



TE MATAPIHI
HE TIROHANGA MO TE IWI TRUST



BRIEFING TO INCOMING MINISTERS OF HOUSING AND MĀORI DEVELOPMENT

Kohitātea 2021

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CONTENTS

1.0	EXECUTIVE SUMMARY	3
2.0	HOMELESSNESS.....	4
3.0	PUBLIC HOUSING AND COMMUNITY HOUSING PROVIDERS.....	6
3.1	Māori Community Housing Providers	6
3.2	Kāinga Ora	8
3.3	Social Allocation System.....	9
4.0	HOME OWNERSHIP	10
5.0	PAPAKĀINGA	11
5.1	Raising finance.....	11
5.2	Planning restrictions.....	13
5.3	Government investment in papakāinga.....	14
6.0	IWI HOUSING.....	14
7.0	CROSS-SECTORAL ISSUES	15
7.1	MAIHI Whare Wānanga.....	15
7.2	Placed-based approach	16
7.3	Government Policy Statement	16
7.4	Māori housing supply pipeline	17
7.5	Māori housing capability and capacity.....	17
7.6	Māori Housing Strategy.....	18
7.7	Māori Housing Authority	18
7.8	Māori Housing Act	19
8.0	FURTHER INFORMATION.....	19
	APPENDIX 1 - ABOUT TE MATAPIHI	20

1.0 EXECUTIVE SUMMARY

Tēnā koutou e ngā minita.

As you know, the housing crisis in New Zealand has only been exacerbated by COVID-19, and across all metrics Māori are disproportionately represented amongst those most severely impacted. Māori make up over 30%¹ of those experiencing severe housing deprivation, with many of these being young people under the age of 25 (up to 90% reported by some providers in Auckland²). More recently, and in national headlines, the increase in housing demand and low interest rates have further compounded housing shortages for Māori, both in terms of home ownership and access to affordable rentals.

At the heart of the issue is the failure of the Crown to uphold its Treaty obligations and the universal human right to adequate housing, under whose tenets it must protect the right of tangata whenua to access to affordable and culturally adequate housing, “te tino rangatiratanga a ō tātou kāinga”.

One glaring necessity to address the housing crisis for Māori is “**More Māori Houses**”. In other words, more housing developments **led and built by Māori**, more whānau **supported by Māori** into appropriate housing, and more houses **owned by Māori**. Or in even simpler terms, “By Māori, for Māori”, always with a focus on Mana Motuhake – ā iwi, ā kāinga, ā whānau, ā tangata noa; A focus, that is, on empowerment and independence, be that at a tribal, community, whānau or individual level.

Hurimoana Dennis from Te Puea Memorial Marae states: “Good Māori housing strategy requires a balance of bricks and mortar and wrap-around social service provision”³. Both of these factors are evident in the key directions from the government’s 2014 Māori Housing Strategy⁴, which are to:

1. Ensure the most vulnerable Māori have secure tenure, and access to safe, quality housing with integrated support services.
2. Improve the quality of housing for Māori communities
3. Support Māori and their whānau to transition to preferred housing choices
4. Increase the amount of social housing provided by Māori organisations
5. Increase housing on Māori-owned land
6. Increase large-scale housing developments involving Māori organisations.

These directions remain valid. However, an **adequately resourced implementation plan** for this strategy is required to see system level changes and connect more authentically and meaningfully across the sector.

¹ Amore, Viggers and Chapman, *Severe Housing Deprivation in Aotearoa New Zealand 2018*, 15

² Anecdotal evidence from the Manaaki Rangatahi collective in Auckland

³ During consultation by the Independent Māori Statutory Board on the development of the Kāinga Action Plan

⁴ Ministry of Business, Innovation and Employment, *He Whare Ahuru, He Oranga Tangata 2014 – The Māori Housing Strategy – Directions 2014 – 2025*, vii

Māori have presented solutions to the housing crisis, and many by necessity have developed resourceful and skillful ways to execute new housing programmes. Māori as a Treaty partner with the Crown are prepared for immediate implementation. To enable an uplift in such solutions and a well-founded partnership to address housing needs, not seen within Aotearoa on this scale for the past 25 years, there is a simple solution - **significant co-investment by the Crown in Māori-led housing solutions and the redeployment of allocated funds for Māori from Crown agencies to Māori providers.**

Te Tuapapa Kura Kāinga hosted a successful inaugural ‘MAIHI Whare Wānanga’ in December 2020. Within the wānanga Māori housing sector representatives strongly signalled for immediate remedy of ‘poor investment’, such as in emergency and transitional housing, by refocussing attention into more enduring Māori housing solutions, recognising the inextricability of secure, affordable housing from social, economic and health outcomes. Further, such Crown investment should be as unencumbered and fit for purpose as possible, to cater for local housing needs in different rohe and Māori communities. Devolution of resources and decision making to tangata whenua in a holistic, Whānau Ora approach are all necessary parts of a true Treaty partnership response to the housing crisis. Representatives supported Minister Henare and the role of Whānau ora, and a refined focus to the intergration of synergies within Whānau Ora across the sector, and to be made explicit and deliberate within the MAIHI action framework.

