				
Delivery Management	Agenda	1x Project Strategist (current resource)	1 x FTE Executive Level	1 x FTE Team Lead	
	Totals		3 x FTE	+4 x FTE	
	Accumulated		3	Increase to 7	

- FTE = Full Time Employee
- Executive Level – GM, CEO, VP and President roles which can range between \$120k - \$250k.
- Manager Level – Manager roles which can range between \$65k - \$120k.
- Team Lead – Supervisor and Team Lead roles which can range between \$45k - \$65k.
- Junior Level – Staff roles which can range from \$25k - \$45k.



## RESOURCES AND ORGANISATION DESIGN

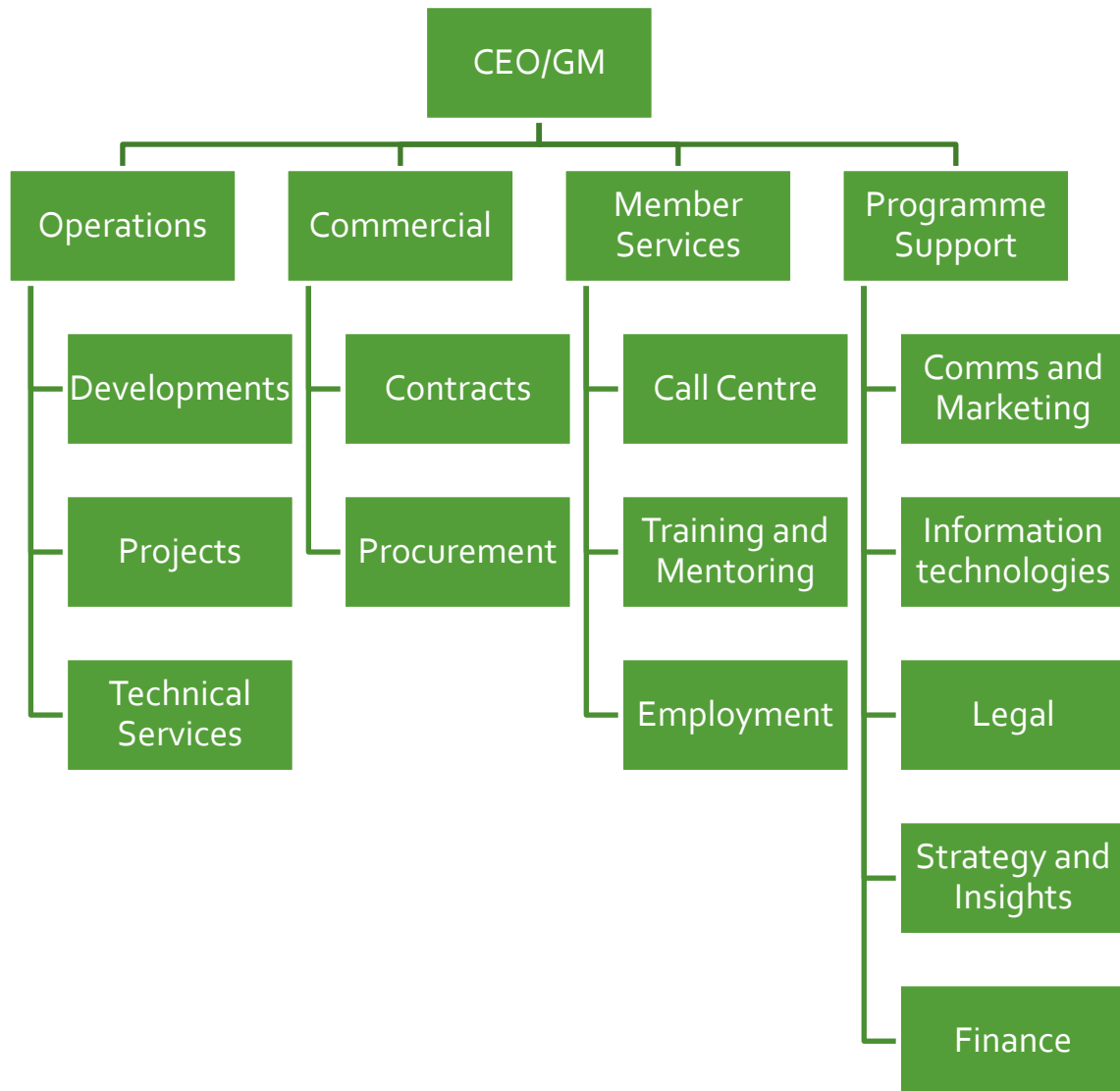
Should the full gA model be implemented a full organisational design can now be derived from the capability and capacity requirements together with the Gross Plan. These requirements can be cross referenced with traditional professional roles found in the market and at this stage we can now see how some fulltime roles may be able to support more than one function and the organisation can gain some efficiencies.

		Member and Customer Services	Operations	Procurement and Contracts	Training and Support Services	Legal and Financial	Communications, IT and Marketing	Relationships and Insights	Programme Management
Demand Management	Advice								
	Advocacy								
	Acceptance								
	All Ages and Ages								
Supply Management	Accountability								
	Agreements								
	Action At Place								
	Affordability								
Delivery Management	Agenda								





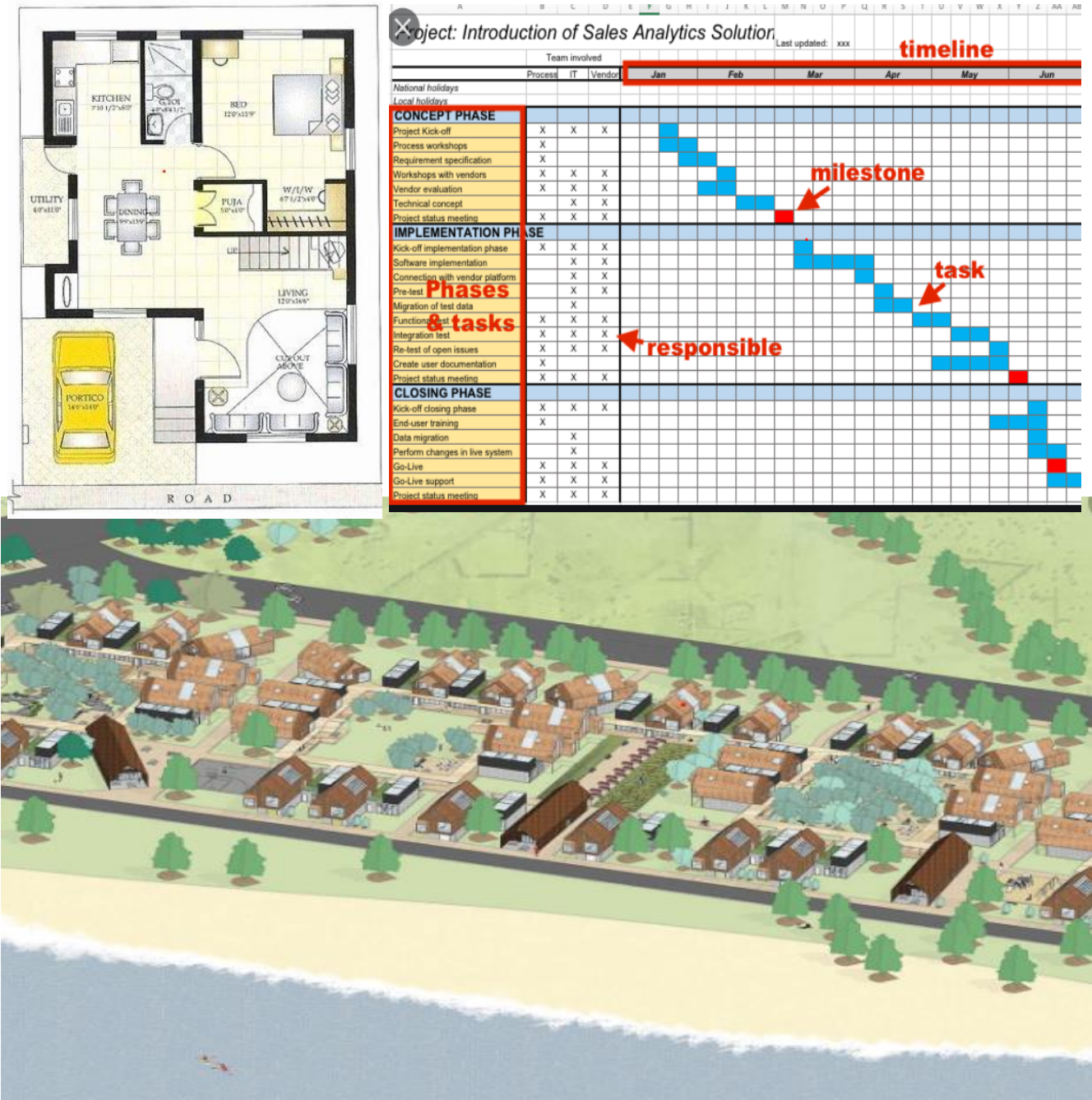
The general organisation structure should reflect a traditional hierarchical but kept relatively flat and the organisation will be support by outsourced capabilities. Should the full model be implemented this is what the top end of a resourced organisation may consist of.





