

AUPŌURI, NGĀTI KAHU, TE RARAWA
ANT TRUST

HOUSING STRATEGY

(SUPPORTING INFORMATION)

JUNE 2022

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1.0 HOUSING STRATEGY PLANNING PROCESS

In a Covid 19 restricted environment, the process of collating an ANT Housing Strategy was largely a desktop exercise, with most consultations undertaken via telephone and ZOOM.

The planning process involved the following steps:

1. Research housing landscape: who's doing what in housing in Muriwhenua?
 - a. Iwi Sector
 - b. Māori Providers
 - c. Community Providers
 - d. Government
2. What are the existing regional and national housing strategies?
3. What is the ANT Management team perspective?
4. What does Māori housing research say?
5. What do whakatauki say about housing?
6. How does ANT strategic plan translate into guidance for housing?
7. How does ANT Change theory and Whānau Outcomes Pathway translate into guidance for housing?
8. Submit to BOT for review and modification.

2.0 ANT MANAGEMENT TEAM INPUT

The writer met with the ANT management team to discuss their perspective and priorities for housing solutions to be developed and delivered by ANT.

ANT MANAGEMENT TEAM	• Recognise that Māori housing needs are diverse and there needs to be a range of housing solutions. • Ask the young people what their housing aspirations are. They are the future. • Be cognisant of the reality that supply and demand factors will see house and property prices continue to increase. • Remember that traditional Māori success is premised on collective approaches, and individualised Western approaches can undermine other aspects of the Māori social structure. • Do not discard the benefits of growing whānau capital and wealth through home ownership. • Look to other cultures i.e. Indian and Lebanese to determine how they apply collective approaches to achieving success. • Consider housing models that will work for Muriwhenua Māori, which may include shared land ownership arrangements, and finding ways to address the barriers to effective housing i.e. low income, high debt, social issues etc.
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3.0 REGIONAL AND NATIONAL HOUSING STRATEGIES

An online scan identified the following regional and national housing strategies / instruments.

Ministry of Housing and Urban Development. MAIHI: Ka Ora Māori Housing Strategy	<u>MAIHI STRATEGIC PRIORITIES</u> Māori Crown partnerships: We are working in a partnership where the Crown and Māori achieve balance through a collaborative work programme that strengthens housing solutions for whānau. Māori-led local solutions: Māori are leading and providing local housing solutions for whānau. Māori housing supply: The number of Māori owned homes, iwi and hapū owned houses meet the needs of all Māori. Māori housing support: Whānau have better access to effective support that enables them to attain and maintain their preferred form of housing. Māori housing system: The system supports Māori to provide Māori-led housing solutions. Māori housing sustainability: Whānau are supported to achieve housing solutions on their whenua, that enhance their mana. Māori can sustain a connection to their own land through housing, which is innovative and responsive to the effects of climate change. Sourced from: https://www.hud.govt.nz/maihi-and-maori-housing/maihi-ka-ora-the-national-maori-housing-strategy/maihi-ka-ora-strategy/ (03/22)
Ministry of Housing and Urban Development.	<u>A DELIBERATE, PLACE-BASED AND KAUPAPA MĀORI APPROACH</u> The Public Housing Plan focuses on building new houses with Kāinga Ora-Homes and Communities leading the delivery. It is taking a deliberate, place-based and MAIHI (Māori and Iwi Housing Innovation Framework for Action) approach, collaborating with our partners in the community to develop and implement joined-up local solutions where the need for public housing is urgent. MAIHI supports kaupapa Māori and whānau-centred approaches to enable delivery for Māori by Māori. We expect to see: • greater collaborative partnerships between the Ministry, Kāinga Ora, iwi and Māori, Community Housing Providers, local government and the construction industry • more new public housing in regional centres and towns where housing demand is growing fastest, alongside delivery in main centres • more place based and MAIHI approaches and targeted responses to different housing needs—especially for Māori • an increase in the number of new build public housing and a progressive decrease in the proportion of private market homes leased for public housing. Sourced from: https://www.hud.govt.nz/community-and-public-housing/increasing-public-housing/public-housing-plan/ (03/22)