The WAI2750 Kaupapa Inquiry by the Waitangi Tribunal into Māori housing policy and services, commencing in 2021, will undoubtedly signal failings of the Crown in relation to Māori housing. Inevitably the inquiry will encourage opportunities to renew and redouble efforts of both Treaty partners to address any such failings. While these recommendations are a platform for change, the urgency to herald pioneering system wide changes does not in our view need to wait. Needs assessments are understood and solutions are here. We know what works and what does not, where the barriers and enablers are. Pathways towards “More Māori Houses” are urgently needed.

From Te Matapihi’s unique perspective as an independent, national voice on Māori housing, this briefing outlines some of the key systemic issues impacting Māori housing outcomes, as well as recommendations we believe will make a significant difference over the coming term of government. We would appreciate the opportunity to meet with you all, individually or collectively, over the coming months to discuss the contents of this briefing. Ideally, we will have an opportunity to meet prior to the National Māori Housing Conference in February.

2.0 HOMELESSNESS

In 2020, Te Matapihi and Community Housing Aotearoa (CHA) were commissioned by Te Tūāpapa Kura Kāinga (HUD) to provide national homelessness sector body services in partnership. Te Matapihi leads engagement with Māori providers and CHA with mainstream, and we coordinate closely with HUD and providers around implementation of the Homelessness Action Plan (HAP).

Arohanui Ki Te Tangata (Great compassion for humanity) is the national collective of Māori Housing First providers, established to provide a national Māori voice on homelessness. This collective is fully supportive of Te Matapihi in our sector body role and are working collaboratively to build capability of Māori providers and advocate for systemic improvements, including via the HAP and the MAIHI Framework.

One of the actions within the HAP is to “Enable and support kaupapa Māori responses to homelessness”. The expected impact of this action states:

The action plan’s approach to reducing Māori homelessness is situated in kaupapa Māori, a Māori world view in which Māori values, tikanga and te reo Māori anchor all action. To reduce Māori homelessness, organisations must be supported to take kaupapa Māori approaches to develop and deliver services to achieve Māori housing and wellbeing outcomes.

Te Matapihi supports this statement, and we are working with CHA to ensure this approach is upheld in our sector body work. However, there is a risk that this statement becomes tokenistic if it is not thoroughly reflected in other HAP actions, relevant policy and the scale of government investment.

For example, the plan also states that Housing First will continue to be the core response to chronic homelessness, however, many Māori providers do not believe the Housing First model adequately reflects a Te Ao Māori approach. Mainstream providers cannot be expected to adopt a Kaupapa Māori approach, as implied. Furthermore, Transitional Housing settings do not provide for the holistic approach espoused by Kaupapa Māori.

Māori have not been engaged as Treaty partners in the co-design of the homelessness interventions they are the main consumers of. The MAIHI prerogatives of ‘review and reset’ of government housing policy is nowhere more poignant than in response to homelessness, but homelessness cannot be seen in isolation either.

It is encouraging to see the He Taupua Fund targeted towards lifting the capability of Māori providers, but the first round was heavily oversubscribed, and increased investment is necessary which provides for innovative responses by Māori providers in both urban and rural settings.

More work is needed to ensure government agencies are coordinated in their response to homelessness. For example, we have heard from providers that there is still fragmentation in relation to mental health and support services, and that family violence interventions need to be better funded.

Finally, more emphasis is needed within the HAP to address chronic youth homelessness impacting many tamariki and rangatahi. In Auckland, children make up almost a third of those who are homeless.

“On the street, young people are exposed to rape, violence, criminal activity, substance abuse and prostitution. Despite this, there is no real structure in place to help already homeless children and youth...”⁵

Recommendations

1. Implement the MAIHI ‘review and reset’ of housing policy beginning with homelessness as a priority.
2. Increase HAP funding delivered via MAIHI, and ensure this funding is as adaptable as possible to the needs of Māori communities and providers.
3. Recognise that home ownership is the ideal state, even for those experiencing homelessness, and enable homelessness interventions to provide such pathways.
4. Actively work towards more cost-effective alternatives to transitional housing and support Māori providers to embed new solutions.
5. Implement a comprehensive and tailored youth homelessness initiative that builds regional and national infrastructure, offering youth-oriented housing with options to respond to diverse needs.

