Diane Menzies, Jay Whitehead, Grace Walker, John Reid, Angus MacFarlane

KĀINGA TAHI, KĀINGA RUA
WHAI RAWA WHENU: ECONOMICS AND FINANCING OF HOUSING FOR MĀORI LITERATURE REVIEW

IMAGE: LEAGUE OF LIVE ILLUSTRATORS

BUILDING BETTER HOMES, TOWNS AND CITIES

Ko Ngā wā Kainga hei whakamāhorahora

National **SCIENCE** Challenges

KANOHI KI TE KANOHI,
PAKAHIWI KI TE PAKAHIWI,
KA WHAWHAI TONU AKE.

CONTENTS

Figures

Tables

1 Overview of literature

This literature review has been prepared for the Kāinga Tahi Kāinga Rua research direction as part of the Building Better Homes, Towns and Cities National Science Challenge by members of the Whai Rawa Whenu: Economics and financing of housing for Māori. The literature review has focused on economic and financial structural and regulatory approaches to Māori housing, to investigate the barriers and bridges to opportunities for Māori that were foreshadowed in the Annotated Bibliography of Māori and Indigenous Housing (Menzies, 2018a). The purpose of this literature review is to set the platform for further quantitative and qualitative research on Māori housing. An overview of the findings is described below.

A focus on the economic story of Māori housing reveals that there is a relative paucity of literature to be found that aligns with a mātauranga Māori understanding of economics: such references are included in coverage on other related topics. However, this is not surprising considering Māori knowledge is generally understood from an integrated perspective rather than in discrete categories. This is not unexpected from an Aotearoa/New Zealand perspective either, considering many 'mainstream' historians, economists, financial analysts and policy writers are interested in the colonial story, taking a neoliberal capitalist approach, not from a Māori economic view. However, it is a concern when Māori have been shown to be disadvantaged in so many economic and other spheres through the trauma and impacts of colonisation (Reid et al. 2017).

Over the past ten years, there has been some interesting analyses and solid research work reported, particularly on the topics of housing supply, and support for resolving the planning, legal and financial barriers to housing on Māori land. Changes are underway and some innovative ideas for addressing collateral financing have been proposed, such as loan guarantees for housing development on multiply-owned Māori land. However, the majority of land remaining in Māori ownership is not in the larger cities, which is where the impact of unaffordability predominantly affects those least resourced, particularly the younger Māori population. The tenancy regulatory controls have also been highlighted more recently as a barrier to achieving quality accommodation, and legal changes sought.

Much attention in the literature and media is on house affordability which has been highlighted as a global issue. Housing affordability affects Māori more than most other New Zealanders, and while there has been research on opportunities for addressing barriers to more affordable housing, the analysis seems to point to political antipathy. Most notably this is a concern in Auckland where 25% of New Zealand Māori live and a third are under the age of 15. An analysis on population and construction in Auckland shows that the city is currently short of approximately 45,000 houses as well as 9000 construction workers. High immigration and population growth have pushed housing purchase and rental costs up rapidly. Yet with a shortage of workers and construction costs rising, it is unsurprising that the media have recently been reporting building company bankruptcies. However, these may also be related to

materials and labour costs escalating, time delays and tightening margins by larger development entities. Out of increasing concern for the housing affordability, church leaders and community trusts are advocating and entering into impact investments to try to start addressing the affordability issue.

Another area of attention in the literature is the benefit to whānau and the country, of moving from rental to home ownership for those who can afford this. The literature indicates that well-housed families and people can contribute more, are happier and healthier. As this capability develops the capital and investment flows from higher incomes and greater levels of saving will benefit the wider New Zealand economy. Yet current statistics are showing the rapid decline in home ownership. Despite the decline, innovative financing ideas are being adopted which include rent-to buy models. These types of provisions for whanau were supported by the Māori Economic Development Panel who noted in 2012:

> 'The success of the New Zealand economy is intertwined with the success of the Māori economy but more needs to be done to lift the performance and growth rate of the Māori economy. The aspirations and capabilities of whānau are key to realising the economic potential of Māori as this is where the human capability of today and tomorrow is sourced.' (p.10).

In the international literature, Australian reports on Indigenous housing issues point to similar barriers to quality housing as is in Aotearoa/New Zealand, whereby Indigenous people are particularly affected by overcrowding and poor-quality housing. Australian literature notes social procurement is necessary to achieve change, which is emphasised by being a legislated requirement in some states and at the federal level in Australia. New Zealand policy and decision makers are interested in social procurement as a beneficial strategy for employment, capacity building, addressing inequality, and achieving positive economic outcomes for the construction industry. Canadian literature indicates some alternative financing models are being explored by First Nations, and there are indications of the same from Native Americans.

Now that current literature on the economic and financing issues has been identified, further work is being undertaken on statistics, as well as interviewing those who have experience in housing for Māori. Their stories and ideas and findings from the statistical analyses will be the bases of the next stage of this research.

2 Introduction

2.1 Background

This literature review follows the work initiated for the commencement of the Kāinga Tahi Kāinga Rua Research direction for the Building Better Homes, Towns Cities (BBHTC) National Science Challenge. The Annotated Bibliography of Māori and Indigenous Housing (Menzies, 2018a), addressed literature from 2000 to 2017 and found that:

> 'The literature tells of long-term social impacts on Māori from the violence and misappropriation of natural resources by colonialization, to the grief of land dispossession, loss of economic resources, and impacts on community, whānau, place, language, education, health and culture. These aspects pervade the literature and are the initial context for much of the research. Māori have generally the lowest incomes and have suffered financial impact from rising rents and housing insecurity. Poor housing and homelessness has in turn affected Māori health, education and other social aspects.' (p.4.)

> 'There are also increasing examples of rural papakāinga, where Māori have returned to their ancestral land to build housing. Ironically this trend, and the hard-won successes, are the result of urban homelessness, or the struggle to survive with impossible rental payments. While there are complex reasons for homelessness, Māori are most affected and as income disparities and housing costs increase this is likely to continue.'

> 'Finance for building remains a problem though. The housing crisis continues for Māori, especially for those living in the city, and there is insufficient affordable housing stock, especially in places near whānau, where people wish to live. Research identified discrimination by financiers on the basis of appearance: Māori appearance being less 'mortgage worthy'. Recent development of land for social housing renewal is leading to gentrification, having most effect on Māori and those on the lowest incomes who cannot afford to purchase in the new developments.'

Therefore, the Whai Rawa Whenu for Māori Housing research takes a structural and regulatory approach to the economics and financing of Māori housing to investigate the barriers and bridges to opportunities, which the Annotated Bibliography of Māori and Indigenous Housing foreshadowed.

2.2 Project brief

The aim of the Whai Rawa research project is to explore the structures (e.g. regulations, planning rules, financing rules, governing structures, and leadership styles), that have created the housing crisis for Māori. The research project will also look at demographic trends to find the effects that the housing situation has had on Māori both economically and culturally.

As well as identifying the underlying problems, the project will also identify solutions, examining successful approaches to support Māori, and Indigenous people in general to meet their own diverse housing needs.

In this context the literature review is to set the platform for interviews with housing experts from iwi entities, with view to discovering from their experience the barriers currently in force in the diversity of situations, and to posit opportunities and how they might be implemented, while respecting Māori values.

2.3   Coverage

The year 2000 was set as the scope limit for the Annotated Bibliography (Menzies, 2018a) although an important report from a few years prior to 2000 was subsequently included. This literature review takes a similar approach adopting 2000 to 2018 as the review scope. However, where significant literature from an earlier time is identified, it is included. Events, customs, living patterns and housing values established prior to European colonisation, as well as the economic, structural, cultural and housing impacts post colonialization are also significant to this review.

Material included in the review is of a broader scope than the Annotated Bibliography and comprises of books, papers, unpublished reports, theses, monographs, powerpoint discussions, media reports, policy, planning, legal and other written and visual material. The reason for the broader approach is that this topic is currently of heightened political and social investigation and contemporary information in various forms adds richness and breadth to the research.

2.4   Methodology

Relevant data bases and the internet were scanned at the start of this literature review. Finding New Zealand academic research material relatively thin in economics and financing of Māori housing, writers in universities in New Zealand, Australia, Canada and the US were contacted along with iwi entities such as trusts, local government staff, developers, housing organisations, consultants, independent researchers, government departments; and housing research organisations' websites were searched. Bibliographic references found in studies were also followed up. A review of abstracts and executive summaries was undertaken to assess their relevance to the research question and the full publication read if further information was needed. Similar topic reports from New Zealand and Australia were compared and techniques to support housing initiatives from overseas were sought. Statistical information was extracted from Statistics New Zealand's data bases, and other reports that conducted quantitative analyses of Māori housing tenure were considered.

The structure of the review reflects economic and financial issues, and the narrative (or pūrakau) is outlined in ten themes.

3   Literature Review

3.1   Historical Context

Māori colonisation of Aotearoa/New Zealand is thought to have taken place from the 1200's to 1350 (Anderson 2016). Anderson posits a population decline and retreat north as food sources diminished and 150 years of climate change prevented the largely garden monoculture of kumara to thrive in the south.

> 'After about AD 1500 the landscape of economic opportunity was tilted sharply up to the north. Northern horticulture.. was ramped. Population growth must have been rapid, even if it was also vulnerable to boom and bust fluctuations, and it is probable that effective group sizes became larger and corporately active in acquiring territory, .. all underlined by the innovation of pā sites.' (Anderson, 2016).

Anderson describes the labour required for garden development, especially identified in the Waikato, which suggests relatively stable settlement, with pā (defendable villages) constructed for food protection, as well as ritual and religious sanctuary and safety. He also describes the migrations or mobility of tribes as have others (Whaanga, 2014). Settlements included those for seasonal hunting and fishing, using relatively temporary shelters in kāinga, dense clusters of dwellings (Kake, In Austen-Smith and Martin 2017), which might be later abandoned for various reasons. The whare (houses), were frequently built of raupō, a type of bulrush (Harman 2014).

This is significant to our story because houses (as opposed to more strategic pā) had been easily built for shelter. Māori economic attention, from archaeological evidence, appears to have been on suitable land for food cultivation, developed through a communal lifestyle. The raupō whare were modest, relatively warm with insulating properties, water repellent, made a small economic and environmental foot print on the landscape, were cheap and quick to construct but highly flammable. 'The first building legislation passed in the colony was an ordinance for imposing a tax on raupō houses, (Legislative Council, in its second session in 1841/42)' (Harman, 2014) to deter their use, as they had proved to be a fire hazard in the new settler villages and towns. As swamps were drained for farmland in the later 1800's (Park, 1995), the availability of raupō would have diminished. This combined with the substantial tax and the many other legal and economic impacts of colonisation affected housing for Māori, as well as Māori culture.

> 'Having Māori make the transition from raupō to weatherboard homes was celebrated as a `measure of the colonists' success in civilizing the nation's indigenous people. Despite their prevalence in the early decades of the colony, and their use as a yardstick against which to measure European (and, later, Māori) 'progress' in New Zealand, over time the extensive use of raupō houses by the first European settlers was conveniently forgotten' (Harman, 2014).

The chronology or aetiology of colonial settlement and its economic and financial effects on Māori has been explained in four stages (Reid et al 2017): that of inundation by colonists in the 50 years following the Treaty of Waitangi and settlement to 1890; the isolation of Māori in the following 50 years to 1940 in rural kāinga; Māori integration through the major move to cities for work and to feed their families (between 1940-80); and invigoration or reassertion of Māori culture from 1980's onwards.

Prior to the 1930's Māori were identified by the colonial government as living in substandard dwellings. 'A survey conducted under the Native Housing Act 1935 found that Māori were living in the worst conditions of any group in the country. As a result, the Labour Government passed the Native Housing Act 1935 which enabled Māori to take up loans on more generous terms than other State Advances loans. However, although eligible for state-assisted loans, many Māori were not in the skilled and semi-skilled brackets, and few were living in urban situations. As Ferguson surmised: 'poverty and prejudice effectively barred many Māori, both urban and rural, from the mainstream housing market,' (In Mills, 2015).

