

MAORI HOUSING DEVELOPMENT AOTEAROA

**A discussion document presented by:
Garry M Watson**

**ARANUI RESEARCH & DEVELOPMENT
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THE PAST, THE PRESENT AND THE FUTURE

Historic Research

The quiet tyranny. -Inadequate government policies exacerbate inadequate Maori housing solutions

Since the signing of the Treaty of Waitangi, a quiet tyranny has prevailed in New Zealand in the dis-empowerment of Maori and their ability to secure adequate and affordable housing. This has fueled housing disparity within NZ. Despite (or perhaps, because of) the signing of the Treaty of Waitangi, the government's primary interest in Maori land was to secure it for Pakeha settlers, either for purchase or for lease. The interests of Maori and the Treaty clauses pertaining to maintenance of land rights were "generally ignored" by settlers and "in the process, the circumstances were created which lead to appalling housing conditions and high mortality rates among Maori by the end of the [nineteenth] century" (Ferguson, 1994, p 28).

Initial government experimentation in the provision of housing occurred in the late nineteenth century. Between the late 1800's and the early 1920's the Govt actively pursued legislation that abrogated the rights of Maori to adequate housing in direct contravention of both Articles 11 and 111 of the TOW. Two of the most critical Acts were;

1. The State Advances to Settlers Act in 1894 encouraged owners building on rural land via the government's provision of loans. Ferguson (1994) suggests the Liberals ensured that this assistance in no way included a subsidy but was to ease the way of the 'worthy settler'.
2. The Workers' Dwellings Act of 1905 facilitated building state houses for urban dwellers and the Advances to Workers' Act was an urban equivalent of the Settlers Act of 1894. In both these cases, the government had no intention of providing hand outs, both rents and lending arrangements were structured to cover costs of public building or borrowing. Maori were again discriminated against, as "the refusal of both the government and private lending institutions to lend on land held in Maori title meant that few Maori could take advantage of the resources which were to be provided by the state from the 1890s" (Ferguson, 1994, p29).

Maori housing first benefited from government funding in 1923, through the Native Trustee Act. From 1929 to 1936, over 500 houses were built on Maori Land through land development schemes, however, this money was not directly intended for housing, and funding support was selective. It was only available to approximately twelve percent of Maori.

In 1935, for the first time in the history of NZ, direct assistance was granted to Maori through the Native Housing Act. Loans for new homes, or improvements to existing homes, were accessible through the Board of Native Affairs. However, maximum amounts were three quarters of that available to Pakeha, but many Maori were too poor to afford a deposit. This anomaly continues to the present day [Select Committee Report on sub standard housing Oct 1999]. As a result, a fund was created in 1938 to mitigate affordability issues. Land development schemes in this area also continued to be utilised, and by 1949 the government had housed ten percent of the Maori population, [Ferguson, 1994,]

The first Labour government was elected in 1934. Ferguson suggests their State Housing policies were aimed at covering costs, although tax subsidies financed deficits from 1945 to 1962. Labour's attempt to decommodify housing resulted in a three tier system being developed;

1. state housing for people unable to buy homes or pay high rent,
2. state loans at low interest and on low deposit terms for first home buyers, and
3. the private market for those who could afford conventional loans. (Davidson, 1994, p98).

Emphasis was on providing adequate housing at affordable rates, and the first notion of housing as a social right was established. Social inclusion, social equity and social cohesion are now [in 2001] the “buzz” word within housing policy.

At this time, the provision of state houses for Maori occurred primarily in the context of an influx of rural Maori moving to urban centres in the [post war] 1940s. Maori were encouraged to “urbanize” to fill labouring positions in industrial centres. Many found low paying jobs, and their lack of income, coupled with the hurdles they faced with racist landlords, resulted in poor housing options. Maori pressured the government, saying they had a right to state housing as New Zealanders, workers, and on a basis of need, referencing both Art 11 and 11 of the TOW.