## THE MASTER PLAN

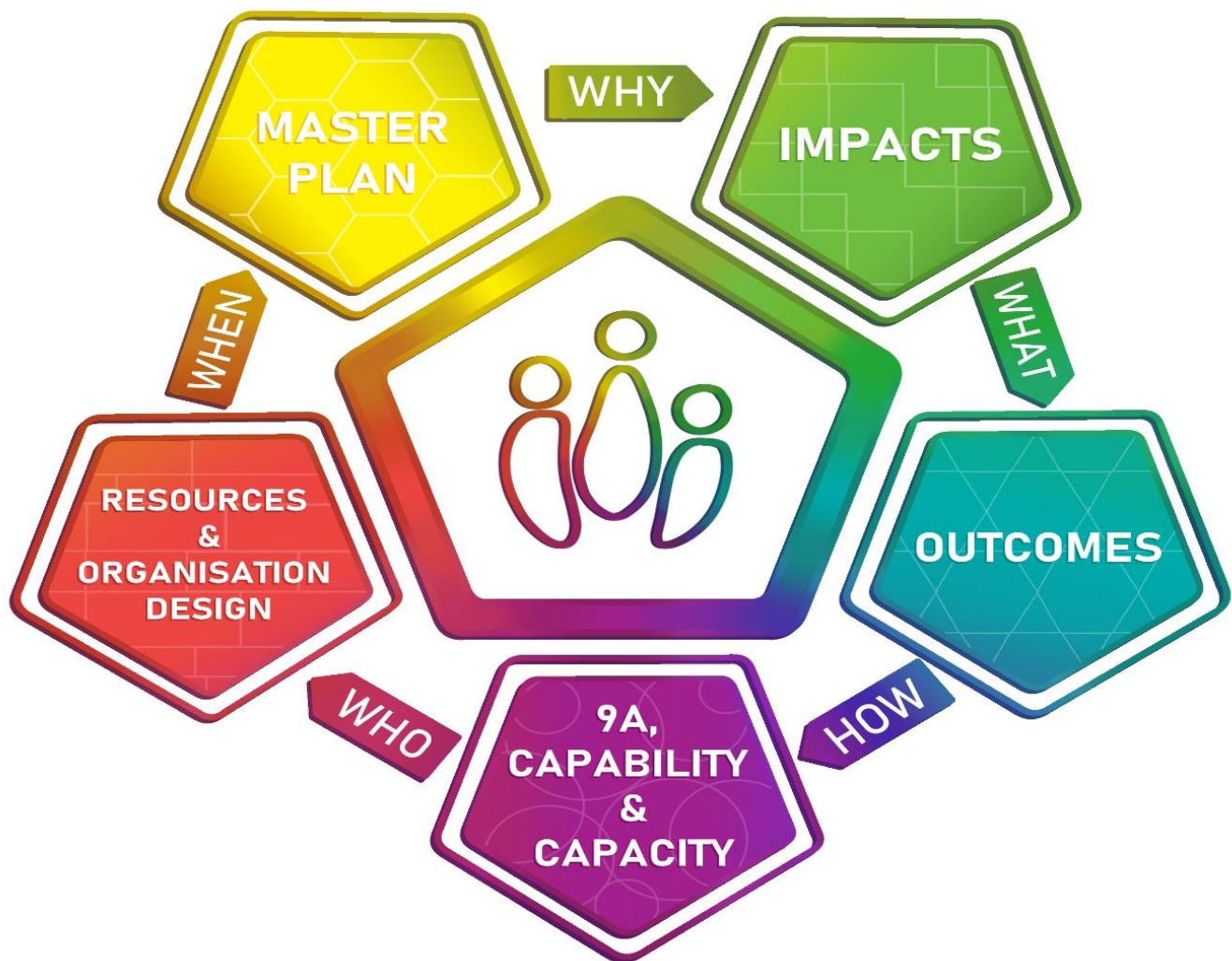
The Master Plan is the next significant document to be produced following on from this strategy document.





## PLAN ON A PAGE

The following diagram is the cohesive diagram that shows how each section delivered in Part 4 of the strategy comes together as one aligned strategy.





## HYPOTHETICALS AND PROOFING PROJECTS

The following is a hypothetical situation and commercial formulation for an affordable residential development for Taupo of Turangi. 50 homes on 15 acres at \$20 million

20 new rentals (duplex  
and townhouse)

80 people

1-3 bdrm

15 public housing  
rentals (townhouses)

60 people

1-4 bdrm

15 affordable homes  
(townhouse and house)

80 people

2-4 bdrm

Rentals:  
MSD Subsidised and Rent-to Buy

Owner Mortgage and  
Shared-Equity

Māori Land 15 acres for 50 houses (the equity piece)  
HUD and TPK Funding for infrastructure (%)  
Kāinga Ora Funding for Residential Builds Public and Affordable Scheme (%)  
Owner Mortgage: KiwiSaver and Homestart Grant  
Iwi/Partner Interest free Loan for Up-Front builds

\$20 million investment  
\$4m in the land equity. \$6m infrastructure. \$10m house builds  
Approximately 50% of total investment is funded. 50% is owner or renter paid.

After 10 years  
Shared-Equity start  
paying for Land

After 10 years  
Renters move  
to Rent-to Buy.

After 10 years Shared-Equity  
sell to a new Shared-Equity  
Owner.





The following are designed to provide an insight of what some of the initial projects may involve.

### 3 GENERATION PAKAKĀINGA

Taking 6 existing properties in Wairakei Village and building onto these houses to make 6 Whānau Papakāinga complexes with 8 bedrooms each. The rationale:

- The land size is large
- The location is beyond the Town centre so distance and means of travel is needed
- Wairakei village is small but has small amount of amenities, fields and schools
- The septic systems cannot expand to much bigger
- The area suits families.
- A multigenerational whanau could afford a collective mortgage or shared equity buy.