> 'By the mid-1940's.. rural marae papakāinga, newly subject to major planning and financial constraints on growth, expansion and development, witnessed a catastrophic reduction in their viability as self-sustaining rural socio-economic communities.' (Matunga, In Grant et al., 2018).

While some Māori hapū maintained their kāinga links after their move to the city (Williams 2015), many were forced to find paid work in cities, moving into State housing as city numbers swelled. With the move to the cities the home ownership rate of Māori fell rapidly, from 70% in 1936 to approximately 28% today (Statistics NZ, 2016). Despite life on papakāinga being often materially hard, and the homes of substandard quality, Māori still typically owned their own homes and had access to the social and economic security of the hapū (Reid et. al., 2017).

Brown (In Grant et al., 2018), draws attention to Māori isolation in homes in cities which 'did not allow for extended family living, leading to an erosion of cultural values', and Matunga supports this noting:

> [The] 'ravages and violence of the colonial encounter mean that Indigenous architecture is both position and opposition and acceptance and resistance. ..it should also resist the pejorative labels that in the past have tried to marginalise it, render it invisible or minimise it as a 'legitimate' architecture... The ancestral link between people and place is inextricable, indeed fundamental..' (Matunga, In Grant et al., 2018).

The 1953 Town and Country Planning Act emphasised zoning as a means to manage land use. Land use schemes generally restricted building on Māori land (Nathan et al 2008). During the 1970s, Mills et al (2015) notes that groups lobbied for greater rights for Indigenous control,

ownership and culturally appropriate housing provision. Brown describes the 1980's onwards as revitalisation, or assertion of Māori rights (In Grant et al. 2018) which was supported by leadership in arts and changes in education such as the introduction of kohanga reo. However, despite these excellent developments, the importance of culturally responsive homes that better represented Māori cultural forms, such as papakāinga and wharenui were less evident. Grant et al. (2018) notes:

> 'Eclipsing all of these architectural developments has been the struggle endured by many Māori to be housed in healthy and culturally responsive homes.' p.108.

This is explained by Mills et al. (2015) who write:

> 'Generally provision of housing for vulnerable people in New Zealand has tended to be designed and instigated from a mono-cultural perspective, with little attention paid to cultural appropriateness.'

Māori are included in the definition of vulnerable.

During the period of the fourth Labour Government from 1984, loans became available for papakāinga housing built on marae and demands for marae-based ownership and control were partially met. But a paper on Māori housing in Northland, considering economic restructuring and housing policy (Murphy and Urlich-Cloher, 1995) notes that the policies of the 1980's failed to address housing problems for Māori and reliance on 'market mechanisms' was likely to make cost and access barriers to housing worse. A change in government in 1990 curtailed the loans, but they have since been reintroduced by the Ministry of Business, Innovation and Employment (MBIE). The full market rentals charged by the State housing sector in 1991 coincided with an economic depression, increased unemployment, and benefit cuts (Waldegrave et al. 2006). The impact on Māori and those on the lowest incomes included crowded housing conditions, increased poverty and homelessness (Amore, K., Viggers, H., Baker, M.G., and Howden-Chapman, P., 2013).   The consequences of policy changes on Māori home ownership are clearly evident in the graph below (Figure 1), with the Māori home ownership rate actually climbing to around 60% in 1991 then declining rapidly to around 28% today (Statistic NZ, 2016). This is at least partially attributed to the 1991 recession; however, we find that Māori home ownership rate did not improve when the recession ended, but instead continued to decline. This suggests that government housing policy conditions, primarily the introduction of market rentals, led to this steep decline.

Percentage living in an owner-occupied dwelling
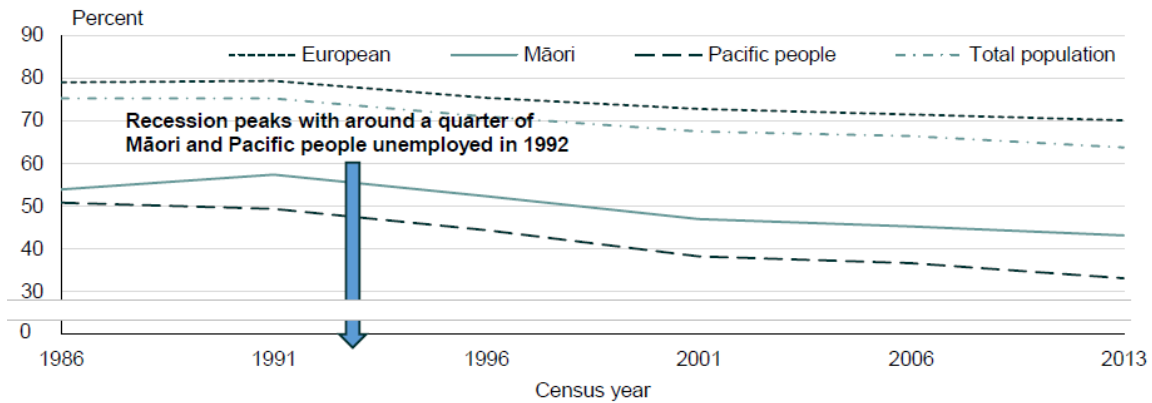European, Māori and Pacific ethnicity and total population
1986–2013 Censuses

Figure 2. Housing Tenure 1986 – 2013

3.2   Demographic change and Māori economic agency

The identification of Māori in statistics and how this has changed historically is relevant to understanding the demographic changes of home ownership and Māori economic agency. Prior to the 1960s the proportion of blood was used as an identifier. In 2010 a number of demographic methods were in use including NZ Statistics application of indicators of ethnicity, such as presence on the Māori electoral roll, use of Māori language and self-identification (Kukutai 2011). The census has come to use self-reported ethnicity and descent, and there is caution to use them appropriately. This is discussed in a paper by Robson & Reid (2001), Ethnicity matters: Maori perspectives.

The Ministry of Social Development undertakes annual updates on household incomes in New Zealand. Crothers (2013) reports on inequalities in New Zealand adopting data from the General Social Surveys and the 2013 Census. Inequality he notes, has several dimensions. Occupation, education and age are important factors, and ethnicity is strongly linked to Standard of Living. The 2017 report by Perry is on trends in income-based indicators of inequality and hardship. 'These trends are set in the context of a description of the changing overall income distribution in the period' (Perry, 2017). The complex discussions on relativity make linkage of this data to demographic trends and economic analysis difficult. Fortunately, the report on social and economic indicators by Robson Cormack and Cram (2007) is clear. They note: 'There is a significant disparity in the distribution of deprivation in Aotearoa/New Zealand. The proportion living in very deprived areas is significantly higher for Māori than for non-Māori, with over half of the Māori population represented in the most deprived deciles. This has changed little since 1996.

A report for the Centre for Housing Research Aotearoa (CHRANZ) assessed housing demand in the Auckland region (Darroch Ltd., 2010), reported the following:

'Strong population growth in Auckland will place stress on Auckland's dwelling capacity, infrastructure, transport and city form as it shapes the housing market until 2026; dwelling demand for the 14 defined housing market areas (HMAs) will increase by 39.3 percent – from 431,890 dwellings in 2006 to 601,420 by 2026; the Auckland region already has (June 2009) significant renter housing affordability issues – 49.9 percent of all private renter households are experiencing financial housing stress; demand for rental accommodation will continue to increase at a significantly faster rate (63.5 percent) than demand for owner-occupier dwellings (26.2 percent); and home ownership has significantly reduced from 70.7 percent to 66.9 percent between 1996 and 2006.' (p.1).

However, the report did not specifically address Māori housing.

A study for BRANZ in 2015 looked at the implications of the 'intermediate' housing market. This was about those who could not afford to purchase a house. They are instead in private rental, have at least one family member in work and cannot afford to buy a house in the lowest cost quartile at standard bank lending criteria:

'The size of the intermediate market has increased despite interest rates falling. The increase has been driven by an increase in the size of the rental market and house prices increasing at a faster rate than household incomes. Over 50% of Māori household were renting in 2001, and 32% of Māori owned or partly owned their home, compared to about 60% of European' (Mills et al., 2015).

Between 2006 and 2015, the faster growth in house prices over household incomes accounted for 81% of the growth in Auckland's intermediate housing market (Mitchell, 2015). The study modelled several scenarios and found that an increasing number of renters would be priced out of the housing market. This would increase if interest rates increased.

The effects of demographic changes on Māori economic agency in Auckland, the region most affected by the housing shortfall, can be understood adopting information from Auckland Council's study of Māori and housing (Lysnar et al., 2016). There were 163,920 people of Māori descent in 2013, with an overall younger age structure than non-Māori, nearly half of the number of Māori in homes they own than Europeans, and so 60% of Māori in Auckland facing competition for limited rental housing with insecurity of tenure. A quarter of Māori were living in crowded households in Auckland in 2013. The impacts of low supply, increasing population, high demand for housing and increasing prices would be most punishing for those in lower income groups and particularly those with younger population demographics who were Māori. Lysnar et al. (2016) points to globally low interest rates affecting house buyer demand, legislation, and the Residential Tenancies Act 1986, as all influencing the quality of rental housing.

Coleman and Karagedikli prepared an arresting paper for the Reserve Bank earlier this year (Coleman & Karagedikli, 2018) on the economic effects of changes in residential construction and population growth:

> 'Rapid population growth has been one of the most striking features of New Zealand's economy in recent years. This migration-fuelled population increase, in excess of 1 per cent per year, created buoyant conditions for New Zealand's construction and real estate markets. Real estate prices increased by more than 200% in real terms between 1992 and 2016.'

The writers note that population increase was especially large in Auckland, with an increase of 45% in those 20 years, which was more than double the population increase for the rest of the country, but half as many new residential permits were issued in that time. In addition, there was a fast rise of prices in Auckland yet the size of the construction sector in Auckland was a smaller fraction than for the rest of the country. In this time the size of houses built in Auckland were smaller than the average for the rest of the country, so the construction size was not a factor in less houses being built. The writers concluded that Auckland would have needed another 45,000-55,000 dwellings in this period, and to meet ongoing demand another 9000 construction workers are needed. They suggest land-use restrictions imposed after 2005 may be a cause of the shortfall and noted that apartment construction slowed to a near halt between 2008 and 2012. They calculated the overall shortage of houses in Auckland to be 43,100 in 2014.

Auckland Tourism, Events and Economic Development publish Auckland Growth Monitor. Their August 2018 update includes population, demography and diversity, and the labour market. There is a section on the Māori economy noting the Council recognition of 19 iwi as mana whenua who comprise 13% of the Auckland Māori population. Also of note is the youthful Māori population: over half are under 25 years old and Auckland Council's economic attention for this group is tourism and technology industries. The Growth Monitor notes that the Auckland Council budget has a focus on infrastructure including 'traffic congestion, housing affordability and environmental attention,' and that Homes Land Community (HLC) has a target of 23,600 new houses in the next ten years, while the central government aims to build 50,000 affordable free-market homes through the Kiwibuild programme for first home buyers in Auckland in the next decade.

3.3   Māori Housing Tenure and Associated Impacts

Multiple studies have documented a clear association between house ownership and socio-economic wellbeing (Arcus & Nana, 2005; Fund, 2004; Milligan et al., 2006; Roskruge et al., 2011). This association is driven by multiple factors including long term security, and the potential for inter-generational wealth transfer and an increased potential for future home ownership (James, 2007). The benefits of home ownership have been shown to extend beyond socio-economic factors, a large scale literature review on housing tenure demonstrated

significant associations between home ownership and health; employment; crime; welfare; wealth; and education (Waldegrave & Urbanová, 2016). Improved mental and physical health, protection against unemployment, lower crime rates, less welfare dependency, greater wealth generation potential, and higher educational attainment for children are all associated with home ownership.