A survey by the Native Department in 1944 suggested that up to 1200 houses were needed in Auckland to alleviate the problem, a figure that has most recently been reiterated in 2001 within the IRR research conducted by HNZ. This scale of need pushed remedial action into the Housing Divisions mainstream programme. Initial proposals from the newly named Ministry of Maori Affairs (previously the Native Department) to ‘pepper-pot’ Maori through communities to remedy this situation were finally supported, although Maori community concentrations developed.

In the period to follow the National Govt embarked on a policy to promote home ownership rather than provide social housing, and the sale of state houses began. Labour followed their lead in the late 1950s, and state rentals took on a residual role; ie it was reserved for those that couldn't afford to buy their own home. For Maori, this was particularly the case, as barriers to loans, housing availability and affordability hurdles grew. From the 1970s, loans and state rental allocations were increasingly targeted, as the low housing stocks came under stress. Maori fared worst within this regime. A

National Housing Committee survey in 1988 found that fifty-one percent of families in serious housing need were Maori.

Despite interventions and “remedial policies” over the following 10 years the situation continued to worsen for Maori, especially in rural areas where a reversal of the post war urbanization saw Maori returning to their tribal lands as a result of “urban push.” In 1999 a newly formed Select Committee reported on sub-standard housing in the Far North and East Cape where the appalling conditions were found. These conditions are found equally in any remote Maori community and the incoming Labour Coalition Govt embarked on policy reforms to “close the disparity gaps” between Maori and non-Maori housing.

THE IWI EXPERIENCE – lessons from the Iwi Housing Forum.

Since the early 1990’s there has been a move away from Maori housing programmes previously developed under the Maori Housing Act 1935 and via the former Housing Corporation. Between 1935 and 1988 the former Department of Maori Affairs financed 24,000 new and 5,500 existing homes for Maori. In the 1989/90 fiscal year 269 households were provided and 250 loans were made for the building of homes on multiple owned Maori land.

Since then however, there has been a rapid decline in the number of loans provided for programmes such as Papakainga across all regions.

In Northland, where housing needs are critical, Papakainga loans fell from 119 in 1990 to an all time low of 5 in 1997. Further evaluations on housing disparities and the critical state of housing needs in current Low Deposit Rural Lending [LDRL] catchments shows that the market lead approach to policy has failed to address the needs of iwi/Maori.

By way of example, the notion that the accommodation supplement will provide a catch-all for families in need of rental accommodation assistance has proven to be flawed. In rural areas it has failed completely to meet the needs of Maori families who require assistance. Further to, the fixation within Housing Officials that this supplement will address all needs impedes the development of other viable solutions, such as the capitalisation of AS and the use of such funds within Iwi / “not for profit” housing joint ventures, which are recommended in the 1999 Select Committee report on housing.

The accommodation supplement fails to address the needs of the most needy in isolated rural communities where there is inadequate rental stock and little to no evidence of private sector financing of rental accommodation. This has resulted in severe overcrowding and third world housing conditions becoming increasingly evident in such regions. A move back to former more equitable policies of the past would address this growing concern. There is therefore a need for serious research on alternative uses of the AS in remote regions and within communities of need.

1) **A Potted History – in summary.....**

The history of Maori housing over the past 50 years in Aotearoa has delivered mixed results. The successful delivery of housing outcomes within this period has varied from fair to appalling, with outcomes closely matching the changes in either right wing or left wing political will to addressing serious housing needs.

In 1999 a Govt Select Committee Report on Serious Housing Needs showed that there was evidence of a concerning disparity between the housing conditions of Maori, as opposed to non Maori in New Zealand. A range of urgent measures were subsequently suggested to address this disparity.

In reading the Report and counter-pointing its findings to those written over the previous 50 years the only marked difference between the findings in each report was the terminology used. In short – the problems of today have been there for decades.

