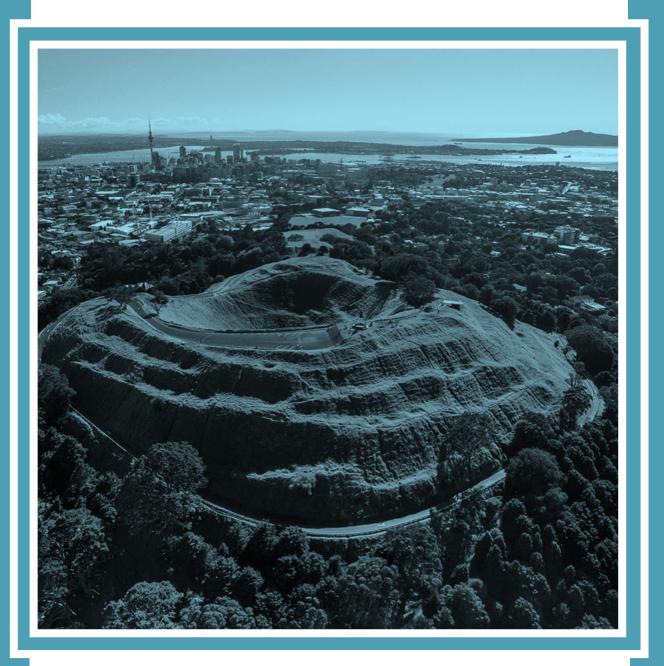
THE IMPACT OF HOUSING POLICY ON MĀORI IN TĀMAKI MAKAURAU



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Whakapapa mar . Te Po. era i tetima. Manga mai o lo te Maori ana korero. 229*88

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EXECUTIVE SUMMARY

This report takes an historical approach, from 1920-2020, to examining Māori housing in Tāmaki Makaurau. This approach helps establish links between housing policy and Māori access to quality housing in the city. Major findings from the project are as follows:

- 1918-1919 influenza pandemic made the link between housing and health explicit. Māori lived in substandard, crowded housing and suffered a death rate seven times higher than non-Māori.
- **Māori housing policy was separate and more limited from 1935 to the 1950s.** Significantly less was invested in Māori housing initiatives during this period. The health and social outcomes were dire for Māori who lived in slum conditions in central Auckland.
- From the 1960s-1980s Māori gained access to mainstream state housing whilst able to access tailored schemes. This coincided with rapid Māori urbanisation and migration from traditional kāinga to Tāmaki Makaurau. Māori relocated from central Auckland to new state housing developments in the south and west. During this period Māori access to quality housing improved rapidly alongside improvements in health and social outcomes.
- Māori home ownership rates in Tāmaki Makaurau also increased considerably reaching their peak in 1986 (North Auckland, 60%; South Auckland, 58%; and West Auckland, 69%).
- Through ownership and state rentals, Māori had long-term security of tenure from the 1960s-1980s.
- Given the rapid increase in the Māori urban population during the 1960s-1980s the improvements appear remarkable (nationwide, 13,000 houses were provided to Māori between 1961-1971).
- However, from the 1960s new Māori-dominant suburbs still dealt with poverty issues and were unfairly labelled ghettos. These suburbs helped give rise to a new pan-Māori urban identity.
- Underpinning the rapid Māori home ownership increase from the 1960s-1980s were government housing policies that assisted Māori into home ownership (86% of Māori home finance was from state loans during the 1980s). Furthermore, Labour and National worked in tandem to improve home ownership with Labour building homes while National sold them to tenants. We refer to this as the 'partisan dynamo'.
- From 1991 both major political parties played a significantly reduced role in the housing sector due to a bipartisan neoliberal consensus. Restructuring of the state housing sector has become increasingly common under this consensus, resulting in a loss

of institutional knowledge, momentum, and long-term accountability of public sector organisations

- **Māori home ownership has declined rapidly in response since 1986** (down on average 35% across Auckland zones) while private landlords have come to dominate the rental sector and tenure has become increasingly insecure.
- Since the 1990s health and social outcomes related to housing have plateaued or declined.
- State housing programmes have become increasingly fragmented and there has been increased focus on 'third sector' NGO social housing provision. This shift resulted in the loss of economies of scale and privatisation of public housing.

The fundamental conclusion from the project is as follows:

There have been periods in the history of Tāmaki Makaurau where there have been significant improvements in Māori access to quality homes with long-term tenure security – either through ownership or state rental – associated with improvements in health, wealth, and wellbeing. These are linked to very **large and sustained state interventions** in the housing market. Periods of decline for Māori are linked to state non-intervention in the housing market.

For interactive engagement with the findings from this report click the links to go to these websites:

<u>Timeline</u> of Māori housing in Tāmaki Makaurau

Tableau presentations of dataset from Census information

INTRODUCTION

This report takes an historical approach to examining Māori housing in Tāmaki Makaurau. The analysis starts in 1920 and ends in 2020. The purpose of this approach is to establish links between the housing policy environment and Māori access to quality housing in the city. The report examines five periods: 1920 to 1939; 1940 to 1959; 1960 to 1979; 1980 to 1999; and 2000 to 2020. Analysis for each time period first defines the policy conditions of the timeframe, followed by the Māori demographics related to Auckland, the quality, quantity, cost and distribution of housing, and the health and social outcomes related to housing. Through this approach links and correlations can be determined between the policy environment, demographic changes, the state of housing and health and social policy. One caveat, information across time periods is not equally available meaning there are gaps and variations, likewise the Census has changed the way it categorises 'Māori' and 'housing' numerous times and while the data has been standardised as much as possible these changes are not always surmountable. Also, where not specifically referenced, all data has come from Statistics New Zealand.

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1920-1939: AN IMPROVERISHED REMNANT IN URBAN SLUMS

This period can be characterised as one where the small number of Māori living in the city dwelled in urban slums with little to no help from the central or local government with resultant dire health and social outcomes.

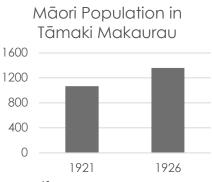
POLICY CONDITIONS

During this period, Māori housing policy was separate and limited in terms of funding, scope and access. Expenditure on Māori housing throughout this period was far less, proportionally speaking, than on general state housing and was largely focused on rural development.¹ While the first significant state rental housing construction programme began in 1936, Māori had been able to apply for construction loans from the Special Māori Housing Fund since the 1929 Māori Land Settlement scheme and the Native Housing Act passed in 1935^{1,2} However, there were several issues that limited Māori - and particularly urban Māori - from either of these schemes. From the government side, the criteria meant few Māori qualified, the organisations charged with allocation were discriminatory, and the focus was on rural housing on Māori land.³ For Māori, many communities resisted government housing schemes, viewing them as another way for the government to alienate land.⁴ The Native Housing Act was amended in 1938, with the standard of security dropped, though the onset of World War Two saw house construction slump for the duration of the conflict.⁵ By 1940 1,224 houses had been built under the Land Development Scheme and only 368 with funds from the 1935 Act and the 1938 amendment.⁶ State rental housing was intended to give "tenants a security of tenure equal to home ownership" though Māori were largely excluded from this security during this period.⁷ While the city's councils were providing housing during this 1920s – but not the 1930s – it was not available for Māori.8

DEMOGRAPHICS

Following the Land Wars, Tāmaki Makaurau essentially became a "European town", with a small remnant Māori population living in the city centre.⁹ The 1921 Census reported 1,067 Māori in the environs of the city, including Waitamata, Eden, and Manukau Counties.¹⁰ In 1929 the Māori population was 805 – Orakei 60, Mangere 41, Pukaki 22, Takapuna 41, and Northcote 18, plus 124 living in the city and 247 in the suburbs, plus 252 "half and quarter-castes, living as Europeans".¹¹ In 1938, an Auckland City

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Council survey noted that most Māori lived in the central city district.¹²

¹ Macrons were not used historically. Unless used in a quote, macrons have been added, original spelling has been retained for all quotes. 'Māori' replaced 'Native' in the mid-20th century, the term used at the time has been retained, though in some cases it is not always clear as often there was retrospective correction and different pieces of legislation and organisations changed at different points in time.