While studies show that owning a home is associated with positive outcomes, rental tenure does not cause negative outcomes. It has been shown that when done right, public sector rental accommodation and other forms of social housing are capable of generating positive outcomes (Baker et al., 2006; Phibbs & Young, 2005). Contextual factors are important, for example:

- The physical condition of the rental property
- Protection and security afforded to the tenants
- The degree to which renting is viewed as the norm within a society.

In relation to the last point, the prevailing norm in New Zealand society is towards home ownership. This is true of all sectors of the population, including Māori, Pacific, and low income earners (James, 2007; Koloto & Associates, 2007; Waldegrave & Urbanová, 2016).

3.4   Māori Home Ownership

Between 1926 and 1945 home ownership rates for Māori were higher than for European/Pākehā, however, since this time Māori home ownership rates have declined at a faster rate than European/Pākehā households (Flynn et al., 2010). The rapid shift of Māori from rural areas to urban areas in the 1950s and 1960s contributed to a significant decrease in Māori home ownership, however several other factors may also explain the decrease (ibid.):

- urbanisation and living in high cost areas such as the Auckland region
- the younger age structure
- larger households
- lower levels of employment and income
- intergenerational experience of owning a home
- educational achievement
- the wish to reside near whānau.

While Māori home ownership rates were around 74 percent in 1926, the most recent census findings revealed that only 28 percent of Māori now own, or partly own a home (

Table 1).

Table 1. Home ownership - Māori and New Zealand population aged 15 years and over, 2006 and 2013 Censuses

Home ownership	Māori Percent 2006	2013	NZ Population 2006	2006
Own or partly own usual residence	30.1 %	28.2 %	53.2 %	49.8 %
Do not own usual residence	69.9 %	71.8 %	46.8 %	50.2 %

Source: Statistics New Zealand[1]

Māori renters show a similar profile to the rest of New Zealand regarding the sector of their landlord (

Table 2). However, there are a higher proportion of Māori living in government supported housing arrangements. As discussed above, the ownership structure of a rental property does not directly cause adverse outcomes, however it is reflective of more negative socio-economic circumstances.

Table 2. Sector of landlord - Māori and New Zealand population in households in rented occupied private dwellings, 2013 Census

Type of landlord	Māori Percent	NZ Population
Private person, trust or business	76.6	83.1
Local authority or city council	1.0	1.4
Housing New Zealand Corporation	20.7	14.2
Other state-owned corporation or state-owned enterprise or government department or ministry	1.7	1.3

Source: Statistics New Zealand[1]

The large decrease in Māori home ownership rates is not reflective of Māori aspirations. The majority of Māori 15 years and over aspire to own a home, however they face significant barriers in doing so (Te Puni Kōkiri, 2016). The Te Hoe Nuku Roa study of Māori housing experiences

---

[1] http://archive.stats.govt.nz/Census/2013-census/profile-and-summary-reports/ethnic-profiles.aspx?request_value=24705&tabname=Housing

and emerging trends included a longitudinal study of Māori households (Waldegrave et al., 2006). The study was based on a sample of 70 households in six locations throughout Aotearoa (ibid.). Some key findings around Māori home tenure from the Te Hoe Nuku study include:

- Of the 55 percent of the THNR sample that was renting, 51 percent aspired to own a home of their own.
- Where affordability is higher aspirations to own a home are greater than in more expensive places such Manukau in Auckland and Lower Hutt in Wellington.
- In most areas, the mode for importance of owning a home is "Extremely important"
- Where house prices are relatively low the importance attached to owning a home is greater.
- Conversely, the importance of owning a home is rated lower in the urban/metropolitan sites than in the rural or regional sites.
- Across the entire sample 86 percent of participants were either satisfied or very satisfied with their accommodation.

Declines in Māori home ownership are not reflective of Māori aspirations. Significant barriers exist which are impeding the ability of Māori to purchase homes.

3.5   Impacts of Housing Tenure on Māori

Multiple studies have been conducted globally on associations between housing tenure and socio-economic and health outcomes. Each country has a unique housing situation, particularly around the role home ownership plays in a society. It may therefore not be appropriate to generalise international findings to the New Zealand situation. A small body of literature has been produced exploring the impacts of housing tenure on Māori. This literature provides an in depth look at the New Zealand situation, however, much of it is over a decade old and may therefore be not as applicable to the current situation.

Research on housing tenure and the relationship between tenure and health among mothers of a birth cohort of Pacific children provides some insights into the New Zealand situation. Significant associations have been found between home ownership and mental health, with homeowners found to have better mental health than their renting counterparts (Carter et al., 2005). It has also been shown that, adjusting for likely social, economic and environmental confounding factors, residing in a state house rented from the government increased the risk of sudden infant death by a factor of 1.73 in comparison to infants with parents owning their house (Schluter et al., 1997).

While little research has been done specifically addressing the relationship between housing tenure and Māori socio-economic outcomes, it has been established in the general literature that owning a house has positive socio-economic and health outcomes (Waldegrave & Urbanová, 2016), and through New Zealand census data, that Māori are relatively less likely to

own their own home. The New Zealand General Social Survey (NZGSS)[2] provides a large set of data containing a variety of measures relating to inequality, the distribution of resources and Standard of Living (SOL). Studies on housing tenure and the NZGSS provide an imperative for a deeper investigation into the impact of housing tenure on Māori.

The NZGSS is a multidimensional, biennial survey on social and economic outcomes of New Zealanders aged 15 years and over who are usual residents in private dwellings (excluding off-shore islands). A central measure of socio-economic wellbeing is income. In 2001, the median Māori income ratio to the total population was 80 percent, in 2006 it increased to 86 percent, before reverting strongly to 79 percent in 2013. Census data shows unemployment following a similar trend. Figure 3 illustrates unemployment for Māori being consistently and significantly higher than the general population from 2001 through to 2013.
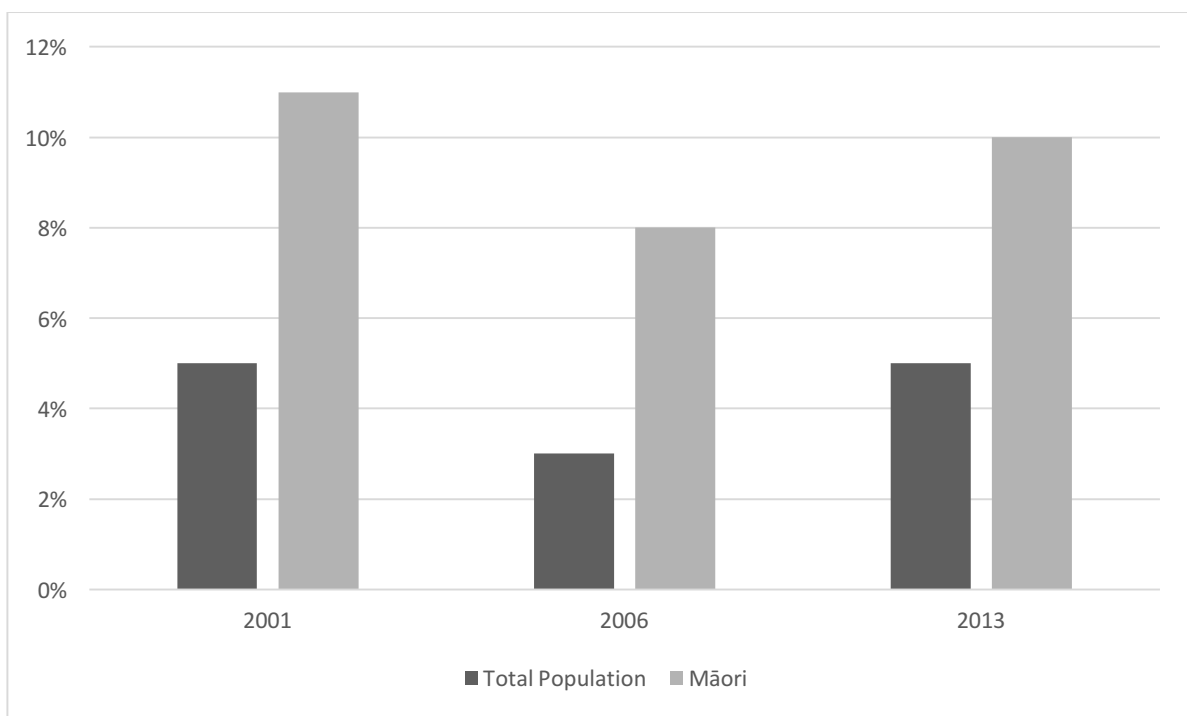

Figure 3. Unemployment rates 2001 – 2013 _(data extracted on 05 Oct 2018 00:42 UTC (GMT) from NZ.Stat.)_

These general themes of Māori measuring more poorly against socio-economic measures continue when looking at wellbeing measures related to housing.

---

[2] http://archive.stats.govt.nz/browse_for_stats/people_and_communities/well-being/nzgss-info-releases.aspx

It focuses on those people who provided the most negative response against each measure. On all measures, Māori provide more negative responses. Some of these housing related measures of wellbeing have significant implications for health. For example, in 2013 Māori were 2.2 times more likely to report a major problem with dampness or mould and 32 percent stated that their house was always or often colder than they would like. Self-rated perceptions of health have also continued to decline from 15.4 percent of Māori respondents reporting fair/poor levels of health in 2001, to 19 percent reporting these levels in 2013.

Table 3. NZGSS measures of low wellbeing, Māori compared to total population

Wellbeing Measures	2008-2009		2010-2011		2012-2013		2014-2015	
	Total Population	**Māori**	Total Population	**Māori**	Total Population	**Māori**	Total Population	**Māori**
Overall life satisfaction (lowest Rating)			6.1	**7.8**	5.9	**9.6**	17.4*	**22.2***
Adequacy of income to meet everyday needs (Not enough money)	14.5	**25.3**	15.6	**23.3**	15.3	**24.7**	12.2	**20.6**
Self-rated general health status (fair/poor)	12.5	**15.4**	12	**16.4**	13.3	**17**	13.6	**19**
Major problem with house	51.2	**62.4**	35.6	**46.1**	35.5	**49**		
Condition of house or flat (Immediate/extensive repairs and maintenance needed)							7.1	**13**
House or flat colder than would like (Yes – always or often)							21.2	**32.8**
Problem with dampness or mould (Major problem)							6.2	**13.9**
* Scale of measurement changed in 2014								

Combining relevant literature and statistics it has been argued that:
1. Owning a house is associated with significant socio-economic and health outcomes
2. Māori home ownership has declined significantly over the past century
3. The majority of Māori aspire to own their own homes, however they face several barriers
4. Māori measure worse than the total population of New Zealand against multiple measures of wellbeing related to housing.

There has however been little research which seeks to document specific associations between Māori housing tenure and socio-economic and health outcomes. Quantitative research on these associations would help to establish a pathway for targeted and effective policy interventions. We have drawn together information that suggests that the current situation is of concern, and more nuanced research is needed to explore Māori housing tenure.

The role of Māori culture in housing tenure is also of significant interest. Of concern is the suggestion expressed most explicitly by Waldegrave et al. (2006):

> "The inverse relationship that is found to exist between Māori cultural identity scores and housing outcomes within the THNR study invites discussion about the implications surrounding involvement in Te Ao Māori - the Māori world" (Waldegrave et al., 2006, p. 61).

Waldegrave et al. (2006) do not control for any socio-economic factors in the analysis, rather, they simply create a Māori cultural identity score and compare this to home ownership rates for Māori. The suggestion that involvement in Te Ao Māori may have a significant impact on home ownership is contraversial, and as suggested by Waldegrave et al. (2006), requires further investigation. Home ownership rates for Māori in Tāmaki Makaurau are significantly lower than those of other ethnicities (Lysnar et al., 2016). It has been argued that the difference in home ownership rates between Māori and other ethnicities can be explained by high living costs in areas such as Tāmaki Makaurau, the shift from rural to urban areas for Māori, the younger age structure of the Māori population, the loss of intergenerational experiences of owning a home, larger household sizes, employment and income, lower levels of educational achievement, and the desire to reside near whānau (Flynn et al., 2010). Flynn et al. (2010) also suggest that when age, income, and location are controlled for, there are still fewer Māori than other ethnicities owning houses. The mechanisms underlying Māori house tenure remain unclear, yet probably involve a combination of historic, socio-economic, and cultural factors which are not being adequatly catered for under current policy and finance structures.

