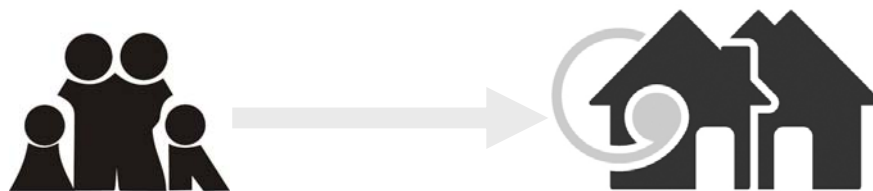

A Call to Action from the 2010 National Māori Housing Conference



Nōu te rourou, Nāku te rourou – ka ora ai te iwi
– with your contribution and mine we shall all prosper

EXECUTIVE SUMMARY

This record of the successful National Māori Housing Conference held at Te Papa-iouru Marae in Rotorua in the first quarter of 2010 brings together a call to action for the following **key recommendations**:

1. *That there be more collaboration between Crown agencies in conjunction with Maori housing agencies to design and provide products and solutions to assist with issues of housing affordability for Māori in both rural and urban areas. (page 5)*
2. *That Crown agencies and local and regional government support the formation of regional strategy and implementation plans to address capability, affordability and service needs in respect to housing for Māori. (page 6)*
3. *That Crown agencies led by Te Puni Kokiri collaborate with the CHA Māori Caucus to review current housing products for Māori, review agency processes which affect Māori housing development and seek better coordination and collaboration amongst agencies in their relationships with Māori to develop practical housing solutions. (page 7)*
4. *That a national Māori Housing delegation (made up of the CHA Māori Caucus and conference delegates/representatives) develop strategy and processes that can inform future advocacy and engagement with central and local government. (page 7)*

In addition the report contains a call for **an annual review** to be published of all government strategies, policies and products with respect to housing Māori, so that progress can be more easily monitored, alongside further development of policy statements and national guidelines to support Māori in this kaupapa (**page 8**). The flaxroots korero of this conference also saw a wide range of **specific issues** given voice to – those issues are fully listed in Appendix 1 (**page 11-17**) and are being presented to agencies with the most relevant accountability or responsibility to respond to.

The report presented here has been compiled and ratified by nominated conference delegates, being the Māori Caucus of Community Housing Aotearoa (Kara George, Victoria Kingi, Nikorima Broughton) with the tautoko of Fred Sadler, Rau Hoskins, Lucy Tukua and Sheryl Connell. In the spirit of working together Community Housing Aotearoa will be proceeding to hold a working party hui to ensure that the next steps for moving forward (**page 10**) are taken with all of the passion of those who gave the the National Māori Housing Conference its life. **Tihei mauri ora!**

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A. INTRODUCTION

The National Māori Housing Conference held at Te Papaiouru Marae in Rotorua from Monday 22nd to Wednesday 24th March 2010 stands as a landmark event.

ACKNOWLEDGEMENTS

The people of Te Papaiouru Marae, Te Arawa and Ngāti Whakaue, for hosting the conference. Acknowledgement is also given to the Māori Caucus, Executive Officer and Kaituitui Kaye-Maree Dunn of Community Housing Aotearoa – Nga Wharerau o Aotearoa for their direct role in designing, planning and implementing the conference, Kara George for his role in opening the conference, and to Irene Kerema Royal (General Manager, Tuhoe Iwi Trust) as the lead facilitator.

Speakers and presenters at the hui included Rau Hoskins, Dean Flavell, Te Pio Kawe, Victoria Kingi, Pat Snedden, Hon Maurice Williamson, Julie Tangaere, George Mackey, Phil Mckay, Dr Kepa Morgan, Yvonne Wilson, Turi Te Hira, Nikorima Broughton, Joseph Huta, Bella Tait, Sam Chapman, Sheryl Connell, Craig Gillespie, John Holyoake, Sir Ngatata Love, Te Ururoa Flavell. *(See appendix for an expanded list).*

Financial support was provided by Te Puni Kokiri, Housing New Zealand, Paint Tech and ITM Building Supplies.

SETTING THE SCENE

Housing is a fundamental right, a necessity of life and basis for successful communities.

A key purpose of the National Māori Housing Conference was to invite an open discussion about housing issues by and for Māori. It provided a time and place to collectively consider how best to address housing issues for and by Māori, exploring local innovative solutions as a basis for the mahi of weaving together a vision and strategy to lead Māori community housing into the future.

The conference brought together grassroots leaders, experts, specialists and advocates. It brought together a cross-section of people from across the community to discuss issues, showcase and celebrate Māori Housing success and innovation across Aotearoa, and created a space to share ideas, resources and knowledge, to learn from each other, to build connections, in a spirit of Manaakii Tangata, Whanaungatanga, Rangatiratanga and Kaitiakitanga.