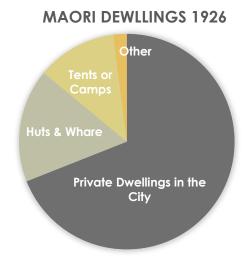
STATE OF HOUSING

Māori housing in the city during this period was generally extremely poor, the Depression only exacerbated the already problematic conditions.¹³ The 1926 Census found that 69% of Māori lived in 'private dwellings' in the city, with 17% in 'huts and whares', 12% in 'tents and camps' and the rest in other dwelling types. The average number of occupants in Māori dwellings was 5.7 compared with an average of 4.2 for European private dwellings. In 1937, an Auckland City Council survey found "a strikingly large number of the inhabitants of Auckland's slums were Māori".¹⁴ In response, the Minister of Health suggested providing portable huts as temporary accommodation

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for "nomadic Māori" in Auckland Central but no action was taken.¹⁵ Another survey by Auckland City Council in 1938 found "a very large number of Maori families occupying houses in an advanced state of decay", with 85% of Māori houses in Orakei "unfit for habitation" and the remaining 15% requiring "extensive repair".¹⁶ A government report in 1939 estimated that 50% of the national Māori population were "inadequately housed", indicating that extremity of conditions in Tāmaki Makaurau.¹⁷ Also in 1939, the MP for Franklin stated that there were "approximately four hundred 'landless Maori' who lacked adequate housing in his electorate".¹⁸ During the 1920s and early 1930s, Ngata opposed improving Māori housing in the Auckland area in the belief that Māori should stay on their tribal land.¹⁹ However, at the end of this timeframe Ngata's Young Māori Party held a conference on "issues affecting Māori, including housing, especially in Auckland where, as a conference delegate stated, 'Maori problems were more acute…than anywhere else".²⁰

HEALTH OUTCOMES

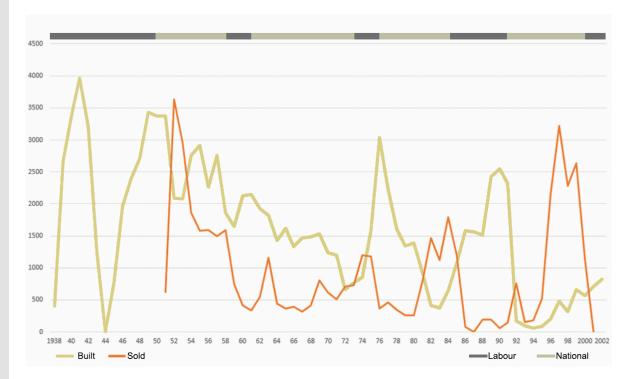
The 1918-1919 influenza pandemic made the connection between health and housing clear.²¹ The Maori death rate was seven times the general population.²² The pandemic brought government officials into Maori communities. They explicitly linked Maori health to substandard housing, identifying "shocking' living conditions".²³ Māori houses were "repeatedly described as 'hovels' and communities as 'slums'".²⁴ Consequently, a "greater focus on Maori health and housing was forged through the establishment of the Division of Maori Hygiene within the Health Department under the Health Act".²⁵ The 1920s saw Health Department-led improvements in Māori housing, particularly sanitation, but the Depression halted these initiatives and conditions deteriorated.²⁶ A 1936 report found that Māori were "dying twice as fast as the pakehas, that babies up to one year succumbed over three times as frequently, and that tuberculosis claimed over 10 times the number of victims".²⁷ Similarly, a high child mortality rate amongst Māori in Tāmaki Makaurau in 1938 was blamed on housing that was "unfit for inhabitation"²⁸ In just two months, 17 Māori children in Pukekohe died of "common illnesses, such as measles, bronchitis, pneumonia and tuberculosis".²⁹ Concerns about child health, tuberculosis, and other infectious diseases shaped debate about Māori health and its connection to housing during this timeframe, while tangible gains made during the 1920s were lost during the Depression.³⁰

1940-1959: POPULATION GROWTH WITHOUT HOUSING SUPPORT

This period saw a relative growth in the Māori population and while there was some degree of governmental support, it was limited and most Māori in the city lived in desperate conditions. However, by the end of the 1950s this was improving as more Māori accessed state rentals.

POLICY CONDITIONS

This period saw massive state housing developments beginning in the city, mostly in South Auckland, with the initial phases of Glen Innes and Tāmaki opening in 1946 followed by Oranga in 1947.³¹ This was the start of the 'partisan dynamo' that built New Zealand's housing security of the 1960s-1980s.³² While an unintended outcome of divergent policy approaches, the two political parties operated in tandem for decades: Labour increased state rental housing stock and National supported home ownership by selling state homes to tenants. The shifting policies between successive governments was the engine of increased housing security. This partisan dynamo operated until 1991, after which state homes were sold on the open market. The dynamo can be seen in the following graph of state house construction and sales by government, 1938-2002²:



One significant innovation during this period was the creation of the Group Building Scheme in 1952, "which was intended to bring partnerships between private builders and government to deliver private homes in large quantities as an alternative or parallel activity to government house construction".³³ These public-private partnerships (PPP) would become a powerful driver in the following period. This period saw the first scale up in construction, "a fairly rapid expansion in

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² Adapted from <u>https://nzhistory.govt.nz/media/photo/construction-and-sale-of-state-houses-1938-2002</u>

house building from 1945 to 1951", with 15,800 houses built nationwide in 1950, growing steadily to 19,600 in 1959.³⁴

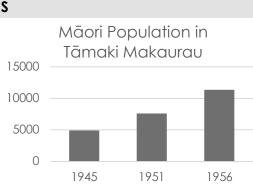
Māori access to state rentals and loans was largely separate at the start of this period. As the Waitangi Tribunal notes "[a]lthough Maori theoretically had access to [SAC and Housing Division housing resources] in reality they were effectively excluded in any numbers from mainstream housing assistance until the 1950s".³⁵ It "took the intervention of the Department of Māori Affairs in the 1950s to increase the number of houses being built for Māori".³⁶ The government created a separate pool of state rentals specifically for Māori in 1944, but very few houses were placed in the pool (only 97 between 1948-1954 nationwide).³⁷ Also, the problems of the previous period continued: the State Advances Corporation (SAC), charged with managing state housing, was discriminatory and few Māori met the criteria for selection.³⁸ Māori were incorporated into the wider state housing rental scheme in 1948, though they would not be able to purchase state houses until the next period.³⁹ The first 60 state rentals were allocated in Tāmaki.⁴⁰ Intended to re-house the Panmure population, they "constituted little more than a token gesture", and only 22 houses had been allocated to Maori by March 1949.41 The state policy of 'pepper-potting', or placing Māori in largely Pākēha neighbourhoods, began in 1948 in Tāmaki.⁴² This strategy aimed to encourage assimilation into 'European' society and "trapped Māori in poor housing for far longer than Pākehā residents".43 Nevertheless, as more Māori entered state rental housing during this period they experienced the security of tenure that came with a "house for life".44

The single term Second Labour Government from 1957-1960 – a brief blip in two decades of National rule – saw several policy improvements for Māori, including a no minimum deposit on home construction loans from the Department of Māori Affairs (DMA) and an increase in DMA mortgage duration from 25 to 30 years.⁴⁵ Maori were also able access to the Family Benefit capitalisation scheme, which allowed young couples to turn the total amount of benefit paid to mothers with children under 16 into a deposit, which in turn meant more Māori qualified for SAC's 3% loans.⁴⁶ In both 1958 and 1959, the DMA built roughly 500 houses per year for Māori who did not qualify for SAC assistance.⁴⁷

DEMOGRAPHICS

There were 4,903 Māori living in the Auckland urban area in 1945, in 1951 this was 7,621 and by 1956 this had risen to 11,361, or 8.9% of total population.⁴⁸ In the 1950s many Auckland Māori moved to the Outer Suburbs with this shift being the most predominant of all the intra-urban movement within this period.⁴⁹ The baby boom was a largely Pākehā phenomenon, Māori fertility rates were high before the war (averaging six

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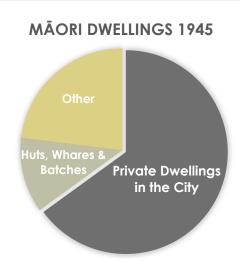
births per woman) and remained high throughout this period.⁵⁰ Still, the wider demographic explosion of the post war period put increasing pressure on national housing stock.