Te Puni Kōkiri Ministry of Māori Development	<u>TE PUINI KŌKIRI HOUSING GOAL (VIA MĀORI ECONOMIC RESILIENCE)</u> Working with partner agencies to ensure whānau have access to healthy homes with stable tenure and have opportunities for home ownership and investment. Sourced from: https://www.tpk.govt.nz/en/a-matou-kaupapa/strategic-priorities-and-focus-areas (05/22) <u>TE PUINI KŌKIRI MĀORI HOUSING SUPPORT</u> • Shares information, and provides practical assistance and advice to whānau and rūpū Māori. • Manages Government funding for Māori housing projects. • Works with other agencies and organisations on a co-ordinated approach to improve Māori housing. Sourced from: https://www.tpk.govt.nz/en/whakamahia/maori-housing-support (10/21) Budget 21 provides for a \$380m investment (over four years) into Māori housing through the Whai Kāinga Whai Oranga initiative, to be delivered jointly by Te Puni Kōkiri and Te Tūāpapa Kura Kāinga (Ministry for Housing and Urban Development, HUD): • \$138.6m comes to Vote Māori Development for additional papakāinga and small-scale housing, alongside additional whare repairs. • \$241.4m will be administered via HUD and includes Māori housing sector capability funding, and funding for larger scale Māori housings projects Sourced from: https://www.tpk.govt.nz/en/whakamahia/maori-housing-support/what-funding-is-available (05/22) Te Puni Kōkiri invests in activities that build the capability of whānau and rūpū to achieve their housing aspirations. This includes helping whānau build their financial capability and increasing knowledge about housing – from mortgages to home maintenance to understanding the processes involved in building papakāinga. Te Puni Kōkiri also invests in building the capability of rūpū. Examples are where a rūpū may need help with project management for a community-based project or if a rūpū wishes to become a registered Community Housing Provider (CHP). This kind of support enables Māori to take the lead in developing housing responses for their communities and strengthens the Māori housing sector generally. Sorted Kāinga Ora is a programme that builds the financial capability of whānau so they can make choices about how to meet their housing aspirations. It includes eight workshops followed by a navigation period to support whānau to develop and implement their plans. It was developed jointly by Te Puni Kōkiri and the Commission for Financial Capability. The programme is designed to support whānau to develop and implement their plan for housing, whether the plan is for managing or improving their current housing arrangements or preparing for home ownership. By building the financial capability of whānau, the programme also helps them to develop healthy financial habits and have conversations with whānau about money matters. Sourced from: https://www.tpk.govt.nz/en/whakamahia/maori-housing-support/sorted-kainga-ora-and-other-capability-building (10/21)
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Budget 2022	We are making changes to the First Home Grant and First Home Loan, so more New Zealanders can access these products to overcome the deposit barrier and purchase a modestly priced first home. These changes include: • increasing the house price caps for the First Home Grant to align with lower quartile estimated values for new and existing properties. • removing house price caps from the First Home Loan, which will provide a greater choice of homes for prospective first home buyers. • adjusting eligibility criteria for First Home Grants and Loans to improve access for Māori, Pacific peoples, and families with children. • increasing the loan cap of the Kāinga Whenua Loan from \$200,000 to \$500,000 to provide more choice and opportunities for people accessing the loan for housing on whenua Māori. The Affordable Housing Fund is a \$350 million investment to support the development of new, affordable homes for low-to-moderate income people and whānau, in locations facing the biggest housing supply and affordability challenges. The first stage of the Affordable Housing Fund will offer \$50 million worth of grant funding to not-for-profit organisations to deliver affordable rental housing in Auckland, Tauranga- Western Bay, Rotorua, Napier-Hastings, Wellington Metro, and Nelson-Tasman. The \$75 million provided through Budget 2022 for the Homelessness Action Plan will fund: • \$25m for the provision of kaupapa Māori support services. • \$20m for the expansion of rangatahi/youth-focused transitional housing places. • \$20m for the design and delivery of a new supported accommodation service for rangatahi/young people with higher and more complex needs. • \$10m for homelessness outreach services. Sourced from: https://www.hud.govt.nz/about-us/news/budget-2022/ (05/22)
Kainga Ora – Homes and Communities	<u>KAINGA WHENUA LOANS</u> With a Kāinga Whenua Loan for individuals, Kiwibank can lend you up to \$500,000 for the construction or purchase price of the house, subject to certain conditions. These conditions include your licence to occupy the land, a valuation from a registered valuer and a satisfactory building contract. No deposit is required for a loan below \$200,000, but a deposit requirement of 15% for every dollar borrowed above \$200,000 will apply. For example, a \$400,000 loan would require a deposit of \$30,000. Sourced from: https://kaingaora.govt.nz/home-ownership/kainga-whenua/kainga-whenua-loans-for-individuals/ (05/22)