The conference also provided an opportunity for Māori architects, engineers and people working in iwi social service agencies to compare notes on what sort of homes Māori want and need and the assistance required to get them. It provided a reason to celebrate the concerted efforts of whānau, hapū, iwi and other community organisations that have shown sustained commitment to meeting Māori housing needs.

“Make no mistake, the government is committed to helping the community housing sector, particularly Māori”

*Hon Maurice Williamson,,
Minister of Building and
Construction
(at the time also
Acting Minister of Housing)*

The two and half days of the conference encompassed presentations from members of Community Housing Aotearoa (CHA) and across the sector with a wide focus across papakainga/ housing developments, trade training models, design trends, finance and capital funding issues, Māori land and kaitiakitanga, and advice on how to navigate government and legal processes. A specific focus was given to government housing initiatives such as: the Māori Demonstration Partnerships via Housing NZ, the new Kāinga Whenua mortgage product and renewed developments by hapū and iwi in significant housing projects and joint ventures.

In his keynote speech to the conference, Waiariki MP Te Ururoa Flavell, spoke of the Māori Party's commitment to "decent housing" – for its essential contribution to health and wellbeing, as well as to address over-crowding and homelessness – and affirmed the Party's full support for any opportunity "for mana whenua to be involved in the design and discussions around affordable housing in their districts". He noted that "one of the most distinctive aspects of the Māori housing terrain that we are currently experiencing is the enormous scope of initiatives built from strong relationships".

The practical emphasis of the conference's workshop strands was reinforced by the use of case studies, a focus on Māori Land Court and local council processes and a presentation by Kiwibank on finance and lending opportunities.

A paramount concern that cannot be lost sight of in communicating with the Crown is that as Tangata Whenua, each passing generation is tragically becoming more detached from the land. There was a common view that our people are not being sufficiently informed about what Māori land share holding means in terms of physical practicalities, nor are they being sufficiently informed about the barriers that still exist to be able to actually occupy any land.

Facilitated discussion on day two of the conference focussed on three key questions:

- What are the issues/ barriers/ opportunities?
- How can Community Housing Aotearoa respond?
- What directions from the hui should be given to Government?

The discussion was designed to **identify key issues and develop recommendations** to assist Māori and housing into the future and to provide an endorsement for a strategic direction to government and Community Housing Aotearoa for moving forward. These agreed recommendations specifically addressed the key areas of:

1. **Affordability issues for Māori**
2. **Capability needs for future of housing**
3. **Agency and stakeholder relationships**
4. **Strategies and process**

**"The housing kaupapa
is one which
many of us
have been
concerned about
in all its
various guises,
for many years now"**

*Te Ururoa Flavell,
MP for Waiariki
(Māori Party)*

B. CONTEXT AND KEY RECOMMENDATIONS

This section of our report introduces the layers of information and issues identified that provided the context for recommendations at both a high strategic and practical level and specific calls to action in those contexts.

1: Affordability issues for Māori

Māori are under represented as home owners comparative to non-Māori and generally cannot afford to buy in the general housing market. Māori on average earn less than non Māori – impacting on ability to service loans. This situation is also apparent in the fact that only 40% of Māori live in their own homes and Māori make up a significant proportion of the national social housing need. It is estimated that over 30% of HNZC clients are Māori and that State houses accommodate as many as 72,000 Māori, more than half of whom are under the age of 20.

Māori or Māori land trusts own the ancestral lands Māori wish to build on – not iwi organisations. Māori land trusts are generally asset rich (land and people) and cash poor. Generally lending institutions have pre-conceived ideas about lending on Māori land that act as barriers. Because most Māori land is rural and not reticulated to council services, the cost of providing infrastructure for rural housing developments is a barrier to housing on rural Māori land. Although there is not enough suitable Māori land nationally to support growing national Māori housing need, Māori are willing to utilise available land to provide for their own housing needs. Papakainga housing is gaining in popularity (i.e. planning for housing needs of a group whether urban or rural, whether located next to traditional Marae or not). Māori are willing to consider more communal ways of living including co-ownership of housing and sharing infrastructure and facilities that service communal or papakainga living.

The fact remains however that the majority (80%) of the Māori population is urban (living in main city centres – away from Māori land) and this creates unique affordability issues different from those experienced by Māori in rural areas.

High level recommendation agreed by delegates:

That there be more collaboration between Crown agencies in conjunction with Maori housing agencies to design and provide products and solutions to assist with issues of housing affordability for Māori in both rural and urban areas.

"Now is a perfect time for hapū, iwi and communities to reclaim their power base in developing housing for the people. For many communities housing has been an ongoing sore - it's time we confront these issues face on".