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STATE OF HOUSING

This period was characterised by substandard housing, but also a slight improvement in housing quality and supply at the end. In the 1940s Māori housing quality was dire, but by the late 1950s the state housing estates were coming online and housing conditions were improving, for some. In 1944, Rangi Royal surveyed the inner city slums in Auckland for the DMA, noting they "comprise tents, galvanised iron shacks, portions of stables and manure sheds, and dwellings of packing cases, rough timber and rubberoid".⁵¹ The 1945 Census found that 65% of Māori lived in 'private dwellings' in the city, with 12% in 'huts,

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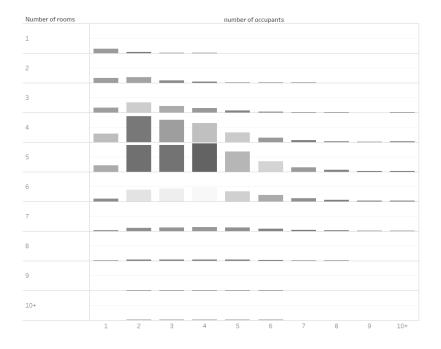


whares and baches' and 23% in 'other' dwelling types. The 1956 Census found the average number of occupants in Māori permanent private dwellings was 5.57 compared with 3.51 for non-Māori and 3.58 for the total population. In 1948 the housing situation in Auckland was so critical Māori Welfare Officers advised Maori to leave the city until good accommodation could be provided.⁵² Auckland City Council announced 137ha of Freemans Bay to be felled in a slum-clearance plan in 1951, then in 1952 the Okahu Bay/Bastion Point Māori settlement was cleared and the Ngāti Whātua inhabitants removed.⁵³ During this period, urbanising Māori experienced increasing discrimination from landlords, resulting in difficulty accessing private housing.⁵⁴ The state's housing provision for Māori "came under intense scrutiny" by the Māori Women's Welfare League (MWWL), who "took issue with the whole process, from how houses were designed to the way mortgage repayments were structured, and everything in between".⁵⁵ The MWWL began a four month house to house survey of Maori in the city in 1952, then later that year held a conference in Tāmaki Makaurau where housing was identified as the key problem for urban Māori.⁵⁶ MWWL head Whina Cooper approached the DMA for assistance after her shock at the living conditions of Māori in Tāmaki Makaurau.⁵⁷ The Department told her there was no demand for houses, and that they had only 30 applications for loans or state house tenancies in the whole region - local Māori told her they had given up approaching the DMA.⁵⁸ A DMA meeting in Freemans Bay in 1955, organised to promote state-sponsored Maori home ownership, turned "fiery", with Cooper and Winiata calling for the government to take emergency measures.⁵⁹

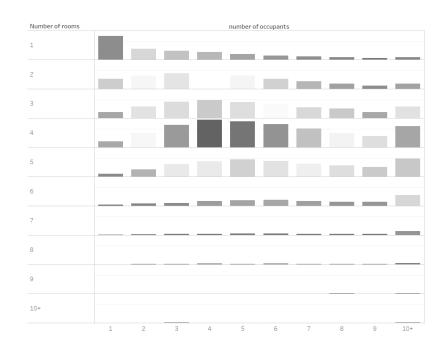
"Attitudes towards state housing began to harden after the election of the first National government" in 1949.⁶⁰ "National", Schrader writes, "believed that homeownership was ethically superior to renting. In a society that championed private-property rights, homeowners had higher social status than renters".⁶¹ The National Government-commissioned 1954 Mazengarb Report on youth behaviour blamed bad parenting and state housing for poor behaviour – state tenants were essentially accused of creating their own problems and the report has been cited as a key reason state housing went from being viewed positively to negatively.⁶² Contrary to the Mazengarb Report, an Auckland Māori Welfare Officer noted that in 1957, only 7.5% of the families he dealt with were problematic with the other 92.5%, in a paternalistic parlance, "seized with their civic responsibilities".⁶³ Otara was almost immediately criticised as a "piecemeal development" that had been undertaken without proper regard to community needs and generally speaking state housing

has always been Eurocentric in design and often constructed with little in the way of amenities or community focus. $^{\rm 64}$

Māori occupants by room numbers 1951. The vertical axis shows how many rooms are in the house, while the horizontal axis shows how many people live in the house.

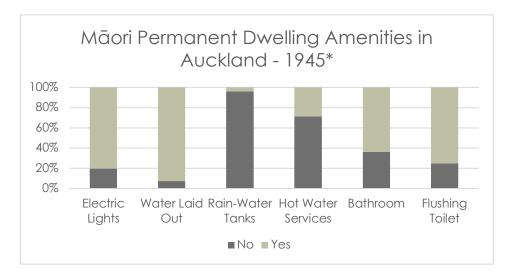


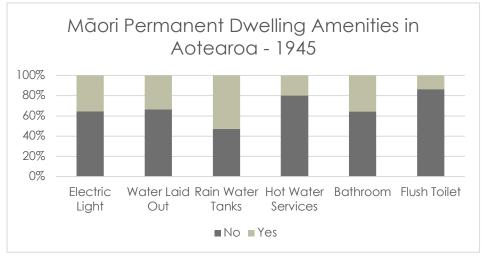
 Pākēha occupants by room numbers 1951. The vertical axis shows how many rooms are in the house, while the horizontal axis shows how many people live in the house.

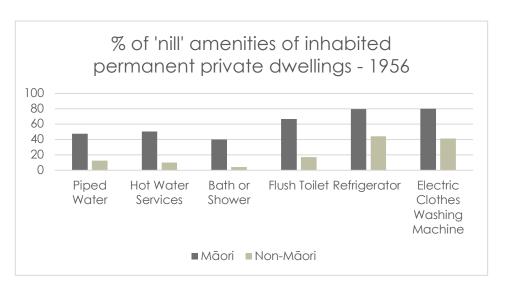


HEALTH OUTCOMES

Māori health in relation to housing during this timeframe was poor – infectious diseases were the leading cause of death until the 1950s and Māori suffered 50% higher rates of mortality than their Pākehā neighbours.⁶⁵ In his survey of urban slums in Auckland Royal decried how, for Māori, "[o]vercrowding is prevalent and the sanitary arrangements most primitive... Cooking is done... mostly on open fires and in the majority of cases, they sleep, cook, store and eat food in the one room".⁶⁶ In 1945, up to 80% of Māori were living without basic amenities such as hot water, flushing toilets, baths or showers, or electricity.⁶⁷ In 1946 the head of Plunket said Māori were "living in appalling conditions, and any health worker faces fearful odds in an attempt to improve matters until such time as the Government sets up the machinery to improve the housing of these people".⁶⁸ The below graphs show dwelling information from the relevant Censuses, though only include permanent dwellings and those who responded, suggesting the actual statistics were worse:







1960-1979: STATE HOUSING BOOM & SHIFT TO OUTER SUBURBS

During this period, the Māori housing situation improved drastically in the city as the state housing programme broadened in scope and Māori were increasingly incorporated into mainstream state housing rentals and loans.

