

February 10<sup>th</sup> 2012.

By email: [housinginquiry@productivity.govt.nz](mailto:housinginquiry@productivity.govt.nz)

## SUBJECT: SUBMISSION TO PRODUCTIVITY COMMISSION - HOUSING

Tena koe,

Please accept this as my submission to the Productivity Commission on Housing on the following four questions:

1. Has the Commission understood how housing contributes to the wellbeing of Maori communities, allowing for the fact that individuals will place greater significance on different elements of wellbeing?
2. Has the Commission balanced social, cultural, and economic challenges and opportunities for building housing in rural Maori communities?
3. What do you think of the options the Commission sets out for making lending easier? How else could security be offered for loans on Maori land?
4. Would the unit titles model or retirement villages approach to licenses to occupy be useful for housing developments on Maori land? Are they worth further exploration by the Commission?

Housing for Maori should be considered against the following matrix of attributes:

- Rural versus Urban; and
- High versus Low income.

For my submission I am exclusively interested in the Rural and Low Income quadrant as this is where I see and experience directly the impacts of inadequate central government housing policy in my Iwi of Te Whanau a Apanui. I hold strongly to the view that the issues that I set below are relevant and an accurate reflection of the circumstances of other rural Iwi across the country.

### Our submission

- The Productivity Commission's Preliminary findings on Housing fundamentally fail to identify and appreciate the linkage between the importance of local and regional economic development and the linkages between this and any government housing strategy. If given the choice between living and working on the land as happened in the decades 1960's to 1980's versus going off to work in the mines of Australia, staying at home in Maori communities will win every time.

**Key point: Align any new housing strategy with Economic development strategy.**

- The Productivity Commission fails to understand the particular barrier presented to rural Maori by the Te Ture Whenua Maori land Act that creates the barrier for low income Maori to access banking finance as banks currently shy away from any lending on multiply owned Maori land.

**Key point: Review the provisions of the Te Ture Whenua Maori Land Act that to create improved security options to lenders against Maori land.**

- I support the Licence to Occupy model as proposed in the Productivity Commissions Report.
- I would strongly endorse opening up to the private sector as the delivery agent for Maori Housing strategy versus the strategy being implemented by Government departments like Housing New Zealand, Whanau Ora or indeed Iwi Authorities whom have all proven incapable and inefficient in the delivery of affordable, safe and secure housing for Iwi/Maori. i.e. where the private sector is funded to deliver housing to rural Maori and are performance-manged to do so.

This idea could extend to the establishment of local Maori building contractors who would do all building and maintenance work on Maori houses and Marae. Creates local employment, develop local skills and expertise and retain these locally and take care of our marae. But, these people would be independent private sector maori contractors.

- I support the Productivity Commsions thinking around micro-finance as an option that shares risk while providing important finance to get affordable housing happening for Maori, by Maori in our Maori communities.
- I make no comment on the unit titles model or retirement villages approach.

Our membership has grown rapidly over the last 12 months to include hundreds of members located increasingly in many countries of the world but holding firmly to our ancestral ties to our traditional lands and communities.

Our membership is strongly biased towards our younger (future) generations whom are deeply concerned about government policy that fails to recognise our traditional values and culture. I would welcome any further opportunity to meet to provide input into the Productivity Commissions work on Housing for Maori.

Noho ora mai ra,



Mr. Karamea (Chris) Insley  
Chairman  
Kaitiakitanga | Caring for our Lands & Foreshore

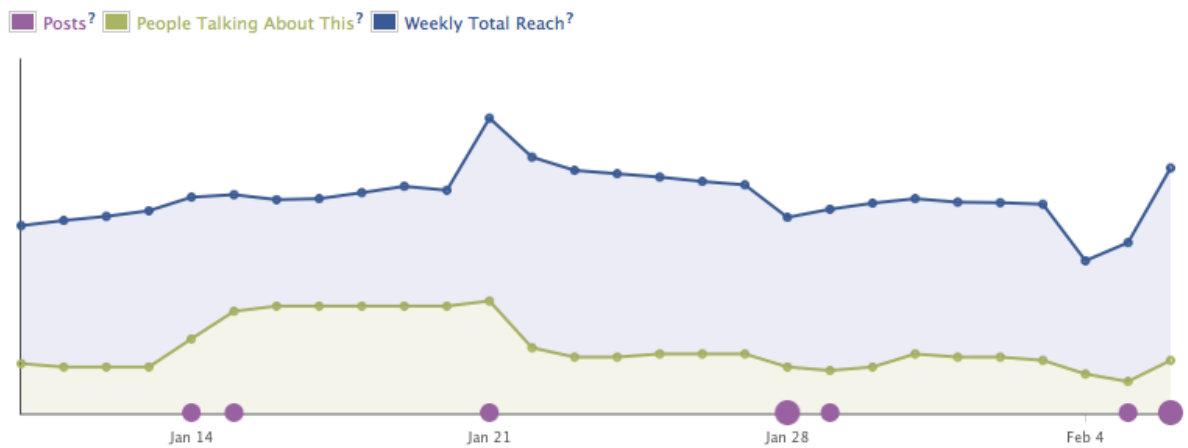
# Kaitiakitanga | Caring for our Lands & Foreshore

## About us

Founded in 2009 in recognition of the need to show practical leadership at a local community level in response to the growing range of risks and threats (including political threats) to tribal lands and other interests.

## Whanau membership

Total Likes? Friends of Fans? People Talking About This? Weekly Total Reach?  
**932** ● 0% **293,906** ↑ 0.35% **12** ↑ 20% **385** ↑ 23%



We are a not for profit whanau and hapu community organization committed to the principles of Kaitiakitanga (guardianship and sustainability) over our lands and foreshore particularly as this may relate to development of climate change responses.

We pride ourselves on taking a real can-do approach to everything we do and towards showing the necessary leadership to making things happen.

## Our kaupapa

To raise awareness among our whanau, hapu and Iwi around the risks and threats facing our taonga (treasures) and actively and practically take steps to safeguard and protect our treasures for our future generations.

We will actively seek out, adopt and utilize the best practices, technologies and innovations and, strategic partnerships and alliances available anywhere in the world towards achieving our objectives. And especially those lessons learned by other indigenous people.

Ko te tumanako, ko te whenua me to tatou awa, me nga moana, te waiu mo nga uri i whakatipuranga.

## Our goals

Sustainable and durable economic, social, environmental and cultural development strategies and outcomes.

