

Has the Commission understood how housing contributes to the wellbeing of Māori communities, allowing for the fact that individuals will place greater significance on different elements of wellbeing?

The commission does not recognise the desire by many Maori to live rurally on their papakainga. Little information has been gathered about the need to better utilize Maori land to provide housing for low and medium income earners. If you asked Maori if they would rather live in the city or on their ancestral land they would reply the later. People create industry, so if Maori were to move home to their lands, this would create economic opportunities in rural areas. Also if whanau moved and established papakainga housing on Maori land then this would mean lower costs if the whanau worked together at providing the labour, lower material costs to buy in bulk. A further point is the local councils are definitely a barrier towards Maori building on Maori land, the process needs to be streamlined and friendly. Council need to have a trained specific team that work with Maori on development issues. Also Maori ancestral land needs to be recognised to be the same as Maori free hold land. If general land is owned by Maori and proved to be ancestral then this should qualify for the owners to receive the same rating as Maori free hold land. Council also need to understand that they need to support alternative ways of building that suits Maori such as rammed earth, also alternative waste systems that are economic need to be approved by council.

Has the Commission balanced social, cultural, and economic challenges and opportunities for building housing in rural Māori communities?

There are many challenges for Maori. We live rurally, as a extended whanau, we have a whanau trust that administers the 100 acre land block that is unproductive. Most of our whanau are business owners, we have access to a charitable trust, and experience at building, however we have been denied support from the Department of Building and Housing as part of their rural fund. We believe we have the skills and knowledge to build a papakainga model for other whanau, and have built a rammed earth prototype home with the support of Te Puni Kokiri special housing division and Auckland University. If we did not have the support from TPK we would have found the build very difficult. We have managed to navigate through the council building consent process, however we do see many gaps and consider that many Maori would just give up or shy away from the red tape. We believe one stop agency needs to be set up to mentor and advise Maori, this agency must consist of people like ourselves that are realist and have the experience at building, not consist of people that understand government policy and follow it to the end. The agency needs to be open and supportive to grass roots people, including forming a Maori roopu within its department. Northland is in severe need for housing, however the culture of the North is not to moan to much and just put up with it.

What do you think of the options the Commission sets out for making lending easier? See pages 7-8. How else could security be offered for loans on Māori land?

Whanau trusts should be able to access loans to build on Maori land, and solid stable and healthy homes, not relocateable homes. Inter-generational loans could be accesses by whanau trusts, therefore allowing the whanau to pay the loan of for the housing over a 100 year period. The rate of weekly loan repayments would therefore be affordable over a extended time, in return the homes would need to last 100 years, which rammed earth does.

Would the unit titles model or retirement villages approach to licences to occupy be useful for housing developments on Māori land? Are they worth further exploration by the Commission?

Papakainga models need to be promoted with the support of local council. It must be recognised that there is a large proportion of Maori owned land that is in general title. There needs to be some exemption in terms of rates increases and council levies to support Maori building on these types of land blocks, especially if the land is ancestral and has not passed out of the whanau.

Papakainga models could involve the building of a small village on Maori ancestral land, many of the facilities could be shared – carports, laundry, power system and waste system. In rural communities alternative power and waste systems must be considered, especially seeing power costs are expected to rise considerable in the coming years. Homes and infrastructure need to be quality and easy to maintain. It is ideal that whanau living in the homes must be able to maintain the plumbing and other costs that are expensive living rurally to get trades people to come out to fix. If whanau participate in the build of the homes, they also have the skills to continue to maintain them. By building a home as a whanau, this creates whanau pride, history, and teaches those involved young and old the necessary skills to build, also the home has mana.

Housing needs to be viewed as being built to last, inter-generational and long term, not quicky fix chuck a roof over your head and that's a house.

Banks should consider lending money to whanau trusts that own the homes and are responsible for managing the properties. The whanau trust would charge rent to whanau to cover maintenance costs and rates. This in effect is home ownership because the whanau trust representing all beneficiaries owns the homes on behalf of the whanau. Banks should consider inter-generational loans, set at 100 years, this would mean that the whanau trust would be able to pay the loan off over a long time period, say 3 generations, if 100 year leases can be signed off on land, then why cant 100 year loan repayments be made. In addition to this is the need to build quality long lasting homes, similar to those built overseas, such as Europe. We are currently involved in building rammed earth and believe these types of homes will last 300 plus years. We are working closely with the engineering department at Auckland University who also support that these types of homes will last 100's of years.