3.0 PUBLIC HOUSING AND COMMUNITY HOUSING PROVIDERS

3.1 Māori Community Housing Providers

One of the key directions within He Whare Ahuru is to “Increase the amount of social housing provided by Māori organisations”. The growing number of Māori Community Housing Providers (CHPs) are critical to the successful implementation of this direction.

CHPs in general are able to offer more affordable rents than Kāinga Ora. They tend to be connected to their local communities, and their smaller scale housing developments/ portfolios are well integrated into those communities (as opposed to larger Kāinga Ora social housing locations that create pockets of deprivation). Often CHPs are subsidiaries of social service organisations (especially so for Māori CHPs), or in the case of Māori CHPs are affiliated to tribal organisations. This means that CHPs can be well placed to offer integrated support to whānau, making them preferable in many respects to Kāinga Ora.

There are currently 19 Community Housing Providers (CHPs) that identify as being Kaupapa Māori, providing around 3% of the total Income Related Rental Subsidy (IRRS) funded community housing placements. Many of these Māori CHPs were established after the Social Housing Unit (SHU) within MBIE had been wound down. SHU funding, which included contributions for capital development,

⁵ Stuff, *The 'hidden' homeless: Alarming child and youth homelessness in Auckland*, 19 October 2019

was instrumental in the growth of the housing stock of many CHPs, and therefore most Māori CHPs have not benefitted significantly from government investment in their housing portfolio.

Te Matapihi regularly receive enquiries from Māori organisations aspiring to become CHPs (up to a peak of eight enquiries in one month in 2020) seeking support with the litigious (and sometimes expensive) registration process. However, there is no guarantee of access to IRRS funding or assistance with capital developments that awaits these organisations on the other side of registration.

In response to the capital funding issues experienced by many CHPs, including Māori CHPs, CHA has developed a funding options paper on behalf of the sector, which has already been presented to ministers and to HUD. The paper includes options such as:

- Crown capital subsidies
- Land development partnerships
- Crown loans
- New operating supplements
- Crown guarantee
- Social housing bond
- Equity funding

Te Matapihi supports these options and would add that existing and emerging Māori CHPs should have dedicated investment to address the differences in the scale between Māori and mainstream providers, particularly given that Māori make up a significant proportion of community housing tenants.

We also often hear from existing Māori CHPs about the added burden of being required to separate their role as landlord from their role as wrap-around service provider, which, though a requirement of registration, can be at odds to a Kaupapa Māori approach. They also question whether the same stringency of compliance with performance standards is necessary for those Māori CHPs who do not aspire to have large portfolios, but are focussed on smaller, localised solutions for their communities (e.g., Marae or papakāinga based CHPs). A specific class of Māori CHP or more flexibility within the current regulatory regime for smaller providers has been suggested to accommodate these issues.

Recommendations

6. Ensure Public Housing Plan implementation reflects the views of Māori, supports Māori providers and provides significant dedicated investment in outcomes for Māori.
7. Explore innovative funding options (including those outlined in the CHA funding options paper) to support Māori CHPs to grow their housing portfolios.
8. Develop a fund specifically to support aspiring Māori CHPs to navigate the registration process and existing Māori CHPs to maintain registration.

9. Require all CHP related housing funds to gather and provide information on how many Māori CHPs and Māori households each fund has delivered to.
10. In co-design with Māori housing sector, explore options to review the regulatory framework (including a Māori CHP class) to address the issues experienced by Māori CHPs.

3.2 Kāinga Ora

There are strong provisions within the Kāinga Ora - Homes and Communities Act 2019 to ensure Kāinga Ora upholds the Treaty of Waitangi, supports Māori aspirations and works in partnership with Māori⁶. Kāinga Ora, like its predecessor, is still the “biggest Māori landlord”⁷, with over 30% of public housing tenants identifying as Māori⁸, and around 50% of those applying for public housing identifying as Māori⁹. With the social housing register at a record high of over 20,000 people¹⁰, this is a potent and concerning indicator of social wellbeing in Aotearoa. In this context, it is encouraging that Kāinga Ora has commenced development of its own Māori strategy.

Ministers’ expectations of Kāinga Ora in 2019/20 included the following:

- Work through partnerships and collaboration and play the role expected of a Treaty partner to protect and enhance Māori interests.
- Build partnerships and collaborate with others to deliver on housing and urban development opportunities, including working with iwi, Māori land owners, community housing providers, private developers, and local councils.¹¹

One of the criticisms of Kāinga Ora that Te Matapihi often hears is that their partnership approach with Māori is one-sided. In other words, it is not Treaty partnership. We have frequently heard the example of Kāinga Ora wanting to lease Māori owned land for 25 years for public housing purposes, with little flexibility around design of developments, or who is able to reside there. This means that Māori land, while serving the greater public good for that period, is otherwise tied up, and that Māori landowners may receive a housing asset at the end of that term that is not fit for their purposes.