In urban centres in NZ Maori housing is in some cases critical. In rural areas the problem is worse. Affordability remains the key hurdle faced by Maori in their quest for adequate and safe housing. Unemployment is high in both urban as well as rural environments driving Maori into rental accommodation in the cities and into converted cow sheds in the country. Case studies in remote rural communities show third world conditions, with no running water, no toilets and poor bathing facilities in some places. In the city over crowding is a problem.

All in all the housing conditions Maori are forced to endure in both the urban as well as the rural settings contributes significantly to the erosion of health and the general well being of Maori families – to third world standards in some cases.

In the 10 years prior to 1999, these conditions and the despair Maori suffered increased to a marked degree. Since 1999 there has been a concerted effort, driven by the Labour Coalition Govt., to address these concerns.

2) **Maori – non Maori Disparity**

The disparity between Maori and non Maori in NZ is not confined just to housing. A measure of all social and economic indices within NZ society shows that there is an inequality in health, education, justice – the list goes on.

The Govt has moved to address these matters and central to the change they hope to achieve is the realization that Maori and Maori communities must be empowered to create the solutions required themselves. Building community capacity has therefore become a primary focus of the Govt and its agencies.

In assessing the scale of the need and the range of interventions required to turn disparity around it is clear that a long term strategy will be required. Typically, the timeline for creating the greatest change has been set to match political cycles, with the hope that there will be sufficient momentum and change evident within the first term of the new Govt to ensure policy longevity [and even a re-election.]

To effect the required change within policy and to allow that to trickle down into the delivery of new programmes to occur will take far longer than 3 years. To effect the required level of change across all [negative] indices within 3 years is impossible. In order to ensure there is some level of success in the next few years there is a need to look at the central issues which effect the health and well being of Maori families. The central issue that must be addressed is housing.

Adequate housing creates a sense of security within the family. If the home is owned, it creates a sense of self esteem – and it allows the family to appreciate equity. In many cases the family home is the only inheritance that can be passed down by Maori which can support the next generation in their needs.

To ask Maori to address disparity and concerns in education, health, justice, training, employment etc while they are living in a converted cow shed, or struggling to pay the rent in a sub standard house, is a wasted effort.

Housing remains the most critical factor in addressing serious disparity between Maori and non Maori in both urban as well as rural communities.

3) The Labour Coalition Govt

Prior to 1999 housing conditions for Maori were in decline. Since the election of the new centre/left Govt there has been a change of will and a change of methodology in meeting serious housing needs within NZ. For Maori, building iwi [tribal] capacity has become a cornerstone for development.

This [Govt led] initiative has charged all Govt Dept's with the responsibility of building the capacity of Maori, from a family level through to a tribal level, to enable them to evaluate their own needs and deliver solutions that meet those needs. The process has just began and to date it has had mixed results. Tribal infighting and bureaucratic recalcitrance are two of the key issues that prevent the policy from working to its optimum potential, but there is strong commitment within Maori as well as Govt to making this initiative work.

All Departments are being monitored by the Ministry of Maori Development, who will assess the capacity outcomes achieved by each Department.