2: Capability needs for future of Māori housing

Capability building is essential for the future of Māori housing. Recognition was made of existing capabilities and of the need to better utilise those existing capabilities, be that sourcing existing whanau expertise to assist with building projects and training or strengthening existing connections internally and nationally (Māori, iwi, hapu and whanau).

It was agreed more needed to be done to encourage stakeholder relationships with organisations that bring skills and knowledge to housing projects (see also 3. *Agency and stakeholder relationships*), and to seek more involvement in the design of trade training courses.

The conference identified the lack of strong business and administrative infrastructure to support Māori housing to grow. For example there is an absence of appropriate Trust structures to help administrate land and provide the governance and support or expertise to support housing projects.

There was strong support for efforts to reinforce both centralised advocacy and regional lobbying for and about Māori housing issues. For example Joint Agency approaches – whereby agencies such as the Māori land court, local and regional councils, land trusts, HNZC and Special Housing Action Zones (Te Puni Kōwhiri) work together collaboratively to proactively find solutions together rather than leave it up to Māori land trusts to navigate through all of the issues in an isolated way approaching stakeholders individually. The presentation from the Makahae papakainga project showcased how a Joint Agency approach (with strong local government support) can work successfully.

High level recommendation agreed by delegates:

That Crown agencies and local and regional government support the formation of regional strategy and implementation plans to address capability, affordability and service needs in respect to housing for Māori.

“The way forward will come from the development of durable and meaningful relationships between Government and Māori; whanau, hapu and iwi and local agencies; and between each other”

*Te Ururoa Flavell,
MP for Waiariki
(Māori Party)*

3: Agency and stakeholder relationships

In terms of all of the current government programmes (Kainga Whenua, Housing Innovation Fund, Māori Demonstration Partnerships) concerns were raised about the lack of direct engagement with Māori to determine first what they need, lack of feedback and evaluation sought from Māori in regard to the products designed for Māori, and/ or processes directly affecting Māori.

The agencies and stakeholders of central concern were Housing New Zealand, the Māori Land Court and Councils/ local government. In addition other peripheral agencies considered important in assisting with housing solutions were Te Puni Kokiri and, the education and training sector, the Tertiary Education Commission and NZ Qualifications Authority.

High level recommendation agreed by delegates:

That Crown agencies led by Te Puni Kokiri collaborate with the CHA Māori Caucus to review current housing products for Māori, review agency processes which affect Māori housing development and seek better coordination and collaboration amongst agencies in their relationships with Māori to develop practical housing solutions.

4: Strategies and processes

A strong set of points from the floor of the conference called for an increase in advocacy on issues of central importance to the future of Māori housing. Support was expressed for wider establishment of groups and political voices to lobby central government and local government on specific issues.

In particular there was considerable support for the establishment of a summit or working group made up of a national Māori Housing delegation to engage at a very high level with Government Ministers to ensure Ministers understand the issues and commit to supporting a range of high level strategic solutions. HNZC has expressed support for such a summit and together with CHA and TPK this could be organised for later this year.

On a practical level there was support for the development of a national policy statement on housing for Māori to guide regional and local councils.

High level recommendation agreed by delegates:

That a national Māori Housing delegation (made up of the CHA Māori Caucus and conference delegates/representatives) develop strategy and processes that can inform future advocacy and engagement with central and local government.

“This inaugural conference is connected to the wider aim of Community Housing Aotearoa (CHA) to build sector reputation and influence so that our member groups can gain access to more resource and build more capacity”

*David McCartney,
Executive Officer, CHA*

C. ADDITIONAL KEY RECOMMENDATIONS

It was recommended that Crown agencies responsible for Māori housing provision, policy and processes take responsibility for implementing the following:

- **Publication of an annual review** that monitors and evaluates all government strategies, policies and products with respect to housing Māori.
- **Policy statement development**, namely:
 - A national strategy/ policy specifically focused on:
 - the development of papakainga housing (housing on Māori land) &/or
 - the utilisation of Māori land for Māori housing
 - A directive that Housing New Zealand, Te Puni Kokiri and the Māori Trustee develop a relationship framework to clarify their respective roles and how they will work together with regards to affordability
- **Development of a kete of national guidelines**, beginning with Papakainga development guides and toolkits

“Planning procedures, financing, and whanau politics and decision-making, can still be formidable hurdles”

*Dr Pita Sharples,
Minister of Māori Affairs (in
the Conference programme)*

It was also recommended the Crown’s Māori Housing Portfolio should be reviewed by Treasury in terms of:

- Adequacy and effectiveness of HNZC’s lead role
- Capability of Te Puni Kokiri to undertake a more active role

A joint agency approach that identifies and reinforces links between agencies from start to finish in developing long-term housing solutions was considered a prime requirement.

