

# NGA KAINGA E ORA ANA

Homes that Nurture Lives

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## Understanding Māori Housing Assessment Within Tamaki nui ā Rua

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Prepared by Te Tahua o Rangitāne - June 2022



**Te Tahua o Rangitāne**  
Economic Development & Housing



**Rangitāne o Tamaki nui-ā-Rua**  
Tini whetū ki te rangi, ko Rangitāne ki te whenua





# Te Tahua o Rangitāne

Economic Development & Housing

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*This report was prepared by the team at Te Tahua o Rangitāne, and we thank those organisations and individuals who have shared their stories of housing within the Tararua District. We are immensely grateful for the support of Tararua District Council staff and the support of this kaupapa.*

*We acknowledge that we do not own each component of the content within this work with data sourced from multiple organisations / sources and the personal stories told are ultimately the experience and understanding of the teller.*

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# CONTENTS

---

INTRODUCTION **PAGE 05**

---

OVERVIEW - THE NUMBERS **PAGE 11**

---

NEEDS ASSESSMENT SUMMARIES **PAGE 21**

---

KEY THEMES **PAGE 25**

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WHAT DO WHĀNAU AND COMMUNITIES NEED TO THRIVE? **PAGE 31**

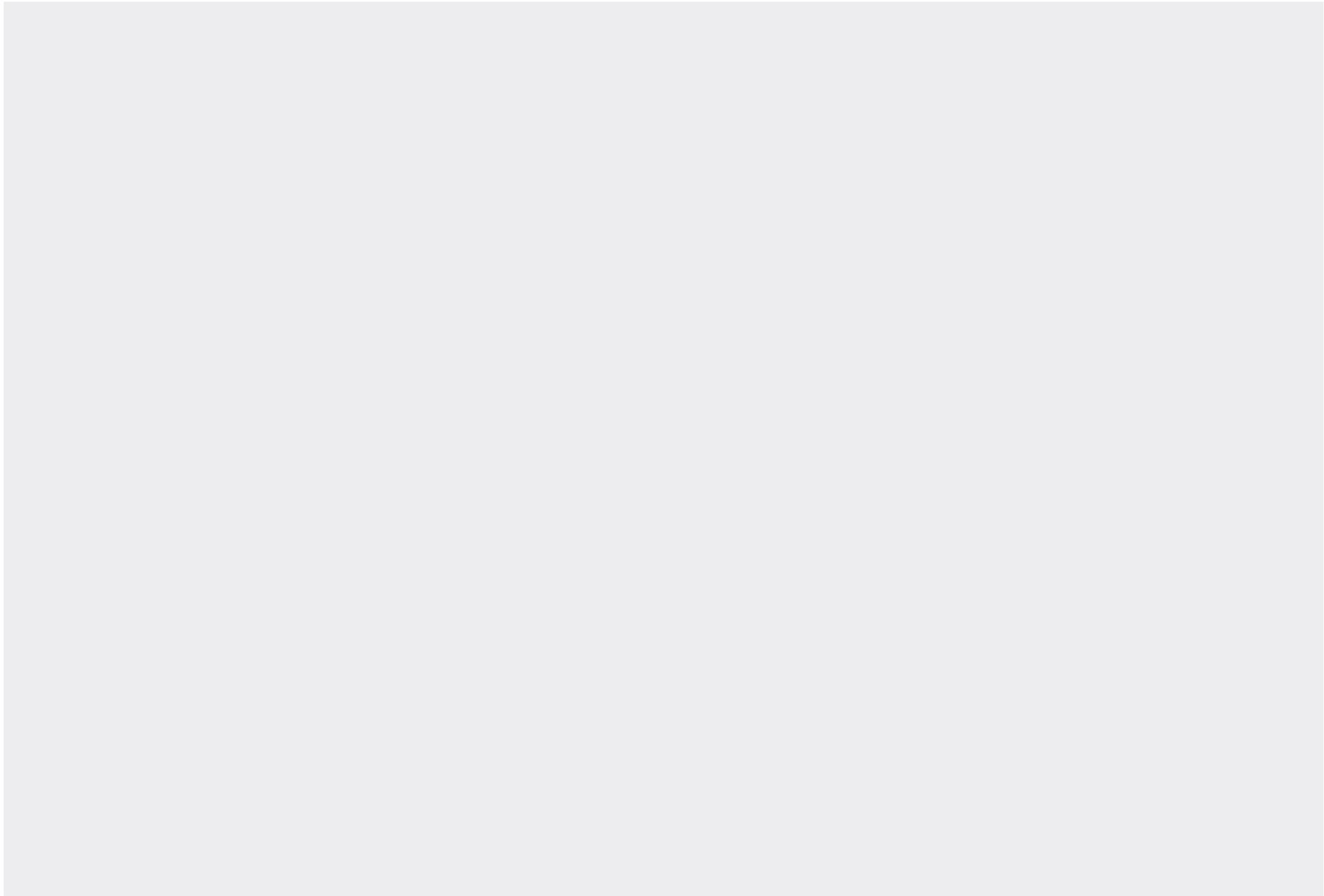
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THE SOLUTIONS REQUIRED TO ADDRESS HOUSING NEED – SHORT AND MEDIUM TERM **PAGE 33**

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CONCLUDING THOUGHTS **PAGE 35**

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# INTRODUCTION

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For many years, the population of Tararua experienced decline resulting in limited investment in new housing. Homes were cheap, older, and colder than the national average and generally seen to be of poor quality.

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The current state of the housing market is the result of decisions, demand and investments made over many years. Past Councils and Government policies have had a major influence on housing supply, but equally market demand (assisted by population growth and immigration) and investment returns drive the building of houses.

This was the result of many different trends and economic conditions, but the overall result was that there was little demand for more housing within Tararua for many years.

The result has been that relatively few new houses were built in the last 50 years and house prices remained very low. The quality of the rental housing stock deteriorated as financial returns from investing in housing were low. The motivation to increase investment in rental or general housing was further challenged with increases in the costs of building materials, a lack of skilled trades people being available to build the new homes, and a challenging tax and banking environment which has actively discouraged lending and investment in housing.

This trend started to change in 2019 when housing pressures across Aotearoa started to impact on whānau, and the lure of cheaper housing, plentiful jobs, and reconnecting with their wider family hit home. House prices have increased dramatically over the last 3 years although the Tararua regions housing prices are still significantly lower than its surrounding regions. Projections by Tararua District Council suggest that the population growth trend will continue and there are suggestions that global uncertainty will continue to fuel this desire to live within smaller communities.

# Why is housing so important?

Worldwide, there is increasing internal migration from urban to rural, reversing the normal urbanisation trend, as sustainability of cities becomes more difficult and house affordability pushes people further from the cities. COVID-19 has changed the way people work - along with the ability to work remotely from home. Broadband improvements in Dannevirke, and now Pahiataua and Woodville, have facilitated remote learning, cloud based business and buying and selling goods and services online.

Massive house and rental price increases across New Zealand have also led to more people choosing to live in Taranaki for lifestyle and affordability reasons. Housing supply in Taranaki is now fast becoming an important factor in the development and wellbeing of our communities as we look ahead.