Te Waka ō Taonui	<u>TAITOKERAU IWI HOUSING STRATEGY</u> The writer spoke to Carole Manukau by telephone (05/22). Carole is the housing project lead for Te Waka O Taonui. Carole advises that Te Waka O Taonui is leading / supporting Taitokerau Iwi to develop a regional Iwi housing strategy. Key Iwi she mentioned were Ngāti Hine and Te Rarawa. At the time of writing a working party is being formed. The process is at the very early stages of development.
Te Hiku Iwi Development Trust	Infrastructure: To understand the pressure points for infrastructure related issues, concerns identified by respondents related to: 1. Digital connectivity – access, reliability, quality, and cost (42%) 2. Transportation and Roothing (25%) 3. Power quality/cost/accessibility (24%) 4. Followed by housing (20%) Sourced from: Te Hiku SME Business Survey Insights Report 2021, p.3 Continue to lobby for housing at a Central Government level, with a more specific focus on regional government regarding compliance and consent processes. Specific needs to support infrastructure development included: 1. Rental and housing that is available, of quality and affordable. Sourced from: Te Hiku SME Business Survey Insights Report 2021, p.4 OUTCOME 5: Well Housed: Are the members of Te Hiku o Te Ika Iwi living in healthy and secure environments that are appropriate to their needs and culture? KEY MESSAGES 1. The indicators highlight the poor condition of housing among much of the whānau living in the rohe of Te Hiku. And like the state of health the situation of poor and substandard of housing is again a symptom of the lack of opportunity for employment. 2. However, there is opportunity for Te Hiku Iwi to work with Housing New Zealand and other agencies to improve the poor housing situation in the Far North. Te Hiku Iwi Development Trust will endeavour to work with Te Hiku Accord to make this happen. 3. Improvement in the other outcomes will enable and improve the poor standard of housing including the overcrowding. More opportunity for employment will result in an increase in the percentage of dwellings owned by household living in them. Sourced from: Te Hiku Wellbeing Report 2014.

Te Hiku O Te Ika Iwi – Crown Social Development and Wellbeing Accord	OUTCOME 1: Secure Standard of Living: The members of Te Hiku o Te Ika Iwi have a secure standard of living comparable to the New Zealand population as a whole. OUTCOME 2: Educated and Skilled: The members of Te Hiku o Te Ika Iwi are well educated and skilled people who contribute positively to society and their own wellbeing. OUTCOME 3: Culturally Strong: The members of Te Hiku o Te Ika Iwi have a strong and vital culture, history, language and identity; including the preservation and protection of taonga both tangible and intangible. OUTCOME 4: Healthy: The members of Te Hiku o Te Ika Iwi are addressing their health needs in a holistic way, and are accessing health services that are appropriate to their needs and culture. OUTCOME 5: <u>Well Housed</u>: The members of Te Hiku o Te Ika Iwi are living in healthy and secure environments that are appropriate to their needs and culture. OUTCOME 6: Economically Secure and Sustainable: The members of Te Hiku o Te Ika Iwi are engaging in a diverse, progressive and sustainable economy. OUTCOME 7: Respected and Safe: The members of Te Hiku o Te Ika Iwi are living in a safe and just society where there is respect for civil and democratic rights and obligations. Sourced from: https://www.govt.nz/assets/Documents/OTS/Te-Aupouri/Te-Hiku-iwi-Social-Development-and-Wellbeing-Accord-5-Feb-2013.pdf
Other	<u>NATIONAL MĀORI AUTHORITY</u> chairperson, Matthew Tukaki said the Kāinga Whenua loan scheme hadn't fixed all the finance barriers and he thought an iwi bank would. "There are co-operative banking models for indigenous and first nations right across the world, including over in Australia. We could also have a look at a co-operative bank that is able to not only to lend in terms of personal finance, but also lend to business and industry," Tukaki said. Sourced from: https://www.rnz.co.nz/news/te-manu-korihi/468196/maori-party-backs-calls-for-establishment-of-iwi-led-bank-to-finance-building-on-maori-land (03/22)

4.0 LOCAL HOUSING LANDSCAPE

There is a lot happening in the local housing landscape in Kaitia and surrounding areas, although much of the planned new growth has been hampered by shortages in the building supply and construction market, as well as insufficient capacity in local infrastructure, particularly the Kaitia reticulated effluent disposal scheme.