POLICY CONDITIONS

This period saw Māori able to access state loans more easily and able to purchase state houses whilst still served by separate tailored DMA programmes for those who did not meet standard lending criteria. The DMA became more focused on urban Māori in this period, "[b]y 1961, 53% of its building and lending was for housing in the urban area. In effect, [the DMA] was administering a parallel process to that provided by the State Advances Corporation".⁶⁹ The SAC was also focused on urban Māori, by 1961 70% of state rentals allocated for Māori were in the Auckland area.⁷⁰ While state houses had been sold to the general population since 1950, sales to Māori only began in 1961.⁷¹ Māori access to the 3% construction loans created by the Labour Government was brief, as the National Government rescinded this in 1963, though it created one of the largest ever increases in Māori homeownership, with 52% of Māori owning their own home in 1976.⁷² Government lending peaked in 1961 "when 52% of all residential buildings were funded by the state" – by 1972 it was down to 28%.⁷³ As the Waitangi Tribunal notes, after "the National government had withdrawn the high level of support for cheap loans the chances of Maori having access to homeownership on any scale had begun to recede".⁷⁴

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In 1961 the Hunn Report concluded that DMA house construction programme was not keeping up with the demand, and that a major backlog of unsatisfied applicants existed.⁷⁵ Furthermore, the figures used by Hunn were out of date, underestimating the problem.⁷⁶ In 1966 another report found that for the first time the amount of money spent on Māori housing was actually more proportionally than spent on the total adult population.⁷⁷ Then in 1971 the New Zealand Māori Council published a follow up to the Hunn Report.⁷⁸ Hunn had estimated the need for 13,000 dwellings between 1961 and 1971, a total of 12,903 houses financed through the DMA during the ten year period (940 from pool of under-utilised state houses, 1,622 from SAC loans, 3,044 rented from SAC with the DMA housing construction programme providing the remainder).⁷⁹ In comparison, Holyoake's National Government (1960–72) built over 10,000 state houses during its tenure.⁸⁰ Between 1961 and 1972 SAC provided 5,868 rental properties to Māori, with the resulting security of tenure state rental provided during this period.⁸¹ Over this entire period, the DMA built 14,602 houses for Māori.⁸²

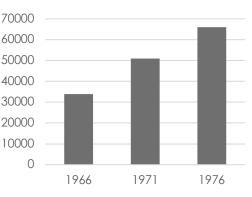
By the 1970s the DMA believed the Māori housing crisis of the previous decades had been overcome. The solution was DMA and SAC coordination, all applicants for DMA loans who qualified for SAC loans were referred there while the DMA developed a number of schemes for those with limited capital.⁸³ The 1971 *Report of the Commission of Inquiry: Housing in New Zealand* concluded that the dual operation of the DMA and SAC was problematic, noting that their differing allocation policies had resulted in the 'ethnic concentrations' in Otara, Mangere, and Porirua.⁸⁴ As outlined in the state of housing section below, these concentrations were generally not viewed as a negative by the neighbourhoods themselves. From the 1970s the DMA focused mainly on kaumatua flats, youth hostels and rural housing improvements.⁸⁵

This period also saw a massive increase in national housing stock, with a rate of construction never seen before or since.⁸⁶ In 1960 21,600 houses were built and construction peaked in 1975 at 34,400 homes, with one of the PPP developers constructing 20 houses a week in Auckland that year.⁸⁷ This construction boom was driven by state supplied deposits (via the Family Benefit capitalisation scheme) and low mortgage rates (through SAC's 3% loans), both of which could only be used on new builds. In 1959 SAC provided just 1,932 loans, this jumped to 12,015 in 1960 and 11,442 in 1961.88 Demand, fuelled by tens of thousands of first home buyers with low cost finance and a deposit who could only buy a new house drove supply as "entry-level construction dominated the market".⁸⁹ Developers worked closely with SAC and they made arrangements with the Crown, who opened up large areas of leasehold land on the periphery of urban areas.⁹⁰ At the start of the period, the end buyer would pay the lease, later "insurance companies became involved, purchasing the leasehold land from the Crown and entering into a commercial arrangement with the intended homeowner".⁹¹ Construction during this period "was performed in a more orderly and efficient manner than before because it was being done on a larger, coordinated scale".⁹² New Zealand's "housing stock emerged in the 20th century through a moving array of investment partnerships involving public agencies and the community sector, Government and households seeking to invest in new build and affordable, Government and developer/builders in the development of affordable sections, and between all of those and community housing providers".93 Two critical changes by the Muldoon Government at the end of the 1970s saw this boom end, lending criteria were changed so only average and below average earners could access state loans and the Family Benefit capitalisation and state loans could be spent on existing houses.⁹⁴

DEMOGRAPHICS

By 1966 only 12.4% of the Auckland Māori population remained in central Auckland, there were 12,876 Māori in Manukau City and about 6000 in Otara out of a total population of 33,926 in the urban region.⁹⁵ The DMA urban relocation scheme, which had begun in September 1960, saw many Māori move to Tāmaki Makaurau. One set of statistics shows that around 810 whānau moved to the city between 1962-1968, while another explains that the number of individuals moving to Tāmaki Makaurau never went above 50 each year between 1962-1968, with females aged between 16-25 the most





common.⁹⁶ By 1976 there were 66,045 Māori in the Auckland region.

STATE OF HOUSING

During this period because of the construction boom house prices remained stable except for a few years in the early 1970s when inflation and immigration caused a surge.⁹⁷ Between 1971 and 1974 real house prices increased by 60% then from 1974 to 1980, house prices fell by around 40% in real terms.⁹⁸ By the end of the 1970s houses cost roughly the same as they had at the

start of the decade. Critically, this timeframe saw the more affordable housing constructed than in any other time in the country's history, with "approximately 30 per cent of all new builds... affordable for low-income families".⁹⁹ Throughout this period, the average house cost three years' average wage.¹⁰⁰ This period was characterised by "affordable housing, both in the rental and the owner occupier sectors" and "was well built housing which largely met housing needs in New Zealand".¹⁰¹

During this period Māori experienced an increase in housing security through both increased ownership and state rental "houses for life".¹⁰² State rentals had a "policy whereby tenants in good standing have been able to remain in their houses for as long as they desired. The 'house for life' expectation has meant that generally all tenants within the state housing portfolio can choose to remain in their existing house regardless of their changing financial circumstances".¹⁰³ As Murphy notes of the period, "[s]tate tenants enjoyed considerable security of tenure and access to a state rental unit was based on a bureaucratic points system".¹⁰⁴

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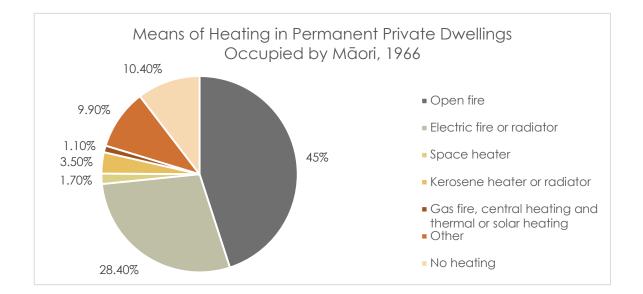
The late 1960s and 1970s saw state housing areas labelled as "ghettos" and "slums". State rental housing was increasingly becoming a marker of inequality rather than the equalising force it had been originally.¹⁰⁵ However, these new housing developments provided a tangible improvement in housing quality and amenities for many Māori – with a number experiencing internal plumbing, electricity, carpeted floors and other trappings of 'modernity' for the first time.¹⁰⁶ The houses built during this period "were very progressive compared to the bungalows and villas that preceded them", using "largely timber-framed construction… realised using a limited selection of cladding materials (timber weatherboard, brick veneer, stucco or asbestos-cement cladding) and no insulation".¹⁰⁷