## DUPLEX AND TOWNHOUSE COMPLEX

Taking 13 sections already with infrastructure underground, street and footpaths and sited right next to a park:

- A high rental town
- Very low household incomes
- Easy walking distance to town
- Single or small families
- 1 designated car parking space on the street
- Very cool climate but high electricity prices (solar panels on the roofs)

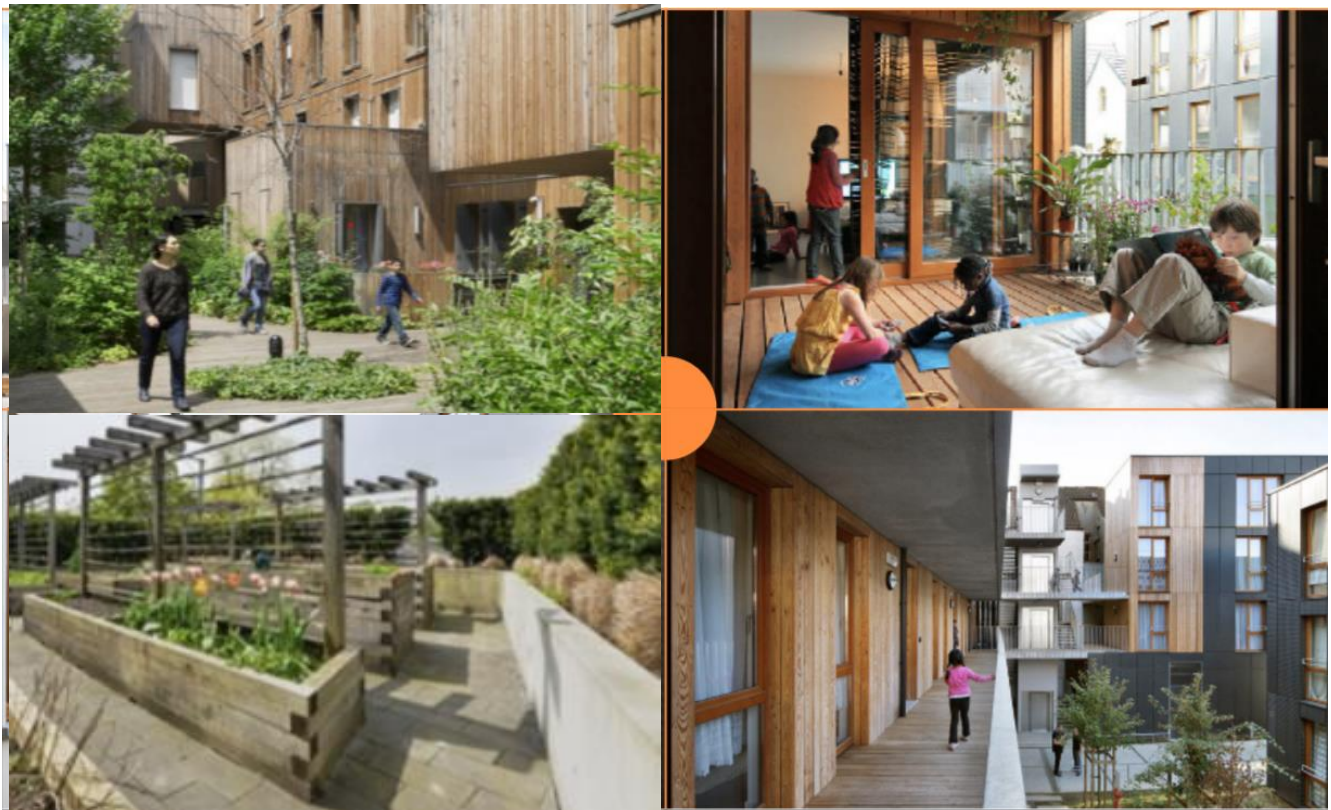




### 30 APARTMENTS TO CHANGE A NEIGHBOURHOOD

Taking a previous school site and building a new safe neighbourhood that encourages good behaviours and some communal living:

- A high rental town
- Very low household incomes
- Easy walking distance to town
- Single or small families
- 1 designated car parking space on the street
- Some shared spaces and facilities for lower living costs