## Housing is a tool for:

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Economic development  
(Jobs, confidence and investment)

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Social and cultural well-being  
(how we feel about home)

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Environmental management

"Everyone has the right to a standard of living adequate for the health and well-being of himself and his family including clothing, housing, medical care and necessary social services"

*Article 35, Universal Declaration of Human Rights 1948*

## So How Does This Impact Māori?

For Māori the lack of investment in public housing in Taranaki over consecutive decades has had a significant impact as a much higher proportion of Māori rent, and statistically have lower incomes.

Housing is about more than economic outcomes and financial security. Housing is apparent across many aspects of Māori wellbeing, such as whānau health, acquisition and use of te reo Māori, care of whenua and the environment, the ability to provide sustenance and hospitality for themselves and others, and aspects of wellbeing unique to Māori culture.

Successive studies have argued that there was a clear cultural basis for the needs of Māori around housing noting that Māori views of land and housing were strongly associated with whakapapa and guardianship which recognise social, spiritual, emotional, and intergenerational values.



JOB AND INCOME SECURITY

ACCESS TO FOOD AND RESOURCES

SOCIAL CONNECTIONS

CULTURAL CONNECTIONS

SECURE HOUSING

**Secure Housing** is the foundation to many whānau. Where there is housing stress, this impacts every other part of whānau well-being and in many cases compound issues that are multi generational.

A young child in the foreground with a woman in the background, both in a dimly lit room.

Contemporary research literature shows that housing impacts social and economic wellbeing and that one of the keys to intergenerational wellbeing / wealth is home ownership. Historic census and survey data points to lower home ownership rates for Māori over many years which in turn have resulted in adverse economic and material outcomes with potentially wider intergenerational implications for Māori (Waldegrave, 2006).

Housing in Aotearoa: 2020 (Stats NZ, 2020) found that Māori experience poorer housing outcomes and higher rates of homelessness. Data from GSS 2018 and Census 2018 likewise showed that Māori were more likely to live in unsuitable, crowded homes, and in homes affected by dampness and mould, when compared with the European and total populations. Māori were also less likely to have moved from renting to home ownership and reported higher rates of unaffordable housing.



The evidence built throughout this needs assessment indicates that housing stress across the Tararua district is extensive and is above what is statistically captured.

It is probable that this negatively affects Māori more than other ethnic groups, with all signs pointing to a worsening situation that if left unaddressed will see deprivation rise and the follow-on effects of not having secure housing impact whānau wellbeing for generations to come.



OVERVIEW

# THE NUMBERS

Rangitāne o Tamaki nui-ā-Rua are recognised as mana whenua across the Tamaki nui-ā-Rua rohe. In addition, there is a sizable resident Māori population who whakapapa to Ngati Kahungunu across the region and there is considerable inter-connection between the iwi members.

## Population Data

While the 2018 Census, Data was of a low quality relating to the Māori descent resident population the Māori population in 2018 was 4620 or 25% of the region's total population.

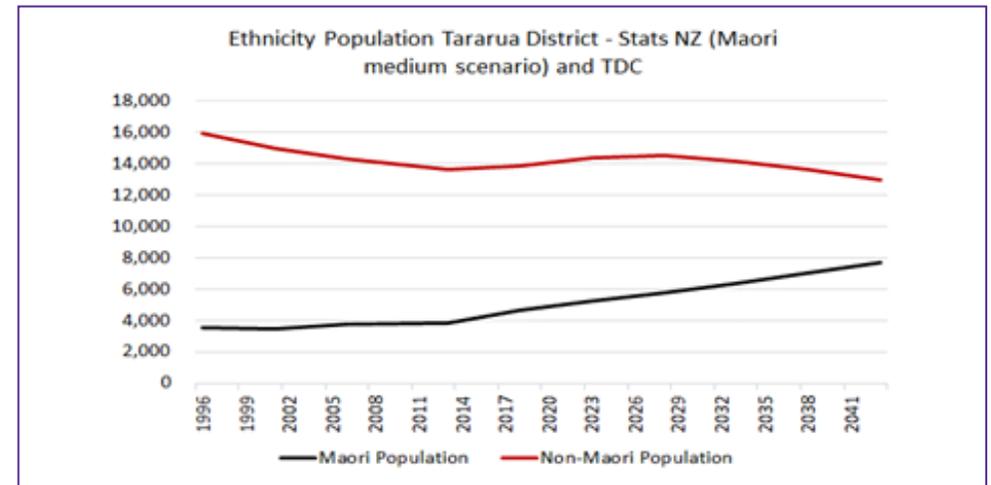
The population of Tararua District declined from the 1960's through to 2013 before starting to grow again. Māori population has been on a more stable / growth trend over this time, resulting in the Māori share of district population to increase.

Stats NZ is forecasting an average 2% a year increase in Māori ethnicity in Tararua from 2018 to 2043. This is significantly faster growth than the total district population forecast and as a result the Māori ethnicity share of total population is projected to rise from 25% in 2018 to 37% in 2043.

### Tararua District - Forecasts are from Stats NZ (Māori ethnicity medium growth scenario) and Tararua District Council.

June Years	Total Population	% Change	Māori Population	% Change	Māori % of Total Population
1996	19,500		3,560		18%
2001	18,350	-5.9%	3,430	-3.7%	19%
2006	18,050	-1.6%	3,760	9.6%	21%
2013	17,450	-3.3%	3,830	1.9%	22%
2018	18,450	5.7%	4,620	20.6%	25%
2023	19,593	6.2%	5,220	13.0%	27%
2028	20,302	3.6%	5,780	10.7%	28%
2033	20,531	1.1%	6,370	10.2%	31%
2038	20,646	0.6%	7,000	9.9%	34%
2043	20,609	-0.2%	7,670	9.6%	37%
2018-2043	2,159	11.7%	3,050	66.0%	

By township Dannevirke has the current highest number and proportion of Māori ethnic residents. A third of Dannevirke residents identified as of Māori ethnicity in the 2018 census.



Note that the Census numbers differ from the population estimates above due to an adjustment for those missed in the census and having a different timing (early March vs June).

### Ethnicity by main urban and rural area 2018 Census

	European	Māori	Pacific Peoples	Asian	Other	Total People
Dannevirke	4140	1824	129	216	42	5508
Pahiatua	2349	630	66	66	39	2682
Woodville	1266	402	48	51	24	1548
Rural & small towns	7398	1563	96	144	102	8205
<b>Tararua District</b>	<b>15153</b>	<b>4419</b>	<b>339</b>	<b>477</b>	<b>207</b>	<b>17943</b>

### Ethnicity by main urban and rural area 2018 Census

	European	Māori	Pacific Peoples	Asian	Other	Total People
Dannevirke	75%	33%	2%	4%	1%	115%
Pahiatua	88%	23%	2%	2%	1%	117%
Woodville	82%	26%	3%	3%	2%	116%
Rural & small towns	90%	19%	1%	2%	1%	113%
<b>Tararua District</b>	<b>84%</b>	<b>25%</b>	<b>2%</b>	<b>3%</b>	<b>1%</b>	<b>115%</b>
New Zealand	70%	17%	8%	15%	2%	112%

Overall Tararua has a higher proportion of Māori residents than NZ as a whole. More detail based on the Māori descent census question indicates that a small majority of those identifying as Māori ethnicity also identified with at least one other ethnicity. A modest number of residents identified as Māori ethnicity but had no stated Māori descent.