4. MAORI HOUSING STRATEGY - The Need for Sustainability

- Introduction

- It is appropriate and timely for the new Labour led Government to facilitate the development of a Maori Housing Strategy. It is timely because Maori housing needs and the disparity gap in the housing system are increasing. A strategy is appropriate because, at last, there is some recognition that solving housing problems can only happen in an holistic way and because the problem is so entrenched it will need an on-going commitment and vision to remedy the problems. Developing a strategy is of immediate priority, because the Government (and its agencies) cannot hope to have any success in this area unless there is planning, two-way consultation and collaboration and a true commitment to reaching a point where those involved can say at last; “a/ the disparity is gone, b/ there is now success in delivery , c/ the road is set for future solutions”.
- Notwithstanding this, it has long been suggesting that the implementation of ad-hoc policies such as the Low Deposit Rural Lending Programme and Kapa Hanga Kainga, which do not have any recognition of the affect this has in other sectors such as employment and sustainable regional development, will not provide a sustainable solution. In fact, if anything, these programmes have probably added to the problem by raising expectations that cannot be met. What is needed is a ‘whole of government’ and iwi housing strategy. It is a positive move to begin this, one that the Government should be given credit for, but it has to be done right and it has to be sustainable. A Māori Housing Strategy will not work if it is developed in Wellington, without cognisance of the essential role that iwi and Māori communities must play in the development and delivery of housing solutions.
- Objectives of a Māori Housing Strategy
- The word “strategy” literally means “generalship – the art of war” – a very military term to bring troops together and to coordinate a response¹. It is a plan but it is not the battle. A strategy should set the scene, bring policies and resources together with an ultimate objective in mind, but it shouldn’t prescribe or detail what should occur. To make it meaningful it must have a vision owned by all participants.
- By definition then, the ‘high level’ objective of a Maori Housing Strategy is to bring resources together, and to forge partnerships to improve and solve Maori housing problems in the short, medium and long term. The strategy is about creating an environment where immediate housing need is solved by the provision of new houses and to have a system in place to solve future housing needs in a sustainable way. If this is achieved, disparity will go, houses will be built and families will move out of caravans into good quality houses. These successes

¹ Oxford English Dictionary.

should happen by default and are actually secondary. The primary objective, which the strategy aims to achieve, is the creation of a sustainable system by which housing problems will be solved. Sustainable in this context means long term certainty, partnership and iwi/Māori determination.

- Starting from scratch, the architects need to establish and confirm some principles that should drive the strategy. They need to have a common understanding as to what the vision is, to galvanise the relationship and the strategy. Without this, partnership and working to the same goals cannot happen.

- **Vision Statement**

- Any good strategic framework starts by defining the vision. If we get this right, the principles, or the rules, will be easy to design. It is the different perceptions as to what the “vision” is that will create the biggest difficulty.
- The Government will, no doubt, suggest that the vision will look something like this:
 - To remove the disparity between Māori and non-Māori;
 - To get houses built for those that need it the most, in the short term;
 - To integrate Māori who have a housing need in with the Government’s general clients.
- Such a “vision” would however be limiting, restricting holistic development and culturally inappropriate. It would reflect past, failed ideas. It would also be counter to the aspirations and the necessity for iwi/Māori to take control of their own destiny, [in a holistic way,] in partnership with the Crown. Only if that is facilitated to occur will progress be made. Therefore, a recommended vision statement would be as follows; (broad brush needs to be discussed,):
 - To create an environment where iwi/hapu/Māori are able to determine their own housing needs, and to consider the options and priorities in solving those needs in a way that is consistent with the cultural, strategic, holistic imperatives for each community;
 - To create an environment where iwi/hapu/Māori can work in true partnership with the Crown, consistent with the TOW, to solve housing problems whilst recognising the diversity of problems and solutions;
 - To create an environment of flexibility and innovation so that local solutions to local problems can be implemented, where resources can be made available by the Crown for management by iwi/hapu/Māori on an outcomes contract basis;
 - To create an environment where community management will better integrate housing, welfare, health and employment initiatives in an holistic manner, for the benefit of Māori families;
 - To create an environment where solutions to immediate and long term housing problems in the Māori community can be implemented, with progress being

measured in reducing the disparity gaps in the housing sector, and where sustainable and holistic development does occur.