## 50 HOMES – ALL SHAPES AND SIZES





## Part 5 – Criteria and Research Information

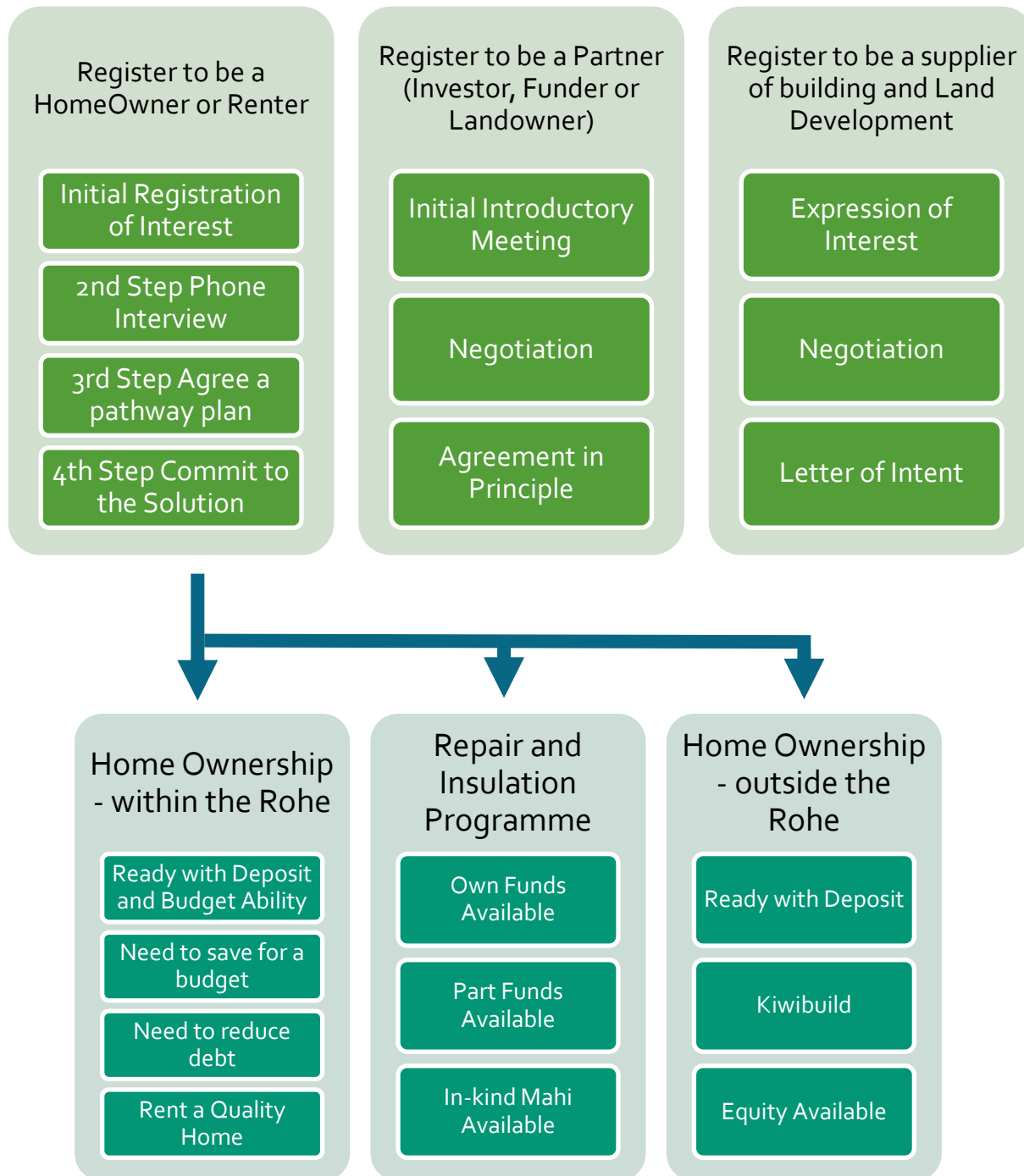
### APPLIED TABLES AND MODELS

APPENDIX	DESCRIPTION	PAGE
APPENDIX 1	REGISTERING MY INTEREST	123
APPENDIX 2	WHAT KĀINGA PATHWAY IS RIGHT FOR ME	124
APPENDIX 3	CONSIDERATIONS FOR LOCATION AND BUILD SIZE	125
APPENDIX 4	COMMERCIAL MIX AND RETURN ON INVESTMENTS	126



## APPENDIX 1 – REGISTERING MY INTEREST

The following diagram is an overview of the various registration channels.









## APPENDIX 2 – WHAT KĀINGA PATWAY IS RIGHT FOR ME?

This table is designed to assist members in deciding what pathway is right for them given their current situation. Remember over- time a person or whanau situation may change.

	Quality Rental	Rent-To-Buy	Shared Equity	Affordable House Purchase
Deposit Saved				<input checked="" type="checkbox"/>
No deposit but can afford loan repayments			<input checked="" type="checkbox"/> Under-go a money management course	
No deposit and can't afford a house loan – yet, but I want to own		<input checked="" type="checkbox"/> Money management and reduce debt		
Don't earn enough yet – but want to own	<input checked="" type="checkbox"/> Money Management and increase income (skills & employment)			
Don't want to own	<input checked="" type="checkbox"/> Have a warm quality home			
Our family home has equity we could use				<input checked="" type="checkbox"/> Understand legal options
I don't want to live alone	<input checked="" type="checkbox"/> Shared Boarding			



### APPENDIX 3 – CONSIDERATIONS FOR LOCATION AND BUILD SIZE?

When considering the location of any residential developments or residential complex purchase, consider the following:

- Proximity to amenities
- Access to public transport
- Availability of own transport
- Proximity to place of work
- Proximity to Schools
- Proximity to medical care
- Are local reserves and open spaces nearby
- The housing need in the local area:
  - How many individuals
  - How many couples
  - How many families of 3,4 and more
- Is the land easy to build on?
- Does it already have infrastructure?
- Will the location add to an increase in the value of the house?
- Is the area safe and appropriate for living safely?
- How much parking is required?



## APPENDIX 4 – COMMERCIAL MIX AND RETURN ON INVESTMENTS

Any affordable housing development must have a return for the investing parties except in the case of some government contributions. The considerations are:

- Number of homes to be built – footprint of home versus the square meters of living space within the house.
- The ownership mix of the houses to be built in anyone development:
 

	Example
<ul style="list-style-type: none"> <li>○ <b>Social (public) Housing for rent</b> <ul style="list-style-type: none"> <li>▪ Government Grant for Build is available (50%)</li> <li>▪ Rent Subsidy available to tenants</li> </ul> </li> <li>○ <b>Special Housing for rent (mental health, disabled and pensioners)</b> <ul style="list-style-type: none"> <li>▪ Government Grant for Build is available (50%)</li> <li>▪ Rent Subsidy available to tenants</li> <li>▪ Health subsidies available</li> </ul> </li> </ul>	15%
<ul style="list-style-type: none"> <li>○ <b>Affordable rent (Duplex or Townhouses)</b> <ul style="list-style-type: none"> <li>▪ Government Grant for Build is available (50%)</li> <li>▪ Rent Subsidy available to tenants</li> </ul> </li> <li>○ <b>Affordable rent and Rent-To-Buy</b> <ul style="list-style-type: none"> <li>▪ Government Grant for Build is available</li> </ul> </li> <li>○ <b>Affordable Shared Living Complex</b> <ul style="list-style-type: none"> <li>▪ Rent subsidy available</li> </ul> </li> </ul>	35%
<ul style="list-style-type: none"> <li>○ <b>Affordable Home</b> <ul style="list-style-type: none"> <li>▪ Government Grant for Build is available</li> <li>▪ Kiwisaver</li> <li>▪ Kiwibuild</li> <li>▪ 1<sup>st</sup> Home Loan or Grant</li> </ul> </li> </ul>	20%
<ul style="list-style-type: none"> <li>○ <b>Affordable Home through Shared Equity(50%)</b> <ul style="list-style-type: none"> <li>▪ Government Grant for Build is available</li> <li>▪ Kiwisaver</li> <li>▪ Kiwibuild</li> <li>▪ 1<sup>st</sup> Home Loan or Grant</li> </ul> </li> </ul>	20%
<ul style="list-style-type: none"> <li>○ <b>Open Market Homes</b></li> </ul>	10%



## FURTHER RESEARCH INFORMATION

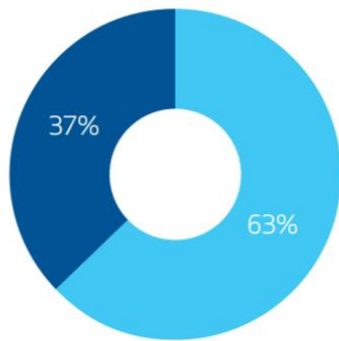
APPENDIX	DESCRIPTION	PAGE
APPENDIX 5	THE MĀORI ECONOMY	128
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APPENDIX 7	HOUSING AND CULTURE	133
APPENDIX 8	OUR CHALLENGES, OPPORTUNITIES AND EXAMPLES	137



## APPENDIX # – THE MĀORI ECONOMY

The majority of Māori assets lies within the agriculture, forestry and fishing industry. In the fishing industry, Māori investment contributes about 40%. Māori make up 13% of the current labour force and it is estimated to at least double by 2038. While the numbers seem high – it's still not good enough as Māori, Māori organisations and Māori land continue to bear inequitable barriers and bias, institutionalized racism and inter-generational self-doubt - from that of our Pākehā peers and English based governance. So! we have the land, we have the capital and we have the work-force – now all we need is the leadership, coordination and realization.

The make-up of \$15b Māori collective assets



■ Post-settlement Governance Entities  
■ Māori land trusts and incorporations

PROPORTION OF NEW ZEALAND ASSET CLASSES OWNED BY MĀORI



### WHO WORKS IN THE MAORI ECONOMY?



This means there will be significant numbers of Maori people coming into the workforce over the coming years.



So! We have the land, we have the capital and we have the workforce – in ever increasing numbers –

now all we need is the leadership, coordination, commercial intelligence and realisation.