LOCAL HOUSING LANDSCAPE: WHO'S DOING WHAT IN MURIWHENUA?	
Te Rūnanga o Te Rarawa	Have plans to construct 45 homes on their Donald Road subdivision. Currently stalled by insufficient capacity in the Kaitia reticulated effluent disposal scheme. Do not have a published housing strategy at this time. CEO suggests that \$60M would install 120 houses* in Muriwhenua, along with a \$75M infrastructure investment to construct a new sewerage system for Awanui, freeing up capacity in the Kaitia system. (*TR 45, NT 50, ANT 25). Key advice from CEO is that it is important to consider what facilities the whānau in those houses will require in terms of food supply, health, education, exercise, recreation etc. "Kāinga development is more than just a few houses on a piece of land" George Riley. Sourced from: Writer interview with George Riley, 08/05/22.
Te Rūnanga o Ngāi Takoto	Have an aspiration to build 50 homes in Awanui but a lack of capacity in the Kaitia sewerage scheme has stalled work on developing the concept. Still provide a few cabins for transitional housing in their holiday park at Ngāpae, but need to be careful about managing those whānau and their visitors in tandem with the commercial operation at the park. Have been considering a concept of developing communal living kainga with individual cabins and shared cooking and ablution facilities to start whānau on the housing pathway. Whānau could be financed into the cabins using their own construction labour as sweat equity and pay off the finance while living on the kainga, during which time they could be supported to increase their skills and knowledge about budgeting, property management etc. While there, social supports could also be put in place, as well as supports to access their own whānau land so that when the cabin was paid off, it could be relocated to their own land, or they might be positioned to sell the cabin towards a deposit to purchase a home. Sourced from: Writer interview with Craig Hobson, 26/05/22.
Te Rūnanga Nui o Te Aupōuri	Own 22 existing rental homes on Pōtahi Papakainga, Te Kao. Managed by commercial rental agency. Have delivered a pilot of 25 water tanks to extend water security within the rohe. Working with the Ministry of Housing and Urban Development (MHUD) to deliver sixteen newly built standard design smart homes at the Pōtahi Papakāinga comprising of eight 3-bedroom and eight 4-bedroom lots. These homes will be retained by Te Rūnanga Nui o Te Aupōuri as affordable whānau rentals as there is a significant need for new housing supply in this location. The total equity investment from Te Rūnanga Nui o Te Aupōuri in this project is estimated to be \$1.7m. The total amount of investment from MHUD is estimated to be \$8.5 million. With floor plans and elevations received, the next steps are the submissions of resource and building consents applications. This project has been one that we, as a Board, have taken very seriously and have repeatedly analysed the risks and possible outcomes to ensure that the best possible situation is achieved for our whānau. We would like to affirm that our

	long-term goal will be whānau living in new, safe and warm whare whilst we assist them in progressing towards affordable home ownership. Sourced from: He Pūrongo a Tau, 2021. https://www.teaupouri.iwi.nz/wp-content/uploads/TRNOTA-He-Pu%CC%84rongo-A%CC%84-Tau-2021.pdf
Te Rūnanga-a-Iwi o Ngāti Kahu	There are no housing related initiatives underway at the Rūnanga level at this point in time. Sourced from: Internet search and phone call to the Rūnanga office by the writer.
Ngāti Kuri Trust Board	Investigating opportunities to invest in Te Hāpua Kaumatua Flats in association with the new marae build. Sourced from: 2021 Annual Report. https://ngatikuri.iwi.nz/2021-annual-report/
He Korowai Trust	• Ricky suggested that the first question ANT needs to ask is: WHO IS THE COHORT GROUP THAT YOU WANT TO HOUSE? • The population that He Korowai is working with have nothing. No jobs, no savings, no capital, no hope. • The cohort that Ricky was housing needed to have the social supports in place, otherwise they just end up being locked into a state of intergenerational dependence living in a state home. • Of the 27 houses in the Whare Ora housing estate, 1/3rd are rent to buy; 1/3rd are transitional housing and 1/3rd are rentals. • The first two stages of the Whare Ora housing estate took 2 ½ years to get planning and resource consent. • Having the tenants paying IRR meant that He Korowai would be unable to run their rent to buy scheme which relies on the tenant building equity through their rental payments. • In addition, CHP registration costs 6-7% of annual rentals in compliance costs, which is prohibitive. • He Korowai is in the process of installing another 24 houses at the Whare Ora site. Working on roadworks now. They will be ready by October 2023. • The next 24 homes are going to be plug and play homes (relocatable). The concept is that once tenants have built enough equity through the rent to buy scheme, they can uplift the homes and will be supported to set up the homes on their own Māori land. They will be given \$60,000 when they leave, consisting of the rent that they have paid. • Ricky is also doing a pilot with Oranga Tamariki to look at putting the houses in the children's names because their parents tend to be in and out of prison / rehab etc. • Have run a construction training programme in association with development of the housing estate. Presently have five apprentices remaining from the 10 that they started with. It was very difficult moving students from Level 0 to Level 4. The goal is to get back to 10 apprentices. BCITO does all of the auditing. Sourced from: Writer telephone interview with Ricky Houghton, 21/03/22
Waitomo Papakainga	Delivering 16 transitional housing places. Sourced from: https://www.hud.govt.nz/assets/News-and-Resources/Statistics-and-Research/Public-housing-reports/Regional-factsheets-December-2021/Housing-regional-factsheet-December-2021-Northland.pdf