Also there should be a government fund established to support papakainga builds, instead of investing 3 million in one development, they could invest \$100k per whanau trust and this would mean 30 whanau would benefit long term, opposed to one organization. Also some kind of mentoring support should be given to those whanau that qualify for assistance to help them through the build. The \$100k could be for material costs and whanau would be expected to provide labour and the land. This could build a communal whare with 3 bedrooms, kitchen, lounge and toilets/shower/bath. Then a couple of outside batches could also be built, as a start to the papakainga (phase one) Additional agencies could subsidise the waste and power systems and the Iwi Runanga could sponser the costs of the site plan, surveying and TP58. The papakainga could be streamlined also to save costs ie; each kainga has the same architect plans nationwide. In effect whanau could realistically fundraise the rest of the money to pay for the papakainga and/or look at a loan. Also whanau that are on the benefit, their accommodation supplement could go towards the papakainga loan, and this supplement would be rated slightly higher for papakainga payees then other beneficiaries. There are many ways to make housing affordable, however no one is listening to us the people on the whenua.

In addition to answering these questions the Commission would like to:

Know more about urban Māori housing issues (potentially to inform a section on this in the report);

The department of building and housing needs to get out and see for themselves the state of Maori housing instead of just setting unrealistic benchmarks to acquire their funding. They need to look at ways to support Maori to build, rather than expecting community groups to have equal capacity to that of government agencies. The department of building and housing and the government needs to stop thinking that solving housing issues is rated by the number of new homes they build in the year, but instead rated on how many of those homes provided a healthy warm and nurturing home for 50 plus years and therefore healthy happy families that the homes accommodate. Depsite Northland being a high need area for housing, I see little housing support from the government coming in to the area, either urban or rural. I support rural housing and the need for papakainga to help solve many of the social issues that our whanau are experiencing today.

## Get your initial reaction to the Rural Community Regeneration Programme

I don't know anything about it and could not find it in the Housing affordability document. Although I would like to comment further;

Iwi Runanga should not be responsible for being the agency to support rural housing on Maori land. Iwi Runanga have a poor relationship with Maori land owners and are perceived to be government agents themselves and solely interested in acquiring the assets of the hapu and whanau in the treaty claims to place under the Runanga structure to keep themselves employed.

We believe an independent agency needs to be established involving those who are committed to Maori development and housing in rural areas, and who have the experience and expertise in 1<sup>st</sup>) building 2<sup>nd</sup>) communities 3) funding/financing 4) project design and planning 5) whanau mentoring

If the Runanga was to receive funding as this type of agency they would just spend it all on admin and deliver very little on the ground. The agency to advise whanau needs to be made up of whanau themselves who have gone through the process, not bureaucrats or policy advisors. The agency needs to be able to get on the ground and talk and listen with whanau wanting to build and think widely to help them solve some of their problems. The representatives of this agency need to attend whanau hui and present information to the wider whanau/hapu, therefore they need to be people that the grass roots respect.

The whanau ora funds could be utilized to help whanau with the initial planning and design and project plans for housing.

I believe government agencies are still ignorant to the actual numbers of people that are in need of housing in the North. Many who live in cars, skyline garages, old homesteads that are falling down etc, also do not receive a benefit although unemployed. There are many examples of these types of people in our community of the far north and I could show you the type of dwellings they are living in. The reason why people don't collect a benefit is because they don't want to be part of the system, they don't want the WINZ on their back, and therefore a lot of the time these people and their living situation is not being accounted for. As whanau we try and help as best we can, but if we could develop papakainga housing this could help drastically with these types of issues.

We have a poor attitude towards government assisting us with our housing issues, as we have witnessed despite the Minister of Housing saying they are wanting to change, support is still going for the same old crappy homes to be built. When will New Zealand understand we need to take examples from international models on how to build quality homes?

If you are wanting to come out and talk with us in our community of Ahipara, please do so, we have a lot of experience in this area and a lot of korero, we are in fact a lot better at talking than writing submissions. Our hapu are Ngati Moetonga, Te Rokeka and Ngati Houpure, we have been working hard as a whanau to try and deal with our own housing issues and we have seen a lot of gaps in the system and little support along the way. You can also check out some of our work on youtube – search – Ahipara rammed earth housing. Kia ora ra

Heeni Shortland