



# SUMMARY SHEET: ECONOMICS AND FINANCING OF HOUSING FOR MĀORI LITERATURE REVIEW

**BUILDING BETTER HOMES, TOWNS AND CITIES, NATIONAL SCIENCE CHALLENGE  
KO NGĀ WĀ KĀINGA HEI WHAKAMĀHORAHORA**

**WHAT DO WE ALREADY KNOW ABOUT THE ECONOMIC AND FINANCING  
SYSTEMS THAT UNDERPIN MĀORI HOUSING? AND WHAT ARE THE EMERGING  
SOLUTIONS TO MĀORI HOUSING INEQUITIES?**

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## INTRODUCTION

The Whai Rawa whenu in the Kāinga Taahi, Kāinga Rua research programme explores the regulations, planning and financing rules, governing structures, and leadership styles that shape current Māori housing. Our research team also chart demographic trends to identify the economic and cultural effects the housing situation has on Māori. We seek solutions and successful approaches to support the diverse housing needs of Māori, and Indigenous people in general. Our first step is to review existing research to set a platform for subsequent interviews with Māori housing experts from iwi entities. We aim to further understand the challenges and opportunities for developing housing strategies that align with Māori values.

## KEY FINDINGS:

The first finding identified in the literature is that there is very little research that aligns with mātauranga Māori understandings of economics and finance. The integrated nature of Māori knowledge and social organisation is marginalised by economic and financial views based on European theory. A related finding notes that historically, monocultural approaches to housing provision have marginalised Māori housing practices. Other findings from the review include:

- current housing supply, planning, legal and finance systems act as barriers to housing on Māori land
- housing affordability affects Māori more than others
- most land remaining in Māori ownership is not in the larger cities where the impacts of unaffordability most affect those least resourced, particularly the younger Māori population
- home ownership is positively associated with benefits

to health, employment and wealth, as well as to reductions in crime and welfare dependency

- Māori are significantly less likely to own a home than they were in the past

## EMERGING SOLUTIONS:

Our review identified successful and emerging approaches to finance, policy, economics and home ownership from national and international contexts. These include:

- funding options such as housing loan guarantees, impact investment, inter-generational mortgages and rent-to-buy schemes
- efforts to effect legal changes to tenancy regulation controls could improve access to quality accommodation
- alternative housing models such as co-living, co-housing, co-op housing and mutual home ownership schemes

- international literature notes social procurement to achieve change, which is a legislated requirement in some Australian states and at the federal level
- First Nations peoples in Canada and the U.S. are exploring alternate financing models that could have resonances for Aotearoa housing

## OUR APPROACH TO THE LITERATURE REVIEW

Our review covers scholarship produced from 2000 to 2018, including, where relevant significant literature from an earlier time. Events, customs, living patterns and housing values established prior to European colonisation, and the economic, structural, cultural and housing impacts post colonisation are significant to our review. Material covered

in the review include: books, papers, unpublished reports, theses, monographs, powerpoint discussions, media reports, policy, planning, legal and other written and visual material. Preliminary searches found that New Zealand academic research material is relatively thin on the topic of economics and financing of Māori housing. To locate relevant resources, we contacted writers in universities throughout New Zealand, Australia, Canada and the US, along with iwi entities, trusts, local government staff, developers, housing organisations, consultants, independent researchers and government departments. We also reviewed abstracts and executive summaries to assess their relevance to our research aims. Similar topic reports from New Zealand and Australia were compared and we also reviewed international literature to identify techniques to support Indigenous housing initiatives.



ILLUSTRATION CREDIT: THE LEAGUE OF LIVE ILLUSTRATORS

## OUTPUTS AND ACTIVITIES:

Now that we have identified current literature on issues of economics and financing we will use this material in preparation for our interviews with those who have experience in housing for Māori. Their stories, ideas and expertise will be the basis of the next stage of this research. Access the full Literature Review [here](#).

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