Kaitaia Women's Refuge	Whare Timatatanga Hou Ora Offers short term residential accommodation, outreach support, DV education, Advocacy and Crisis line. Sourced from: http://www.wtho.org.nz/about-us.html
Far North District Council / Far North Holdings Ltd	FNDC have units for the elderly: ○ 6 x 1-bdr units in Ahipara ○ 12 x 1-bdr units in Awanui ○ 48 x 1-bedroom units in Kaitaia (Oxford Street and Puckey Ave) Sourced from: https://www.fndc.govt.nz/Our-facilities/Housing-for-the-elderly#section-2 FNHL are working on affordable housing / town centre complex in the old Pak 'N' Save building in Kaitaia. Sourced from: https://www.nzherald.co.nz/northland-age/news/kaitaia-residents-say-hard-no-to-paknsave-housing-development/Q3U7R7SGWSTNFHQM65D2SVBRVM/ FNHL are partnering with Te Hau Ora o Ngāpuhi on their social housing estate in Kaikohe. Sourced from: Private communication between writer and Te Hau Ora O Ngāpuhi.
Te Roroa	• Signed a mana enhancing agreement with Habitat for Humanity to work together to solve housing issues for Te Roroa whānau. • TPK funding for essential repairs to 10 Te Roroa whānau homes with Habitat for Humanity managing the project. Sourced from: https://www.nzherald.co.nz/northland-advocate/news/northland-iwi-te-roroa-and-habitat-for-humanity-sign-agreement-to-build-homes-for-tribal-members/MHA5TDXUYBIGYORCW7DOUJFMVI/ (12/21)
Kainga Ora	• There are 224 Kainga Ora rental dwellings in the Kaitaia area. • There is 1 Kainga Ora rental dwelling in Awanui. • Currently building 13 new Kainga Ora dwellings in Jamieson Street, Kaitaia. • Currently in planning stages to build another 20 Kainga Ora dwellings in the Kaitaia area. • Main issue is overcrowding, especially in rural coastal communities. • Currently a 9 month wait for Gib board. Sourced from: Phone call and Email from Rob Akuhata (Kainga Ora), 03/06/22 • Kainga Ora planning to build 105 houses in Kaitaia over 2021-2023. • As at 24/09/21, 19 houses are in consenting and procurement phase. 8 are under construction. Sourced from: https://kaingaora.govt.nz/working-with-us/construction-intentions-by-region/ (09/21) • 2,062 Kainga Ora IRRS occupied homes in Northland @ 12/21 • 81 Registered CHP IRRS occupied homes in Northland @ 12/21 • 81 Public housing tenancies being delivered by Community Housing Providers in Northland @ 12/21. None in Muriwhenua. • 3 Community Housing Providers delivering tenancies in the Northland Region @ 09/21: ○ Kahui Te Kaha Ltd (55) ○ Whangarei Accessible Housing Trust (8) ○ Ngāti Hine Health Trust (18) • 238 available transitional places in Northland @ 12/21, including:

	○ Waitomo Papakainga: 16 ○ Te Rūnanga o Whāingaroa: 33 ○ He Korowai Trust: 43 • 441 people on the housing register in the Far North District @ 09/21 • 637 public homes occupied in the Far North District @ 09/21 • 106 transitional housing places in the Far North District. • 18,887 people receiving accommodation supplement in Northland @ 09/21 • \$1,495,191 paid in accommodation supplements weekly in Northland @ 09/21 Sourced from: https://www.hud.govt.nz/assets/News-and-Resources/Statistics-and-Research/Public-housing-reports/Regional-factsheets-December-2021/Housing-regional-factsheet-December-2021-Northland.pdf • There are 66 registered Community Housing Providers nationwide with 15,700 properties @ 2022, including Te Hau Ora O Ngāpuhi and Te Rūnanga o Whāingaroa. Sourced from: https://chra.hud.govt.nz/
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5.0 MĀORI HOUSING RESEARCH