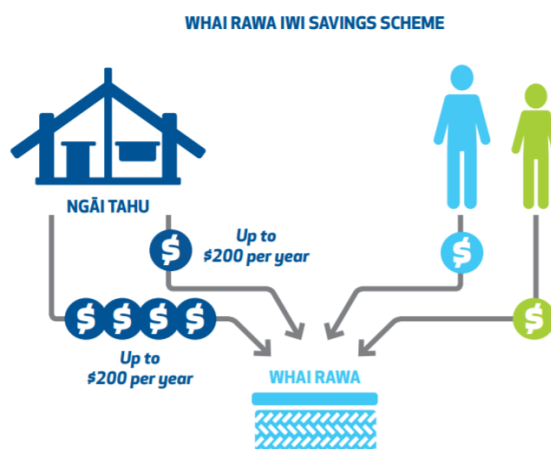
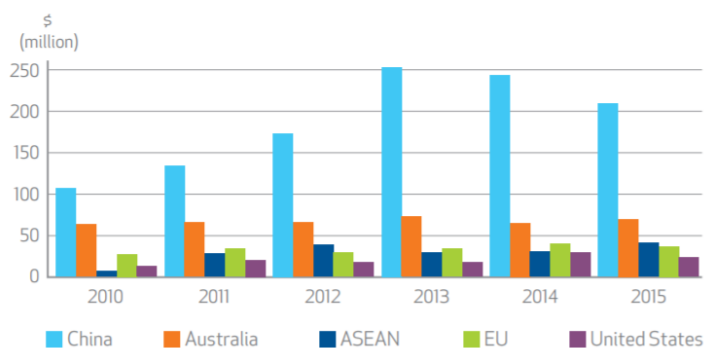
We cannot let another generation of Māori start from a position of nearly 80% less equity and inequality than their Pākehā peers. The time is right for Māori to create exponential growth and benefits for our people and all people of Aotearoa. We must recognise our moment in time right now, the opportunity to invest in the people and ideas that will get us where we need to be and where we deserve to be.

Business and industry that provides Māori with multiple benefits of not only profits but food, water, more land, employment, education and based on Māori values should be a large part of the Māori economic landscape. Jobs, homes, culture, cultural identity and education are what Māori need to lift their wairua, wealth and wellbeing and in our rohe we need business to create jobs and higher household incomes – less so from capital assets and invested funds. A 2017 Chapman Tripp report emphasises how Māori and Pākehā business are insisting on adopting tikanga Māori practices.

Examples exist already of:<sup>xiii</sup>

- Increased participation in export markets
- Increased social investment and distribution
- Iwi Savings Schemes
- Housing
- Collaboration within the Māori economy
- The evolution of Crown and Māori relationships

Top export destinations for Māori authorities' trade value 2010-2015



#### MĀORI EXPORTS





All Māori including Ngāti Tūwharetoa must now think bigger and reach harder and faster for our own growth and successful destiny. Greater integration of our farms and vertical integration of the agriculture, horticulture, fishing and forestry supply chains from seed to consumer and back again. We must secure our own pure food sources and water sources through mixed AG/HORT/FOREST culture lands with integrated manufacturing all the way to domestic and export retailers and markets.

More Māori owned tourism, aged care and manufacturing businesses within the rohe, for example, one or two Māori owned very large resorts including a farm and forestry resort funded by multiple trusts, iwi and investors, a large chain of Māori owned affordable retirement villages or the purchase and relocation of manufacturing of hunting and outdoor clothing, outdoor equipment, organic foods and yacht building – to name but a few examples. Likewise, encouraging a rohe based circular economy would provide benefits by keeping our cash in the rohe, such as our own sustainable supermarket chain, bottled water, stationery and general goods store as well as our own building, trades and property management companies. A final two ventures that may suit our people and rohe would be providing call center services for virtual secretarial services or on-line and call customer service for larger companies as well as creation of media and animation for export.

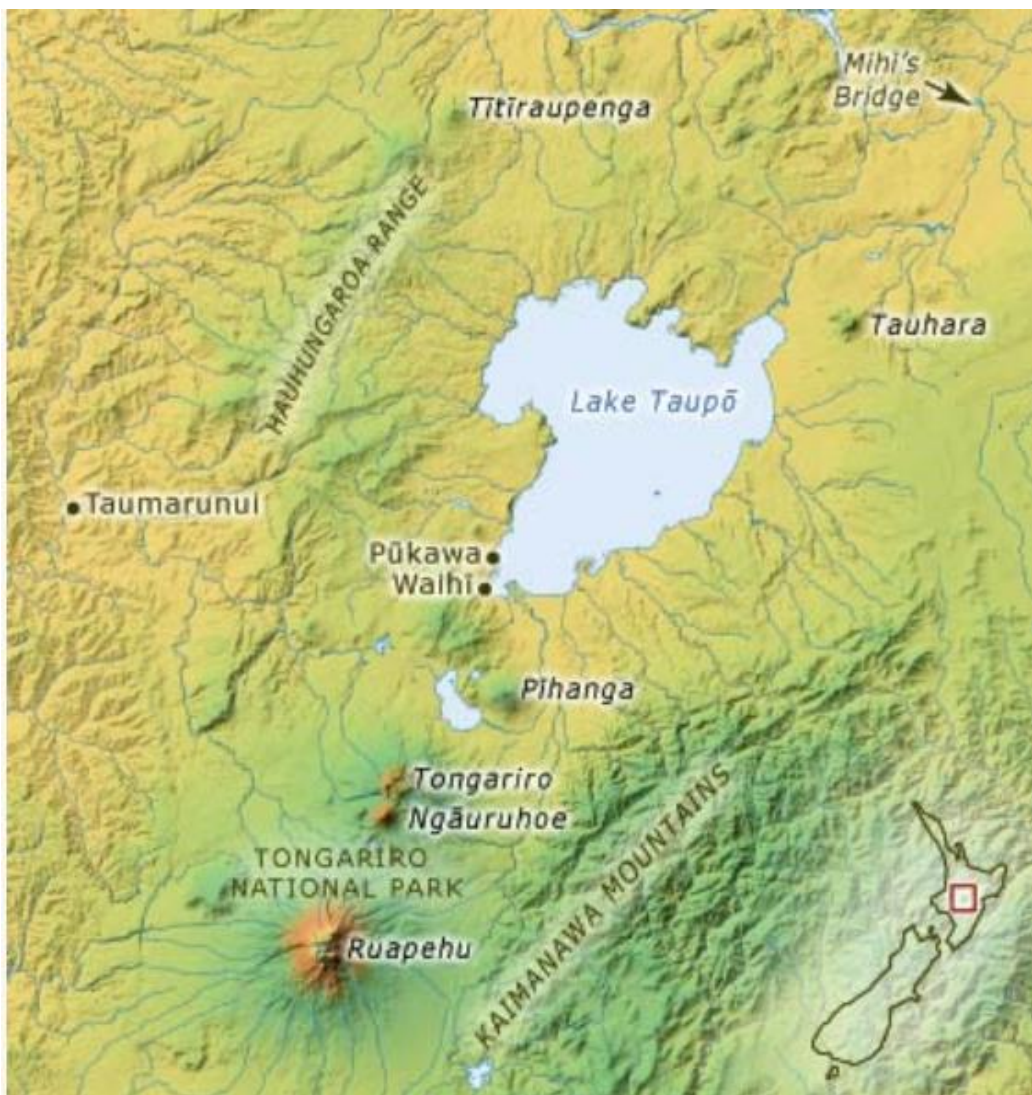
We should accept a considerable degree of our own economic self-determination in creating our own economy and well-being, supported by central government NOT created by them. Nga Tūtohu Aotearoa provides information and statistics on wellbeing data for New Zealanders through 18 measures (below diagram) with Economic standard of living having 11 indicators. In terms of income adequacy 34% of New Zealanders 'no longer have enough income', while 24% have 'more than enough' and the remainder 'have enough'. With Māori having more children, Māori will make up more of the working population in the future and we want them *all* to thrive and 'have enough'.