There is also more to be done in terms of:

- Integrating large public housing developments into local communities through community design, mixed tenure models and other approaches.
- Ensuring that Kāinga Ora tenants, especially tamariki, are in safe environments and not exposed to harm from violence, drugs and alcohol as a result of concentrating pockets of social deprivation, creating modern-day ghettos.

⁶ *Kāinga Ora – Homes and Communities Act 2019*, section 4

⁷ Quote from a Kāinga Ora representative in recent engagement with the Māori housing sector

⁸ Ministry of Business, Innovation and Employment, *op. cit.*, 4

⁹ Ministry of Housing and Urban Development, *Housing Quarterly Report September 2020*, 10

¹⁰ *Ibid*

¹¹ 2020, *Statement of Performance Expectations 2019 - 2020*, Kainga Ora

- Improving policies and design of Kāinga Ora developments to accommodate Māori cultural design factors such as extended whānau and multi-generational living.
- Ensuring long-term tenants are not unduly impacted by redevelopments and regeneration projects.

As was suggested at the December MAIHI Whare Wānanga, there is the opportunity for Kāinga Ora to shift from being the largest Māori landlord to being the largest provider of affordable home ownership opportunities for Māori. Though Kāinga Ora is able to provide home ownership pathways for tenants, this does not seem to be an option that is encouraged.

Recommendations

11. Direct Kāinga Ora, via your letter of expectations, to:
 - i. Explore innovative, Treaty partnership approaches that are more flexible and better able to accommodate the aspirations of Māori.
 - ii. Incorporate Māori and community design principles and mixed tenure approaches into housing developments and avoid 'ghettoisation'.
 - iii. Actively pursue affordable home ownership strategies for tenants.

3.3 Social Allocation System

During COVID lockdown, Te Matapihi engaged with the Māori housing sector to understand the key issues emerging. It soon became clear that many of the issues were longstanding pre-COVID, and many are systemic in nature. The social allocation system is one of those systemic issues that was identified by a number of providers as presenting a barrier to appropriately housing whānau.

For example, many whānau have been on the social housing register for years without an update, despite their circumstances changing. Some whānau prefer not to apply, despite their real need, due to real or perceived implications for their benefit entitlements. There was a suggestion that the Ministry of Social Development (MSD) should not administer the register to mitigate this potential conflict. Providers commented that they spend undue amounts of time following up MSD as to the status of housing register applications. There was a strong sense that Māori providers, who work closely with whānau to understand their situation, should be involved in decision making as to who is ready (or not ready) to move into social housing. It is essential that these views are heard and addressed through the upcoming review of the Social Allocation System via the HAP.

Recommendations

12. Ensure that the views of Māori providers are heard and addressed via the review of the Social Allocation System.

4.0 HOME OWNERSHIP

In our experience, all Māori housing providers, no matter where on the housing continuum they may be focussed, aim to support whānau into long-term, affordable housing, with home ownership being the preference. Māori realise the importance of home ownership as a foundation for whānau wellbeing. We see examples of where Māori providers have assisted whānau from homelessness into home ownership – we know it is possible and we know the possibilities to level opportunities through best practice on a larger scale.

Te Matapihi has been actively involved in the design of the government’s progressive home ownership (PHO) scheme, in particular the Iwi and Māori Pathway. It is encouraging that an equitable proportion of the overall fund has been earmarked for this pathway. However, although the scheme was launched in July 2020, we have yet to see any projects piloted via the Iwi and Māori Pathway, and are concerned that these funds will eventually be reallocated to other pathways. We have consistently raised the view with HUD that mainstream providers have had a ‘first mover advantage’ with respect to the PHO.

Alongside Māori providers who have been (or aspire to be) involved in progressive home ownership, we have advocated strongly for the policy settings for the PHO to accommodate a Kaupapa Māori approach, that it is accessible by as many whānau as possible (including those with low household incomes) and is workable on Māori collectively owned land. Unfortunately, the complexities and risk of offering a progressive home ownership product make it somewhat challenging for Māori providers to navigate, and additional supports may be required to ensure the Iwi and Māori Pathway is equitably subscribed. These supports may include:

- ‘Incubating’ aspiring Māori PHO providers by providing access to relevant expertise (PHO, finance, legal etc.).
- Dovetailing other government funds (e.g., via MAIHI or TPK) or supports (e.g., Kāinga Ora properties) to improve the feasibility of capital build projects with PHO potential.
- Looking across the Māori housing supply pipeline (e.g., papakāinga supported by Māori Housing Network investment) to identify potential PHO projects.