Te Ara Mauwhare	• Te Ara Mauwhare: Pathways to Home Ownership is a TPK initiative that co-invests with iwi and Māori organisations to identify, trial, and evaluate innovative approaches to support low to median income whānau into home ownership. • Māori home ownership rates are falling at a faster rate than for the total population, dropping 20 per cent since 1986, compared to a decrease of 15.3 per cent for the total population. • The percentage of Māori renting properties increased from 41 per cent to 77 per cent between 1986 and 2013. • Almost 10 per cent of annual hospital admissions for diseases such as pneumonia, meningococcal disease and tuberculosis are attributed to household crowding¹. For Māori, housing accounts for 20 per cent of admissions. • As at 31 December 2020, Māori comprise 50 per cent (11,171) of the Kāinga Ora national housing register waiting list (total 22,521 people).
Māori Housing Needs, Wellbeing and Policy	• Whānau and whanaungatanga – family, relationships, and connection: Recent housing and health policy has tended to focus on the importance of a sound physical structure for Māori whānau (King, McArthur, et al. 2020) however, we argue that in focusing narrowly on the physical element of ‘shelter’ policy makers may have missed the critical social element of connection and human contact. Our policy thinking needs to be equally mindful of the importance of housing Māori whānau in dwellings and buildings that allow for social connection and whakawhanaungatanga, as well as dwellings which are warm, dry and secure. • Whare – Housing design and policy: While the ‘house’ as a physical structure was barely mentioned by participants in relation to ‘home’, when a physical building was discussed, it was in light of how the building allows – or hinders – the ability of whānau Māori to discharge their cultural practices, such as demonstrating manaakitanga (hospitality) and tautoko (support) to others. Implications of this are that dwellings must be sufficiently big enough or flexible enough to meet not only the needs of the immediate inhabitants, but also any visitors who may require temporary housing during times of crisis (e.g. hospitalisation for loved ones, tangihanga). Ref: Amohia Boulton, Tanya Allport, Hector Kaiwai, Rewa Harker & Gillian Potaka Osborne (2022), Māori perceptions of ‘home’: Māori housing needs, wellbeing and policy, Kotuitui: NZ Journal of Social Sciences Online 2022, 17:1, 44-45, DOI: 10.1080/11770873X.2021.1920984. Sourced from: https://www.tandfonline.com/doi/full/10.1080/11770873X.2021.1920984
Remaking Community	• Models of land administration often promote the formalisation of land under multiple ownership to a more individualised, Western style of tenure, such as the British system of land tenure imposed on a communal Māori society. However, the dangers for Māori land under multiple ownership are that Māori values might become diluted or even lost in this transition as social responsibilities become divorced from land rights. Recognising this, planners of some Māori land development projects have sought to reintroduce key communal or socially-based tenure principles to the planning equation.

	• Preliminary case studies include a kaumātua housing scheme and an urban papakāinga development, and demonstrate principles such as whanaungatanga (participation and membership) and rangatiratanga (self-determination). By understanding how these complex principles operate and interrelate, and by assessing the degree to which they are perceived to succeed, these cases point to the possibility of creating a measure of social capital potential. • This could be used to leverage funding decisions through a system capable of demonstrating marked differences where particular principles are supported, incorporated and invested, and could conceivably produce a distinctive planning model based on social sustainability to inform decision making processes in urban environments and land development projects. Ref: James Berghan, Dr. David Goodwin and Dr. Lynette Carter (2018). Sourced from: https://apo.org.au/node/212426
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6.0 MĀTAURANGA MAORI

Tikanga Māori Living by Māori Values Professor Hirini Moko Mead	The land and the environment in which people live became the foundation of their view of the world, the centre of their universe and the basis of their identity as citizens or as members of a social unit. (p.271) Land was also necessary as a means of maintaining social solidarity. Land was the foundation of the social system, the base, the means of giving reality to the system, in the forms of residences, villages, gardens, special resource regions and so on. Continuity of the group depended very much on a home base called te wā kainga where people could live like an extended family and actually see it on the ground as a working reality. (p.272) Undoubtedly land provides a place for one to stand. This is inherent in the concept of tūrangawaewae, a place for the feet to stand; where one's rights are not challenged, where one feels secure and at home. The concept of tūrangawaewae will always be important not only for Māori, but most citizens. The global society notwithstanding and despite the stunning technology of the modern world, land will always be an important part of how we define ourselves as a people. We all need a place for our feet to stand, a place to call our own. (p.272) Sourced from: Moko Mead, Prof. H (2003). Tikanga Māori. Wellington, NZ. Huia.
“Māku anō e hanga tōku nei whare” Matutaera Tāwhiao	Māku anō e hanga tōku nei whare. I myself shall build my house. Ko te tāhuhu he hīnau, The ridgepole will be of hīnau. ko ngā poupou he mahoe, he patatē, and the supporting posts of māhoe and patatē, Me whakatupu ki te hua o te rengarenga, Raise the people with the fruit of the rengarenga, me whakapakari ki te hua o te kawariki. Strengthen them with the fruits of the kawariki. <i>Tūkāroto Matutaera Pōtatau Te Wherowhero Tāwhiao</i> Sourced from: Kingitanga. https://m.facebook.com/Kiingitanga/photos/m%C4%81ku-an%C5%8D-e-hanga-t%C5%8Dku-nei-whare-ko-te-t%C4%81huhu-he-h%C4%ABnau-ko-ng%C4%81-poupou-he-m%C4%81hoe-he-/870684389686283/ In true kingly fashion, Tāwhiao makes an aspirational statement. “I will build a house, but not any old house. No, this one will have pillars of mahoe and (patatē) and we’ll find a tall straight hīnau for the ridge. From the ngāhere (bush) nearby, of course. Where we’ll offer a karakia (prayer) to our atua (god), Tāne Mahuta. For our whakapapa (genealogy) to him is unbroken, and these timbers are his children. Then the life in and around this whare can flourish and we will be nurtured and protected.” Never is this whare static or inanimate or even purely material in form – it is dynamic, resonating with the life force of

