

National
SCIENCE
Challenges

**BUILDING BETTER
HOMES, TOWNS
AND CITIES**

Ko ngā wā kāinga hei
whakamāhorahora

Māori Housing Think Tank Hui

Briefing Paper



Māori Housing Think Tank Hui - Weds 24 January 2018

Briefing paper

The Building Better Homes Towns and Cities: Ko ngā wā kāinga hei whakamāhorahora National Science Challenge Science (BBHTC NSC) research area of 'Kāinga Tahī Kāinga Rua' recognises the dual and complex nature of Māori identities and the many communities in which we construct our lives. While all Māori originate, by whakapapa, from a specific place, rohe, marae, and kāinga, we are more likely to now live at our Kāinga Rua in an urban area. Many Māori may now consider urban areas as their Kāinga Tahī and their marae as their Kāinga Rua. This research area aims to deliver solutions for Māori to collaboratively finance, design, and build kāinga developments with buy-in from multiple stakeholders and bringing together thinking from different knowledge domains and communities of interest. The BBHTC NSC, Director Māori, Dr Jessica Hutchings, has convened a Māori Housing Think Tank hui to help establish a kaupapa Māori research program that makes a highly visible and disruptive contribution to the housing, urban design, and planning debate. This briefing paper, drafted by Dr Helen Potter, provides hui participants with an overview of issues regarding Māori housing.

KEY ISSUES

- **Contextualising Māori housing: tino rangatiratanga and Te Tiriti o Waitangi**
 - One of the major impacts of colonisation has been the displacement of Māori from much of our ancestral lands and the erosion of our tikanga, knowledge, and kinship relationships, which has profoundly re-shaped our housing arrangements. Measured against a time when we were in full possession of our lands and resources, which provided an inclusive economy and a high standard of material and spiritual wellbeing, Māori are now much more likely to be low-paid or unemployed and homeless or living in sub-standard housing than tauīwi, whether on or away from ancestral lands, and much more likely to be renting and much less likely to be homeowners.
 - Giving expression to tino rangatiratanga (article 2) and equity (article 3) as affirmed and guaranteed in Te Tiriti o Waitangi, it is for whānau, hapū, marae and iwi to determine the types of housing that meets their needs; and it is the responsibility of the Crown, as Treaty partner, to facilitate the development of these housing options to support optimal Māori health and wellbeing.
 - Article 23 of the UN DRIP states that Indigenous Peoples have the right to improve their housing; and that states are to take effective and special measures to ensure improvements are made.

- **Chronic shortage of affordable, quality private rental properties**
 - There is a chronic shortage of affordable, quality rental properties through Aotearoa. Rents have increased significantly, but wages/benefits have not increased at comparable levels, meaning that many whānau on low incomes are forced to rent sub-standard properties that are cold, damp, and sometimes overcrowded. These homes create sick whānau e.g. each year around 40,000 children are admitted to hospital for housing-related illnesses; Māori are over-represented in these admissions. Shortages mean many whānau are reluctant to complain about the poor condition of their rentals in case their tenancies are terminated. Where improvements have been made, rent is sometimes increased making it unaffordable; so again, tenants are reluctant to make complaints. Almost all rentals are unsuitable for those with disabilities, and often for pakeke also (e.g. accessibility). Discrimination continues in the labour and rental markets which means the issues of affordability and accessibility are exacerbated for Māori.
 - Healthy Homes Initiative: some DHBs hold a contract to refer whānau with sick children for a housing assessment and delivery of interventions to make their homes healthier. Results are good where there is a ready supply of interventions but coverage is limited.
 - From 1 July 2019, landlords will be legally required to insulate their rental homes. Some landlords are eligible for subsidised insulation but most rental properties remain uninsulated. Questions have been raised about how this law will be monitored.
 - Labour's Healthy Homes Guarantee Act was passed in December 2017. It provides for regulations to be made to set higher standards for rental properties (responds to the many calls for a housing WOF for rental properties).
 - Many housing groups have called for a large scale, government-backed scheme to build affordable housing to help address rental supply and cost. Labour's KiwiBuild policy aims to build 100,000 homes over the next 10 years via partnering with the private sector.
 - Some papakāinga include homes for whānau to rent at a reduced rate (e.g. 80% of market rate). More of such developments are urgently needed.