Despite extensive debate about the origins of Māori home ownership disadvantage, there has been little attempt to ascertain the extent to which differences in and socio-economic status and cultural identity account for the ethnic differences in housing tenure.

3.6   Economic perspectives and Government policies

In this section Government policy and allied economic aspects of housing literature are reviewed. There seems no dispute that colonisation has had a disastrous effect on Māori economic agency and this in turn has created an unequal housing situation (Howden-Chapmen, Bierre and Cunningham, In Rashbrooke, 2015). Recent literature (Waldegrave et al, 2006; Rashbrooke, 2015; Lysnar et al., 2016; Eaqub, 2017) has highlighted the significance of the changes in Government's housing policy and its economic impact on Māori. Māori are disproportionately identified as living below the poverty line, and in overcrowded and poor-quality housing (Office of Auditor General 2011; Lysnar et al., 2016). Those in low income situations can apply for government rent subsidies and accommodation supplements (Johnson In Austen-Smith and Martin 2017), but this government assistance does not address the insecurity, stress and poor quality housing issues faced by those on low incomes.

There is no one view among Māori on housing and there are varied experiences, but in 2006 Waldegrave et al. concluded that:

> 'Models that do not value the social, spiritual and cultural/historic aspects of housing, as well as the economic and status aspects are likely to be inadequate.' p.23.

New Zealand macro-economic policy tools were in danger of being dwarfed by the impact of housing prices (PricewaterhouseCoopers 2009). Their scoping report examined the interrelationship between New Zealand economic policy and the residential housing market both in New Zealand and in other colonial countries and found 'an unexpected' outcome was that other economists were also grappling with and had limited knowledge of this interface. In this study housing was regarded as 'a major asset class,' and a knowledge gap was found in the link between housing credit, financial markets and monetary policy.

Coleman (In Austen-Smith and Martin, 2017) explains that the Government's taxation policies, particularly the Goods and Services tax of 15%, and policy changes since 1986 have increased intergenerational barriers for housing purchase and rental accommodation. Coleman notes that in just over 20 years the average property prices (between 1989 and 2011) increased 220 percent, the highest rate of increase in the developed world. While the effect of tax changes is complex, they are complicated by land under-supply in convenient locations. Coleman notes that since 1989 the returns from interest income and other investment options have been taxed more heavily than the returns from housing. This has encouraged home owners to live in larger houses than they might otherwise, and land prices to rise, especially for well-located properties. The absence of capital gains tax has been an incentive for landlords to pay higher prices for house purchase, and there has been in Coleman's view a tax induced decline in home ownership. This has particularly affected Māori. The Local Government Act 2002 has also affected housing supply through development charges, in addition to GST (Coleman In Austen-Smith and Martin, 2017).

Planning legislation and its administration also presents economic barriers to Māori housing because these are often complex. The Resource Management Act which governs land use planning is administered by territorial local authorities who have few Māori planners on their staff to explain plans, or assist, or facilitate political decision makers to anticipate Māori interests. There are few Māori built-environment practitioners and very few qualifying annually (Ngā Aho, 2017). As little as 1% of registered architects are Māori which raises concern for having qualified Māori to assist in these areas of planning and legislation (MBIE 2015, referenced by Brown In Grant et al., 2018). Furthermore, District Plans are generally complex. In 2011 a study found that planning charges could add $25000 to the cost of a house on Māori owned land (Office of Auditor General) and that local authorities did not understand the role of the Māori Land Court. Remaining Māori land is often rurally zoned where housing development is restricted, even though 30% is located close to towns (but not Auckland). Minimum lot sizes,

coverage rules and slow decision making (Eaqub, In Austen-Smith and Martin 2017) exacerbates sustained excess demand for housing and slow supply of new housing. Zoning provisions rarely assist papakāinga communal living (Matunga, for Productivity Commission 2017), but this is beginning to change, with local government becoming more responsive to zoning concerns (Office of Auditor General 2014). The main planning (as well as financial and legal barriers) generally occur with multiply-owned Māori land, most of which is in rural areas or near smaller rural towns.

In 2011 the Auditor General conducted the first audit undertaken on how Government agencies over the last 80 years and especially more recently worked together to support initiatives and to provide Government planning and support for housing on multiply owned Māori land (Office of the Auditor-General, 2011). The first report was detailed and had strong recommendations. It was followed up by a much briefer report in 2014. A section of the Foreword from the 2011 report is evocative:

> 'It's not just about houses, it's about our survival …
> Despite Māori identifying the barriers to housing on Māori land, we are faced with the same barriers 30 years later – in particular, capacity, planning, and finance.'

The Auditor General reported:

> 'Multiply-owned Māori land accounts for between 4% and 6% of land in New Zealand. Not all of this land is in remote rural locations – it includes quite a lot of very desirable land close to major centres … We audited the three current initiatives: Kāinga Whenua loans, the Māori Demonstration Partnership fund, and Special Housing Action Zones. We found that, despite good intentions, the process to build a house on Māori land is fraught. Lessons have not been learned from past attempts, so the initiatives are not effectively targeted and the processes are not streamlined.'

The 2011 recommendations were:
1. We recommend that the agencies involved in providing advice and support coordinate what they do locally by: having one organisation act as a single point of contact for Māori who want to build housing on their land; agreeing a shared process that sets out who will work with Māori who want to build on their land and when; and having staff with the relevant expertise and knowledge available to provide high-quality information and advice.
2. We recommend that local authorities build appropriate flexibility into their district plans to allow housing to be built on Māori land.
3. We recommend that local authorities identify and work with landowners who have particularly suitable land blocks and who want to build housing on Māori land.
4. We recommend that the Department of Building and Housing better target financial support programmes by: better matching the support available to the financial

circumstances of Māori, so that it is available and affordable for more Māori organisations and households; making financial support available when costs are incurred; and structuring the financial support to make housing developments sustainable.

5. We recommend that the Department of Building and Housing, working with other agencies, build the capacity of Māori organisations that plan to participate in housing. This includes their ability to project manage a housing development through the legal and practical processes required to successfully build houses on Māori land.'

The report describes why and how it was undertaken:

'Māori as a group experience disproportionately poorer housing situations compared with the rest of the population; some Māori landowners have aspirations to build on their land; Māori land can provide affordable housing, particularly near some urban areas; there is a long history of government assistance with mixed success; support for Māori housing is complex and involves multiple agencies working together; and we could provide a cross-sector perspective on how to improve effectiveness.'

'The barriers identified to developing multiply owned Māori land for housing were:

- Difficulty in raising finance through mortgages
- Planning restrictions
- Rates areas
- Infrastructure costs and lack of connectors
- Gaining consent from multiple owners.'

The follow-up brief 2014 report on recommendations (Office of the Auditor General), identified promising progress but actions were much slower than Māori owners would like. They noted favourably local government work to provide for Māori through better planning measures. The new Māori Housing Strategy was thought to be a notable advance, but the Auditor General thought that realistic resources were needed for putting this into effect.

The report on He Whare Āhuru He Oranga Tāngata the Māori Housing Strategy 2014-2025 (MBIE 2014) has two outcomes: improving housing for Māori and their whanau, and increasing housing choices for Māori by 'growing the Māori housing sector.' Of the six 'directions' set out, three are directed to whānau and three for Māori organisations. The strategy notably provides for home ownership loans; to begin implementation of the strategy, government allocated $4 million in the 2014/15 budget and in each of the following three years. Reforms include: Reducing barriers for Māori with multiple ownership land. The Māori Land Court will no longer administrate but successions and land trusts will go through a Māori land service (just registration) – making progress faster and easier; accessing loans on Māori land with multiple owners will be easier through the ability of loan guarantee by a third party. A Special Housing

Action Zone programme was introduced to address the need for support for housing on Māori land. The strategy applies to all Māori land, not just multiply-owned land.

Te Puni Kōkiri's Māori Housing Network Investment Strategy was set up by Government to coordinate and lead improvements in housing for whānau (Te Puni Kōkiri, 2015). The main strategy is engagement with Māori communities, other government departments, and the Māori housing sector. It has some investment funds and principles for investment. In the 2018 Government budget $15 million was allocated for 'community led housing repair programmes to help whānau living in very poor-quality housing, and for papakāinga projects building new healthy and affordable rental homes for whānau' (Te Puni Kōkiri 2018).

New Zealand's tenancy laws enable a power imbalance between landlords and renters (Whitaker, In Austen-Smith and Martin 2017). Over 60% of the Māori population are renters, so they are in a greater position of insecurity. In a constrained housing supply in the bigger cities property management companies have little restraint on discrimination and landlords can conduct informal rental auction (Whitaker), affecting Māori. Inequity, privacy concerns and discrimination have been raised in recent media reports (for instance, Leahy, 14 August 2018). In addition, a report by Houkamau & Sibley (2015) suggested that racial discrimination has also contributed negatively to the rates of Māori home ownership as well as lower quality housing for Māori.

Saville-Smith and Wehipeihana have shown that Māori have more problems with housing quality. **(Saville-Smith & Wehipeihana 2007)**. Therefore, to address the problems, Howden-Chapman, and McKay have sought a quality housing framework as the basis of tier one statistics (In Austen-Smith and Martin 2017) which is currently being developed by Statistics New Zealand, and in doing so they are seeking input into quality measures for Māori housing (Goodyear 2018). This is a work in progress.

3.7   Economic impacts of housing tenure and affordability for Māori.

McKinsey Global Institute issued a report in 2014 (Woetzel, 2014) which identifies global affordable housing issues. It presents a definition which is based on % income, floor space and amenities linked to commuter time; and the 80% area median income. Four major approaches are put forward to address affordability of housing: setting targets, employing cost reduction levers (land unlocking, development costs, operation and maintenance); and financing.

The literature reviewed recognised that reasons for the 'housing crisis' affecting home buyers and renters, termed a crisis of affordability, availability and quality, are complex. Tenure, security and home ownership as well as affordability have generated debate. (Roskruge et al. 2011; Saville-Smith, 2014; Lysnar et al 2016; McKay In Austen-Smith and Martin 2017; NZ Productivity Commission 2012; McKay; Rutherford; and Johnson, In Austen-Smith and Martin, 2017; Brown In Grant et al. 2018;). A number of researchers give substantiated reasons why home ownership produces the better economic outcome for government and individuals. A

report commissioned by the Family Centre Social Policy Research Unit (Waldegrave & Urbanova 2016), addressed the social and economic associations of housing tenure, through a literature review of 120 plus international studies on the effects of housing tenure on health, employment, crime, welfare, wealth and education, with a view to adopt the findings for policy development. The summary notes that home ownership is not advantageous in all situations, particularly if it is unaffordable. It suggested that:

> 'social housing policies that enable low income families affordable mortgage arrangements can be expected to provide greater long-term positive outcomes that are less likely to be found in rental tenure.'

The writers found housing tenure, particularly home ownership to be a significant factor for positive social and economic outcomes.

Berl (Nana et al., 2017) studied the government fiscal costs of different housing groups, as well as the costs and revenues of transitioning households from social renting towards owner-occupancy. They produced some interesting information, indicating that there was a potential net fiscal saving to government for encouraging and assisting owner occupancy. The magnitude of net savings to government was more pronounced when people moved from social renting to owner-occupied tenure, even though annual costs of transitioning advisory and support services was included. The study also considered equity assistance towards purchase and indicated that this would still leave government in a better position after a conservative 15-year period, than at baseline. The report also indicated better outcomes for individuals and families of home ownership.