Concern was expressed at the conference that agencies appear hesitant to work with Māori companies/ company structures. It was also considered that the level of Māori representation in central and local government decision making related to matters affecting the direction of Māori housing is inadequate and needs to be constantly assessed and reviewed.

It was recognised at the conference that there would need to be further prioritisation of the issues raised by the recommendations, full investigation into methods of and steps for the implementation of recommendations, and ongoing identification of timely opportunities for taking action.

D. CONCLUDING POINTS – WHAT NEXT?

It became apparent from the conference that the best general way to move ahead is to focus a vision on what it is that is wanted and needed for Māori housing to succeed – aided by the conclusion that “we all want the same things”.

Working collaboratively to achieve goals is a challenge that calls for trust in one another, sharing and investing in one another; Crown and Māori, Māori and non-Māori, iwi and iwi, hapu and hapu, whanau and whanau. It also calls for the maintenance of Tikanga unique to each hapu/iwi as a defining point of our shared philosophy, and for a balance between law and tikanga that draws Trusts back into the collective vision of the Iwi.

Supported by the flaxroots korero of the conference it was agreed that “now is the time” to advocate for change and to be the role models for change in order to maximise the potential of our whanau to engage with housing for Māori – as Māori we need to ‘walk the talk’, to take on the rights and responsibilities that have been handed down to us.

Focus has to be put into encouraging relationships with organisations that bring skills and knowledge to housing projects and to assist stronger networks between iwi/ best practice models. This is partially about identifying whanau ready to participate in housing schemes and prioritising their needs-based readiness and having a nationally driven process for seamless planning of Papakainga development.

It was recognised that more coordination is required to ensure regular engagement with Māori and relevant agencies and stakeholders to identify the issues impacting on affordability and to develop appropriate responses or solutions – including solutions informed by practical approaches to design theory and sustainability, and solutions that show a clear awareness of future trends towards accommodating a growing and ageing population.

At a national ‘hub’ level it was acknowledged that Community Housing Aotearoa (CHA) has a role to play through better dissemination of available resources at its website (www.communityhousing.org.nz), such as toolkits and research reports and as a facilitating organisation.

In terms of regional activity the conference highlighted the effectiveness of regional advocacy groups such as the Papakainga Focus Group – which worked with both councils in the Western Bay to create new district and city plan rules relevant and appropriate to assist and encourage papakainga development. This has been followed up with the formation of the Western Bay of Plenty Maori Housing Forum a regional strategy to assess housing need across over 50 Māori land trusts and to develop strategies to assist all of those land trusts towards housing implementation. These regional strategies are deserving of replication because they are “being seen to work”.

“The kete is well and truly overflowing with good ideas and opportunities – it’s just about getting the people together, to get started”

*Te Ururoa Flavell,
MP for Waiariki
(Māori Party)*

Conference delegates recognised that more could be done to harness the strengths of existing networks, for example Nga Aho– a national network of Māori design professionals (www.ngaaho.maori.nz) who come together to support each other to better serve the design aspirations of Māori communities.

Some ways of harnessing networks within our communities could include:

- Collaborating to increase advocacy for the inclusion of Papakainga development provisions (including objectives, policies and rules) in all District Plans throughout New Zealand.
- Designing better quality homes for whanau/community living
- Advancing the importance of Māori design in proposal development and working together to develop tailored housing solutions based on Māori housing and living concepts
- Advocacy to ensure HNZC housing designs are not the one size fits all/unsuitable for Māori needs
- Advocating for the use of alternative building materials using readily available resources sourced from Māori land
- Supporting housing design that encourages the use of efficient energy options
- Investigating the use and application of whakawhanaungatanga concepts and practices as an important process of building projects

MOVING FORWARD

To move forward, to achieve an increase in coordination and to raise the profile of Māori housing issues with government decision makers **three initial actions** were agreed, in keeping with the recommendations of conference delegates:

1. Community Housing Aotearoa (CHA) and its Māori Caucus to ensure the recommendations agreed at the hui and determined by the voices raised at the hui are taken forward.

The first step being the publication of a report of the Conference on behalf of and for conference delegates, which can then be the basis for requests for formal response on specific issues to various agencies.

2. Follow-up forum or hui to be flexibly continued as needed so that all those committed to housing Māori can come together to evaluate more fully the strategies and processes needing to be taken under this kaupapa.
3. With assistance to be sought from Te Puni Kokiri, some form of secretariat to be formed as urgently as possible. At least one dedicated or seconded worker is required to carry out project management and research tasks and to assist with exchange and sharing of knowledge for this important housing kaupapa to continue. (*Noting that previous support/ putea ceased earlier in 2010 leaving practically no resource in place since April 2010*).