Air Quality	Climate	Economic standard of living	Governance	Identity
Subjective Wellbeing	Liesure	Social Connections	Water and Sanitation	Current wellbeing
Culture	Ecosystems	Health Knowledge and Skills	Land	Safety
Wellbeing Measures	Waste	Work	Cities & Settlements	18 Measures



## APPENDIX # - OUR PRECIOUS LAND (WHENUA) AND WAI

Before 1860 Ngāti Tūwharetoa actively opposed Crown purchase negotiations for land in their rohe. Following the invasion of Crown forces in the Waikato in 1863, Ngāti Tūwharetoa was drawn into the fighting because of their whakapapa connections and allegiance to the Kīngitanga. The war marked the beginning of widespread disruption to the social, political and economic structures of Ngāti Tūwharetoa life. In the 1860s, the Crown introduced a series of native land laws which provided for the individualisation of Māori land holdings which had previously been held in tribal tenure. This induced profound change to systems of Māori customary land tenure, and contributed to the alienation of Ngāti Tūwharetoa whenua by undermining tribal control over their land.<sup>xiv</sup>





Crown purchasing of Ngāti Tūwharetoa land also began in the 1860s and became increasingly intensive through the 1870s and 1880s. By 1900, the Crown had acquired more than 430,000 acres of Ngāti Tūwharetoa land.

Today, much of this land remains in Crown ownership and forms large portions of the public conservation estate. In the 1880s, the Crown sought to establish a national park around Tongariro maunga. In 1887, Horonuku Te Heuheu Tukino IV made a tuku of the three volcanic peaks to protect and preserve the mountains for Ngāti Tūwharetoa, other iwi, and all New Zealanders. The Ariki's intention was to enter into a partnership with the Queen; however, legal ownership of the mountain peaks was vested solely in the Crown which began a process whereby Ngāti Tūwharetoa's authority over the taonga in the Tongariro National Park has been greatly reduced.

From the 1890s, trout and other exotic fish were introduced into Lake Taupo and the waterways of Tongariro, which significantly depleted indigenous freshwater fish species and forced Ngāti Tūwharetoa to rely on introduced fish species for food, hospitality, trade, and koha. In 1926, the Crown acquired the beds of Lake Taupo and its tributaries, which it held for 66 years before they were returned to Ngāti Tūwharetoa in 1992. Throughout the 20th century, the Crown's prolonged imposition of orders against private alienation of lands owned by Ngāti Tūwharetoa locked up much of the iwi's land and resources (particularly indigenous timber) and precluded the iwi from developing these assets. Since the 1870s, the Crown took Ngāti Tūwharetoa land for a variety of public works, many of which disrupted or uprooted their communities. Many of these public works projects have been of considerable benefit to the people of New Zealand but have polluted, destroyed, or irreparably harmed many of the natural resources within Ngāti Tūwharetoa's rohe; for example, in 1941 the Crown installed control gates on the Waikato River at the outlet from Lake Taupo which flooded Ngāti Tūwharetoa land and destroyed many cultural and geothermal taonga.

Between 1964 and 1984, the Crown constructed a hydroelectric power scheme around the Tongariro maunga, which radically re-engineered the natural waterways of the volcanic plateau and has had wide-ranging and deeply felt impacts upon Ngāti Tūwharetoa. The Crown's use of Lake Rotoaira as a storage reservoir for the scheme resulted in its substantial ecological destruction. Economic marginalisation, unemployment and underdevelopment have contributed to the extensive outward migration of Ngāti Tūwharetoa peoples as they have left their rohe in search of opportunities elsewhere.

Today over 200 Māori Trusts own approximately 65% of the land and waterways within the rohe and through Te Kōpua Kānapanapa and the Te Piringa Agreement, Ngāti Tūwharetoa will have decision making powers right throughout the Taupo Catchment for RMA and management of Conservation Land. The challenge now is to maximise of these assets and tools for people, land and water alike.



## APPENDIX # - CULTURE AND HOUSING

“The ability to live as who you are, without feeling compelled to adopt another identity to fit in with wider society, is an important aspect of wellbeing, as is having a sense of belonging and connection to a culture and place.” (SMITH, 2018) The purpose of this small section within the strategy is to highlight the importance of Te Ao Māori in our wellbeing and how culture as it relates to housing, remains a vital and important consideration. A strong cultural identity can be attributed to people’s overall wellbeing.

Two different types of culture are commonly distinguished. The first common definition, which is here referred to as “lived culture”, defines culture as the set of attitudes, beliefs, practices, values, shared identities, rituals, customs and so on, which are common to a group, whether the group is delineated on geographical, ethnic, social, religious or any other grounds (THROSBY, 1997). A second definition refers to culture as “embodied culture” (Allan, Grimes, & Kerr, 2013), that is, cultural activities, such as arts, theatre and music, and the products of these activities.

Cultural competences are those capacities that enable people to access the deeper meanings of their culture and to maintain and transfer their cultural knowledge for the benefit of future generations. For example, language is a critical cultural competence that enables the understanding of cultural rituals and traditions, enables their continued practice and their transfer to future generations, likewise intimate knowledge and experience with marae, tikanga and mana whenua or mana mōana.

National identity refers to people’s sense of cohesiveness as being New Zealanders, which transcends cultural diversity within New Zealand. It is important that people do not only identify with others in their own personal networks or those who are similar to them, but also experience a wider sense of community and belonging to the overall society. Cultural heritage includes the objects and sites of cultural importance that signify the shared history of New Zealanders. Their preservation demonstrates a recognition of the importance of the past and of the things that tell its story to future generations. The Crown uses four headline indicators to gauge the health and strength of New Zealander’s and Māori cultural identity.

The share of  
content  
programming on  
free-to-air TV.

The quantity of  
Māori Language  
use in  
Aotearoa.

The quantity of  
people who have  
Māori as a  
dominant language.

The measure of  
people’s ability to  
be themselves in  
Aotearoa.





These paragraphs taken from 'Ki te hau kāinga – Māori Housing Design Guide'.<sup>xv</sup> Māori are well used to inadequate and culturally insensitive housing solutions. The State Housing stock that soaked up the majority of the post-war Māori urbanisation was a “one size fits all” approach to housing and while generally offering superior accommodation than both the private sector and the rural homes Māori had come from, these dwellings have generally fallen well short of ideal housing solutions for Māori.

What then constitutes an appropriate Māori housing solution? This has been the principle question underlying the development of the Ki te hau kāinga design guide. New housing solutions tailored to the specific needs of Māori communities are fundamental to Māori social, cultural and economic aspirations. The following housing patterns are considered the most appropriate options for Māori housing solutions:

- **Sub/urban Whānau Homes** - individual sections which are master planned to allow for the range of cultural and social dynamics operating within urban Māori society with particular reference to urban extended whānau
- **Sub/urban Papakāinga** - infill or new communal housing developments which seek to encourage mutual support and sharing of communal facilities while preserving the option of privacy for all homes
- **Rural Whānau homes** - master planned larger sites with multiple buildings catering for extended rural Māori whānau
- **Rural Papakāinga** - new or redeveloped Papakāinga sites which provide for appropriate technology design solutions with a strong emphasis on the outdoor environment.