### 2018 Census

### Māori Descent

	Māori Only	Māori +1 or more other ethnicity	Total Māori Descent	Total People	Māori Descent as % of Total	Non Māori who selected Māori ethnicity
Dannevirke West	330	243	573	2,148	26.7%	87
Dannevirke East	726	522	1,248	3,360	37.1%	111
Pahiatua	204	426	630	2,682	23.5%	105
Woodville	201	204	405	1,548	26.2%	66
Rural & small towns	588	978	1,566	8,205	19.1%	270
<b>Tararua District</b>	<b>2,049</b>	<b>2,373</b>	<b>4,422</b>	<b>17,943</b>	<b>24.6%</b>	<b>639</b>
Dannevirke	1,056	765	1,821	5,508	33.1%	

## Income and Deprivation

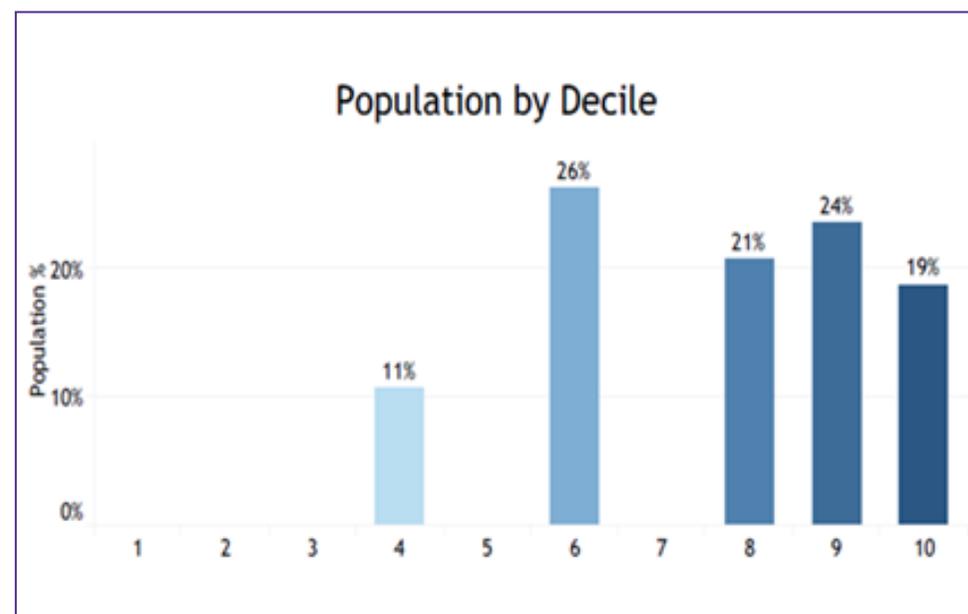
Median personal income in Tararua is lower than the NZ median. This is driven largely by the high number of residents relying on Superannuation, and a higher number of working age residents on benefits.

### Tararua District – Median Income

Town	Median Income
Dannevirke East	\$22,700
Dannevirke West	\$24,900
Woodville	\$22,700
Pahiatua	\$23,900
Eketāhuna	\$27,600
Tararua District	\$26,300
New Zealand	\$31,800

Source: Stats NZ, 2018 Census, Ethnicity, For Census Usually Resident Population

Deprivation is high relative to NZ, with all urban areas being at 8 or higher (10 is the most deprived decile). The rural areas have much lower deprivation. Overall, 64% of the population has a deprivation of 8 or more.

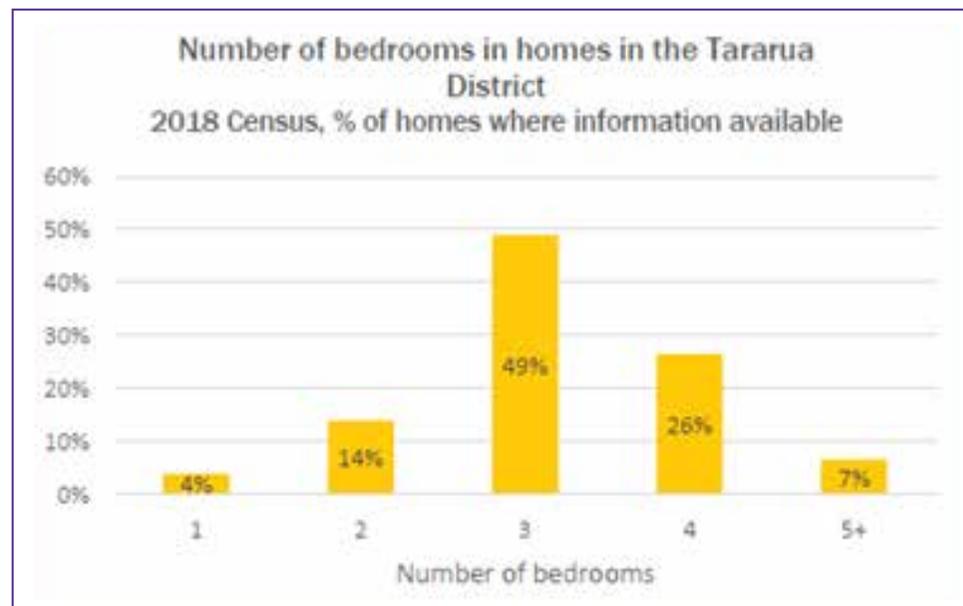
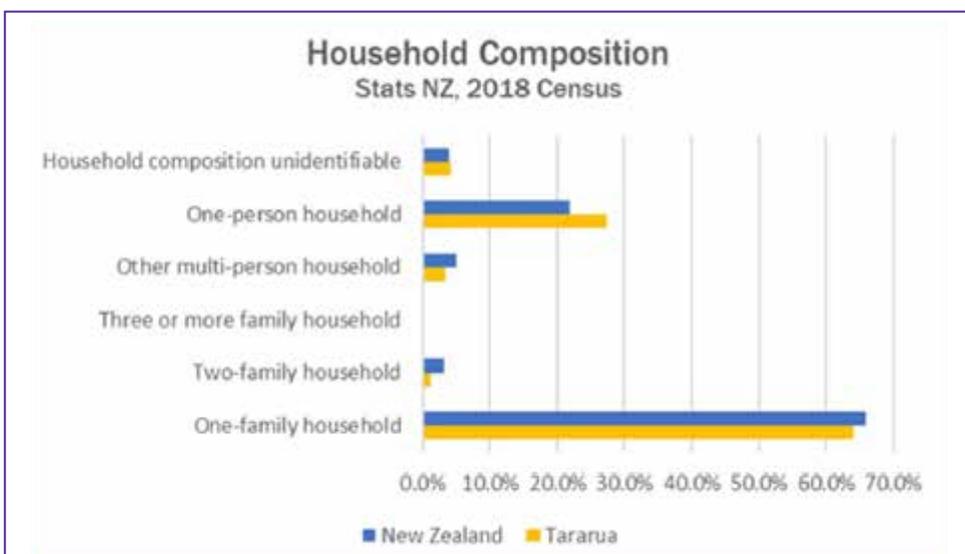


The Deprivation Index was developed by Otago University School of Medicine to compare different areas in NZ using (mainly) Census data. The index is made up of 9 indicators and includes socio-economic data. It was designed to reflect health needs – not economic wealth.