New Zealand Housing Foundation undertook several case study reviews through their 2017 report. Their objective was to summarise new research findings and contribute to housing policy development by examining the costs, and benefits, of different forms of tenure and calculating the long-term advantages of moving those in private and social renting on pathways towards home ownership. They considered the Waldergrave study, the Berl report, and a Nexus research survey of the opinions of new residents in Waimahia, (Auckland) who were in 'rent to buy' housing. They conclude that the three studies show 'that actively supporting the development of affordable home ownership and/or equity schemes that are made accessible to low and low-middle income families, produces benefits for households, for communities and for New Zealand.' (New Zealand Housing Foundation (2017).

The NZ Productivity Commission's Housing affordability inquiry (2012) had some specific findings and recommendations for Māori housing addressed to Te Puni Kōkiri, Whanau Ora facilitators, government, the Māori Land Court and private finance institutions to encourage lending for building. In the NZ Productivity Commission's opinion public services, whānau and finance institutions all 'needed to take action but in general this does not happen'. This report came a year later than the significant report by the Auditor General. Professor Brown (In Grant

et al. 2018) states that housing affordability is the most pressing concern for Māori. The 2011 census in Australia listed 100,000 self-identified as Māori. Brown (In Grant et al., 2018) noted this diaspora in conjunction with urban Māori isolation and housing affordability concerns.

Affordability has also been taken up by Church leaders who accept there is no one solution to this issue, but called on the Prime Minister to take action stating:

> 'An insufficient supply of safe and affordable housing in New Zealand is contributing to a level of poverty that is fracturing the well-being of people and communities and hindering the educational progress of our children,' (Church Leaders Statement on affordable Housing, 2017).

While immediate changes in Government policy and administration have been foreshadowed in media and Ministerial presentations (such as Ernst Zoller, MBIE, September 2018; and Grant Robertson, Minister of Finance, presentation to Wellbeing and Public Policy Conference September 2018), immediate needs of those without housing is addressed by a helpful 54-page information resources booklet by WEST, for West Auckland.

3.8   Financing

A strategic study by the Centre for Social Impact in 2016 to provide advice to community funders in the Bay of Plenty tabled a range of impact funding and support options which might be adopted by philanthropic community organisations for sustainable housing. Although Te Puni Kōkiri was included, there was limited Māori input into the study. The overview of users identified key issues being: affordability to rent or buy, quality housing stock, availability (size, type and location including for emergency housing), and sustainability issues. Their supply/ demand analysis including flow on effects from the Auckland housing deficit enables understanding of likely issues in other regional cities.

The table of funding and support options included in the report are more broadly applicable for other community trusts and funders. These include:
- Direct investment
- Social lending: for purchase or development of land and buildings
- Micro-financing for home improvements for housing providers
- Shared equity schemes for home purchasers: a scenario was a 5% deposit, 70% mortgage with a trust owning the balance, and shared appreciation if sold.
- Housing loan guarantees to support land trusts and enable greater access to bank loans
- Grants and strategic funds
- Funding to develop community housing provider capability for property management and costs for tendering for housing
- A housing Warrant of Fitness for rental housing

Furthermore, the report identifies partnerships as a future strategy and lists possible partners. It also has a detailed action plan, and useful advice for funders.

Research has also been undertaken on identifying best practice or standards for community housing. Community Housing Aotearoa's CHA Best Practice Guide 2018 is a useful set of standards for community housing trusts and organisations to use as bench marks.

The following funding options have been discussed in literature, online and in the media. All appear to offer opportunities for either building on Māori land, or other Māori housing development through trusts and other means, where the normal bank financed mortgage is not available.

3.9   Housing Loan guarantees

Crown assistance for Māori housing through loan guarantee schemes may be a solution that banks would support and would in turn support the price of the investment. Iwi may also be in a position to consider loan guarantee schemes as well. Community Trusts are working in this area, but some models do not have banking support.

3.10   Impact investment

Impact investment is when the investor chooses to invest because of the social or environmental benefits created. The investor also expects a profit, however this profit may or may not be at the same level as traditional investments. An impact investment can take many forms, including giving a loan. The social or environmental benefit is measured so that both social and financial returns can be demonstrated to the investor (Global Impact Investing Network). Impact investing can involve a number of agencies taking a specific investment approach to achieve an outcome more effectively than might otherwise be possible. Rittner, T., Barbash, M., & Kramer, K. (2017) discuss impact investors coordinating with cities to achieve beneficial change.

The Anglican Synod (the governing body of the Church) in May 2018 passed a resolution which encourages church trusts to consider impact investment. This resolution was termed 'mission-aligned'. It was spurred by social justice values and the view that affordable housing is desperately needed in New Zealand. Bishop Kito commented:

> 'when you walk around Māngere early on any given morning, you will see people sleeping in their cars. When you visit parishioners, you will see how many people are crammed into cold, damp houses. When our people talk to clergy and community leaders, I hear how impossible it has become for our people to afford housing.'

A review of the Trusts Act is currently under-way and flexibility was to be sought, so that trustees could consider a broader range and style of investments without breaching their obligations.

3.11 Public-private lending

The Kiwibank Kāinga Whenua programme is:

> 'an initiative between Kiwibank and Housing New Zealand to help Māori achieve home ownership on papakāinga ancestral land. Although eligibility criteria still applies (Kiwibank 2018).

Public-private lending partnerships as a model are also suggested by community trusts.

3.12 Rent-to-buy and Shared equity

Such schemes for home purchasers are suggested by community trust research reports as being opportunities for Māori who are currently renting and lack funds for a deposit on a home, to move to house purchase. These models depend on freehold title. They may be a helpful for a whānau trust, helping family into housing which may be adjacent or adjoining. The NZ Housing Trust Affordable Rent Programme provides for a 5-year rental on a property for approved applicants, while saving by the renter is supported by financial capacity building and planning. A revaluation of the house with a proportion of the house value increase (usually 25%) can then be used as the deposit to buy. This then converts the rental to home purchase with the rental sum becoming a mortgage payment.

Shared equity models are described by OneRoof (2018):

> 'Generally, the home-buyer starts with purchasing at least 25 per cent of the equity
> in the property (but no more than 75 per cent) through a mortgage, while renting
> the remainder of the balance from a housing association.'

OneRoof explain the UK 'staircasing' model as a type of shared ownership arrangement which was introduced in 2013. There have been criticisms of the UK model and OneRoof notes that:

> 'a 25 per cent share of a home can still be a real stretch for buyers in high growth
> areas - such as Auckland - and not many struggling buyers can even afford to
> "staircase" upwards to full ownership anyway.'

Dwell Housing Trust have a shared equity model which they first introduced in Wellington. Their home ownership scheme provides for a purchaser paying around 70% of the purchase price

while the Trust maintain a 30% interest. The purchaser must pay for maintenance and all other costs but can raise a mortgage on their share of the property. They eventually pay the remaining share back to the Trust.

The New Zealand Herald reported that the Government was looking at shared equity schemes for first home buyers in Auckland and Queenstown in May 2018, and Housing New Zealand publicised their Tenant Home Ownership scheme in August 2018. These models anticipate house values continuing to rise, which appear very probable at least in Auckland in the medium term. Were the market value to drop markedly the rent-to-buy and shared equity models would be problematic.

3.13   Inter-generational mortgages

This is an extended time-period mortgage which is more common in Sweden and Japan. Continuum stated in 2016 that:

> 'high property prices have already made 25-year mortgages obsolete. In Japan, the average is 35 years, with 40-year loans available in some situations.'

This is a model which may be helpful in New Zealand even though New Zealand banks do not seem to support the idea.

International economic options and opportunities

3.14   Combined models in Canada

Alcantara (2005) describes the problems First Nations have faced, which have been similar to those of Māori: difficulty in obtaining mortgages for building on tribal land through a legal prohibition on seizing assets in case of default. As with Māori, many First Nations have been forced to rent. The distinguishing of private property rights, perversely, has enabled a way around this, through a devise termed a Certificate of Possession. Loan guarantees have been provided by tribes, and government departments have been a source of loan funding for housing developments on a revolving fund basis. Rent-to-own agreements can then be set in place following development of land through the issuing of a Certificate of Possession (CP). The writer concludes that CPs, in conjunction with tribe and/or government support, may provide a practical solution for tackling the housing problems that face many reserves in Canada.

3.15   Gaming income and grant programmes, U.S.A

Gaming enabled by the Indian Gaming Regulatory Act 1988 is the economic strategy which has assisted Native American reservation housing and other needs. Not all tribes have welcomed casinos and other gaming activities as a means to home ownership or other income generation, and the Navajo Nation rejected the option in 1994 on their reservations. Financial literacy support is a priority for many tribal leaders (Vinje, 1996). Otherwise, the Department of Housing and Urban Development (HUD), administers all of the housing funding programs for Native

Americans, 'ranging from the development of the rental and ownership homes, to modernization and repair programs. HUD is also responsible for other grant programs such as the Community Development Block Grants made to tribes.' (Ferrell, 1995). HUD's philosophy and regulations 'now encourage housing authorities to increase the involvement of Tribal members in the development of designs which are culturally relevant and more desirable to prospective home buyers and tenants. Public meetings are held to discuss project building plans and building codes to enable the housing authorities to make provisions for traditional and culturally oriented design features.'

The history of Native American housing is similar to that of Māori: initial dismantling of tribal culture and identity; land lost to allotments; extreme poverty; a drift to cities, and activism in the 1960's. The housing program for Native Americans was only introduced in the 1960's although 1930's housing legislation was intended for all. Historical records reveal 'a persistent but ultimately ineffective effort to improve housing conditions for tribes. Congress's willingness to dedicate resources to Indian housing has been, at best, insufficient and haphazard' (Davis, 2002). At that time there was a housing crisis experienced by many tribes.

3.16 Home Loan Guarantees, USA

In the USA, the Section 184 Loan Guarantees for Indian Housing program, established in 1992, encourages private lenders to make home loans to Native Americans. Section 184 loans were 100 percent guaranteed in 2015 and could be made to enrolled tribal members for homes in eligible areas, which were proposed by participating tribes and reviewed for approval by the US Department of Housing and Urban Development (HUD). A report by Listokin et al., (2017) noted that lending in Indian Country faces barriers similar to those in other underserved markets and rural areas but is more complicated because tribal trust land cannot be alienated or encumbered. Most loans were made for fee simple land. While the loan guarantee programme enables lending on tribal trust land, lenders identified daunting administrative barriers to establishing leases and title records.

3.17 Rent assistance, Housing affordability grants, and Social procurement in Australia

The Australian Centre for Aboriginal Economic Policy Research (CAEPR), from Australian national University, the Productivity Commission, and the Australian Housing and Urban Research Institute have together produced a strong body of literature including:
- an audit and review of Australian Indigenous housing research (2007)
- a population review on Indigenous housing need (Biddle, 2011)
- a report on indigenous government services (2015) and
- a research synthesis of social and economic outcomes of good housing (Brackertz & Urbana 2017).

While the housing themes cover similar aspects to those in local literature: mobility, design, ownership, sustainability, planning affordability, crowding, accessibility, appropriateness, location, needs, preferences, impacts of intergenerational issues, and funding, they also included the definition of housing, remoteness and regional issues (Long, Memmott and Seelig 2007).

The review of Indigenous housing needs examined housing use and overcrowding, tenue, homelessness and household income and housings cost. The income and housing costs showed a trend of low household incomes, a high level of housing stress (regarding costs) but increases in housing ownership since 2008 (Biddle 2011).

The [Australian] Productivity Commission looked at rent assistance, demand for housing services, and government assistance for affordable housing which covers the following:
- Direct assistance for first home owners through grants and 'boosts'
- An Indigenous Home ownership programme (from 2012)
- Stamp duty concessions
- First Home saver incentives
- Funding for low income households with home purchase or mortgage assistance
- Commonwealth Rent Assistance
- Funding for provision and management of social housing
- Incentives for institutional investors assistance and community housing providers to build rental properties
- Planning to increase affordable housing supply
- Housing Affordability Fund grants for planning and infrastructure provisions. (SCRGSP, 2015).