E. APPENDICES

APPENDIX 1:

Specific issues raised during the conference by conference participants

A wide range of issues were given voice to during the conference by conference participants as points requiring some form of formal response and/or clarification.

These points, as recorded during the conference, are set out in this appendix and reflect an understanding of the institutions or organisations with most accountability or responsibility for taking some relevant action to respond to, or clarify, the issue being raised.

Those institutions and organisations are:

- Parliament/ Government Ministers
- Te Puni Kokiri
- Housing New Zealand Corporation (HNZC) and its 'products'
- Tertiary Education Commission/ NZQA
- Councils/ local government
- Māori Land Court
- Māori Trustee Office
- Māori land trusts (Ahu Whenua Trusts)
- Iwi organisations and post-Treaty Settlement entities

"Māori need to come together with some strength and some force to be able to present their take to the council. They will listen. But if you go there (just) one by one ... you aren't going to get there".

Edwin Perry, Kaunihera o Te Wairarapa (speaking on Te Karere, TVNZ – 22 March 2010)

The korero at the conference also addressed areas of concern best grouped under the following specific topics:

- Financing and loan design
- Papakainga housing developments
- Trade Training

RESPONSES TO BE SOUGHT FROM SPECIFIC INSTITUTIONS/ ORGANISATIONS

That a response be sought on what **Parliament/ Government Ministers** are doing to:

- Improve information sharing amongst agencies
- Consider whether further review of the Māori Land Act – Te Ture Whenua Act 1993 should be undertaken

That a response be sought on what **Te Puni Kokiri** is doing to:

- Reaffirm that it is acting in a lead role in advocacy for the Māori housing portfolio within government
- Ensure all TPK offices take a primary role in facilitating, brokering and assisting matters related to housing Māori
- Increase its participation in development of influential Māori housing policy, including a specific role in engaging with Housing New Zealand to provide advice on product suitability
- Through its Policy unit have input in reviewing and developing policies that affect Māori and housing across all agencies.
- Be allocated an increase in resources for the Special Housing Action Zone programme to assist Māori into housing that assists and complements products available through Housing New Zealand

“The possibility of building papakainga housing on multiply owned Māori land has been something that our people have been calling for, it seems, forever”

*Te Ururoa Flavell,
MP for Waiariki
(Māori Party)*

That a response be sought on what actions **Housing New Zealand Corporation (HNZC)** is taking to:

- Seek direct feedback and evaluation by Māori on housing products designed for Māori
- Extend the role of Kaitiaki to work with Māori, supported \$1 for \$1 by HNZC and include extra help to families who are in need of support and assistance with seeking tailored housing solutions
- Ensure portfolio holders within HNZC (purchasing land etc) evaluate needs of Māori in urban areas as well
- Ensure there is a ‘mixed bag’ of products available for whanau to choose from, so that they can choose their own e.g. Papakainga building developments on Māori as well as general land.
- Ensure Papakainga products are reinstated (they were successful) and provide more opportunities and a more diverse range of products
- Ensure services and products are whanau friendly and not just designed for Iwi with large resources
- Review anomalies whereby HNZC design impedes alternative energy options which does not suit Māori rural situations
- Provide information on the tax and charitable status of Trusts and the implications for housing loans

... and in relation to Kainga Whenua what actions Housing New Zealand Corporation (HNZC) is taking to:

- Improve relationship building and provide better communications re Kainga Whenua Loan
- Include Māori engagement in designing terms and conditions of Kainga Whenua
- Research/ include provision for Loan eligibility for different land ownership structures, not just License to Occupy
- Provide better information / understanding of criteria for loan qualification

... and in relation to the Housing Innovation Fund (HIF) what actions Housing New Zealand Corporation (HNZC) is taking to:

- Examine the lack of depth and gaps in HIF
- Investigate why no Māori were involved in design of HIF
- Provide more tailored criteria and policy to more closely meet Māori needs and objectives
- Examine the viability of bundling up the different housing funds and providing these to one provider, instead of multiple providers
- Review HIF for sufficiency to support infrastructure costs
- Provide additional funding for infrastructure costs

“We must not think that the issue of building houses on our land is an easy one. The council’s rules pose many obstacles which can make it impossible for us”.