- Principle 1 – Iwi/Māori determination
- ***The strategy must be to develop and facilitate iwi/Māori capacity enabling them to determine their own housing need priorities and to establish the basis by which iwi/Māori can develop programmes to address those needs.***
- This principle is rhetoric. The Government's delivery of housing programmes down to Maori over the past thirty years has failed and now contributes to the current problem and to unsustainability. The National Government's market based approach was a dismal failure - disparities have increased. But previous Government's policies also, while having good intentions and while pumping money into Maori housing, did not create self-sufficiency and sustainability. Because of this lack of sustainability, Maori are more vulnerable today to changes in government policy, as evidenced by the past 10 years.
- Although less than perfect, the old Maori Affairs Department built solid houses which are still seen in the Maori communities. A lot of them now need serious maintenance, but in analysing the programme, it was the Government building houses FOR Maori. We can take some good things out of that programme, like the apprenticeship training etc but at the end of the day, no long term self sufficiency and self determination came of it. It didn't provide Maori communities with the solution to solve future housing problems.
- Likewise - Housing Corporation programmes such as Papakaianga lending and the provision of rental housing on Maori land. There were success stories but a lot of unsustainable housing was created. Families were encouraged to build inadequate houses only to find that they ultimately couldn't afford them or maintain them. These programmes did not solve the problem – they were 'quick-fix' solutions. What is needed is not further short-term 'quick fixes' but long term/sustainable solutions. These can only come if iwi/Māori are intricately involved in the problem definition, consideration of the options and management of the programmes in partnership with the Crown. Participation, not consultation.
- **Principle 2 - No Two Needs are the Same**
- ***Any strategy or framework must recognise that housing problems, issues, and development priorities will differ from iwi to iwi, time to time and family to family.***
- Flexibility must be built into the game plan and the strategy must allow for regional and/or iwi autonomy. The previous experience with “one size fits all” programs convinces us that the same approach will not work in the future. We know, for instance, that urban housing need will significantly differ from rural housing need. We know too that while the priority in some rural areas may be to

increase rental housing options, in other areas, ownership may be the priority. Communities are as different as economies. Unfortunately, the “one size fits all” approach in rural areas over the past ten years has totally focused on home-ownership by individual families – an unsustainable solution for many families and communities.

- **Principle 3 – Short term and long term solutions**

- ***The strategy has to meet short term housing needs and facilitate longer term housing solution***

- While there will be pressure from the Government to get some “housing hits”, we must caution against re-implementing the ad-hoc type of approaches. The last thing that will help Maori communities get on their feet and become sustainable would be for further “quick-fix solutions. In the 1980’s a lot of houses were being literally dumped on Maori - placed in paddocks and left. These have since proven to be unsustainable. This is why housing solutions have to be linked in with economic and "self sufficiency" objectives. If the Government agencies move into Maori communities to build houses, they would probably leave an adequate house, certainly a large debt for the individuals but the community as a whole would continue to be disadvantaged because nothing but the debt and the mediocre house will stay behind. If the money, jobs, skills and building industry stays in the community, longer-term solutions come out of it. Employment linked to housing.

- There is undoubtedly an immediate and urgent need for houses to be built. Some communities with the greatest need have lost the experience of seeing houses built and now only hope that housing solutions are possible. A generation now has missed out on the house building of the past. Their hope has been drained from them and consequently, families are living in atrocious conditions - that is the immediate need, but the revision of the community’s ability to address its own needs is the longer-term objective and perhaps the greater need. Any housing response must firstly address the immediate housing need but it will only work if it leads to sustainable longer term self sufficiency. It is possible to create an economy and jobs and 'community spirit' through a housing programme. ‘Quick fix’ solutions, and in fact things like KHK and LDRL have failed because they are not linking these two things together. They are really a variation of the quick fix-short or short term ["give Maori a house"] answer. KHK and LDRL fail if they ignore the short term needs (in that in reality few houses will be built) but at the same time, they fail to create community self-sufficiency in the long term.

- Therefore, the Māori Housing Strategy should create an environment whereby immediate transition houses for use by families in the short term can be provided while the community develops long-term housing solutions. Transitional housing could be achieved through the employment of mobile homes for instance.

Families would be able to move into these houses as part of the package that would involve them building their own houses, using the staircase to self sufficiency approach. The Government would be meeting its objectives with targeted housing for desperate families and the community will see houses being erected and will know that the Government is serious about sustainable help.