Recommendations

13. Make Māori home ownership a key goal within all housing policy and allocate appropriate resource to reflect greater impact.
14. Implement additional supports to ensure that the Iwi and Māori PHO Pathway has equitable uptake as compared to other pathways.
15. Set targets that each pathway aims to achieve during the delivery of the PHO fund to the Priority Groups, and in particular Māori.
16. Apportion half of the \$14 million wraparound grant to the Iwi and Māori Pathway.
17. Require all PHO contracts to report against the priority groups.

5.0 PAPAKĀINGA

Returning to whenua tūpuna (ancestral land) to live remains a lifelong aspiration for many whānau. Investment via the Māori Housing Network (Te Puni Kōkiri) has been a critical enabler for many papakāinga projects, including new builds, infrastructure development and repairs and maintenance of sub-standard housing. Papakāinga now host a range of tenure options, with growing numbers of examples of emergency, transitional, social and progressive home ownership houses being provided, in addition to traditional home ownership and kaumātua housing. There are also examples of successful papakāinga developments on general freehold land titles.

However, we are seeing a growing trend of whānau moving home due to the sheer economic necessity, with escalating rents and house prices in urban areas forcing whānau out of cities. The reality is that these whānau often return home to sub-standard housing or no housing at all, to live in sheds, caravans or even tents, compounding even further problems with poor housing infrastructure. This re-orientation to whenua tūpuna became more pronounced over lockdown.

Despite the tacit knowledge that papakāinga are safer, healthier, and more affordable for whānau, there are still major systemic barriers stifling papakāinga development. Though government has been aware of the major barriers for years, they remain unaddressed. As highlighted in by the Office of the Auditor General in 2011, these barriers include:

- Difficulties in raising finance
- Planning restrictions
- Rate arrears
- Infrastructure
- Gaining consent to build where there are many owners¹².

Moreover, government investment in papakāinga development via the Māori Housing Network did not increase in last year's budget (for the first time in three years), creating a significant backlog of projects waiting to happen.

These barriers, as we will argue in the Waitangi Tribunal hearings for WAI 2750, constitute a fundamental breach of Te Tiriti o Waitangi, and should be addressed as a matter of urgency within the current term of government.

5.1 Raising finance

Without doubt the single most significant barrier to building housing on Māori land is in raising finance. Bank finance is usually untenable due to security requirements over the land and is often not supported or enabled by lands trusts or Te Ture Whenua Māori. We have seen the intent of financial lending institutions who are partnering with Māori housing representatives to seek new solutions. However, these solutions are impacted often by higher level reserve bank regulations,

¹² Office of the Auditor General, *Government Planning and Support for Housing on Māori Land*, 25

and resourcing within banks to create major cross-sectoral investments proves to be a challenge. Māori working within these institutions have demonstrated a high degree of leadership in hearing and moving towards new ways of working. A larger support programme invested in by leading Crown entities has the potential to move change at pace.

The Kāinga Whenua loan (administered by Kāinga Ora and held by Kiwibank) is usually the only option for most papakāinga developments. However, it is fraught with administrative complexities and restrictions beyond that of a typical mortgage product, for example:

- Homes are required to be removable (i.e., on piles rather than concrete slabs), limiting design options.
- It is not possible to access Kāinga Whenua (or Kiwisaver) for relocated dwellings.
- The loan is capped at \$200k.
- Financing 'off the grid' technologies such as solar or wind power is restricted.
- 12 steps to approval *on top of* normal lending requirements deflates confidence in whānau as first homeowners.

Despite the increasing demand we have seen a very small uptake of Kāinga Whenua loans, and frequently receive feedback about the difficulties to access loans. A thorough review of the Kāinga Whenua loan scheme is long overdue, and should involve co-design with experienced papakāinga practitioners, successful and unsuccessful applicants, and banks.

In 2018, Te Matapihi and Te Puni Kōkiri hosted a national wānanga to discuss barriers to accessing finance for papakāinga housing. In addition to supporting a review of Kāinga Whenua, other recommendations that emerged from the wānanga included:

- Provision of Crown direct lending, including concessionary loans, as enabled by the Māori Housing Act 1935
- A Crown guarantee / underwrite to provide banks (or other lenders) with security
- Progressive home ownership products optimised for Māori land¹³.

All of these recommendations remain relevant, in addition to an improved Kāinga Whenua loan product. Te Matapihi will commit to host a think tank workshop in 2021 to look at responses and record plans to address the changes needed.

Recommendations

18. Undertake a comprehensive review of the Kāinga Whenua Loan Scheme and co-design an improved scheme in partnership with Māori.
19. Explore additional government supports for accessing finance for papakāinga, such as Crown direct lending, a Crown guarantee / underwrite and progressive home ownership pathways.