Contact period papakāinga: Te Pa o Titari, Bay of Islands, 1841



Post-contact papakāinga: Parihaka, 1880's



1930's shanty



State Housing, 1980's



Stevens House, Lake Tarawera, 2000  
Architect: Fred Stevens



Mangatangi Marae Development - Group Design Sessions

A note on Papakāinga design is that while most would consider Papakāinga as a rural design there are now 83% of Māori who are urbanized, and hence urban solutions are required and appropriate. Within Papakāinga developments it is important to specifically provide for a full range of Māori family groupings – and often families will rotate through these housing options as their family needs change. Māori housing must be developed as an integral part of a whole approach to Māori economic, cultural, educational, social and environmental development. It is also important that whānau homes acknowledge communal spaces and other buildings that are desired within the same development, therefore helping to maintain dialogue and Māori values within the wider community. This also enhances the security of these spaces and allows for supervision of the people within them.

The concept of co-housing has been found to work well for between 10 and 40 whānau members. The concept of co-housing should be designed to share spaces for best combined results but also to make use of the rooms in a normal house that are under-used for example, the laundry, storage areas, drying rooms, parking spaces and even office spaces and even the household bath tub – all of these areas can be re-thought as shared spaces to maximise the use of these rooms. Cultural Sensitivities are of particular consideration especially when it comes to keeping certain household functions separate from others in order to preserve their tapu or noa nature – for example, the separation of food and toilets.

	MAIN ENTRY	LAUNDRY	TOILET	BATHROOM	LIVING RM	DINING RM
KITCHEN	~	×	×	×	✓	✓
DINING RM	~	×	×	×	✓	
LIVING RM	✓	×	×	×		
BATHROOM	×	~	×			
TOILET	×	×				
LAUNDRY	×					

**Tapu = Sacred or prohibited**  
**Noa = Common or profane**





Fleur Palmer. (2016) doctrinal thesis titled 'Building sustainable Papakāinga to support Māori aspirations for self-determination'<sup>xvi</sup> investigated the conditions which restrict Māori from building sustainable and affordable housing in urban and rural areas. She also investigated ways in which the barriers could be overcome. She found that the complex and ongoing impacts of colonisation had affected access to housing for Māori, restricting Māori from owning land and building Māori-centred developments within urban areas, and also limiting options for development on Māori-owned land in rural areas. The practice-based research considered the responsiveness of local government in supporting Papakāinga in the course of a development project for affordable housing in Kaitaia, centred on Māori values.

Palmer identified impediments to rural and urban development which include the limited infrastructure for affordable housing on Māori land, the existing zonings restricting activities on Māori land and Māori land court jurisdiction preventing license to occupy multiple-ownership land, and borrow money for housing development. She also found wide-spread inertia among local government, legislative restrictions and examples of discrimination in rural and urban contexts. She concluded that under the current situation Māori had little choice but to live in overcrowded or substandard housing on Māori-owned land in remote areas, or live as tenants in poorer parts of urban centres. Māori face structural barriers to housing that most mainstream people are not aware of and never have to face. This architectural practice research confirms policy research from other disciplines and is current. It confirms the barriers to developing Papakāinga housing on Māori land as local government planning and zoning limitations, legislative barriers especially from Te Ture Whenua Act, lack of economic opportunity, barriers to obtaining finance on land with multiple ownership, and discrimination. The government has reviewed the Act to make improvements.







## APPENDIX # - OUR CHALLENGES, OPPORTUNITIES AND EXAMPLES

Beyond what has already been covered in this strategy there are other challenges. As explained earlier annual household incomes are low within the rohe and lower for Māori. The higher paid jobs within the rohe are filled by higher qualified and educated people. In this document household incomes and individual incomes are very different things and household incomes are meant to reflect a means in which a household can mean single income or multiple incomes, but in general refer to the stability of income in the household. While basic jobs and jobs requiring no formal qualification or little experience are very low paying jobs. Furthermore, the variety of jobs and industry within the area are limited primarily to forestry, farming and some tourism which do not provide for all aspirations and do not provide for all whānau situations.

We have also seen in statistics that Māori are less likely to gain level 2 or level 3 NCEA and are less likely to obtain a tertiary qualification of any sort. So, a limited pool of jobs and low education are resulting in low household incomes. Although this is not true for all whānau in the rohe, some have done well to focus on education and focus on good employment – although many with good education opt to leave the rohe for greater opportunities.

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<p><b>UNICEF 2018 Annual Innocenti Report Card, a study of wealthy countries ranked NZ 33<sup>rd</sup>, out of 28 in terms of education equality.</b></p>	<p><b>Government experts say racism and unconscious bias in mainstream education system plays a part in gaps in achievement for Māori.</b></p>
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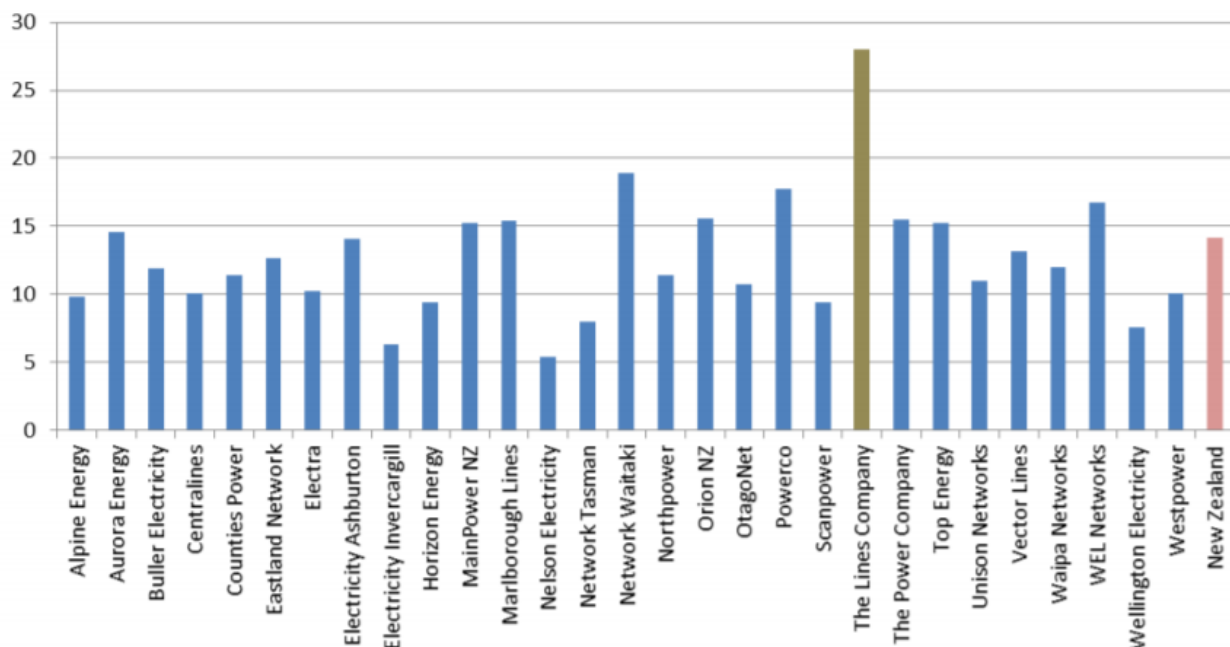
It would be best that we try and concentrate solutions on a particular area, potentially improvements in schooling options for our young that focus on practical schemes like cadets, internships, apprenticeships and the on-the-job experience much earlier in education - through partnering with technical institutes and local businesses - which would motivate rangatahi to qualifications.