Town	Deprivation Index
Dannevirke	8 and 10
Pahiatua	9
Woodville	9
Nireaha-Eketāhuna	8
Rural Areas	4 to 6

## Households

Household numbers are slowly growing across Tararua. There is a disconnect between the number of one person households and the housing stock – a quarter of all households have one person living in them, but just 4% of houses in Tararua are one bed dwellings.



Census data for Māori ethnicity households does not directly exist. It is known that Māori residents tend to have larger families and are younger than the District median. This results in the household occupancy (people in each house) being higher than the Tararua average. For the next section it is assumed that this is 3 per house (vs 2.6 for total population).

### Total Dwellings - Private

Census Year	Woodville	Dannevirke	Pahiatua	Eketāhuna
2013	690	2,352	1,110	252
2018	729	2,361	1,149	267

Source: Stats NZ, 2018 Census

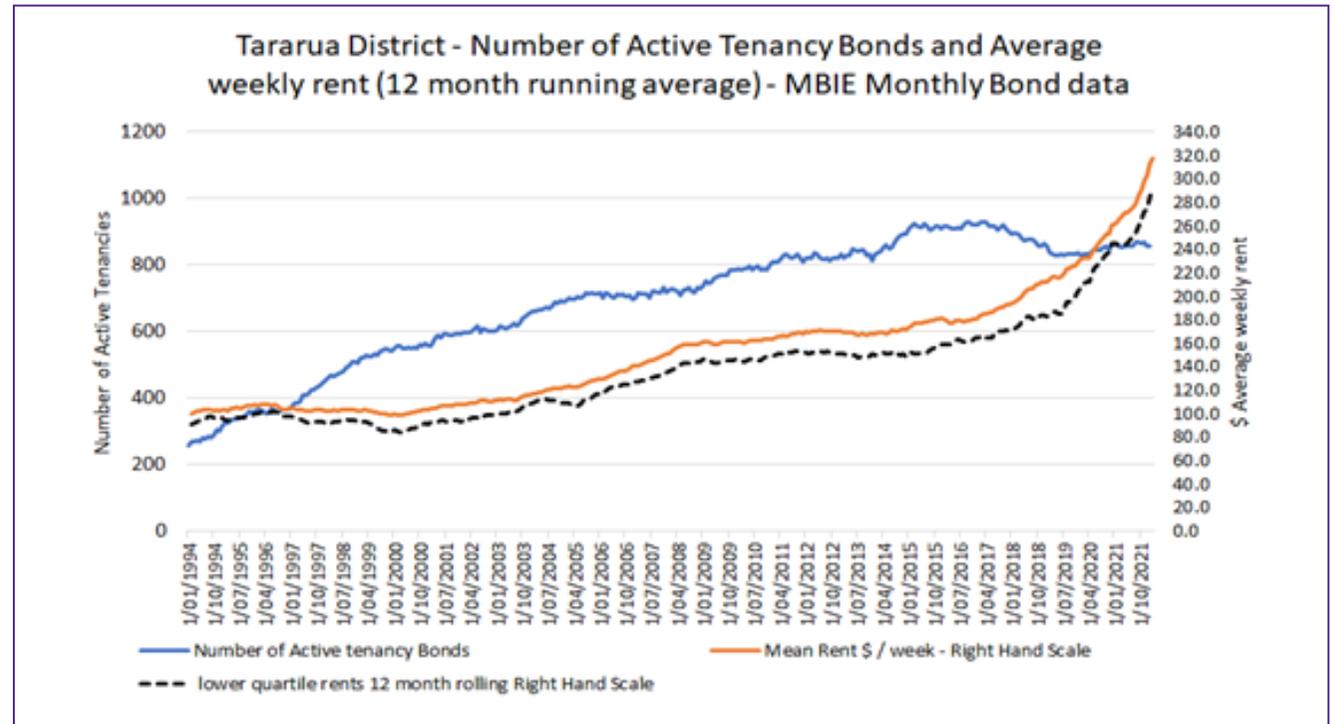
	Māori Population	Minimum Māori Households
Dannevirke	1,824	600
Pahiatua	630	210
Woodville	402	135
Balance of District	1,563	520
Tararua District	4,419	1,465

Of course, Māori residents are not all living only with other Māori – so the question is how many households contain at least one resident that identifies as Māori? This could well be 50% more than shown above.

	All Ethnic Groups			Māori Ethnic Groups		
	% Rented	% Owned or Partly Owned	Trust	% Rented	% Owned or Partly Owned	Trust
Dannevirke	41.6%	50.1%	8.3%	68.5%	29.4%	2.2%
Pahiatua	39.2%	54.2%	6.5%	58.5%	39.6%	2.8%
Woodville	35.5%	59.8%	4.9%	57.9%	38.2%	3.9%
Rural & small towns	41.6%	44.3%	14.0%	62.6%	29.3%	7.4%
<b>Tararua District</b>	<b>40.7%</b>	<b>48.8%</b>	<b>10.4%</b>	<b>63.7%</b>	<b>31.7%</b>	<b>4.4%</b>

## Rentals

Māori are more likely to rent their house – 64% vs 41% for all people in Tararua. This is higher in Dannevirke and lower in Pahiatua and Woodville – but in all areas Māori are far more likely to rent and far less own or partly own. This means that Māori residents are much more impacted by increases in rents and from poor quality rental housing.