- **Chronic shortage of social housing**
 - There is also a chronic shortage of social housing for people on low incomes throughout Aotearoa, where an income related rent subsidy makes it affordable. The lack of social housing and affordable rentals has led to growing homelessness – particularly for Māori. The biggest provider of social housing is HNZ, despite sales to private interests, and also councils to a lesser degree in some areas. Some state houses have been transferred to community and iwi/Māori organisations to provide community-based social housing. In 2016, a law change was made to discourage people on the social housing wait list from refusing a reasonable offer of social housing, and as a result, whānau are scared to turn down a house even when it's unsuitable/unsustainable e.g. away from whānau support.
 - The quality of social housing is patchy. HNZ introduced their Warm and Dry programme in 2015 which has improved a portion of their properties to date although all are already meant to be insulated where possible, fitted with working smoke alarms, and have at least one fixed heating source. The quality of service from HNZ is also patchy – depending on the approach of individual front-line case managers. Despite patchiness, many whānau want a HNZ house as they're generally in better condition than private rentals and they're much more affordable.

- Some Māori organisations, land trusts, and iwi are now social housing providers through service agreements with MSD, although policies and funding criteria remain unsuitable and inflexible for Māori. Concerns have been expressed about whether such agreements provide sufficient funds to adequately support tenants (including those with complex needs), and provide/maintain housing of an acceptable minimum standard over time.
 - Social housing provision is an area of potential opportunity for Māori community organisations, land trusts, and iwi to provide housing to their most vulnerable members including via the creation of joint development organisations with government. Those providing community social housing report wellbeing benefits similar to papakāinga.
- **Homelessness**
 - The chronic shortages of affordable rentals, social housing, and emergency housing has led to growing homelessness – particularly for Māori who often already experience ‘spiritual homelessness’ as a result of colonisation and the near wholesale transfer of ancestral land and destruction of our traditional papakāinga. Homelessness is defined by the absence of a secure home; where people are sleeping rough, in cars, or on the couches and garages of whānau, or are in emergency or temporary accommodation. Māori are homeless in cities, provincial towns, and rural locales.
 - Some marae have opened their doors to house the homeless e.g. Te Puea Memorial Marae in Mangere, and worked with local agencies and providers to support whānau (Māori and non-Māori) with their various needs to get them into secure housing.
 - Organisations to address homelessness have focused on finding homes as well as tenancy education and the provision of wraparound services for whānau to be able to maintain their tenancies once housed. Kaupapa Māori provision and culturally competent mainstream providers are needed to provide services to Māori.
 - Of the 41,000 homeless, one third are Māori (13,000). Homeless Māori are more likely to identify with iwi than Māori in general, which bodes well for iwi-based services.
 - **Home ownership is unaffordable**
 - Up until the 1950s and the post-war urban migration, Māori had higher home ownership rates than non-Māori. Specific policies continued to bolster Māori home ownership in the following decades, including the Māori Affairs Loan Scheme which enabled whānau to purchase homes on general land at very low interest rates. These homes have contributed much to the security and wellbeing of whānau. In the last 30 years, with the transition from welfarism to neo-liberalism and the rise of an insecure, low-wage economy and the absence of any specific policy to promote it, Māori home ownership rates have dropped to around half that of Pākehā. House prices have increased markedly making them much less affordable than before, and the significant income differences between Māori and non-Māori has made them even less affordable for most whānau. Legislation for new housing developments to include a percentage of affordable housing has been ineffective as it includes no compulsions or incentives for developers to build houses that will net them lower profits. The combination of high house prices, narrow bank lending criteria, low incomes, and being unable to save due to paying high rents has put home ownership out of reach for most whānau. It means Māori are much less able to secure asset wealth and transfer it to the next generation.