The research synthesis of 2017 found that there was a positive impact through construction and on-going maintenance of housing, and housing procurement processes have potential to provide significant employment and capacity building opportunities. Contracts for procurement (that is social procurement clauses) can play an important role in positive economic outcomes as part of construction (Brackertz and Urbana). Mainstream housing procurement contracts, driven by minimising financial risk, time frames and maximum financial gain contribute little towards economic development.

Social procurement is a strategy not identified in general housing literature in New Zealand but there is growing interest and a 2018 paper from a housing challenge study advocates Government and local authority increased adoption (Menzies, 2018b).

3.18 Analysis of Housing Issues, Barriers, Financial Opportunities, Leadership.

Table 3. Summary of key issues, barriers and opportunities

ISSUE	BARRIERS	FINANCIAL/PLANNING OPTIONS	WHO MIGHT LEAD/ENABLE
Use of Māori land for papakāinga development	Land use zoning Legal access Ownership numbers Lending (collateral)	Housing Loan Guarantee scheme Council planning changes Council fees and rates rebates Stamp duty rebate	Government Iwi Community Trusts Council Government
Affordable home ownership in urban areas	Land needed Infrastructure costs Planning costs Low incomes Lack of deposit funds Financial literacy	Shared equity models Rent-to-buy Sweat equity Impact investment Rates rebates Stamp duty rebate Social lending Financial literacy support Social/cultural procurement Grants	Trusts Banks Private schemes Trusts and Philanthropic Investors Councils and government Trusts
Affordable rental	Low incomes Financial literacy Current tenancy legislation enabling limited rights for renters	Social support grants Warrant of Fitness Tenancy legislation review Financial literacy support Social/cultural procurement Best practice manual	Government and trusts Government Trusts Govt, companies and trusts
Housing quality	Damp and poor maintenance	Tenancy legislation review Quality monitoring	

3.19 The relevance of Māori culture and values to financing collective housing ownership.

The mainstream economic views are based on European theories with neoclassical capitalism being the current perspective. As Amoamo et al. (2018) insightfully discussed, this presents a barrier for Māori because it 'contradicts Māori models of social organisation, how they see themselves, connect to resources and how they use them.' Neoliberal capitalist economic theory does not align with Māori culture.

While much of the literature reviewed has considered economy and economic agency from the perspective of market transactions and the 'Western notion of what constitutes an economy' (Amoamo et al), there are other understandings of economic practice. The writers discuss diverse economies which recognise reciprocal exchanges and accept other knowledge frameworks as the basis of achieving cultural well-being. This in turn requires mātauranga Māori to be part of the Māori economy. Decision making is not then based merely on monetary values, and can accommodate a reframing to incorporate sharing, stewardship, equity, collective agreement, spiritual connection and holistic environmental understanding. The economic perspective is then multi-layered and contextual, respecting Māori cultural values, identity and knowledge.

3.20 Culturally specific housing needs: Māori land tenure, papakāinga, and alternative models.

A number of writers have reviewed the issues linked to building on Māori land. Livesey (2010) found that the interpretation of concepts such as return, risk, and timing are very different in developments on Māori land than in developments on general land. Developing housing on multiply-owned ancestral land seem possible in a market environment, but developments would operate differently to housing developments on general land, and there is uncertainty around local government willingness to reduce charges for development. Livesey likened papakāinga development to that of 'not for profit' development.

The following are alternative housing models which may align with Māori values. They can be set up in urban situations where Māori land for papakāinga development may not exist. However, because every housing or apartment context differs, costs and comparability are not generally relevant.

3.21 Co-living

Co-living is described as 'living arrangements that occur when three or more biologically unrelated people share a residential structure (Bothell, 2015 In Green 2017). A model of living adopted in apartment buildings and denser dwelling in cities to respond to sustainability and other contemporary issues, co-living by definition does not apply to whānau, but might align with Māori customary living for young mataawaka. The aim of co-living is more communal and interdependent than mainstream apartment living.

3.22 Cohousing

'Cohousing is the term coined to describe a housing arrangement developed in Denmark over the last 40 years, and now adopted increasingly throughout Europe and North America. Developed and managed by the residents themselves, it combines the autonomy of private dwellings with the advantages of more social living. Although individual dwellings are designed to be self-contained – each having its own kitchen, bathroom and living areas – the extensive common facilities like optional common house dinners are valued features of cohousing' (High

Street Cohousing Project 2018). A similar model has been applied in New Zealand. For example, Earthsong which is located in Ranui, West Auckland was developed as rent-to-buy and is in unit titles with a membership rules requirement. Whereas Cohaus in Grey Lynn Auckland is a newer proposed venture for urban living. This model works within Denmark as 10% of dwellings are required to be cohousing. Cohousing results in cost savings overseas. While this model has been developed in Europe it has an alignment with Māori values. Māori whānau may see no advantage of this model over Māori cultural tradition, but the cost savings in infrastructure development from single services connections, and much lower running costs merit consideration.

3.23 Co-op housing

Co-op housing is a type of housing tenure where a ***housing cooperative***, ***co-op***, or ***housing*** company is a legal entity. Cooperative housing models have been used by First Nations successfully in Toronto and other Canadian Cities. The model is usually applied to medium and high density living and may apply to one or more buildings. This model is able to reflect particular cultural requirements. While there are similarities, a body corporate in New Zealand must act within specific legal requirements for the benefit of home owners, with a particular emphasis on capital maintenance. A body corporate does not manage overall tenancies or ownership, which are traded in the property market as unit titles.

3.24 Mutual Home Ownership Scheme (MHOS)

The MHOS model is intended to enable those who have modest incomes to enter property ownership through a society. 'Under this innovative arrangement balancing equity ownership rights and participation, a community becomes a society and the residents who live in the homes it provides are members of that society. A minimum net income threshold is set and the members purchase an equity share in the society at about 10% of the build cost. Their regular monthly payments are then set at 35% of their net income. They retain their equity in the scheme until they chose to leave…. Long term members enjoy any increase in value of the society asset but if a member departs before three years then only their equity contribution is returned (Wilson, 2018).'

4   Gaps in the literature

While several researchers have pondered the causes of the acute housing shortage in Auckland, the precise nature of this is unclear and although several have identified land-use controls and administration as at fault, and indicated that the Unitary Plan could resolve this, there has been no recent analysis to assess whether this is occurring. Cole (2017) argues that the opposite will occur. Although high rise apartment development has been seen as a solution, there is often strong political objection from existing residents to overshadowing and privacy concerns, view blockage and traffic increases. Multi-use zoning is advocated as a solution for sustainable well-being (Diener, 2018) but there is little literature on the local application of this in Auckland or New Zealand as a whole.

The new housing quality measures being developed by NZ Statistics will enable assessment in terms of the UN Sustainability goals and a better understanding of the impact of tenancy on housing quality in areas of high demand. Changes in the tenancy legislation which favours landlords has been advocated by several but further information on better tenancy legislation models is needed, particularly taking into account those most affected.

High housing costs and demand impacts heavily on Māori. An option being pursued is greater use of Māori land for building, which could lead to a further outwards migration of Māori to small towns. Research on the likely economic and other effects and opportunities of such change is suggested.

Although the current housing market demand suits middle classes (Coleman & Karagedikli, 2018), particularly those with property in Auckland and elsewhere, and the disparity in the economic and housing situation for Māori has been highlighted by a number of writers such as Rashbrooke (2015), there is a gap in literature about where this could lead if rapid economic and structural intervention does not occur. The Chief Justice Sian Elias identified civic disorder as an outcome of justice disparities in a recent Maxim Institute speech response (Fisher, 2018). Investigation into the economic impact of possibilities of civil disorder, and its effect on Māori has not been investigated.

While there is literature on the growing intermediate housing market, and inequality and hardship, updated economic reporting on this trend affecting Māori housing and economic agency would be helpful.

There is no publicly available research on application of a loans guarantor scheme through Crown leadership, and legal introduction. This could benefit multiply-owned Māori land, as has been demonstrated in Canada and the USA. If this were to be a streamlined scheme, then there could be sizeable benefit to those currently in precarious situations in the city. Support and encouragement for community trusts and iwi to also act as guarantors could also be investigated.

There are a range of housing models which appear to benefit Māori through a fit with cultural values, such as co-housing. These have been put in place overseas but support by community and housing trusts in New Zealand has yet to be reported.

The majority of research referred to is based in cities such as Auckland. While towns and rural areas may seem ignored, this is where Māori have land. The emphasis on research in the case of towns and rural areas is on overcoming barriers to develop papakāinga on Māori land. This issue is being addressed by another research strand.

The link of social procurement to the construction industry as a means of benefitting Māori capability building and employment has yet to be investigated thoroughly.

5   Questions for research

The following questions are derived from a review of the literature, contemporary political change, and apparent gaps in knowledge but also address importance of asking Māori what they value in houses, homes and communities.

- What does a house, housing mean to you, as Māori
- What in your view are most important aspects for quality Māori housing
- What are the most important aspects of housing design.
- What are the links between housing and Māori culture.
- How could housing for Māori be improved.
- What is your role in Māori housing, and who needs to be involved.
- What do you think are the main and biggest, most difficult barriers for Māori getting into a house.
- Do you think these barriers are the same for others.
- Do you know of any good ways of getting around these barriers.
- What policy or regulatory changes (such as planning matters) do you think are now needed or urgent.
- How would you describe housing for Māori in your rohe.
- Do you see iwi and or hapū having a responsibility for housing for iwi/hapū, whānau.
- Do you know if any targets have been defined for housing solutions by iwi/hapū.
- How could financial literacy be developed for investment and financial management for housing.
- What are good (or bad) funding solutions for housing (which may come from other areas/sectors.
- What are your views on rental verses home ownership.

- Do you think greater application of social/cultural procurement would be of economic assistance for Māori.

- Do you think housing models like cohousing would be of interest to hapū, Māori.

- If you were a top decision maker in a ministry of urban housing and development, what would be the most important decisions you could make for Māori housing

- Is it important to have Māori in the top tiers of decision making in Government housing.

APPENDIX 1: REFERENCES BY AUTHORS

Alcantara, C. (2005). Certificates of Possession and First Nations Housing: A Case Study of the Six Nations Housing Program, 20 Can. J.L. & Soc. 183.

Amoamo, M., Ruwhiu, D., & Carter, L. (2018). Framing the Māori economy: The complex business of Māori business. MAI Journal, 7(1), 51-63. doi: 10.20507/MAIJournal.2018.7.1.6

http://www.journal.mai.ac.nz/content/framing-m%C4%81ori-economy-complex-business-m%C4%81ori-business

Amore, K., Viggers, H., Baker, M.G., and Howden-Chapman, P., (2013). Severe Housing Deprivation: The problem and its measurement, Official Statistics Research Series, 6, Statistics New Zealand, September 2013.

Anderson, A. (2016). The Making of the Māori Middle Ages. J.D. Stout Lecture 2016. Journal of New Zealand Studies NS23 (2016), 2-18.

Anglican Church Synod (2018). 'Yes' to impact investment. Anglicantaonga http://www.anglicantaonga.org.nz/news/general_synod/impact

Arcus, M., & Nana, G., &. (2005). Intergenerational and Interfamilial Transfers of Wealth, Wellington Centre for Housing Research Aotearoa New Zealand.

Auckland Tourism, Events and Economic Development (2018) Auckland Growth Monitor, August 2018. Aucklandnz.com/Auckland-index

Austen-Smith, S. & Martin, S. (Eds.) (2017). Progressive Thinking Ten Perspectives on Housing. NZ Public Services Association, Wellington.

https://www.psa.org.nz/assets/Uploads/Housing-book-2017-lowres.pdf

Bailie, R.S., & Wayte, K.J. (2006). Housing and health in Indigenous communities: Key issues for housing and health improvement in remote Aboriginal and Torres Strait Islander communities. Aust. J. Rural Health (2006) 14, 178–18.

Bailie, R.S., McDonald, E.L., Stevens, M., Guthridge, S., & Brewster, D.R. (2010). Evaluation of an Australian indigenous housing programme: community level impact on crowding, infrastructure function and hygiene. J. Epidemiol Community Heath.