¹³ Ernst and Young Tahī, *Papakāinga – Pathways to Finance*, 1

20. Support a co-designed and co-produced workshop through Te Matapihi to record solutions for access to finance.

5.2 Planning restrictions

The other major hurdle to papakāinga development is restrictive planning regulations and high associated costs of compliance. Though some councils have developed clear and enabling provisions, examples of good practice are often isolated and not a general experience nationally. The inconsistencies are time consuming, disempowering, and financially untenable. Where, for example, papakāinga housing is not a permitted activity under local council district plan rules, tangata whenua are required to meet provisions by ‘consulting’ with neighbours and in effect seeking permission to occupy their own ancestral lands. The process of such engagement for whānau and Māori is often humiliating and traumatising and is a clear failure to protect the Treaty right of “full, exclusive and undisturbed possession” of their properties.

Many councillors have made positive steps to support and encourage papakāinga within their districts. However, as with finance on whenua tūpuna, often their policy and planning provisions are preventative, tedious and not fit for purpose. The commitment by some councils to undergo new papakāinga plan changes is encouraging. However, consistency across councils would go along way in enabling resources to be used in cohesive and collective ways, and leverage more Māori into papakāinga.

We have also been made aware of situations where new papakāinga developments must now compete with horticultural and agricultural industries for water take approval. Indeed, water scarcity is becoming an ever more critical issue for papakāinga sustainability, especially in remote rural areas. Water poverty is not isolated to papakāinga, but is impacting our marae and communities within which papakāinga are situated.

An overarching protection of the right of tangata whenua to develop papakāinga housing is required at a national level. This could be enabled through a national policy statement directive or the current Resource Management Act reforms, which should also provide for professional development for local government authorities. Intervention is required at local government level to review compliance and permitted activity regulations in relation to papakāinga. At the heart of the matter, and in simple terms, all councils should be required to include enabling provisions for papakāinga in their district plans as a Treaty obligation. When such provisions are made, they should not be words on paper, and should have resources within councils to support their successful implementation. There are many examples of good practice for councils to draw on.

Recommendations

21. Introduce at a national level a mechanism to protect the right of tangata whenua to develop papakāinga housing and provide an enabling planning framework.

5.3 Government investment in papakāinga

One of the great successes in terms of government support for Māori housing in recent years has been the work of the Māori Housing Network. TPK's local relationships, in-house housing knowledge and their willingness to be innovative have been important success factors. Their investments in builds and infrastructure for new papakāinga projects has provided a much-needed catalyst to get many developments across the line. Their investment in repairs and maintenance of existing papakāinga homes has improved the living standard for many whānau and saved some from homelessness.

That said, the Māori Housing Network's funds have been heavily oversubscribed due to the huge demand for papakāinga housing. The flattening out of their funds in Budget 2020 has meant there is now a growing backlog of papakāinga projects ready to go but unable to. Current investment in papakāinga is a mere fraction of the scale of government investment in Māori housing in the 80's. A significant increase in the level of government investment in both papakāinga builds and infrastructure is necessary to meaningfully boost the volume of papakāinga housing nationally. TPK now has ample experience in this space to ensure that such an investment is a safe one.

Recommendations

22. Significantly increase the level of government investment in papakāinga housing (including infrastructure) via the Māori Housing Network to reflect the high demand and need and the substantial pipeline of houses available.

6.0 IWI HOUSING

Many Iwi, both pre- and post-settlement have housing strategies. Iwi understand that kāinga are more than a commercial revenue earner, but are a necessary social good for collectives and tribal members. There are many examples nationally of innovative Iwi housing developments, from emergency housing, to progressive home ownership, co-housing, pre-fab housing development and sustainable, off the grid developments.

Some Post-Settlement iwi have access to capital and are in a position to partner on social housing initiatives, but housing developments tie up much of their equity for long periods. At the December 2020 Iwi Housing Symposium hosted by Ngāti Kahungunu there was clear support for an "Enabling funding and policy model that reflects Iwi/Māori housing needs"¹⁴. Again, the concept of a government guarantee or underwrite was explored, to lessen the risk of Iwi-led housing projects and leverage Iwi investment.

¹⁴ Resolution 8

Recommendations

23. Explore enabling funding models (such as a government guarantee or underwrite) that help to leverage Iwi investment in housing and support innovative Iwi-led housing developments.