	mauri, the spiritual energy of its transition from Te Kore (Nothingness) through Te Pō (the Dark Night) to Te Ao Mārama (the World of Light). Sourced from: Whare Māori: Reflections on the television series Carin Wilson, Page 1. file:///C:/Users/Steven/Downloads/423-Article%20Text-649-1-10-20190311.pdf Tāwhiao's challenge was not to build a house of straw that would perish in the first hint of wind. His challenge was to rebuild and restore; to replenish ourselves, to revitalise our communities; to move with the times. Sourced from: https://www.scoop.co.nz/stories/PA0908/S00314/speech-sharples-iwi-leader-dinner.htm
Korero ā ngā mātua tūpuna	He kāinga haumarū, he āhuru mōwai mōku. A safe home, a sheltered haven for me. Sourced from: Te Taura Whiri i te Reo Māori. 2008. He Pātaka Kupu: Te Kai a te Rangatira. North Shore: Raupe.
	Kua tupu te pa harakeke. The flax plant is growing is an indication that a whanau is secure and protected and therefore able to grow. Sourced from: http://www.rangahau.co.nz/assets/te_puna_kokiri/facilitating_engagement.pdf
	He kura kāinga e hokia, he kura tangata e kore e hokia. A treasured home will endure, not so a treasured person. Sourced from: Brougham 1975:40; Parker 1978:8a, Williams 1971:157
	He whare Maihi tū ki roto ki te pā tūwatawata, he tohu nō te rangatira; he whare Maihi tū ki te wā kei te paenga, he kai nā te ahi. A carved house standing inside a palisaded pā is the mark of a chief; one standing in the open is food for the fire. The meaning that a chief's mana is derived from his position among his people (their spears are his palisades). Moreover, without their collective efforts the carved house beyond the pā cannot be defended whatever the threat. This was the reply of Taharākau to his host's final question, "What is the mark of a chief?" Sourced from: Turei 1913:63; Williams 1971:167, 463.
	Mataihi tuku ki raro, he whare auahi; mataihi tū noa, rakorako noa a raro. A house with its front end set low is a smoky house; a house that stands boldly forth is exposed. In other words, your house can be cold or smoky and your task is to find the compromise that suits your family best. Sourced from: Smith n.d. 139; Williams 1908:22; 1971:187.
	Tangata akona ki te kāinga, tūngia ki te marae, tau ana. If a man is taught at his home, he will stand with confidence on the marae, conducting himself properly. Māori who grow up in the community are taught by the elders how to conduct themselves confidently and competently in public. Sourced from: Karetu 1974:59; Williams 1908:13

7.0 OTHER RESEARCH

Core Logic Quarterly Housing Report: Q1_2022	• For the rest of 2022, it's likely to be more of the same – higher interest rates, lower sales volumes, and flatter house prices (with outright falls on the cards in some parts of the country). • Meanwhile, in the construction sector, dwelling consents may start to drop soon, as cost pressures remain intense and some households are pushed away from the new-build path. Of course, builders themselves will stay busy for some time yet, just because of the large pipeline of consents already approved. There's a general feeling that maximum capacity in the industry is about 30,000 new houses constructed a year, yet consents lately have been at an annual rate of closer to 50,000. • According to the Stats NZ rental price index, the growth in rent for new tenancies has continued to slow in the past few months, from an annual pace of close to 6% in late 2021 to about 4.5% in February this year. Clearly, that is still relatively high compared to the typical figure of about 3% historically. But it's still a marked slowdown from the recent past, and signals that the general cooling of the wider housing market is passing through to the rental sector too, as well as reinforcing the fact that rents can't rise faster than tenants' incomes for too long, because at some stage affordability constraints will kick in. • Looking ahead, we'd anticipate that rental growth continues to slow, and without such rapid capital gains either, many investors will really be focused on trying to control their costs where possible – especially since gross rental yields are already relatively low. • Sourced from: https://www.corelogic.co.nz/sites/default/files/2022-04/NZ_Quarterly_Property_Mkt_Update_Q1%202022_FINAL.pdf?token=zbuYgouxPi-ggoFF1CfLepLm-PqTYypUXts3cAeXKR5 (April 2022)
Reserve Bank of New Zealand Te Pūtea Matua	• On the costs of construction, members noted that the growing delay in accessing key building materials is significantly slowing activity, and increasing the financial risks associated with construction. The Committee observed that these delays, cost pressures, and associated uncertainty could limit the conversion of building permits into dwellings, exacerbating the pressure on housing supply (p.5). • Current expectations for future inflation have increased, particularly for one and two years ahead, as discussed in section 4.2 of the February Statement (figure 2.18). Expectations at longer horizons have increased slightly, but remain near the 2 percent target midpoint. Higher expectations will contribute to further increases in wages and prices in the near term (p.17). • House prices are expected to continue moving lower towards more sustainable levels over the coming year. This easing in house prices is expected to slow household spending growth due to the reduction in wealth and higher mortgage interest payments (discussed further in section 4.2). Recent declines in real wages – wages adjusted for inflation – are also assumed to hold back spending growth (p.18).