*Fred Sadler, Ngāpuhi
(speaking on Te Karere,
TVNZ – 22 March 2010)*

... and in relation to the Māori Demonstration Partnerships (MDP) programme what actions Housing New Zealand Corporation (HNZC) is taking to:

- Tailor MDP to better suit diverse Māori housing situations, for example extend the ability of MDP to provide putea for renovating existing homes
- Improve current MDP policies and process which are unclear
- Include infrastructure costs into MDP and funding to cover fees of transactions
- Seek feedback from the CHA Māori Caucus on MDP – what’s not compatible, what the barriers are
- Clarify the sustainability of funding available under MDP

That a response be sought to clarify what the **Tertiary Education Commission/ NZ Qualifications Authority** can do to:

- Initiate/ support provision of NZQA approved training for Trustees

That a response be sought from **Councils/ local government** on the barriers that prevent the following:

- A more coordinated effort by all Councils to assist Māori housing development
- Assistance to Trusts to better understand Council processes for Papakainga development
- Perceived barriers to adequate Māori participation in Council processes and plan development
- Better collaboration by Councils where boundaries change over into, overlap with Iwi rohe (e.g. Tuhoē)
- Encouragement of collective applications for housing development
- Provision of options for graduated housing
- Provision of education for Māori about making submissions to Council
- Steps to maximise Māori participation in District Plan reviews
- Linking participation in District Plan reviews to funding opportunities
- Ensuring development of long term plans with Māori landowners
- Ensuring Council resources are adequate to engage with Māori and their planning processes
- Providing planners / funding to assist proposals which minimise cost to housing projects
- Reviewing huge infrastructure costs as they are often unaffordable, and soften approach to certain infrastructural requirements

That a response be sought on these points or recommended actions related to the **Māori Land Court (MLC)**:

- Are MLC resources adequate to meet the needs of efficient Māori landowner administration or should the MLC be better resourced to provide services?
- Can the need for lengthy processes to establishing Trusts of Māori land and applications to change Trustees be reviewed?
- Does the MLC have a potential role in reviewing the governance capability of Māori Land Trusts? e.g. assisting the improvement of Māori governance in Trusts by providing affordable and accessible governance training
- Assistance to give more flexibility with Trusteeship which must be established before Papakainga can be considered
- Ensuring Trusts have a robust Trust Order which is vital to the development of housing on Māori land
- Reviewing the existence of peppercorn leases
- Providing better access to information re land ownership of Māori land

That actions be investigated as to how the **Māori Trustee Office** could:

- Be supported to find ways to better assist Māori and housing e.g. making available the interest from unclaimed monies for Māori land development, in particular assistance with infrastructure
- Take a step back and leave the management of Māori land to the actual Trusts and landowners

That actions be investigated as to how **Māori land trusts** (Ahu Whenua Trusts) could:

- Receive better information on their tax and charitable status in relation to the direct implications this has for their ability to access housing loans
- Be eligible for Kainga Whenua lending so trustees can provide for housing amongst their beneficiaries; and that appropriated processes, criteria, product be developed to enable this
- Receive capacity assistance to assist beneficiaries into housing, including capacity for communications across multiple owners, feasibility studies, consultant advice, administration assistance, planning expertise for developing papakainga plans etc
- Receive resources for educational and budget advice assistance, particularly where Trusts are not operating efficiently

That in addition, **Iwi organisations and post-Treaty Settlement entities** (PSEs):

- Work together with Māori land trusts or shareholders (that own land) to develop housing strategies, including financial strategies and models
- Recognise a need for a collective/collaborative approach to developing Iwi management plans (as Ngai Tahu has achieved)
- Be encouraged to commit Treaty settlement assets to develop ways to assist Māori into housing
- Be provided with incentives to assist their beneficiaries into affordable quality housing – for example providing credits to treaty settlement costs in exchange for commitments to provide or support affordable housing that would otherwise be a duty of the Crown under articles 2 and 3 of the Treaty of Waitangi

INVESTIGATION SOUGHT ON SPECIFIC CONCERNS AND TOPICS

For the purposes of financing and loan design to investigate:

- More provision being made for tailored products that are better suited for a variety of circumstances.
- Investigate whether a time limit of 3 years on the Kiwibank monopoly to provide lending could be introduced; to follow an independent review as to whether opening up the lending providers after year 3 (to enable competition amongst interest rates, repayments and terms etc) is warranted.
- Can lending products be developed for Ahuwhenua Trusts to support development of papakainga plans?
- Can the Kainga Whenua loan cap of \$200,000 or \$280,000 be removed, and the amount of lending be based instead on the financial capability of the applicant?
- Can lending amounts be extended to allow for legal fees, council fees, cost of infrastructure etc?
- Can leasehold estates or other assets be recognised as security alternative to the house itself in order to enable building on concrete pad which is more cost affective?
- Why can't greater flexibility be provided for management of defaults? (e.g. enabling Trustees to subrogate borrowers in default; reviews and update HNZC deeds; provide for better notice provisions and alerting the administrating land trust early)
- Ascertain and measure financing risks by undertaking insurance assessments/ designing a Māori assurance policy scheme.