7.0 CROSS-SECTORAL ISSUES

7.1 MAIHI Whare Wānanga

The MAIHI framework and its catch-cry of ‘Respond, Review and Reset’ have provided a sense of hope to the Māori housing sector that it will instigate much needed system change. At the inaugural MAIHI Whare Wānanga in December 2020, attended by a wide cross-section of the Māori housing sector, the following resolutions were proposed and supported by many attendees:

1. More Crown investment in Māori home ownership solutions.
2. Prime Minister to commit to addressing Māori housing issues and delegate Māori housing to the Associate Minister of Housing (Māori) to lead.
3. To publicly set out and commit to targets to improve Māori housing with better integration across the Crown to collectively meet the targets, with transparency in reporting.
4. Releasing of RFR so we can develop our own land.
5. Ring fenced budget for Māori housing with access to resources and data
6. Change language, policy and processes from “funding of” to “investing in” Māori housing.
7. Let the community provide solutions (Māori leadership).
8. Remove the barriers to funding applications (simplify).
9. Support the recommendations from the Iwi housing symposium¹⁵.
10. Increase investment in Māori housing:
 - a. MAIHI - \$40m pa, not \$40m over four years
 - b. TPK - \$20m pa for infrastructure funding
 - c. \$250m pa Kaupapa Māori fund (instead of \$2.6bn in emergency housing and accommodation supplement).

There were further recommendations made in table discussions, which will be summarised and presented back to HUD. The resolutions above convey the tone of the discussions and the overarching need for increased government investment in Māori housing on terms that are aligned with Māori aspirations. Te Matapihi stand by these resolutions and are committed to carrying the issues raised at the wānanga forward in discussion with agencies.

¹⁵ Hosted in Napier by Ngāti Kahungunu, December 2020, as an output of the Iwi Chairs Forum Pou Tāhua

Recommendations

24. Ensure there is whole of government commitment to advancing the issues and recommendations emerging from the MAIHI Whare Wānanga.

7.2 Placed-based approach

We have seen the effectiveness of a place-based approach demonstrated by HUD in cooperation with other agencies, local government, iwi and communities in locations such as Hastings. This has benefitted Māori communities who have leveraged off government investment to advance papakāinga and other housing initiatives. Care of course must be taken to ensure that place-based approaches are done ‘with’ and not ‘to’ communities.

There is an urgent need to extend a place-based approach to other areas of high need and with high Māori populations, including remote rural communities, such as Te Taitokerau and Te Tairāwhiti. Particular attention should be given to working in partnership with tangata whenua to address their specific housing needs.

Recommendations

25. Extend a place-based approach to areas of high need with high Māori populations such as Te Taitokerau and Te Tairāwhiti and ensure a Treaty partnership approach is adopted with tangata whenua to address their housing needs.

7.3 Government Policy Statement

The Government Policy Statement on Housing and Urban Development (GPS) will state the government’s overarching direction and priorities in relation to housing. It is imperative that Māori housing aspirations and needs feature strongly in this statement. The undeniable disparities in housing outcomes for Māori require bold action. The MAIHI framework recognises the need to review and reset government housing policy, and the GPS should anchor this approach.

The GPS should reflect what we know already about Māori housing needs and how to address them, and ensure that investment, policy and implementation are adequately geared to achieve the step change in Māori housing outcomes that Māori deserve and have a right to. Half measures will only achieve more of the same, and the same is continued deterioration of Māori housing outcomes and all that goes with that.

Recommendations

26. Ensure the GPS sets a bold direction for achieving a positive step change in Māori housing outcomes.

7.4 Māori housing supply pipeline

Te Matapihi understand and support the government's emphasis on new housing supply. Māori are poised to contribute to this supply in a way that addresses the needs of their communities in ways that no-one else can. Supports are required to get some of these projects across the line. A whole of government approach would allow enable more holistic solutions.

Recommendations

27. Establish a multi-agency panel under MAIHI tasked with increasing Māori housing supply, with remits to provide joined up investment and commission specialist housing expertise.

7.5 Māori housing capability and capacity

Along all points of the housing continuum, from homelessness to social housing to papakāinga and progressive home ownership, there is a need to grow the capability and capacity of Māori housing providers and leaders. Though the onus of such growth rests with Māori, there is much the government can do to support it, for example, wrapping support around aspiring Māori PHO providers and CHPs, or prioritising investment in Māori CHPs.

Te Matapihi are well underway in developing a new, innovative and first of its kind Māori Housing Curriculum aimed at fast tracking the growth of Māori housing navigators and leaders and equipping them with skill sets that span the housing continuum. We believe this programme will create the foundation for sustainable change over time and will contribute to both immediate and long term housing solutions. Further, building capacity across the sector now and with urgency moves beyond a reactive and responsive frame to proactive models for emerging leaders, who will impact all cross-sectoral issues now and into the future.

The programme will pilot 1 module this year, with 6 modules to be established and launched by August 2021. It is anticipated that 60 participants will graduate from their respective professional practice modules in the first year. We will be looking to government to support this, including a proposal to set aside a small fund for graduates of the programme to support particular housing projects (all participants will be expected to have live projects) which takes the learning from theory to practice, and directly leads new navigations into the system for implementation.