Such schemes should be of our own making rather than trying to rely entirely on national universities or wānanga. National results show that Māori do very well in Māori based educational environments, this is not limited to wānanga or kura only, but where similar values and treatment are exhibited all of which are related to Pūrākau Theory and Mātauranga Māori – where daily activities are more balanced between practical, physical, manaakitanga, leadership, culture and academics. Examples such as schemes that exist on farms, tourism business and even aged care while great examples, are adhoc and disparate, when more organised and wider reaching scheme are easily possible.

Electricity prices also pose a real issue from whānau living in the lower 2/3 of the rohe due to The Lines Company prices. Of, the 27 Lines Companies within NZ the highest prices are charged to those living in Northland and the King Country/Turangi area, some of the most deprived areas of the nation with bills that can be \$900+ per month. Couple this with high rents and mortgages and again low incomes – it is easy to figure out the issues and the affects. <sup>xvii</sup>

**Figure 5: Distribution supply interruptions per 100km of line 2015/16**







We know that The Lines Company explain that it is because of the physical network being spread across a vast region with fewer households and a smaller population has to bear the cost. However, fault is found in The Lines Company pricing structure and over-use of their load control mechanism (which is also designed to fund their line disruptions) as well as a lack of government regulation and subsidizing. The prices seem grossly inflated given that the generation of a lot of power comes from within our own rohe through hydro and geothermal energy. While the electricity authority completed an independent pricing review that fruited no real improvements or positive action for consumers - it is important that both council and government are lobbied to take up this matter on behalf of their citizens and rate payers to improve the overall standard of living and commerce equity for essential services across Aotearoa.

Inter-generational cycles of behaviour and attitudes related to house ownership, rental and lower expectations of living standards are evident in many Māori throughout New Zealand – for many, our expectations are low, our attitudes to housing are low and our behaviours towards our homes result in low care and low maintenance. Although these behaviours are is someway a result of separation and loses of our culture, whenua and rangatira – these are not entirely to blame. Likewise, there are many Māori who have an expectation of entitlement to grants and pūtea from Settlement because they believe only whakapapa (blood) is required, yet have not lived on the land, helped with settlements or regularly participated in mana whenua, mana wai, mana moana or marae. This Strategy will immediately focus on whanau and whenua within the rohe.

There are many examples of those who have risen from poverty to good standards of living, not only in Māori but even in the more deprived of Pacific Island whānau. There must be a change in behaviours and attitudes in order to make house ownership and improved living standards a reality for Māori – no longer is blame, entitlement and benefits a path to living as Māori. The first change is definitely a change in attitude and a change in expectation.

In talking with the many organisations that operate in the social service space within the rohe it is worth raising two particular issues. The first is whanaungatanga and where it fails to exist with our whānau. It is troubling to see kaumatua left with little or no contact and support from their immediate whānau and where kaumatua also don't receive any financial support from their immediate whānau. In particular, houses without running water, leaky roofs or good heating and yet children of our kaumatua live comfortably away in their Auckland, Wellington and Brisbane homes.



It is hard to fathom how Māori went from a society where tāne, wāhine, kaumatua and mokopuna all had important roles which maintained the strength and wellbeing of their whakapapa. When women and children were protected as the holders of the future, where tane were providers and protectors and where kaumatua were the keepers of knowledge and tikanga. Colonisation and deprivation destroyed the importance of our traditional complementary relationships and collective responsibility.

It is now left to whānaunga. Hapū, government and Pākehā to care for many of our whānau within the rohe. If this is the case and we espouse to value kaumatua as tāonga then we must do something significant and special in this space to bring mana to our Māoridom. There must be space within this Māori Kāinga Strategy to draw-out and highlight these inadequacies and failings to uphold and reinforce our values, especially this value of whānaungatanga – but then equally this Strategy has an opportunity to truly make a difference for our kaumatua and focus on our we awhi and manaaki from a hapū and iwi perspective.

The second issue is whakawhānaungatanga and how this plays out with regards to other residents within the community especially for those of Māori whakapapa, albeit not Tūwharetoa whakapapa. Many other hapū and iwi are looking at opportunities of social and affordable housing as well as Papakāinga developments, as most face the same challenges as Tūwharetoa. The time is right for having conversations with other iwi and hapū about how we collectively provide for Māori within rohe who do not whakapapa, on perhaps a national reciprocal arrangement for inclusion within any Māori Kāinga Strategy. Potentially this could mean while non-Tūwharetoa whānau are included in some-way in this strategy, then equally so, Tūwharetoa whānau outside of our rohe have affordable housing opportunity with other iwi and hapū.

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**It is troubling to see** **The time is right for**  
**kaumatua left with no** **having** **conversations**  
**or little contact and** **with other iwi and hapū**  
**support from their** **about how we collectively**  
**immediate whānau.** **provide...**

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- <sup>i</sup> Information taken from the Cabinet Paper – Housing and Urban Development progress and next steps.
- <sup>ii</sup> Information taken from Government 2018 Public Housing Plan.
- <sup>iii</sup> Cabinet Paper – Trial of Rental Housing Warrant of Fitness Options within Housing New Zealand.
- <sup>iv</sup> Information taken from NZ Statistics Census 2013.
- <sup>v</sup> <https://www.oag.govt.nz/2004/maori-land-court/part2.htm>
- <sup>vi</sup> Taken from interview with Bella Moke Project Manager and Tuwharetoa Health.
- <sup>vii</sup> Taken from an interview with Trustee Gayle Leaf.
- <sup>viii</sup> Taken from interview with Owner of ILC Michelle Simpson.
- <sup>ix</sup> Taken from interview with Mere Wall, hapū member and owner with the Trust.
- <sup>x</sup> Deed of Settlement Summary – Ngāti Tūwharetoa Comprehensive Settlement Claims 2016. Kinabatangan o Aotearoa (NZ Govt).
- <sup>xi</sup> Housing NZ Corporation, Ki te Hau Kāinga – New Perspectives on Māori Housing Solutions. Aug 2014 Edition.
- <sup>xii</sup> Fleur Palmer. (2016) doctrinal thesis titled 'Building sustainable Papakāinga to support Māori aspirations for self-determination'
- <sup>xiii</sup> 2017 Chapman Tripp Te Ao Māori - trends and insights  
<https://www.chapmantripp.com/Publication%20PDFs/2017%20Chapman%20Tripp%20Te%20Ao%20Maori%20-%20trends%20and%20insights%20E-VERSION.pdf>
- <sup>xiv</sup> Deed of Settlement Summary – Ngāti Tūwharetoa Comprehensive Settlement Claims 2016. Kinabatangan o Aotearoa (NZ Govt).
- <sup>xv</sup> Housing NZ Corporation, Ki te Hau Kāinga – New Perspectives on Māori Housing Solutions. Aug 2014 Edition.
- <sup>xvi</sup> Fleur Palmer. (2016) doctrinal thesis titled 'Building sustainable Papakāinga to support Māori aspirations for self-determination'
- <sup>xvii</sup> Electricity Authority – Review of pricing and load control by The Lines Company – market performance review (8 May 2017)



Tūwharetoa Settlement Trust