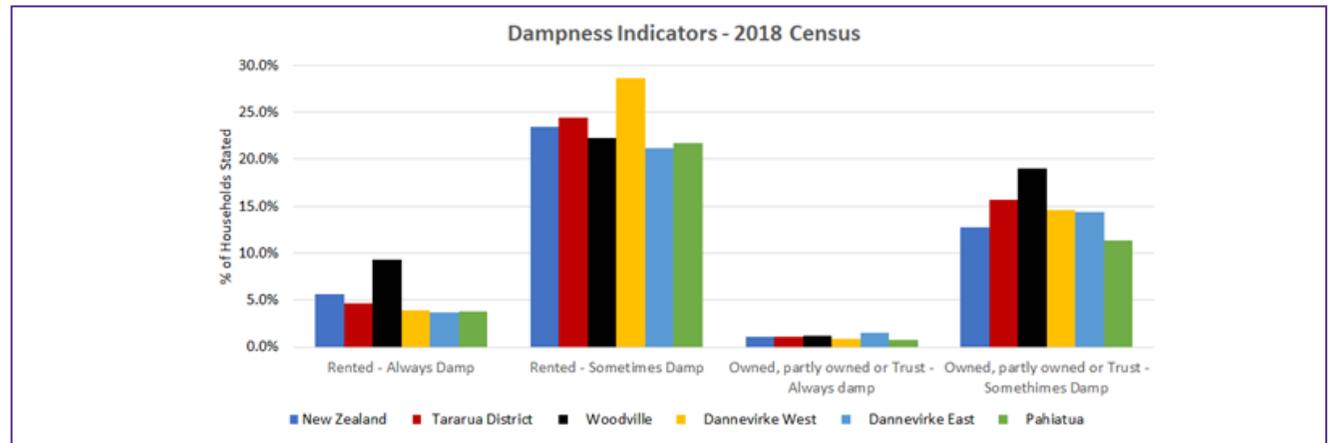
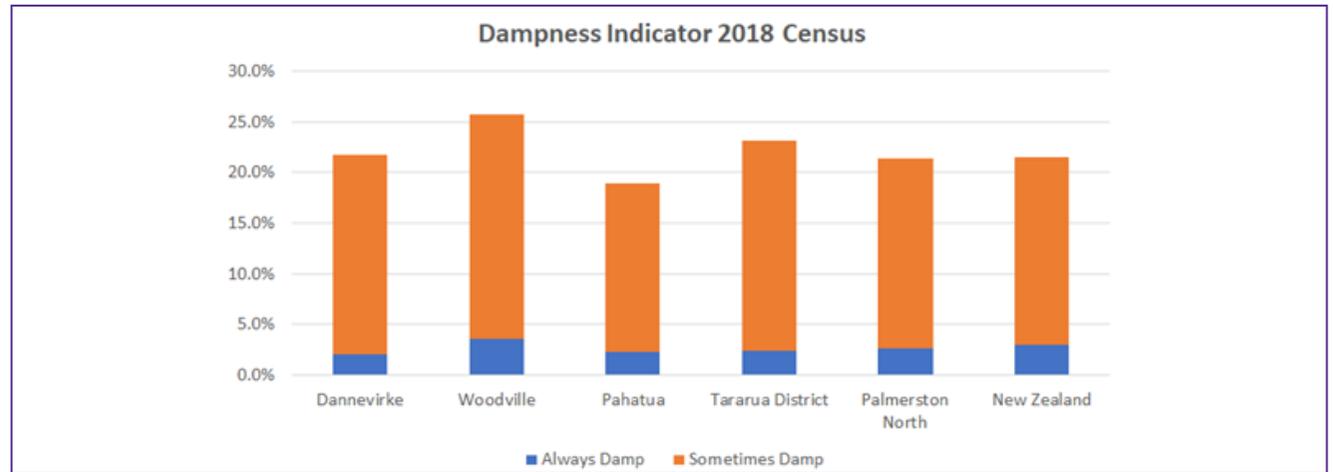


Rental increases are of particular concern as the average rent in Tararua (based on tenancy bond data) has increased by 20% in the last year. This is likely to be causing severe affordability impacts across the Tararua, and was a consistent theme raised during the public consultation process by renters.

## Quality of Rentals

The quality of rental housing stock is generally poor in Tararua. The 2018 Census asked a series of questions around how damp housing was. Around 20-25% of houses were indicated as sometimes damp or damp. Rental houses were higher at 25 – 30%, compared to those houses owned by occupants at 15-20%.

For Māori occupants it was much worse. In Dannevirke West 44% of houses with Māori occupants were indicated as damp or sometimes damp. This is likely driven by a higher proportion of Māori renting.



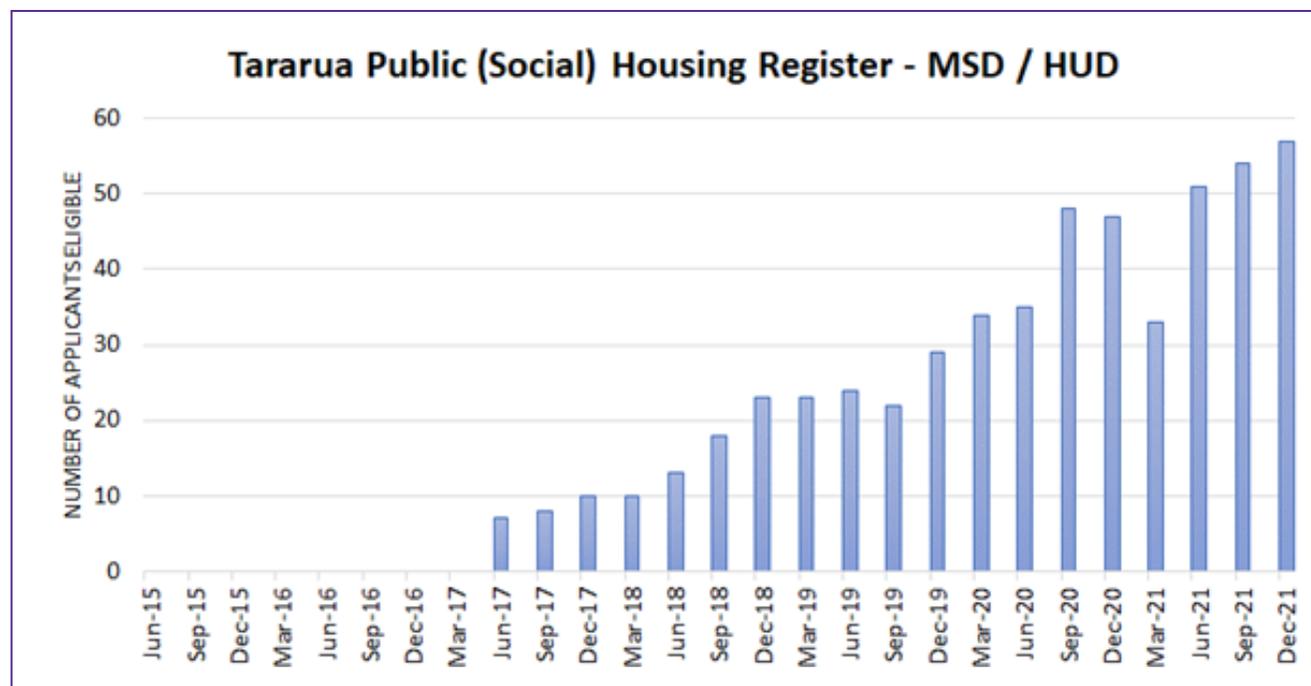
## Total Damp or Sometimes Damp

	All People	Māori
New Zealand	24.2%	40.3%
Tararua District	26.7%	38.5%
Woodville	28.4%	34.3%
Dannevirke West	24.8%	44.3%
Dannevirke East	26.9%	39.3%
Pahiatua	21.8%	32.9%

## Public Housing Register

In the last five years Tararua has seen the number of family groups / individuals needing urgent public housing grow from nil to 57. A breakdown of towns and ethnicity from March 2021 indicate the following:

- 45% were single aged 25+
- 27% were single with children
- 64% were in Dannevirke, 18% in Pahiatua
- 73% were Māori
- 36% were aged <30 years, 45% aged 30 – 49
- 44% were for 1 bed, 44% for 2 beds



Māori are massively over-represented on the register. Demand data indicates that there is an urgent need for more 1 and 2 bed affordable houses. There is also no transitional or emergency housing within the Tararua district.

This has resulted in some residents being housed in motels in Palmerston North. This is a very poor outcome that results in split families. Provision of just a few transitional houses would provide significant benefits to the district.