Baker, M., Zhang, J., Howden-Chapman, P., Blakely, T., Saville-Smith, K., & Crane, J. (2006). Housing, crowding and health study: Characteristics of cohort members and their hospitalisations, February 2003 to June 2005. Interim report, He Kainga Oranga/Housing and Health Research Programme.

Beer, A., et al. (2011). The drivers of supply and demand in Australia's rural and regional centres AHURI Final Report No.165. Melbourne: Australian Housing and Urban Research Institute.

Biddle, N. (2011). Indigenous Housing needs. Paper 3. CAEPR Indigenous Population Project. 2011 Census Papers. http://caepr.cass.anu.edu.au/research/publications/indigenous-housing-need

Brackertz, N. & Wilkinson, A. (2017). Research synthesis of social and economic outcomes of good housing for Aboriginal and Torres Strait Islander People. AHURI Australian Housing and Urban Research Institute for Department of Prime Minister and Cabinet.

Brown, D. (2018). Contemporary Māori Architecture In Grant. E, Greenop, K. Refiti, R.L. & Glenn, D. (eds). The Handbook of Contemporary Indigenous Architecture Singapore: Springer:303 – 330.

Carter, S., Paterson, J., & Williams, M. (2005). Housing Tenure: Pacific Families in New Zealand. Urban Policy and Research, 23(4), 413-428. doi:10.1080/08111470500354240

Centre for Housing Research Aotearoa New Zealand. (2010) Kāinga Tipu Research Bulletin, 21. https://repository.digitalnz.org/system/uploads/record/attachment/397/auckland_region_housing_market_assessment_-_chranz_research_bulletin.pdf

Centre for Social Impact. (2016). Sustainable Housing in the Bay of Plenty: Strategic Advice Paper for Community Funders. Retrieved from http://www.baytrust.org.nz/vdb/document/31

Church Leaders Statement on affordable Housing (2017). file:///D:/Documents/ChurchLeaders_HousingStatement_May2017.pdf

Cole, V. (2017). Why landlords and Investors love the Auckland Unitary Plan, and why you shouldn't. Economic and Social Research Aotearoa, June 2017.

Coleman, A., & Karagedikli, Ö. (2018). Residential construction and population growth in New Zealand: 1996-2016. DP2018/02, JEL classification: R21, R31, Discussion Paper Series, Reserve Bank, Wellington.   www.rbnz.govt.nz/research/discusspapers

Community Housing Ngā Wharerau O Aotearoa. (CHA) Best Practice Guide April 2018.pdf http://www.communityhousing.org.nz/collaboration/maori-housing-network

Continuum (2016). Sharing Mortgages across generations. https://mycontinuum.co.uk/sharing-mortgages-across-generations/

Crothers, C. (2013). Distributions, Dimensions & Determinants: the New Zealand Census 2013 & General Social Survey 2008-2012 results relating to Inequality. NZ Sociology 28:2. pp. 145-168.

Darroch Ltd. (2010).   Sub-regional Housing Demand in the Northland Region, report prepared for the Centre for Housing Research Aotearoa/New Zealand (CHRANZ) Two Volumes- Vol 1, 146 pp: Vol 2, 218pp.

Davis, V. (2002). A Discovery of Sorts: Reexamining the Origins of the Federal Indian Housing Obligation, 18 Harv. Blackletter L. J. 211

Diener, E. (2018). Wellbeing for Policy. Keynote presentation to Wellbeing and Public Policy 3rd International Conference. Wellington.

Dillon, M. (2018). Systemic innovation in native title. Paper No 294. http://caepr.cass.anu.edu.au/research/publications/working-papers.

Dwell Housing Trust (2018). http://dwell.org.nz/find-housing-2/shared-homeownership-programme

Eaqub, S. (2017). Affordable Housing. Resource Management Journal, Nov 2017.

Ferrell, S. J. (1995). Indian Housing: The Fourth Decade. St Thomas Law Review Vol7, p445.

Fisher, D. (2018). NZ Herald, August 11. 'Departing Chief Justice Dame Sian Elias warns of 'civic disorder'   https://www.nzherald.co.nz/nz/news/article.cfm?c_id=1&objectid=12105035

Flynn, M., Carne, S., & Soa-Lafoa'i, M. (2010). Māori housing trends 2010. Wellington: Housing New Zealand Corporation.

Fund, G. M. H. (2004). The Importance of Stable Housing for Families with Children: Child Success Workforce Development, Strong Communities: Minnesota, Greater Minnesota Housing Fund.

Global Network Impact Investing. https://thegiin.org/

Goodyear, R. (2018). Housing Quality Framework Introduction. Powerpoint, Statistics New Zealand, Pers comm.

Gray, M. & Hunter, B. (2017). The comparative wellbeing of the New Zealand Māori and Indigenous Australian populations since 2000. Paper no: 116. http://caepr.cass.anu.edu.au/research/publications/working-papers?page=1

Green, G. (2017). The Logistics of Harmonious Co-living. Exploring contemporary co-living through design interventions. Thesis for Masters of Fine Art: Design, Linnaeus University, Sweden.

Harman, K. (2014). 'Some dozen raupō whares, and a few tents': remembering raupō houses in colonial New Zealand, Journal of New Zealand Studies NS17 (2014), 39-57. file:///C:/Users/Diane/Downloads/2089-1-2772-1-10-20140624.pdf

High Street Cohousing Project (2018). What is cohousing. http://highstreetcohousing.nz/what-is-cohousing/

Houkamau, C. A., & Sibley, C. G. (2015). Looking Māori predicts decreased rates of home ownership: Institutional racism in housing based on perceived appearance. PloS one, 10(3), e0118540.

Housing New Zealand Corporation. (2010). Māori Housing Trends 2010. Retrieved from http://www.hnzc.co.nz/publications/maori-housing-trends/

Housing New Zealand Corporation. (2016). Kāinga Whenua. Retrieved from http://www.hnzc.co.nz/ways-we-can-help-you-to-own-a-home/kainga-whenua/

Housing New Zealand Corporation. (2018). Tenant Home Ownership. https://www.hnzc.co.nz/ways-we-can-help-you-to-own-a-home/tenant-home-ownership/.

Hunt, J. (2018). 'Normalising' Aboriginal Housing in the Kimberley: Challenges at the interface of new public management approaches. CAEPR. http://caepr.cass.anu.edu.au/research/publications/normalising-aboriginal-housing-kimberley-challenges-interface-new-public

James, B. (2007). Children's and Young People's Housing Experiences: Issues and Scoping Paper: Centre for Housing Research, Aotearoa New Zealand.

Kelsey, J. (2015). The Fire Economy New Zealand's Reckoning. BWB Bridget Williams e-book. bwb.co.nz/books/the-fire-economy

Kiwibank. Kāinga Whenua – Home Ownership on Māori Land. Retrieved from https://www.kiwibank.co.nz/personal-banking/home-loans/rates-and-options/kainga-whenua/.

Koloto & Associates. (2007). Pacific Housing Experiences: Developing Trends and Issues. Wellington: Centre for Housing Research.

Kukutai, T. (2011). Māori demography in Aotearoa New Zealand: Fifty years on. In Kukutai & Jackson (2011) Special issue of New Zealand Population Review, 37, 45-64.

Leahy, B. (2018). NZ Herald 14 August Property manager pulls ads after outraging renters.

Livesey, B. (2010). He Kāinga Hou ki te Hau Kāinga - Housing development on multiply-owned ancestral land in a high-growth area of New Zealand. (Thesis submitted as partial fulfilment of requirements for the degree of MSc in Urban Management and Development), Erasmus University Rotterdam. Retrieved from http://sustainablecities.org.nz/wp-content/uploads/Livesey2010HousingMultiplyOwnedAncestralLand.pdf

Listokin, D., Temkin, K., Pindus, N., & Stanek, D. (2017). Mortgage Lending on Tribal Land: A Report From the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs. Retrieved from https://www.huduser.gov/portal/publications/NAHSC-Lending.html

Long, S., Memmott, P., & Seelig, T. (2007). An Audit and review of Australian Indigenous housing research. Australian Housing and Urban Research Institute. AHURI Report No 102.

Lysnar, P., Tuatagaloa, P. & Joynt, J.L.R. (2016). Māori and Housing in Tāmaki Makaurau: A stocktake of issues, experiences and initiatives. Auckland Council Technical Report 2016/026.

http://www.knowledgeauckland.org.nz/assets/publications/TR2016-026-Maori-and-housing-in-Tamaki-Makaurau.pdf

Maher, Y., & Armitage, L. (2012). Affordable and sustainable housing: An empirical study of options for redevelopment in central Australia. The International Journal of the Constructed Environment, 2 (1), 1- 21.

Māori Economic Development Panel (2012). Discussion Document. Te Puni Kōkiri, Wellington. https://www.tpk.govt.nz/_documents/medp-discussiondocfinal-2012.pdf

Māori Land Court (2015). He Pou Herenga Tāngata He Pou Herenga Whenua He Pou Whare Kōrero 150 years of the Māori Land Court, Ministry of Justice, Wellington.

Matunga, H. (2017). Productivity Commission Inquiry Better Urban Planning Review of Chapter "Urban Planning and the Treaty of Waitangi."

Matunga, H. (2018). A Discourse on the Nature of Indigenous Architecture, In Grant. E, Greenop, K. Refiti, R.L. & Glenn, D. (eds). The Handbook of Contemporary Indigenous Architecture Singapore: Springer:303 – 330.

McKay, B. & Stevens, A. (2014). Beyond the State. New Zealand State Houses from Modest to Modern. Penguin Books.

Menzies, D. H. (2018a). Māori and indigenous housing annotated bibliography. Report for Buiulding Better Homes, Towns and Citices SRA: Kāinga Tahi Kāinga Rua (SRA5), 54pgs, Wellington:BBHTC.

Menzies, D.H. (2018b). Social Procurement: An Opportunity to Build Sustainable Communities. Working Paper 18-03. Auckland, New Zealand: National Science Challenge 11: Building Better Homes Towns and Cities. http://www.buildingbetter.nz/resources/publications.html.

Milligan, S., Fabian, A., Coope, P., & Errington, C. (2006). Family Wellbeing Indicators from the 1981 – 2001 New Zealand Censuses New Zealand: Statistics New Zealand, University of Auckland and University of Otago.

Mills, A., Thom, K., Maynard, A., Meehan, C., Kidd, J., Newcombe, D., & Widdowson, D. (2015). Meeting the housing needs of vulnerable populations in New Zealand. Auckland: Transforming Cities, University of Auckland.

Ministry of Business, Innovation and Employment. (2014). He Whare Āhuru He Oranga Tāngata – The Māori Housing Strategy. Retrieved from http://www.mbie.govt.nz/info-services/housing-property/maori-housing-strategy. Issue Date: 31/08/2015

Mitchell, I. (2015). Can Work, Cannot Afford to Buy, the Intermediate Housing Market. Report ER6S LR0484 Livingston and Associates Ltd - Funded by the BRANZ Research Levy.

file:///C:/Users/Diane/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/ZBM80BZY/2015%20Intermediate%20Housing%20Market%20Summary%20-%20BRANZ%20Format%20(3).pdf

Murphy, L. and Urlich-Cloher, D. (1995). Economic Restructuring, Housing Policy and Maori Housing in Northland, New Zealand, Geoforum, 26 (4), pp 325-336.

Nana, G., Fareti, N., Hurren, K., & Dixon, H. (2017). Fiscal costs of different housing tenure groups Social renting to housing security independence. Berl, NZ Housing Foundation.

Nathan, K., Jefferies, R., & KCSM Consultancy Solutions Ltd. (2008). Viewing the world through a wider lens: Māori and council planning documents Hamilton, Aotearoa New Zealand. The International Global Change Institute, University of Waikato.

New Zealand Housing Foundation (2017). From social renting to housing independence − the social and economic impacts of housing tenure. Research Bulletin.

New Zealand Housing Foundation (2018). Affordable Rental Progamme https://www.nzhf.org/housing-assistance/affordable-rental-programme

New Zealand Productivity Commission (2012). Housing Affordabilty Inquiry, Wellington.