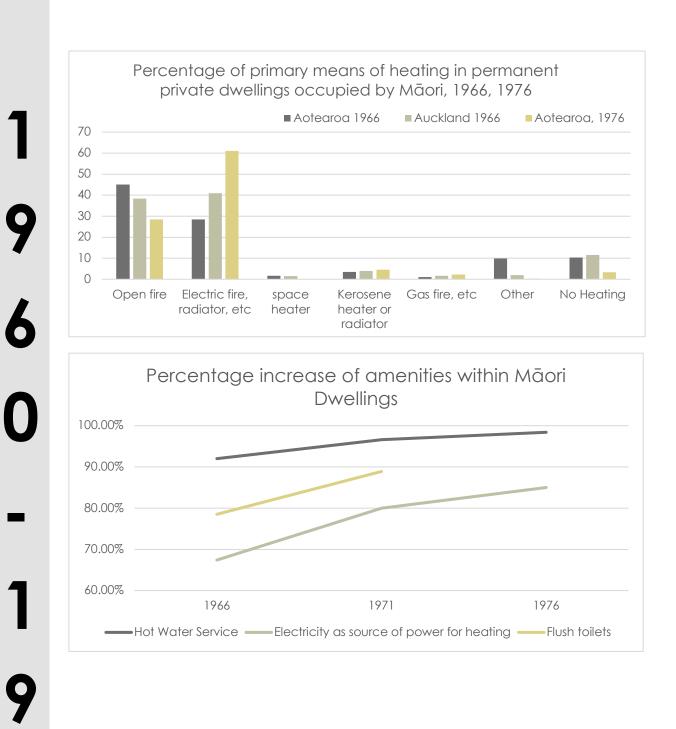
There was poverty and deprivation – for example, in 1967 the Otara Māori Welfare Committee appealed for household implements, furniture, clothes, etc. for 'near-destitute' families in the area's new housing estates.¹⁰⁸ Likewise, Durie notes, "[a]s more and more low-paid workers congregated in the State's new housing areas, so the discontent arose… Jack Hunn … pointed to a new class of urban dwellers – poor, unhealthy, housed in sub-standard homes, more likely to offend, less likely to succeed at school, and Māori".¹⁰⁹ The negative framing was often veiled racism. As Walker wrote in 1973:

"The [State Advances] Corporation stuffs them willy-nilly into places like Te Atatu, Mangere, Otara and Porirua. It is suburbs like these that are erroneously depicted in the media as ghettos. This of course is a misuse of the term because there are no constraints, other than financial ones, as to where anyone black or white wishes to settle in New Zealand. By the same sort of reasoning one might well argue that an 'executive subdivision' or a housing estate called 'White Acres' in an Auckland suburb are ghettoes. Contrary to the expectations of ghetto paranoia, suburbs where there is a high density of Maoris have developed in the direction of greater understanding and harmony rather than increased tension. This is because where there is a sufficient density of Maoris they can to some extent overcome problems of social disorganisation resulting from the loss of their kin group by forming voluntary associations."¹¹⁰ This sentiment is reinforced by Schrader, '[w]hile these areas have been criticised as ghettos, the concentration has helped to foster—through the construction of urban marae and cultural groups—Maori urban communities".¹¹¹ These new concentrations of urban Māori helped give rise to the increasingly common pan-Māori identity.

HEALTH OUTCOMES

At the outset of this period, health outcomes were still poor. A 1960 study found the Maori mortality rate was "about twice that of non-Maori, with the greatest gap seen in the years of infancy and childhood".¹¹² The 1961 Hunn Report found "Maori life expectancy, university enrolments, housing and employment were lower than Pākehā rates, and in areas like crime and infant mortality Māori rates were higher... infant mortality rate for Māori was twice that for Pākehā, life expectancy roughly ten years lower, and an estimated 30 percent of Māori lived in 'grossly overcrowded' conditions"".¹¹³ As housing outcomes improved so too did health, with many of the gains coming from improvements in sanitation, heating and proximity to healthcare.¹¹⁴ Māori experienced a decline in mortality due to an 'epidemiological transition' from diseases affecting the young: infectious, tubercular, respiratory, and diarrhoeal diseases, to diseases affecting older people: longterm conditions, cardio-vascular, cerebro-vascular (strokes), and cancer.¹¹⁵ During this period, Māori life expectancy increased as well.¹¹⁶ However, as WAI 2575 notes, while this "better future would come with post-war full employment and access to Māori Affairs housing... it would be a brief reprieve... by the 1970s an economic downturn would herald the beginning of a downward slide for Māori".¹¹⁷ This period marked a high point in Māori wellbeing, aided in large part by increased housing security. The below graphs show dwelling information from the relevant Censuses, though only included permanent private dwellings and those who responded.





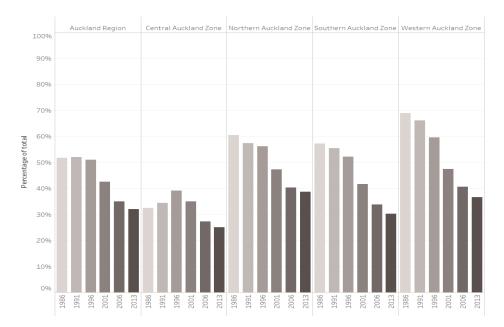
1980-1999: PROGRESS FOLLOWED BY DETERIORATION

Like the 1940s-1950s this period saw a massive change in outcomes, with Māori housing reaching its peak in Auckland in 1986 before neoliberal reforms were applied to the housing sector, causing a drop in ownership, a rise in rents and resulting housing insecurity.

POLICY CONDITIONS

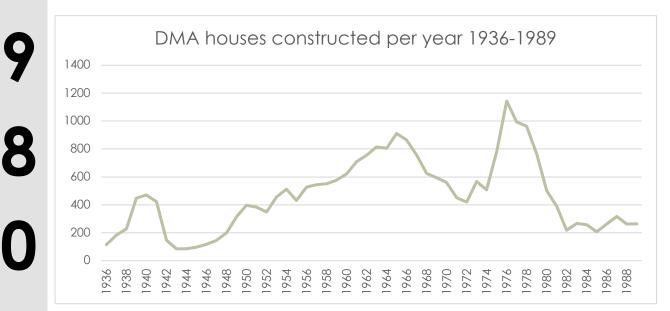
This period was one of drastic difference, with Māori housing security reaching its highest point in the 1980s and a dramatic decline in security in the 1990s. The 1982 Cornwall Report argued that there was little evidence of 'special Māori housing needs', beyond the needs experienced by Pākēha of similar socioeconomic status, except where multiply owned Māori land was concerned.¹¹⁸ It recommended that the DMA housing section be wound down. The New Zealand Māori Council disagreed, commissioning a report by Professor Whatarangi Winiata, who argued that a special housing programme was vital because of cultural difference, the lower average socioeconomic status of Māori, and overt racism in the housing market.¹¹⁹ Also reinforcing this position was the 1982 Percy Report, which found that Māori were 4-6 times more likely to be homeless.¹²⁰ Ultimately, the DMA would retain its housing section until the early 1990s.

The 1980s was a period of sustained growth in Māori home ownership nationally, growing 12% over a percentage point per year throughout the decade.¹²¹ During the decade, 86% of finance for Māori mortgages came from the state.¹²² Within Auckland, homeownership peaked in 1986 driven by a combination of intensive mainstream state housing policy and the specific DMA schemes.¹²³ Following 1986 there was a precipitous decline in home ownership (approximately 35%) across most Auckland zones – see below.