- For longer term houses, the key will be to ensure that the money and jobs and economic development associated with construction stays in the community. Adobe brick and mixed technology housing is ideal and requires only loan funding flexibility for its implementation. Skills and resources stay in the community using these programmes. These skills lead to micro industry development and jobs. In summary - strategies must link the short-term immediate housing solutions with the longer-term self-sufficiency objectives. Quick fix programmes don't make these linkages.
- **Principle 4 – An holistic response**
- *The principle that housing problems and solutions are not in isolation of other problems and solutions – a paramount principle.*
- It is a nonsense to contemplate providing a housing solution to needy families in isolation of their employment, social and health problems. Conversely, employment solutions are unlikely to be sustainable without cognisance of housing need. For too long, governments have been trying to solve housing problems in a vacuum. Iwi and local communities know that life issues are not separated into convenient baskets.
- The principle then that solutions be integrated, through community management, is the key to creating sustainable housing solutions.
- **Conclusion**
- The opportunity is now here to use the Māori Housing Strategy to create an environment whereby sustainable housing solutions will occur at local community management levels. Control of the process has to pass from Wellington to iwi. Unless this control passes, the strategy, like other strategies before it, will inevitably fail. The challenge is for iwi/hapu/Māori to take the initiative and for the Govt to involve iwi to add value to solutions being proposed.

The first thing to do is to develop the VISION and then PRINCIPLES by which the strategy sets the rules of engagement for future housing programmes.

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5) The Housing Needs Continuum

If housing is central to the well being of the family and if there is recognition that the needs of families change, there must be a range of interventions or assistance that meet those needs.

The Housing Needs Continuum looks at where families fit within a range of delivery options, moving them from situations of most needy to independence in a managed process.

In NZ the most needy are best assisted by Govt through Community Housing [Limited] This is a State owned company that provides housing for Women's Refuge, and those with mental or physical health concerns. Partnership agreements are encouraged within CHL to ensure that there is community input into the running and the management of these homes.

The next step on the ladder to independence is Housing NZ. HNZ owns and manages the rental stock owned by the Crown. Over the past 10 years HNZ has sold off a substantial portion of its housing stock, a regime that was halted by the new Govt. The Labour Govt is now actively rebuilding that stock and implementing a new income related rental system that will alleviate the financial stress on low income families renting this stock.

The next rung of the ladder is Housing Corporation NZ. HCNZ provides home loans for low income families who cannot secure private finance. They have a range of "products" available – some of which are specifically for Maori who own their own lands or have shares in multiply owned Maori land. Over the past 5 years they have also run a home ownership training programme in areas of greatest [rural] need. The programme is called the Low Deposit Rural Lending programme. The programme has training over 4,000 people in home ownership workshops since it began. It has only however housed 10% of those who have gone through the programme with only a small number of them going into new homes.

Over the past 3 years there has also been a move towards group self build type programmes within the Maori community. The Kapa Hanga Kainga programme aims to increase the number of families who achieve new home ownership through the use of sweat equity. Early trials in this programme were less than spectacular due to a restrictive criteria within the group formation and rules of the programme. This is now being remedied with a focus on "family" input into the programme, rather than individuals coming together to co-build their homes.

Using a mix and match approach it is possible to achieve a number of housing outcomes in regions of serious housing need, along the length of the Housing Needs Continuum, [please refer to the diagram enclosed in this regard.]. This integration is being trialed at present in some remote regions.

6) Key Principles

The development of sustainable and affordable housing for Maori in NZ is driven by a number of “Key Principles”. [please refer to the enclosed diagram for detail.]