The effect of the supply and demand imbalances in social housing are acute in nature, but the actual scale of the change required to remedy the issues is relatively small. High level estimates based on current transitional housing places in the rest of New Zealand suggest that 14 transitional housing places would meet the current need in the Tararua district. Similarly, social housing would need to increase by 50% to align Tararua with national levels of social housing. While this is a large increase in percentage terms, it is only an additional 85 social housing places.

## Social Housing Supply: Tararua

	1 Bed	2 Bed	3 Bed	4 Bed	Total
<b>Dannevirke</b>					
Trust House	5	27	31	3	66
Tararua District Council	37	12	0	0	49
<b>Woodville</b>					
Trust House	0	3	3	0	6
Tararua District Council	12	0	0	0	12
<b>Pahiatua</b>					
Trust House	2	10	8	2	22
Tararua District Council	15	0	0	0	15
<b>Eketāhuna</b>					
Trust House	0	2	0	0	2
Tararua District Council	3	0	0	0	3
<b>TOTAL</b>	<b>74</b>	<b>54</b>	<b>42</b>	<b>5</b>	<b>175</b>

*Council tenants are not eligible for Income Related Rent Subsidies (meaning rents are not supplemented by central government).*

## Rental Housing Stock

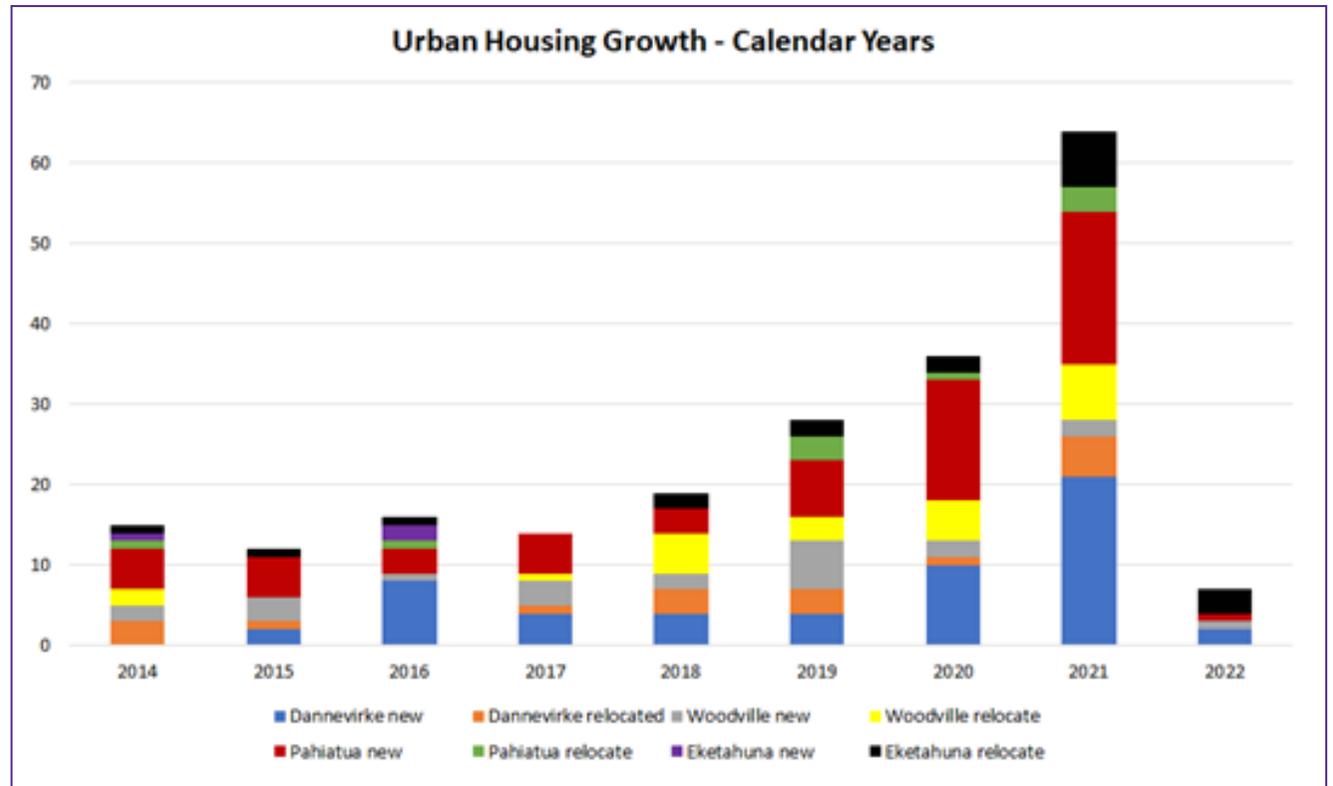
*There is a severe shortage of one and two bed rentals available in the district. The following is a summary of the public housing stock in the district. Trust House has 92 houses that were purchased from Housing NZ back in 1990.*

*There are currently two social and public housing providers operating in the Tararua District - the Tararua District Council and Trust House. The government, through Kainga Ora, currently has no social housing in Tararua. The old Housing New Zealand stock (96 houses) was sold to Trust House in 1999.*

## Housing Supply

*New housing consents and relocated houses into the district has increased significantly in 2021. Numbers are still modest when compared to other areas of New Zealand.*

*Council research has shown that there are large areas of vacant residential land within the four major towns in the District. While there has been a shortage of sections for sale in recent years, there is considerable private sector development planning activity currently underway. Council research has identified that there is currently vacant residential land equal to 1,300 sections (assuming 60% of vacant land will be developed at 600m<sup>2</sup> average plus an allowance for 'backyard' infill) in Dannevirke, Woodville, Pahiatua and Eketāhuna.*



*The current slowdown / retreat in house prices along with increases in building costs and material supply issues will impact development activity if it continues. Proposed and advertised sections may be put on hold – it costs a lot to develop urban sections. This is a critical trend to monitor as it impacts on the profitability of further developments. If the market slows and sections come onto the market there could be no demand for them at the prices assumed at time of subdivision.*



NEEDS ASSESSMENT  
**SUMMARIES**

## Needs Assessment Summaries

In our discussions with whānau and stakeholders, the conversations essentially came down to one of four key themes that were impacting on housing stress in our communities:

- # 1 Price increases and the inability to financially enter the housing market has caused people to dismiss the idea of ever owning their own home.
- # 2 There is a lack of real housing choice for many.
- # 3 Housing issues and insecurity is pushing people out of communities or into crowded / unhealthy living conditions. Many cannot afford current rentals with the average 3-bedroom home rental nearing \$450 per week – between 30 - 50% of the household income for worker and often worse for those on a benefit.
- # 4 Without adequate housing and access to appropriate support services, there can be no wellbeing.



The solutions that were suggested by participants to these challenges were numerous but could be grouped together into the following broad categories:

a. We need to re-ignite the realistic aspiration for whānau to have their own home – whether this be via home ownership pathways (rent-to-buy, shared equity, flexible purchase options) or longer tenure rental or lease agreements.

b. We need to offer a wider range of housing types and solutions that meet the aspirations of our community. Smaller homes on smaller lots, papakāinga, intergenerational homes, transitional homes, and others were proposed.

c. As we build housing provision, we also need to invest in community building activities with the idea of 'placemaking' rather than new sub-divisions preferred, with support services engaged. Papakāinga is seen as one way to address this need.

d. We need to address the poor quality and condition of existing housing and the idea of social procurement of materials, access to DIY equipment and the hosting of wananga to teach whānau how to maintain / improve their homes with funding support would result in warmer, safer, and healthier homes.