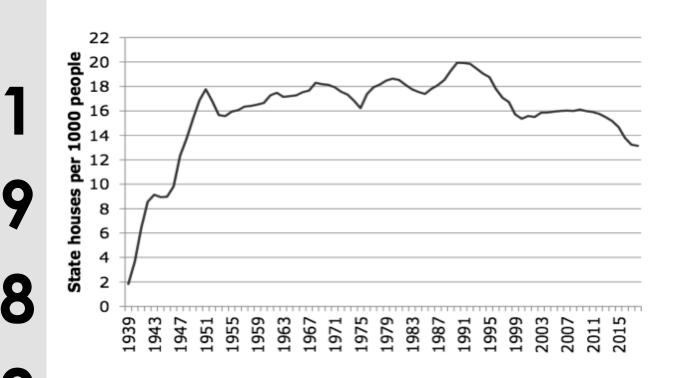
Proportion of Māori homes **owned** by residents. The chart shows the proportion of home tenure, for a single ethnic group, in a single area, at a single point in time. For example, if a bar shows 50% ownership, that means that the remaining 50% is made up of the other tenure types (renting, Housing New Zealand, etc.)

Despite the impacts of neoliberal reform implemented by the Fourth Labour Government during the 1980s, the decrease in home ownership from 1986 to 1991 was fairly minor, even as the "number of Maori in paid work dropped by 15 per cent between 1986 and 1991 while total unemployment fell just 6 per cent".¹²⁴ The Māori unemployment rate peaked in 1992 at 25%.¹²⁵ The DMA was abolished in 1989, causing the "mainstreaming of Māori housing provision".¹²⁶ As shown in the graph below, between 1936-1989 the DMA constructed 25,339 houses¹²⁷:



One critical change to the wider housing sector during the 1980s was the 1986 Residential Tenancies Act. BRANZ notes that the Act "provides some legal protection for tenants and landlords; but it does not address the issue of secure occupancy – or even basic security of tenure for the tenant".¹²⁸ This marked the beginning of the end of the 'house for life', as the state rental housing manager "has the power [to] move tenants out provided that it gives adequate notice under the" Act.¹²⁹

While Labour implemented neoliberal reforms across much of the political-economy housing was largely protected – Lange even made Helen Clark Minister of Housing in 1987 to prevent the right wing of the party from reforming the housing sector.¹³⁰ As Schrader writes "[a]side from the tinkering with rents and the building and selling of more or fewer dwellings, there were few major state-housing policy developments in the 1970s and 1980s. Then came 1991".¹³¹ **1991 was a watershed year for housing in New Zealand as the National Government made drastic neoliberal reforms to the housing sector.** The reforms included cutting the number of state houses being built, introducing full market rents for state housing, creating the Accommodation Supplement, turning the newly created Housing New Zealand into a State Owned Enterprise required to turn a profit, and selling the government's mortgage portfolio to the banking sector.¹³² State house numbers, relative to population, peaked in 1991, as can be seen in the following graph of estimated total houses managed by the State (incl leases) per 1000 population, from 1939-2018¹³³:



This reform process was an "explicit retreat from a long held commitment, on the part of the state, to the provision of public housing".¹³⁴ The reforms were designed to create a "seamless rental market in which the cost of renting in both the public and private sector would be set by market force".¹³⁵ These reforms were criticised as being based on a limited understanding of New Zealand housing sector issues.¹³⁶ The UN Rapporteur's report on housing in New Zealand from 2020 notes that "the crisis has its roots in a historic nearly exclusive focus on homeownership which, in more recent years… has translated into housing having lost its function as a place to live, and instead it has become a speculative asset".¹³⁷ The origins of housing as a speculative asset can be traced back to the late 1980s and early 1990s.

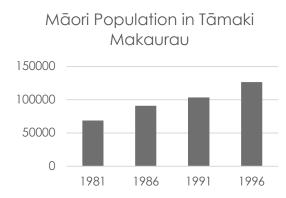
In 1992 the Housing Corporation of New Zealand was split into Housing New Zealand, tasked with managing state rentals, and Ministry of Housing, charged with policy advice, then in early 1998, portions of responsibility of Ministry of Housing were transferred to the Ministry of Social Policy.¹³⁸ This would be the first of many significant restructures of the housing sector. Following the neoliberal reforms, in New Zealand restructuring "has become almost an addiction... Restructuring is a symbol and sometimes a substitute for action".¹³⁹ **Restructuring led to a loss of institutional knowledge and momentum, and reduction of long-term accountability of public sector organisations.**

Local governance also changed significantly with the 1989 Local Government Amendment Act, which saw a wave of council consolidation across Tāmaki Makaurau. These reforms have been labelled "equally dramatic" to those at the central governmental level in the same period.¹⁴⁰ This Act saw 31 small borough councils across Tāmaki Makaurau collapsed into 8 larger district councils with what some decried as a loss of democratic participation and a failure "to deliver on promises of increased efficiency and effectiveness".¹⁴¹ The results of the amalgamations were largely unsatisfactory and were the catalyst for further consolidation in 2010.¹⁴²

As well as the central government, councils sought to reduce involvement in housing provision during the 1990s. As early as 1990 Auckland City Council was considering the sale of the council's residential properties, valued at more than \$80 million.¹⁴³ While this sale did not go ahead, in 1996 Auckland City Council sold \$25 million worth of housing stock, despite a Race Relations Office investigation into its impact on Māori and Pacific Island tenants.¹⁴⁴ Auckland City Council continued to extricate itself from housing provision. In 2001 it commissioned Bill Birch to examine ways of cutting council costs, with Birch recommending selling pensioner houses as tenants die and raising pensioner rents – by early 2002 pensioner housing rents had been raised.¹⁴⁵

DEMOGRAPHICS

In 1981 69,424 Māori resided across the Auckland Region – making up 8.5% of the Auckland population. The largest proportion lived in Manukau City (24,801) followed by Auckland City (8,496). By 1986, New Zealanders were able to report multiple ethnicities in the census. 63,048 reported their ethnicity as Māori in the Auckland Region. However, including multiple ethnicities, Māori origin was 90,825 making up 11.2% of the



Auckland population: 9% in Northern Auckland, 14.5% in Western Auckland, 28.7% in central Auckland and 47.8% in South Auckland. Between 1986 and 1991 the Auckland region had the highest growth rate in New Zealand with a population increase of 8.1%, more than double the national increase rate of 3.4%. Auckland had the highest proportion of Māori reported within New Zealand, with nearly one in every four selecting the Māori ethnic group residing in the Auckland Region. Totalling 103,584 Māori identifying as residing in the Auckland region, this further increased to 126,414 by 1996. Between the 1991 and 1996 Census, the Māori population in Auckland city increased by 16.2% to a total of 31,632. By 1996 6% of Māori in New Zealand lived within Auckland.¹⁴⁶