Ngā Aho (2017). Designing Māori Futures Produced for the Independent Māori Statutory Board Reserach Report 2017.

Office of the Auditor-General. (2011). Government planning and support for housing on Māori land. Retrieved from http://www.oag.govt.nz/2011/housing-on-Māori-land.

Office of the Auditor-General. (2014). Government planning and support for housing on Māori land. Retrieved from http://www.oag.govt.nz/2014/housing-on-maori-land.

One Roof (2018). Shared equity: What is it, how does it work? https://www.oneroof.co.nz/news/shared-equity-what-is-it-how-does-it-work-34527

Orbell M. (1987). The evolution of the Māori House. Journal of the New Zealand Institute of Architects. 2: 37-38. In Matunga (2018).

Park, G. (1995). Ngā Uruora: the Groves of Life. Victoria University Press, Wellington.

Perry, B. (2016). Household Incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2015. Wellington: Ministry of Social Development.

Phibbs, P., & Young, P. (2005). Housing assistance and non-shelter outcomes (1920941576). Sydney: Australian Housing and Urban Research Institute.

PricewaterhouseCoopers (2009). New Zealand Monetary Policy and the Residential Housing Market-A Scoping Study Working Paper Prepared for Centre for Housing Research, Aotearoa New Zealand.

Rashbrooke, M. (Ed.) (2013). Inequality: A New Zealand Crisis. BWB Bridget Williams e-books.

www.maxrashbrooke.org.nz/inequality/

Reid, J., Rout, M., Tau, T.M., & Smith, C. (2017). The Colonising Environment: An aetiology of the trauma of settler colonisation and land alienation on Ngāi Tahu Whānau, University of Canterbury Ngāi Tahu Research Centre, Christchurch, NZ.

Rittner, T., Barbash, M., & Kramer, K. (2017). Urban Revitalisation & Impact Investing. Council of Development Finance Agencies (CDFA). www.cfda.net

Robson, B., & Reid, M-J. (2001). Ethnicity matters: Maori perspectives paper for the review of the measurement of ethnicity in official statistics. Wellington, New Zealand. https://researchspace.auckland.ac.nz/handle/2292/34835

Robson, B., Cormack, D., Cram, F. Social and Economic Indicators. In Robson, Harris & Te Rōpū Rangahau Hauora a Eru Pōmare (2007) Hauora Māori Standards of Health IV a study of the year 2000- 2005, Te Rōpū Rangahau Hauora a Eru Pōmare, Wellington. file:///E:/otago067742.pdf

Roskruge, M., Grimes, A., McCann, P., & Poot, J. (2011). Homeownership and social capital in New Zealand. Wellington: Motu Economic and Public Policy Research.

Saville-Smith, K. and Wehipeihana, N. (2007). An Assessment of the Rural Housing

Programme 2001-2005/06: A Synthesis of Evaluation Findings, Report Prepared for Housing

New Zealand Corporation.

Saville-Smith, K., (2014). Homes a financial stretch Build 140. http://www.buildmagazine.org.nz/articles/show/homes-a-financial-stretch/

Schluter, P. J., Ford, R. P., Mitchell, E. A., & Taylor, B. J. (1997). Housing and sudden infant death syndrome. The New Zealand Cot Death Study Group. The New Zealand medical journal, 110(1047), 243-246.

Showhouse (June 2017). A quarter of construction companies courting bankruptcy

https://www.showhouse.co.uk/news/a-quarter-of-construction-companies-courting-bankruptcy/

SmartGrowth Combined Tangata Whenua Forum. (2005). Constraints and Opportunities on Multiple Owned Maori Land in the Western Bay of Plenty Subregion (draft report for discussion). Tauranga, New Zealand: SmartGrowth Western Bay of Plenty.

SCRGSP (Steering Committee for the Review of Government Service Provision) (2015). Report on Government Services 2015, Indigenous Compendium, Productivity Commission, Canberra.

Shaar, K. (2018). Mortgagor Vulnerability and Deposit Affordability in New Zealand before and after the Loan-to-value Restrictions AN2018/06. Reserve Bank of New Zealand Analytical Notes.

Sinai, T., & Waldfogel (2005). Do low-income housing subsidies increase the occupied housing stock? Journal of public Economics 89.11-12 (2005): 2137-2164.

Statistics New Zealand (2016). Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people. Available from www.stats.govt.nz.

Sumner J. La Croix & Louis A. Rose. (1995). Hawaiian Home Lands: Economic Waste, Cultural Preservation and Fundamental Reform. Working Papers 199508, University of Hawaii at Manoa, Department of Economics.

Te Puni Kōkiri (2015). Māori Housing Network Investment Strategy 2015-2018. https://www.tpk.govt.nz/docs/mhn/Maori-Housing-Network-Investment-Strategy-2015-18.pdf

Te Puni Kōkiri. (2016). Te Ture Whenua Māori Reform. Wellington: Te Puni Kōkiri. Retrieved from https://www.tpk.govt.nz/en/a-matou-kaupapa/crown-iwi-hapu-whanau-maori-relations/consultation/review-of-te-ture-whenua-maori-act-1993

Te Puni Kōkiri, Māori Housing Network (2018). https://www.tpk.govt.nz/en/whakamahia/maorihousing-network

The Economist (2017). Pricey housing markets mean co-living buildings are on the rise https://www.economist.com/business/2017/08/31/pricey-housing-markets-mean-co-living-buildings-are-on-the

TMCH & Nexus Research (2017) Life at Waimahia a survey of residents. Prepared for

The Waimahia Inlet Neighbourhood Limited Partnership, managed by the general partner Tamaki Makaurau Community Housing Limited (TMCHL), (Powerpoint) NZ Housing Foundation, pers comm.

Tookey, J. E. (2017). The Mess we're in: Auckland's Housing Bubble from a construction perspective. The Policy Observatory, Auckland University of Technology.

Vinje, D.L. (1996). Native American Economic Development on Selected Reservations: A Comparative Analysis. The American Journal of Economics and Sociology, Vol. 55, No. 4 (Oct., 1996), pp. 427-442

Waldegrave, C. (2016) FCSPRU Housing Literature Review Table, NZ Housing Foundation, per comm.

> file:///C:/Users/Diane/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/ZBM80BZY/FCSPRU%20Housing%20Literature%20Review%20Table.pdf

Waldegrave, C., King, P. Walker, T. and Fitzgerald, E. (2006). Māori Housing Experiences:

> Emerging Trends and Issues, a Report for the Centre for Housing Research, Aotearoa New Zealand (CHRANZ).

Waldegrave, C. & Urbanová, M. (2016). Social and Economic Impacts of Housing Tenure. A report for the New Zealand Housing Foundation by family Centre Social Policy Research Unit (FCSPRU).

WEST (2018). Housing Call to Action West Auckland A guide to Homelessness and Housing Resources in West Auckland, HC2A. HC2A%20Guide%20to%20Homelessness%20and%20Housing%20Resource%20final%20draft%2015.8.18.pdf

Whaanga, M. (2004). A Carved Cloak for Tahu. Auckland University Press, Auckland.

Wilson, C. (2018). Approaches to Inspiring Community Participation, Research Working paper, Neighbourhood Regeneration in Tāmaki-Glen Innes, NSC.

Williams, M.M. (2015). Pungarū and the City: Kāinga Tahi, Kāinga Rua, Bridget Williams Books, Wellington.

Woetzel et al. (2014). A Blueprint for addressing the global affordable housing challenge: Executive summary. McKinsey Global Institute.

APPENDIX 2. REFERENCES NOT CITED

Butterworth, G.V. (1967). The Maori People in the New Zealand Economy. Dept. of Industries and Commerce.

Davey, J.A. and Kearns, R.A. (1994). Special needs versus the 'level playing-field': recent developments in housing policy for indigenous people in New Zealand, Journal of Rural Studies,10 (1), January 1994, pp. 73 – 82.

Douglas, E. M. K. (1986). Fading Expectations: The Crises in Maori Housing. Department of Maori Affairs, Wellington.

Downs, A. (1990). The Advisory Commission on Regulatory Barriers to Affordable Housing. Its Behaviour and Accomplishments. Housing Policy Debate 2 (4). The Brookings Institution. file:///D:/Documents/hpd_0204_downs_pt1%20(002).pdf

DTZ. (2007). The future of home ownership and the role of the private rental market in the Auckland region, report prepared for the Centre for Housing Research Aotearoa/New Zealand (CHRANZ). Uniservices Contract, 182pp.

Fairburn, M. (1975). The rural myth and the new urban frontier: an approach to New Zealand Social History 1870-1939, the NZ Journal of History 9(1), 3-21.

Flateau, P., Cooper, L., Tually, S. & Marinova, D. (2005). Indigenous Access to Mainstream Public and Community Housing. AHURI, Issue 65 October 2005 . ISSN 1445-3428

Hunn, J.K. (1961). Report on the Department of Maori Affairs, with Statistical Supplement 1960. Wellington: Government Printer. https://teara.govt.nz/en/document/3570/the-hunn-report

Kukutai, T. (2011). Imagining a post-settlement future: In this together? In PostTreatySettlements.org.nz (pp. 1-4). Victoria University's Institute of Policy Studies and Te Kawa a Māui/the School of Māori Studies. Retrieved from http://posttreatysettlements.org.nz/ (Could not be located).

Kukutai, T. (2011). Contemporary issues in Māori demography, in T. McIntosh & M. Mullholland (eds), Māori and social issues (pp. 11-48). Wellington: Huia.

Ministry of Agriculture and Forestry. (2011). Māori Agribusiness in New Zealand: a study of the Māori freehold land resource. Wellington, N.Z.: Ministry of Agriculture and Forestry.

Murphy, L. (1996). Whose interest rates? Issues in the development of mortgage-backed securitisation' Housing Studies, Vol 11, No 4, pp 581-589.

Murphy, L., Friesen, W. & Kearns, R.A. (2003). The divided city and urban sustainability: Auckland's experience of ethnic segregation and social polarisation, In Freeman, C. and Thompson-Fawcett, M. (eds) Living Space: Towards Sustainable Settlements in New Zealand, Otago University Press, pp 95-112.

Palmer, Fleur. (2016). "Building Sustainable Papakāinga to Support Māori Aspirations for Self-determination". PhD thesis, Auckland University of Technology

Reid, John. (2011). Māori Land: A Strategy for Overcoming Constraints on Development. PhD thesis, Lincoln University.

Saville-Smith, K., Fraser, R., & Saville-Smith, N. (2014). Community Housing Provision Prepared for Community Housing Aotearoa Centre for Research, Evaluation and Social Assessment 17 December 2014.

Saville-Smith, K., (2014). Local Government Housing Stock Prepared for Community Housing Aotearoa Centre for Research, Evaluation and Social Assessment 17 December 2014.

Schrader, B. (2005). We call it home: A history of state housing in New Zealand. Auckland: Reed Publishing.

Statistics New Zealand. (2013). 2013 Census QuickStats About Housing. Retrieved from http://www.stats.govt.nz/Census/2013-census/profile-and-summary-reports/quickstats-about-housing/home-ownership-individuals.aspx.

Statistics New Zealand (2015). Dwelling and household trends: 1991–2015, Wellington: Statistics New Zealand www.stats.govt.nz/browse_for_stats/population/estimates_and_projections/dwellings-household-trends-1991-2015.aspx

WHY A BUILDING BETTER HOMES, TOWNS AND CITIES (BBHTC) CHALLENGE?

CHALLENGE VISION

KA ORA KAINGA RUA:
BUILT ENVIRONMENTS THAT BUILD COMMUNITIES

CHALLENGE MISSION

MANAAKI TANGATA:
CO-CREATED INNOVATIVE RESEARCH THAT HELPS TRANSFORM PEOPLE'S DWELLINGS INTO HOMES AND COMMUNITIES THAT ARE HOSPITABLE, PRODUCTIVE AND PROTECTIVE.

WWW.BUILDINGBETTER.NZ