Recommendations

28. Support initiatives to grow Māori housing capacity and capability, including the Te Matapihi Māori Housing Curriculum, 'Mana Kāinga', and a dedicated fund for graduates to apply new housing solutions.
29. Support and champion the alignment of 'Mana Kāinga' as a National Māori Housing capacity building programme.

7.6 Māori Housing Strategy

The key directions within the government’s 2014 Māori Housing Strategy remain highly relevant. However, as previously stated, the strategy always lacked necessary investment and a clear implementation plan. Despite the government’s aversion to strategic talk fests, the adage “If you fail to plan you are planning to fail” remains true. Again, the problem is not with strategic plans, but with the failure to implement them.

To a certain extent, the 2014 strategy has been superseded by the MAIHI framework, which although strategic, is still not a strategy. For the MAIHI agenda of ‘Respond, Review, Reset’ (which envisages significant and meaningful system change) to be successful, there must be a place where everything “joins at the hip”¹⁶. Te Matapihi heard this message loud and clear during lockdown, and maintain that Māori housing efforts will be facilitated by a refreshed Māori housing strategy, supported of course by adequate investment and a whole of government implementation plan.

Te Matapihi are poised to support HUD and work closely with our sector to revamp the Māori housing strategy. This could be one of the bold directions indicated in the GPS.

Recommendations

30. Agree to a review and refresh of the government’s Māori housing strategy in co-design partnership with the Māori housing sector.

7.7 Māori Housing Authority

In his paper, ‘Te Āhua o Te Kāinga’¹⁷, Sir Mason Durie recommends the establishment of a Māori Housing Commissioning Authority. This concept was explored during engagement on the PHO Iwi and Māori Pathway, where it was envisaged that such a commission would have a role in both independently monitoring government performance and commissioning investment in Māori housing outcomes. These functions could well have reference to a national Māori housing strategy. The proposal to establish a Māori housing authority was again raised at the recent MAIHI Whare Wānanga.

The strong track record of Whānau Ora commissioning agencies and recent decision to establish a Māori Health Authority both lend credence to this proposal. The level of disparity and need in Māori housing is certainly on par with that of Māori health – we do not need to await the recommendations of the Waitangi Tribunal to tell us this. The concept of a Māori Housing Authority, like that of a health authority, is also consistent with a move towards greater Mana Motuhake – Māori self-determination, which is a wholesome expression of and the ultimate destiny of true Treaty partnership.

¹⁶ Hurimoana Dennis in recent engagement

¹⁷ p5

Recommendations

31. In co-design partnership with Māori (potentially via the MAIHI Whare Wānanga), explore the establishment of a Māori Housing Authority.

7.8 Māori Housing Act

The Māori Housing Act 1935 had the chief purpose of “providing dwellings and improved housing conditions for Māori”¹⁸, and enabled the state to make advances for that purpose. The act was instrumental in the development of Māori Affairs houses, a period still lauded as a ‘golden age’ of Māori housing. Indeed, many whānau still dwell in Māori Affairs houses, which have contributed to the welfare of generations of Māori.

The act is potentially a vehicle for renewed direct Crown investment in Māori housing, through new and innovative investment approaches beyond just direct finance, such as Crown guarantees or underwrites, special purpose vehicles, progressive home ownership products etc. But its potential utility is not limited solely to providing pathways for finance.

The act could and should underpin a suite of systemic interventions all calibrated to achieve the much-needed step change in Māori housing futures. In the now well-known Canadian example, their National Housing Act mandates their national housing strategy. The Māori Housing Act could therefore underpin a Māori housing strategy, making it durable and less vulnerable to the whims of changing governments. The act could also empower a Māori housing authority.

Recommendations

32. Revitalise the Māori Housing Act 1935 and expand its scope to include:
 - a. New approaches to financing Māori housing
 - b. Mandate for a national Māori housing strategy
 - c. Empowerment of a Māori housing authority.

8.0 FURTHER INFORMATION

Thank you for taking the time to consider this briefing and the recommendations it contains. For further information or to address any queries relating to this briefing, please contact:

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¹⁸ Section 3



APPENDIX 1 - ABOUT TE MATAPIHI

Te Matapihi is the independent, national voice on Māori housing, bringing together the diverse views and experiences of Māori across the housing continuum.

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 for advocating for Māori housing outcomes to central and local government.

Following the conference, it was agreed that a trust would be set up. The name 'Te Matapihi he Tirohanga mō te Iwi' was adopted - 'a window offering a vision for the people'.

Te Matapihi was established as a charitable trust in 2011, to:

- Advocate for Māori housing outcomes 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.

Te Matapihi was officially launched as the national peak body for Māori housing at the watershed 2012 National Māori Housing Conference in Waitangi.

For further information about Te Matapihi, please visit our website: www.tematapihi.org.nz.