- Various groups have called for specific government policies to bolster Māori home ownership, such as no deposit, low-interest schemes for Māori first home buyers; and to better facilitate innovative forms of home ownership such as sweat equity, shared equity, and cooperative housing schemes (small feasibility fund for this in Budget 2016).
 - While the new Labour government is set to start KiwiBuild to build 100,000 new homes, they will still be unaffordable for many whānau (will be priced at \$500,000-\$600,000 in Auckland and \$300,000-500,000 elsewhere). They do not have any specific policy to increase Māori home ownership rates.
 - There have been a number of legislative and regulatory changes to speed up the building of new houses, which has led to issues about building standards and quality (e.g. leaky homes). Pressure remains to further fast-track builds and remove risks and delays to housing developers through changing planning rules and consent processes (e.g. smaller lots, no consents for prefab housing).
 - Buying and building homes (including papakāinga) is overwhelming for many whānau who often lack access to info and expertise, and find it difficult navigating the processes of council/government and financial systems. There is a clear need for info sharing tools and resources alongside the services provided by the Māori Housing Network/TPK.
- **Sub-standard whānau-owned homes**
 - For whānau that own their own homes, and particularly those who have inherited multiply-owned older homes, many are in need of significant maintenance and repair work which can be more costly than whānau can afford. While whānau are often able to live in these homes at low cost, many are cold, damp, mouldy, and unsafe which impacts negatively on their health and wellbeing. There can also be tensions over ownership and occupancy rights and who is culpable for costs such as rates and maintenance/repairs.
 - Whānau are able to apply for funding via the Māori Housing Network/TPK for minor-moderate repairs to whānau-owned homes. Some are accessing the \$1000 Whānau Ora grant for this also. Habitat for Humanity's Brush with Kindness programme enables whānau to access more major repair work at a reduced rate that can be paid off over time with no interest but capacity is limited.
- **Papakāinga**
 - Papakāinga are housing developments on Māori-owned land, and are a key way in which Māori are able to literally live outside of the problematic renting-ownership bind. A number of hapū, iwi, marae, and Māori land trusts have developed papakāinga which include homes for whānau to rent and own - at lower than market rates.
 - Whānau report a host of health and wellbeing and economic benefits from living in papakāinga including: the revitalisation of marae, te reo, mātauranga and its transmission, whanaungatanga and support for each other; maara kai; coordinated health and social service provision; and the development of Māori business and employment enterprises using whānau lands, resources, and skills – including trade training for housing. Papakāinga have a huge potential to rebuild our own economies and social structures, offering a measure of independence/protection from free market capitalism.

- Whānau have also reported numerous challenges and barriers to the development of papakāinga including: the inaccessibility and inflexibility of the Kāinga Whenua loan scheme; difficulties in accessing government funding (via TPK) and other finance; difficulties in working with councils including their discriminatory planning and consent rules for building on multiply-owned Māori land; lack of employment in many rural locales; and the challenge of maintaining unified relationships within whānau. Changes are needed in land planning flexibility and for better targeted financial support.
 - There is some information sharing and co-creation between those who have developed papakāinga, but more needs to be supported.
- **Sustainable housing**
 - Many of the organisations involved in Māori housing advocate the building of quality homes that will last and be inexpensive to run and maintain i.e. to high standards of energy efficiency, sustainable construction, and design standards for optimal whānau health and wellbeing (e.g. Te Ahikaaroa Trust). Energy efficient, low-tech buildings, such as those made from rammed earth, can be built at low-cost by whānau and via sweat equity schemes. More support for research and innovation in these areas is needed.

KEY IDEAS TO EXPLORE AT THE HUI AND POSSIBLE STARTING QUESTIONS

Idea 1: Supporting Hauora Through Successful Māori Housing Initiatives

Further understand, from the perspective of whānau, the nexus between poverty, housing, and wellbeing for diverse Māori communities and to examine solutions that can support transformational hauora outcomes.

Possible starting questions:

- a) What are our aspirations for Māori housing that promotes hauora for whānau, and particularly for whānau living in poverty?
- b) What are key priorities for research to support hauora through housing?
- c) In what ways could NSC BBHTC research make a contribution to hauora through housing, and how could that new knowledge be best transferred to create impact?

Idea 2: Economic Solutions to Support Māori Housing

To develop a suite of economic and finance solutions for diverse whānau that can address issues of life time renting and home ownership, and explore the tensions between commercial return of assets, social housing for iwi, and enhanced hauora outcomes.

Possible starting questions:

- a) What are possible economic and finance solutions to address housing affordability for diverse whānau, and which could ensure continuity of security into the future?
- b) What are key priorities for research in developing economic and finance solutions?
- c) In what ways could NSC BBHTC research make a contribution to economic and finance solutions, and how could that information and new knowledge be best transferred to create impact?

Idea 3: Growing Papakāinga into the Future

To examine a wide range of papakāinga developments to understand what is innovative and propose ways forward for the future of papakāinga housing that account for kāinga tahi kāinga rua.

Possible starting questions:

- a) How have different papakāinga developments successfully addressed planning and consent rules and issues of financing?
- b) What are key priorities for research in developing papakāinga into the future, and which could account for kāinga tahi kāinga rua?
- c) In what ways could NSC BBHTC research make a contribution to papakāinga developments, both kāinga tahi and kāinga rua, and how could that information and new knowledge be best transferred to create impact?

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