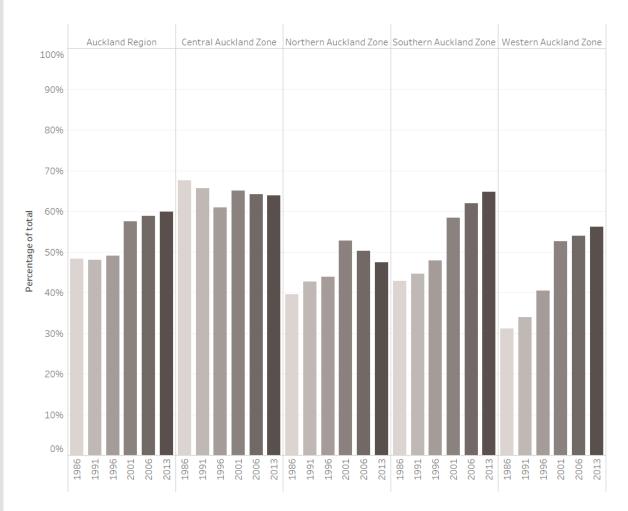
STATE OF HOUSING

While new housing had seen an improvement in living conditions for Māori in Tāmaki Makaurau in the previous periods, the 1990s marked a turning point. Housing quality, and particularly state housing quality, declined as housing stock grew older, less was built to replace old stock and people increasingly had to rely on private rentals with landlords who were not incentivised to improve their buildings.¹⁴⁷ State house construction plummeted across New Zealand. The state averaged 6% of all residential consents (1239 in 1991) in the first half of the period, then after 1992 this dropped to almost zero and stayed there for a decade, while in the same year all building permits in Auckland drop by 50%.¹⁴⁸ 1992 was also the year that house prices across Tāmaki Makaurau first increased dramatically in relation to the rest of the country.¹⁴⁹ State house numbers peaked in 1993, at roughly 70,000.¹⁵⁰ A report from 1993 found there was a 36% increase in "serious housing need" in South Auckland over a 17 month period, three times that experienced in Wellington and Christchurch, with Māori accounting for a third of this need or around 2.5 times population percentage at the time.¹⁵¹ The main reason for this serious housing

need was affordability, which began its trajectory towards its current critical levels during the 1990s.¹⁵² A report in 1992 found Māori households in Auckland averaged 5.69 people versus the national average of 3.42 and that the housing stock in Auckland was in worse condition with 'people paying more for less'.¹⁵³ A 1996 Auckland City Council survey found that rents had increased by between 25-40% in the past two years, with people paying 50% or more of their total income on rent and some as high as 70% compared to the pre-1991 25% limit for state rentals.¹⁵⁴ These rents were increasingly being paid to private landlords – see graph below. In 1997 25,300 state houses in Auckland cost more than \$200 a week to rent, up 46% from a year before.¹⁵⁵

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Proportion of Māori homes **not owned** by residents. The chart shows the proportion of home tenure, for a single ethnic group, in a single area, at a single point in time. For example, if a bar shows 50% non-ownership, that means that the remaining 50% is made up of the other tenure types (owned, Housing New Zealand, etc.) health outcomes

While prices grew housing quality in Tāmaki Makaurau dropped, several surveys near the end of the 1990s found that "Auckland houses were generally in the worst condition" and that rental properties in Auckland were "of poorer quality than in most other parts of New Zealand".¹⁵⁶ Māori still faced discrimination in the growing private rental market, with a Race Relations survey during the period finding that 'most' Auckland landlords found Māori "dirtier, less house-proud, and more likely to overcrowd".¹⁵⁷ In response to the growing problems in Auckland, Housing New Zealand purchased 900 houses to convert to state houses in the late 1990s. This was criticised both

because these houses were mostly in the south and west, creating more "ghettos", and because since 1993 Housing New Zealand had divested itself of roughly 1000 state houses in Auckland so this did not even bring numbers back to previous levels.¹⁵⁸ As part of coalition negotiations between National and New Zealand First, state rents were frozen in late 1996 and when this rent freeze ended in mid 1997 emergency housing providers across Auckland experienced a significant increase in demand.¹⁵⁹ Housing New Zealand denied any connection between the end of the rent freeze and increasing housing insecurity.¹⁶⁰

There was also "an increase in New Zealanders' residential mobility during the 1990s".¹⁶¹ This was most likely caused by the 1986 Residential Tenancies Act and the housing reforms of the 1990s. Auckland saw a greater increase in residential mobility than the national average during the 1990s with 21% of Census respondents having moved in the last year in 1991 and 25.6% in 2001 and the median length of residence dropping over the same period from 3.9 to 3.6 years.¹⁶² By the end of the decade Māori children in Auckland were twice as likely to have moved that year than Pākēha children.¹⁶³ Regarding state rentals, Murphy notes that in 1999 "[s]ignificantly, 60% of tenants had a total tenancy history with HNZ of less than 5 years, and surprisingly almost a quarter of tenants had been tenants for less than one year".¹⁶⁴ Where the previous period had been characterised by secure tenancy, the 1990s saw a significant decline in tenure security.

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HEALTH OUTCOMES

During "the 1980s and into the 1990s Māori remained overrepresented in many measures including crime, health and housing".¹⁶⁵ In fact, the 1990s was "the only decade of the twentieth century in which the health of Māori [was], by critical measures, not improving and [was] likely to be worsening. Declines in health occurred alongside the decline in incomes and living conditions".¹⁶⁶ As Anderson noted of Māori in the 1990s, "[p]oor income and living conditions were linked to a range of illnesses, including increased risk of middle-ear infections, especially glue-ear and the loss of hearing that is often associated with that condition".¹⁶⁷ While Māori health gains had been made in the previous period, they stalled in this timeframe.

2000-2020: THE GROWING HOUSING CRISIS

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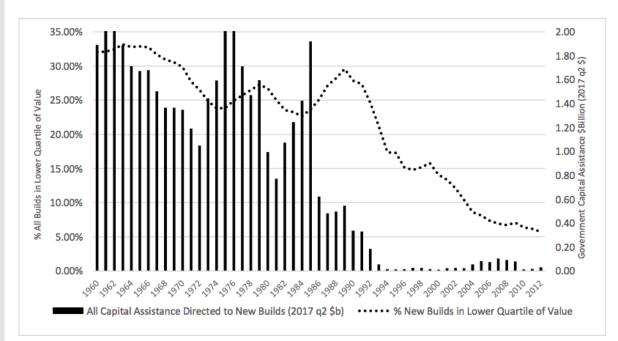
Over this timeframe, Māori would bear the brunt of a growing housing crisis in Tāmaki Makaurau. Successive governments' policies failed while others ignored the growing crisis, as prices soared, homelessness and housing insecurity increased and housing became more crowded and unhealthy as stock aged.

POLICY CONDITIONS

In 2000 the new Clark Government implemented wider housing sector reform, removing Housing New Zealand's profit motive, reinstating income-related rents, and increasing the numbers of state houses being built, constructing 4,800 between 1999-2005.¹⁶⁸ There was also restructuring of the sector, Housing New Zealand merged with Community Housing (which had been created in 1994) into Housing New Zealand Corporation in 2001 and the Department of Building and Housing was created. The Labour Government also brought an increased focus on niche housing provision, with a far greater reliance on third sector providers.¹⁶⁹ This continued the trend of successive New Zealand governments not assuming direct responsibility for housing. Although private social housing providers often deliver good outcomes they do not have economy of scale or the capacity to deal with large structural problems impacting the whole of society. Multiple providers also mean increased administration costs and management costs. Furthermore, as Johnson notes, "While social housing outside of the State has been presented in rosy terms as being locally based and community centred, the government's move towards the term [social housing] and the policy of social housing is effectively privatisation and is masking a down-grading of state housing".¹⁷⁰ That said, third sector housing does enable minority groups, such as Māori, with increased ability to take control of their own housing outcomes - though this may still negatively impact the total overall number of houses constructed.¹⁷¹ From the 2000s on there was an increase in tailored schemes directed at Māori, though many of these were focused on rural and Māori land in particular. However, while Labour did move back towards housing as a public good, it was not a complete return to pre-1991 approaches. It was "a hybrid housing subsidy regime with a mix of supply-side and demand-side programmes", where two thirds of the total housing assistance budget was spent on the Accommodation Supplement and comparatively small sums being provided to NGO social housing providers.¹⁷²

The Labour Government also bought roughly \$130 million worth of Auckland City Council housing stock in 2003, which the council had been trying to sell for several years.¹⁷³ This sale was part of Mayor Banks' wider decision that housing was not a core function of council and central government should take responsibility.¹⁷⁴ This would mark the end of any substantive housing provision by Auckland City Council while local governments in Christchurch and, to a lesser extent, Wellington would continue to provide housing. While local government in the city, it effectively came to an end during this period.