***Note:** In relation to the packages offered by lending institutions (e.g. Kiwibank) and Housing NZ the view of many people at the conference was that these do not adequately capture or address the capacity of Māori to participate in building a home. It has not been made clear to the people that only a select criteria of Māori will be able to engage in the process. A concern was also voiced that announcements made by the Crown and/or reported in the media appear in such generalised ways that they build false expectations and false hope to Māori that holding Māori Land shares is an automatic green light to go and build on the land, as if there are no barriers to that happening.*

For the purposes of Papakainga housing developments to investigate:

- Are Māori land trustees made aware of their responsibilities to assist Papakainga development?
- Is finance being made available at the best possible terms and rates? Can GST be removed?

For the purposes of Trade Training, to investigate:

- Development of a model that creates both 'builder + buildings'
- Potential for Māori to develop relationships with providers to work with schools and Iwi authorities and key external stakeholders to support Trade Training programmes
- Development of internal capability throughout building projects including the utilisation of local businesses (building companies)
- Better utilisation of unemployed whanau / skills on housing renovations and affordable house building project, including more opportunities in rural areas to assist building projects
- Options for greater investment into community apprenticeships
- The viability of providing free school based training opportunities for 17 - 19 year olds be investigated to keep rangatahi at school with programs linked to Trade Training
- Providing apprenticeships for post secondary students

APPENDIX 2: National Māori Housing Conference participants

Mere Balzer, Te Runanga o Kirikiriroa
Roger Balzer, Rezlabs
Charles Barrie, Kobold Ecogeomantics
Raewyn Bennett, Environment Bay of Plenty
Tim Bishop, Otago Polytechnic (SHAC)
Georgina Bolton, Houhanga Rongo Trust
Christine Brears, Taumarunui Community Kokiri Trust
Henry Broughton, Office of the Auditor-General
Melvin Brown, Te Whare O Wi Pere (trading as Wi Pere Ltd)
Marcus Brown, Department of Building and Housing
Leaha Clark, Puukaki Ahu Whenua Trust
Libby Clements, Insight Trust
Judith Colbourne, HNZC
Paula Comerford, The Property Group
Robert Cunningham, Housing New Zealand
Jessie Denholm, Dingwall Trust
Tania Eden, HNZC
Helen Edmonds, Tu Hokianga Tu Pakari Trust
Fredrick Eruini-Bennett, Rotoma No1 Inc
John Fenwick, Te Arawa FoMA
Terry Firkin, Astute Construction Ltd
Myrelene Forsdyke, Te Runanga O Whaingaroa Inc
Maria Graham, Maori Land Court
Helen Gaytoni, Tenants Protection, Chch
Vicki George, Te Runanga o Ngati Awa
Hana Harawira, Tuhoe Waikaremoana Maori Trust Board
Steven Heller, HNZC
Rewi Henderson, Office of Treaty Settlements
Angela Hoy, Te Roopu Taurima O Manukau Trust
Puhirake Ihaka, Tauranga Moana Tangata Whenua Collective
Janine Jensen, Te Taiwhenua o Heretaunga
Mataheke Kahaki, Atareira
Te Pio Kawe, Boffa Miskell Ltd – Tauranga
Valerie Kiel, Habitat for Humanity (Rotorua) Ltd
Waikare Komene, GMC Architects
Patrick McGarvey, Tuhoe Waikaremoana Maori Trust Board
Karen Marjoriebanks, Tauranga City Council
Morris Meha, Tautara Matawhaura Trust
Paula Norman, Te Runanga O Te Rarawa
Nelson Te Whi Whi Meha, Rotoma No1 Inc
Robin Mason, HNZC
Nelson Te Whi Whi Meha, Rotoma No 1 Inc
Gina Mohi, Rangiwewehi Charitable Trust
Barry Moore, Whangarei Accessible Housing Trust
Tania Moriarty, Te Uri O Hau Developments
Poihaere Morris, Nga Maihi
Gina Mohi, Rangiwewehi Charitable Trust
Greg Motu
Vicki Ngata, HNZC
Janess Nicholas, Tautoko
Paula Norman, Te Runanga o Te Rarawa
Verna Ohia-Gate, Farrell Whanau Trust
Chris Paku, Housing New Zealand
Eric Pene, Waikato Rau patu Lands Trust
Marie Perham-Ryan, HNZC
Jared Pitman, Maori Land Court
Peter Pokaia, Manaaki Group
Phyllis Pomare, Nga Kaitiaki O Nga Iwi Katoa Charitable Trust
Heni Pomare, Nga Kaitiaki O Nga Iwi Katoa Charitable Trust
Sandra Potaka, Waitaha Raupatu Trust