In summarising those Principles;

- The delivery is founded on the rights of Maori to adequate housing enshrined in both the Treaty of Waitangi [a founding document within the constitution in NZ] and the UN Declaration on Human Rights [Art 21:1]
- The delivery also recognises that housing is the Centre of well being for the family.
- Equally – housing delivery must look holistically at factors that impact on the ability of the family to achieve its desired housing outcome. This requires a whole of Govt approach to addressing those needs.
- Housing delivery must also address the issue of home ownership, not just State Housing supply. Home ownership brings with it substantial gains but also some risks, so the Govt must off set those risks through the delivery of State funded home ownership education. This ensures that home owners enter into safe lending regimes on the basis of informed consent.
- To off set the costs of construction and to mitigate the difficulties families have in saving a deposit for a home the use of sweat equity should be encouraged. Programmes that use sweat equity should not be overly prescriptive. They should allow for the inclusion of all members of a family who wish to support the housing outcome required. This is in keeping with the principles of “whanaungatanga” or extended families within the culture.

All of these Key Principles need to be built into the foundation of a delivery programme that will close the housing disparity gaps between Maori and non Maori in a managed and effective way.

7) Key Elements

Having established the Principles on which the delivery should occur there is a need to establish the Key Elements that make up a successful Maori housing programme. [please refer to the enclosed diagram.]

In summarising those Elements;

- Using professional support and evaluation tools the families need to evaluate for themselves what their housing needs are. This ensures that the solutions developed meets those needs and generates a far greater buy in from the family.
- Budget advice is essential. Families who suffer financial stress cannot achieve deposit savings or a credit record that allows them to meet lending criteria so professional assistance is needed to address this matter.
- “Whanau” or family support is required to ensure they achieve the outcome desired. This may require support across a number of areas within the family –

referenced back to the holistic approach required and the whole of Govt support needed.

- The services provided by the community and community providers must be contracted by the Crown. There should be no “free lunches” in the process. Contracts ensure that the services provided are accountable and measured and the service provision brings employment and capital into the community.
- Relationship agreements are required – with Govt and with Industry. This ensures that the programmes are professionally managed and that there is a formal agreement between all parties to deliver the required outcome.
- Family sweat equity, not just individual input, into group building activity needs to be ensured. This builds the social capital within the community, spreads the load, spreads the skills retention and broadens the delivery base for the outcomes.
- Formal [trade] training within the delivery programme should ensure that the skills learnt are portable and are recognised within industry. The training should not simply be construction related and should look at project management and all aspects of the delivery of the desired outcome. Industry based training should wherever possible tie back to a National Register of Training or a framework of some form.
- Joint Venture agreements with industry partners and supply merchants should be established. This will create an economy of scale for the delivery of more than one house and will ensure the industry links required for down stream employment at the end of training are in place – within the mainstream industry. Reputable building companies should be selected which are on a measurable growth curve if possible.

Building these elements into an overall delivery package requires skill and professional support. Govt funding of the initial feasibility studies and the project management of each programme will ensure the model is developed to suit the needs of the selected community. In its generic form the programme can fit into any indigenous community where there is a need assessed, a community commitment to addressing the need and Govt services that can underpin the programme.

8) An Integrated Housing Model

Enclosed herein is a flow chart on the Integrated Model being developed and delivered in NZ. The model integrates all of the factors in the preceding sections into a flow chart that allows indigenous housing providers to manage the inter-relationship requirements between various Govt agencies and the families in need of housing support.

A few key aspects within the flow chart follow;

- The programme starts with the formation of a “cluster” of families in need of housing support. This ideally should be about 12 families – to allow for scales of economy to be achieved. The Group formally agrees to work together to a specific outcome, with a group Charter and Group Rules that allow each member to contribute to the project.