In considering the needs of Māori, specifically, we note:

- **Māori** are facing intergenerational housing affordability issues because of lower ownership rates and rising rental costs.
- **Youth** have been hit hard by rising prices and rents with many struggling to pay for accommodation and have enough left for food.
- **Families with one parent** are particularly impacted by a lack of affordable housing options and in many cases feel powerless when it comes to housing choices. Numerous research findings point to this group being more vulnerable to illness, sickness and their children living in poverty.
- There was a strong desire for **older residents** to remain near whānau and their communities, but there are limited affordable options available appropriate to this group.
- **Renters** are fearful of tenure insecurity, and in many cases accept poor housing conditions and landlord resistance to make improvements rather than risk homelessness.
- **Owners** are being challenged by the rises in interest rates – especially those who have purchased homes on a rising housing market. The mix of higher interest costs and general increases in the cost of living is crushing.
- There is a lack of housing options for **people with accessibility needs / mobility challenges** and forces people out the communities where they want to live.
- There is a lack of **transitional housing** within Tararua with indications from agencies that a high proportion of need they see is from Māori client groups.
- **Homelessness** is largely hidden in Tararua because it is lower than our surrounding regions. There are however many stories of families living in garages, overcrowding within whānau houses, sleeping in caravans etc. These living conditions are unhealthy, illegal and undermine the mana of these whānau.

If we accept that the aspiration of Mana Whenua and our partners is to support our whānau and community to achieve their wellbeing goals, it appears that we are doing poorly overall and need to begin a partnership approach where iwi are supported to lead and design their own housing conversations in the rohe.

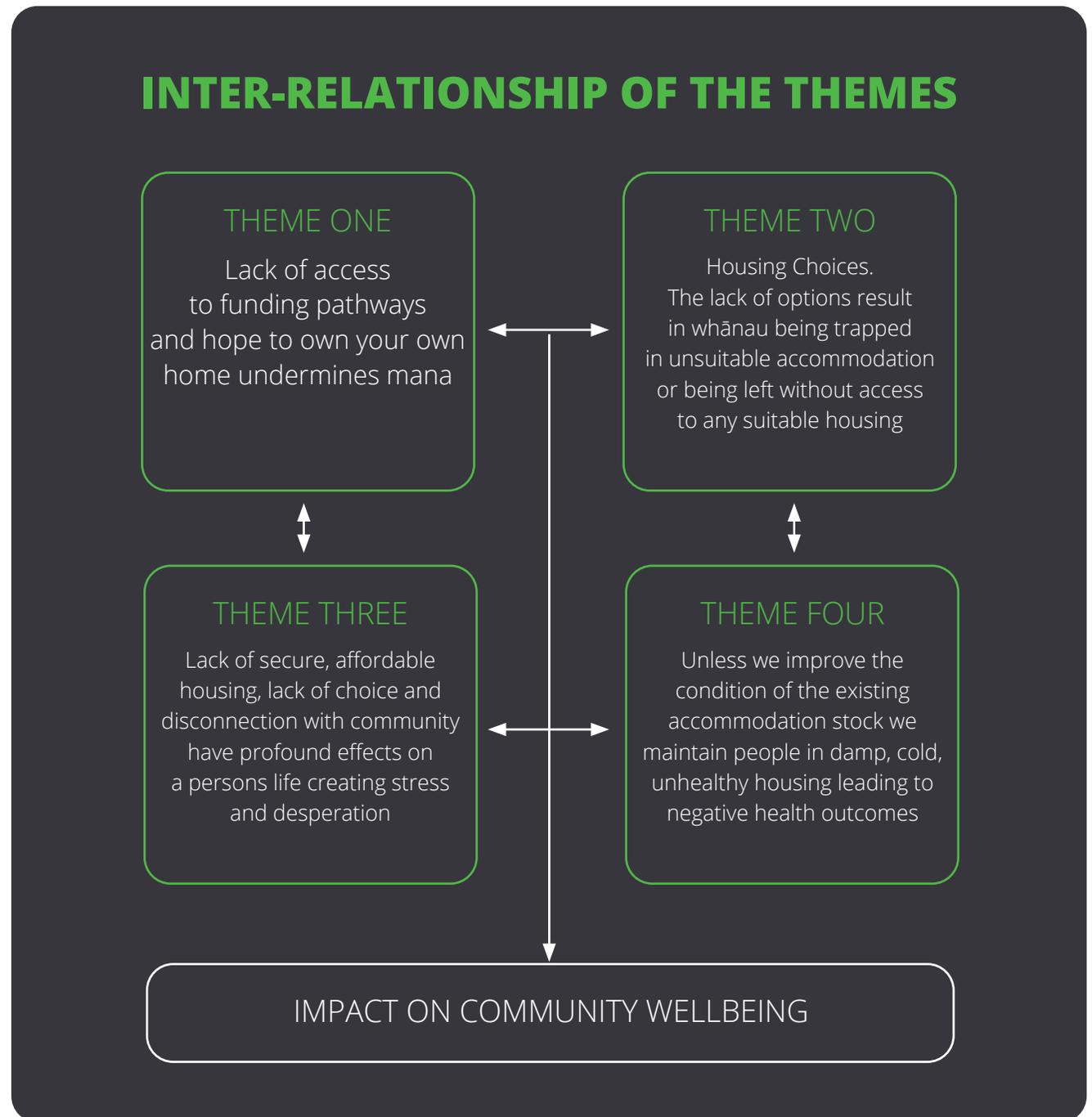


# KEY THEMES

## Key Themes

The key themes were quick to emerge from both the data and conversations held, and the interrelationships between them is obvious.

It is not possible to consider housing separate from social and economic strategy and planning, as each element is interdependent in building wellbeing.



## Funding Options

Unless there are realistic options where whānau can imagine themselves having control and agency of their own housing journey, people lose hope.

Changes to the lending rules, the rise in the cost of even older / poorer quality homes and the difficulty for whānau to save a deposit, has created a situation where many do not feel able to get onto the home ownership ladder. The increase in values of older homes has also increased the rents that landlords require to get a return on their investment and the effects of the bright line tests now take away the incentive to invest short-term in housing to achieve a capital gain.

These factors have now seen the 'Bank of Mum and Dad' become the countries third biggest housing lender according to both BNZ and Westpac, and this is only available where whānau have considerable assets to lend against. Where whānau have not built a large asset base from which they can distribute funds to their children, this removes this option for subsequent generations.

If we are going to address the inability of whānau to get onto the housing ladder, we need to look beyond the traditional mortgage lending models to models like rent-to-buy, mixed equity or even sweat equity models.

## The Right House in the Right Place

The lack of choice distorts the whole housing market.

We find families living in small motel rooms while older elderly whānau are living in larger family homes because there is not suitable housing available for them to downsize to. The irony of this dilemma is that we are seeing developments of smaller well designed housing villages come onstream at twice the cost of the market value of older family homes – so the transition is not realistic for those at the bottom of the housing market.