Rongo Puha, Construction Trade Training Unit
Josie Rapana, Te Hauora o Ngati Haua
Alice Rauwhero, Puukaki Ahu Whenua Trust
Stephanie Rolfe, HNZC
Doris Rurehe, Tuhoe Waikaremoana Maori Trust Board
Maraea Ruri, Tuhoe Waikaremoana Maori Trust Board
Dianne Ruru, Tuhoe Waikaremoana Maori Trust Board
Moetahi Ruru, Te Runanaga o Tauranganui a Kiwa
Fred Sadler, Ngāpuhi
Pia Searancke, HNZC
Barbara Spooner, Tuhoe Waikaremoana Maori Trust Board
Maryanne Taite, Habitat for Humanity (Rotorua)
Warereti Tait-Rolleston, Tuhoe Waikaremoana Maori Trust Board
Josephine Tangaere, Te Runanga o Ngati Porou
Maru Tapsell, Tauranga Moana Tangata Whenua Collective
Motoi Taputu, Tuhoe Waikaremoana Maori Trust Board
Hagen Tautari, Department of Building and Housing
Tantiora Tawhara, Tuhoe Waikaremoana Maori Trust Board
Shanon Tawhiti, We Move Houses
Warereti Tait-Rolleston, Tuhoe Waikaremoana Maori Trust Board
Jennifer Takuta-Moses, Tuhoe Waikaremoana Maori Trust Board
Glenna Te Aotonga, HNZC
Te Arani Te Haara, Far North District Council
Neil Te Kani, Mahiwhanie Trust
Rikki TeKira, HNZC
Joseph Te Poroa, Rotoma No 1 Inc
Hau Te Reo, Maori Land Court
Tui Tararo, HNZC
Ned Tibble, Te Runanga o Ngati Porou
Frances Toroa, Age Concern Tairāwhiti
Lucy Tukua, Ngati Karewa Ngati Tahinga Trust
Glen Tupuhi, Te Runanga o Kirikiriroa Trust
Hau Te Reo, Maori Land Court
Clem Ulrich, Kainga Enterprises Ltd
Julie Wade, Pukaki Trust
Heather Wanoa, Te Runanga o Ngati Porou
Arthur Warren, Rangiwewehi Charitable Trust
Glen Watene, Te Taiwhenua o Heretaunanga
Nicola Webb, Whangarei District Council
Tracey Wetere, Te Puni Kokiri
Muna Wharawhara, Te Hauora o Ngati Haua
Rex White, Waiariki Maori Land Court
Tony Wiki, HNZC
Charles Wilkie, Energy Options
Nick Williamson, Whangarei District Council
Kylie Willison, Western Bay of Plenty Council
Carl Wilson, Te Puni Kokiri
Ra Winiata, Manaaki Group

(Note: This list may have inadvertent omissions; please advise CHA by email to support@communityhousing.org.nz so that additions can be made to the final file copy).

APPENDIX 3: National Māori Housing Conference – programme in brief

Day one, 22 March 2010

11am	Powhiri
12.45	Mihi – Kara George, Māori Caucus – Community Housing Aotearoa (CHA)
1.30	Papakainga – past, present, future Keynote speaker: Rau Hoskins (Design Tribe Ltd, Member – Māori Capability Committee HNZC)
2.15	Iwi case study of papakainga: Makahae project Dean Flavell
2.45	Whanau case study of Horaparaike whanau papakainga – Victoria Kingi
3.45	Open panel discussion
6.30	Keynote speaker: Pat Snedden, HNZC Chair

Day two, 23 March 2010

9am	Facilitator summary
9.30	Keynote speaker: Hon. Maurice Williamson Acting Minister of Housing
10.20	Joint presentation on Hastings District Papakainga toolkit: “Unravelling Council and Legal Processes around Papakainga” - Julie Tangaere, Registrar MLC - George Mackey – TPK - Phil McKay – Hastings District Council
11.10	Keynote speaker: Dr Kepa Morgan (University of Auckland) Māori land development, Kaitiakitanga and Mauri Model Decision Making Framework in establishing Papakainga
p.m.	WORKSHOPS – in three streams: <ul style="list-style-type: none"> • <i>Papakainga case studies</i> • <i>Process and structure – how to get started</i> • <i>Capability and capital funding</i> Kaumatua/ Kuia housing – Yvonne Smith Designing Māori Futures – Rau Hoskins, Nga Aho members Whare Uku – Alternative – Dr Kepa Morgan Trade Training – Rebuilding – Turi Te Hira, Niko Broughton Māori Land Court/ Rotorua District Council – Joseph Huta, Bella Tait Urban Papakainga and housing issues – Sam Chapman, Sheryl Connell Finance and Lending Opportunities – Kiwibank Maori Demonstration Partnerships – HNZC Joint Ventures – Sir Ngatata Love