- The families need to be assessed for loan eligibility as soon as possible so that debt issues can be resolved and savings records developed if required [to meet loan criteria]. The sooner these issues are identified the better.
- The general feasibility of the housing project then needs to be assessed and at the end of that study recommendations made. This should be Govt funded and [if the project is to proceed] there should be second tier funding for a Project manager who can begin the development process.
- Those seeking a loan should then be trained in the home ownership skills needed to ensure they are informed on the risks of home ownership and the responsibilities this brings. In general this is a course of about 24 to 30 hours duration conducted over a set number of weeks on a part time basis to suit the groups needs. At the end of the programme each graduate is eligible for special condition loans – lower than normal deposit [or no deposit if in a group self build programme] and a lower than market fixed term interest rate.
- Upon loan approval the construction phase can begin. Delivery of the physical outcomes required is by way of a JV partner. This allows for training and employment to be generated and on going industry relationships to be developed. The use of one company also ensures that there is leverage applied to the suppliers.
- Construction is annexed to training. This training must start with Occupational Safety and Health / First Aid to ensure safety – and then on to core generic construction skills. During the course of the construction phase, which can be over 2 years in duration, pre-trade and trade training can be delivered to an accredited level.
- Relationship agreements with Govt support agencies are set up during the construction phase, supplying funding and support products and services into the programme as it develops.
- At the end of the training loop Industry Training Organisations interface. They represent the interests of industry in the training environment and through the ITO's apprenticeships and training agreements can be structured.

In delivering the outcome required the Group itself can set up the Govt contracts, the relationship agreements and the delivery mechanisms required. The model brings into remote communities in particular the two most essential components needed for economic development – Industry activity and Capital. Through the development of training and the use of local resources and labour these benefits can be retained within the communities. This alone substantially offsets the difficulties associated with affordability.

9) Relationship Agreements

Relationship agreements are essential within the programme. In developing these the group needs to break these down into 2 sections. One looks at the management of Capacity Building in the community. This focuses on the admin, the lending and financial aspects of the programme. The other looks at the Delivery aspects and links to the building support.

These agreements lead to formal contracts and joint ventures. The terms and conditions agreed in these documents allow the Project Manager to integrate and manage all of the various components of the programme, without having to continually negotiate terms. By setting these out in the beginning of the programme each party knows what is required and when – and they can be measured on the outputs achieved. To run the programme specified software is recommended.

10) Integrated Delivery of Outcomes

At the outset of the programme there was a focus on the need to develop housing outputs that meet the needs of the families, depending on where they fit within the Continuum.

The physical construction of a range of these [new] housing solutions brings to the Model an important opportunity. Not only does the building of new Govt owned stock increase the housing capacity within the community, it also allows the Group to contract for the building of those new units.

By assessing the needs of the community within the continuum, and through negotiations with the agencies responsible for the delivery of housing outcomes that meet that need, a mix and match can occur. The housing is thereafter built for the Govt by those within the community who are in need of the housing solution.

Contract built housing, with a quality assurance programme annexed thereto via the JV company, allows the Govt to achieve quality outcomes and cost savings, or the group to generate a profit. With the requirement for community buildings within communities in need such funding can then be redirected into community owned buildings from which social and economic development programmes can be run.

The integration of these social housing outcomes is illustrated in the enclosed diagram.

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Summary.

Over the past 50 years the development of an adequate housing delivery process that can eradicate sub-standard housing in Maori communities has remained elusive.

Disparity between Maori and non Maori in housing and a range of other indices has increased in modern times. In the past solutions have in the main been State interventions and they have failed to provide adequate, affordable, sustainable or culturally appropriate housing for Maori.

The current opportunity available for Maori to develop their own housing solutions should not be lost. Over the next 2 years – within the current political term of the Labour Coalition Govt. – the development of successful Integrated Housing programmes must succeed, if the policy initiatives of 2000 are to carry on across Govt.

Central to the development of such models is the empowerment of communities to assess their own needs and deliver their own solutions. The building of community capacity is an essential corner stone in that process.

In its genetic form the Model overviewed herein can be applied to any indigenous community where there is a defined need and community commitment to addressing that need. In most cases the model would not require “new money” to be found as the pragmatic essence of the programme is the efficient use of existing products and services in an integrated manner.

To ensure that the programme can run in other areas it will be essential for Govt agencies to show flexibility in how they apply the often prescriptive criteria found within policy.

By taking a proactive stance on being part of the solution, rather than a formal or bureaucratic stance in perpetuating the problem, sustainable indigenous housing solutions can be found.

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