	• Households are facing many challenges this year. High consumer price inflation is affecting all households, with particularly pronounced impacts for those on lower incomes. Rising interest rates and falling house prices are placing pressure on indebted homeowners. For some, these challenges have been partly offset by increased job opportunities and relatively strong income growth in the past year (p.32). • House prices have fallen by about 5 percent since their peak in November 2021, towards more sustainable levels. Many factors have contributed to the downward pressure on house prices and sales, including: • higher mortgage rates, • changes to the Credit Contracts and Consumer Finance Act (CCCFA), • the removal of interest deductibility for investors, • tighter loan-to-value ratio (LVR) requirements, • lower net immigration growth, • increased housing supply, with a recent record number of building consents (p.32). • At an economy-wide level, households are starting from a relatively strong position. Many homeowners have high amounts of equity in their homes and savings built up in the past two years. However, rising interest rates will put pressure on some households and may cause them to cut back their spending. Declining house prices and higher interest rates may also slow the pace of growth in new-home building (p.32). • House prices have fallen by about 5 percent since their peak in November 2021, towards more sustainable levels. Many factors have contributed to the downward pressure on house prices and sales, including: ○ higher mortgage rates, ○ changes to the Credit Contracts and Consumer Finance Act (CCCFA), ○ the removal of interest deductibility for investors, ○ tighter loan-to-value ratio (LVR) requirements, ○ lower net immigration growth, ○ increased housing supply, with a recent record number of building consents (p.32). • From their peak in November 2021, we currently expect house prices to fall by about 14 percent by early 2024. While this seems like a relatively large decline compared to New Zealand's history, it would bring prices back to only April 2021 levels. That said, the size and speed of the fall in house prices are highly uncertain (p.32.) • The number of dwelling consents issued in the past year has been very high, and was continuing to grow as of March. However, builders are facing challenges often associated with construction booms. Strong demand has exceeded supply capacity for materials and closed borders have made labour shortages worse. The price of building a new house has been the largest contributor to non-tradable inflation in the past 12 months (p.37). • Lower demand for new residential construction should somewhat ease cost pressures on building materials, while the supply of building materials should gradually improve. We assume this will allow builders to work through their backlog of projects over the next year or two. Some construction firms and developers will experience more challenging financial conditions, as we have already seen. Still, the sector as a whole is
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	expected to continue to operate near capacity. If the supply of building materials increases as anticipated, this should increase the number of completed dwellings (p.37). The combination of high construction costs, higher interest rates and house price declines will make it more difficult for housing developers to achieve their required return on investment. Developers will also find it increasingly difficult to secure pre-sales on new projects. As a result, we expect that the flow of new consents will begin to slow (p.37). Sourced from: Monetary Policy Statement, May 2022. https://www.rbnz.govt.nz/-/media/ReserveBank/Files/Publications/Monetary%20policy%20statements/2022/mpsmay22.pdf?revision=4119f10e-b113-4104-b5e2-2962b5782ac4
SOLA LTD ENVIRONMENT AND LIVING SYSTEM ARCHITECTS	- How can we ensure people and nature's health is core to driving our thinking, planning and design for the masterplan site organisation, the financial approach, home designs and performance, accessibility, ecology and infrastructure? - How can the development of homes support whanau cultural, economic and social wellbeing? - Ditto what shared facilities help grow a healthy community here. - How can the development work on the health of the surrounding land and awa? - How can we create learning, skills and job opportunities from this development? - How can we reduce development costs, ensure infrastructure resilience, and affordable utilities? - How can we reduce the land required for, and the amount/ cost of technical infrastructure? - How can we increase the land coverage for ecological health, food and crop production? - How can we ensure, creative, playful and safe spaces for residents, especially children and elderly? - How can we deploy minimal construction and operational carbon (energy, water, maintenance)? - How can we reduce work travel time, reliance on cars and fossil fuel use? - How can we maximise productive value from the development? - How to ensure climate resilience and mitigation for the village, the homes and lifestyle - How is this village and development managed in the future and what self-determination does the community have? Sourced from: ANT Awanui Housing + Horticultural Project (Draft @ May 2022)

END