There is a mismatch between needs, incomes and availability, and the market seems unable to address this. This would suggest that some form of intervention or incentivisation is required to build a strategy where our most vulnerable have choices across the housing continuum. By its very nature, it is a complex process in matching affordability, whānau aspirations, location, and available housing stock when people cannot afford or access their preferences.

There is a lack of choice around the different types of housing, whether this be to rent or buy. During our community engagement processes, it became apparent that many whānau still desire to own their own home due to both the issues of tenure security and a perception that homeowners build their personal wealth naturally via rises in property values. Historically these arguments have been supported by the evidence, but this does omit the following key factors:

1. Rising interest rates can dramatically change the affordability of servicing a loan and place people under considerable financial strain.
2. Treasury and commentators are predicting several years of houses lowering in value.
3. Everything in the housing market is in flux currently.

While we did not conduct a detailed analysis of each respondent's ability to pay for their preferred housing choice, it seemed that at least 1/3 of those engaged in the consultation indicated that they lacked the income to afford a standalone house at this time.

The availability of housing stocking at the starter level is growing, but for many this was still outside the price range for many whānau, and their perceived ability to service the loan by lenders. If this group 'work-the-numbers' and overstretch themselves to reach the required deposit and repayment formula to secure a mortgage, one needs to ask at what cost does this housing stress come?

A similar mismatch between the availability to pay without being stressed occurs in the rental market throughout the Tararua District. As a result, whānau are choosing their housing because they feel that it's the only option available to them or affordable.

A frequently made point was that there is a lack of affordable housing stock being built among the market stock delivered – and is unattainable for the vulnerable. Homes above \$750k cannot be considered affordable housing within the context of the Taranaki market and income levels – yet this is common amongst new builds.

Discussions with Government agencies highlighted the lack of emergency housing as being a significant issue across the region. This results in people moving into overcrowded living conditions or whānau being unable to remain in their community as there was no capacity. Corrections and MSD staff suggested that this prevented whānau being able to re-engage with their support networks, placed them in a vulnerable position and work against their ability to restart their lives.

Stories of whānau being forced into living transient lifestyles through the inability to secure housing tenure were not uncommon, with the biggest losers likely to be their children. Displacement affects children by removing them from supportive neighborhoods and schools – with data identifying the affects of losing connections with their friends, their ability to learn affected and their mental health being compromised.

By increasing the supply and options in housing choice, we can potentially reverse these trends.



## Building Communities

While adding housing options is the focus of this research, there was a consistent call to invest in building communities and wrap around services to ensure that whānau thrive in their homes.

The ability to allow whānau to live in a connected way with their social networks, access key services (schools, shops, medical) and building a continuity of care are key factors in building social cohesion and preventing children and adolescents falling through the cracks, being left home alone, or engaging with crime. Without adequate housing and access to appropriate support services, there cannot be wellbeing.

There was also a sense that organisations like Kainga Ora or developers are more focused on building as many homes as it is possible to fit within a site without consideration to building parks, tasteful landscaping, and a connection with place.

Increasingly, this is an issue that is being addressed by local government and stakeholders such as iwi around Aotearoa – but has not yet occurred within the Tararua District. Discussions with social service providers indicate that many of their clients were becoming desperate and lacking hope because housing stress was entrenched in the Tararua and they cannot see a way out of their present situation as the surrounding regions were even worse. Conversations with iwi providers connect housing need with taha wairua and taha hinengaro (spiritual and mental health) and link closely to the growth that they are seeing in client numbers.

## Upgrading What We Have

As several respondents viewing new housing to be a difficult and expensive solution in the short-term, there were suggestions that perhaps we start improving what we have as a starting point.

While this does not address the needs of a growing population, it would improve the wellbeing of many current residents living within homes that are tired, cold, unhealthy, or even unsafe. Countering this argument however are estimates of the costs involved in upgrading old buildings, the short-term addressing of the problem and how the current housing stock may not be configured in the appropriate way to address needs for smaller, warmer, easy maintenance homes that are well-suited to a modern lifestyle.

Clearly, each property and owner would require some form of evaluation about the suitability of properties to be upgraded or re-developed but where the assessment confirms an upgrade option, it would be helpful if whānau were supported with skills training and access to affordable materials to allow them to upgrade their properties.



WHAT DO WHĀNAU &  
COMMUNITIES NEED TO **THRIVE**

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Many respondents voiced the concern that a sense of community was critical to them and reinforced how important it is to have a mix of different people and sense of neighborliness to create a strong community.

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This then allowed us to focus on the elements which contribute to this listed below:

- Mix of housing options  
– 1-bedroom to 4-bedroom.
- Shared sense of people staying within an area for 5+ years.
- Keeping the costs of living down or dramatically increasing incomes.
- Ability for people to get around safely with good roads, services, lighting.
- Security of tenure.
- Safe and secure housing extends beyond individual homes – with community safety and access to supports important elements.
- Māori regularly spoke of connection to place (whenua, marae, maunga, awa) tikanga and te reo as being essential to thriving and living well.

Access to affordable and suitable housing is important but does not happen successfully in isolation.

Māori need broader choices because whānau often prefer different, almost communal ways of living to what the market provides: with the preference for papakāinga-style housing being something that Māori wanted to see within their existing communities.

Participants questioned what supports could be provided to encourage more social, affordable, and Māori-led housing options and supports to build on whenua Māori.

Alternative lending options are required as pathways to home ownership.

They also emphasised the need for mana-enhancing communities with opportunities to rethink how Māori are able to live in their communities including models like papakāinga that through good design facilitate a sense of community and connections to whenua.

The overwhelming feedback is that we need to move quickly to design and implement innovative solutions that address the housing need as the costs on whānau are significant and will affect multiple generations.



THE SOLUTIONS REQUIRED TO ADDRESS HOUSING NEED  
**SHORT & MEDIUM TERM**

## We need the Right Housing in the Right Place

- Affordable
- Rentals, smaller, larger, accessibility enhanced and affordable homes for purchase
- Close to services and transport linkages
- Enable security of tenure
- Integrated services that support whānau on their housing journey
- Allow for more flexibility in the District Plan to support papakāinga-style developments
- Place-based initiatives and solutions to ensure good development in the right places rather than future slums
- Active Encouragement of Social / Affordable Housing Providers across the District
- New options to allow whānau to get onto the home ownership pathways, including engagement with the finance sector to offer appropriate products
- The agencies and key stakeholders working to the same agenda whilst keeping the people-centric strategy central to all decision making
- Iwi to be empowered to support whānau with their aspirations



## CONCLUDING **REMARKS**

The housing crisis is well documented across the media and our communities, with clear recognition that Māori, Pasifika, those with disabilities or mobility needs suffer the most for a housing market that has high barriers to entry. Poor housing solutions and many landlords who fail to ensure that their rental properties are safe, secure, warm and healthy.

Wellbeing starts with housing for many. Individual and whānau wellbeing is closely tied to where and how we live, and unfortunately, many are unable to secure the housing they need or desire.

It is time to address these challenges and take a coordinated approach to creating an inclusive range of housing options across Tararua.

Not only will this secure a better future for our district, but it will be transformational in the lives of those who can find secure tenure in the homes they need.



**Te Tahua o Rangitāne**

Economic Development & Housing

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