The election of the new National Government of 2008 saw the political pendulum swing further towards neoliberal disengagement from housing. State house sales started again.¹⁷⁵ Housing New Zealand Corporation, even though its profit motive was not formally reinstated, started returning money to the state – where in 7 years under Labour the Corporation had a net \$486 million in funds, National made a net \$142 million withdrawal of funds in the first three years.¹⁷⁶ A telling statistic is that the number of dwellings owned or managed by Housing New Zealand peaked in mid-2011 at 69,717 units, falling to 62,917 units in June 2017.¹⁷⁷ Another is that in 2014, only 5% of new house builds were classified as 'affordable', compared to 30% in the 1960s-1970s.¹⁷⁸ This graph shows the estimated government capital assistance to new builds and proportion of all new builds delivered in New Zealand in the lower quartile of value from 1960-2013¹⁷⁹:



National also sought to increase the role of NGOs in housing provision, establishing the Social Housing Fund in 2011 which had by 2013 distributed \$57 million in grants to NGO social housing providers.¹⁸⁰ While National did not completely restructure the housing sector, they did make a number of adjustments to a number of organisations. In 2011, housing policy was relocated from Housing New Zealand Corporation to the Department of Building and Housing and funding for third sector social housing moved to the independent Social Housing Unit with support from the Department of Building and Housing. The Key Government has also been criticised of "subtle privatisation" of housing, with the "redevelopment of Tāmaki... shrouded in commercial secrecy" and "the use of private capital to bankroll so-called community housing initiatives" as the two main mechanisms.¹⁸¹ National also revoked the 'house for life'' mandate of Housing New Zealand Corporation, starting with a review in 2010, which noted the policy "reduced the number of levers with which HNZC can manage its business", and finalising this in 2013.¹⁸² Housing New Zealand Corporation's mission statement was changed in 2017, with state rentals described as being for the "duration of their need".¹⁸³ As Murphy explains, "successive governments of various political persuasions have constructed state housing as the tenure of last resort", noting that National's "reviewable tenancies mark an important moment in the construction of social housing as an 'ambulance service'''.¹⁸⁴

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Over its nine years in power, National were widely criticised for not doing enough in the housing sector.¹⁸⁵ During this period poorest 40 percent of the population had their housing costs rise substantially, and faster than their incomes, particularly if single, on benefits, or in insecure and poorly-paid work".¹⁸⁶ Around this time there is also an upsurge in social housing providers, facilitated in part by the 2003 Housing Innovation Fund and the 2011 Social Housing Fund, which together pumped almost \$100 million into the sector.¹⁸⁷ Certainly, Labour had catalysed the third sector shift, but "After the National-led government came to power in 2008, Housing providers and private-sector developers were invited to step up".¹⁸⁸ While previous governments had increased the number of smaller schemes, funds, allowances and initiatives under National this became increasingly dominant. While some of these initiatives are operated by the government others involve the provision of funding to the 'third sector' – NGOs and other entities – and they are focused on narrow areas of need rather than housing as an overarching national issue.

Despite the failure of the amalgamation of the borough councils in 1989, in 2007 the government set up a Royal Commission on Auckland Governance to explore the creation of a 'super city'.¹⁸⁹ There was a hikoi protesting lack of Māori representation proposed for the super city in mid 2009 and the Independent Maori Statutory Board was created partly as a response to this protest.¹⁹⁰ The Commission supported the creation of an overarching Auckland Council. One of the Auckland Council's most pressing tasks was housing. The Unitary Plan was not expected to be operative until the late 2010s. In the interim, Auckland Council released its Auckland Plan and Housing Action Plan Stage 1 in December 2012, which identified a shortfall of around 20-30,000 dwellings and identified the need for 13,000 new homes every year for the next 30.¹⁹¹ Around the same time Auckland Council identified this housing shortfall, there were 33,360 unoccupied private dwellings in the city.¹⁹² The profusion of 'ghost houses' would becoming an increasing issue in Auckland's housing sector, where capital gains were so significant that the investor owners did not think it was worth renting.¹⁹³ The Plan also noted that 45% of rental households pay more than 30% of their gross income on housing costs - the level defined as 'unaffordable'. Auckland Council then signed the Auckland Housing Accord with the government in 2013. The Accord was a three year agreement (extended by seven months) to urgently increase the supply and affordability of housing in Auckland until Auckland Council's Unitary Plan became fully operative in September 2016, and the government's Resource Management Act reforms for planning processes took effect.¹⁹⁴ Complementing the Accord was the creation of Special Housing Areas (SHAs), which were zones established across the city intended to fast-track development of housing, including affordable housing.¹⁹⁵ The Accord set a target of 9,000 additional residential houses being consented for in the first year, 13,000 in the second year, and 17,000 in the third year. Less than 100 affordable homes were built out of a total of 3157 homes over its three years and seven months.¹⁹⁶ In 2017 the Auckland Council had no mechanism for checking if property developers were meeting their obligations under the Accord.¹⁹⁷

Coming to power in late 2017, Ardern's new Labour Government placed housing as a core issue, announcing a range of policies, including the flagship 100,000 home KiwiBuild programme, and establishing working groups to explore options. The 2018 Budget saw 3550 state houses announced for Tāmaki Makaurau while in that same year the shortfall of housing in the city was

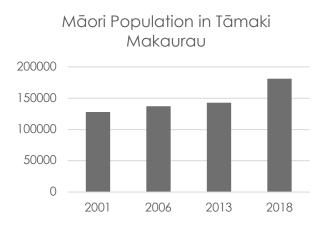
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estimated at 45,000 houses and there were almost 40,000 empty private dwellings.¹⁹⁸ State house construction increased nine fold in the three years between 2016-2019.¹⁹⁹ The Labour Government also stopped state house sales in late 2017, with the policy change resulting in the sale of thousands of properties being prevented.²⁰⁰ Alongside KiwiBuild and a policy stopping foreign home buyers, the new Labour Government focus on retaining and building state houses indicated a shift towards greater state engagement in the housing sector.

The new Labour Government also continued the trend of housing sector restructuring, creating the Ministry of Housing and Urban Development in mid 2018, incorporating the only just created KiwiBuild Unit, policy advice from MSD and the monitoring of Housing New Zealand Corporation and TRC from Treasury.²⁰¹ A few months later, the government dropped 'Corporation' from Housing New Zealand Corporation, "to provide a clear signal to tenants and the public about the change in focus", reverting back to the name used in 1991, Housing New Zealand.²⁰² A year later, Housing New Zealand was merged with the KiwiBuild Unit and HLC to form Kāinga Ora, which is charged with being public housing landlord and leading and co-ordinating urban development projects.²⁰³ Then Housing Minister Twyford said, "Kāinga Ora is a new approach".²⁰⁴ The creation of Kainga Ora and specifically its powers to authorise and coordinate large-scale development projects have brought it into conflict with councils as they are concerned they will be excluded from major urban developments.²⁰⁵

DEMOGRAPHICS

In 2001, the Census recorded 127,629 Māori in the Auckland Region, making up 11% of the total population. 34.7% of Māori in Auckland lived within Manukau City, followed by 22.8% living in Auckland City. By 2006, these numbers had marginally increased, with Māori continuing to make up 11% of the Auckland population and majority remaining in Manukau City (34.5%) and Auckland City (21.8%). By the 2013 Census, the portion of Māori within



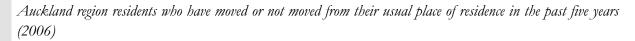
Auckland had declined, with 142,770 Māori making up 10.7% of the population, with the highest proportion of Māori (13.4%) living in the Manurewa Area. The current figures of the 2018 Census reported 181,194 Māori lived in Auckland making up 11.5% of the Auckland population. With the highest number of Māori continuing to reside within the Manurewa Local Board Area (13.7%).

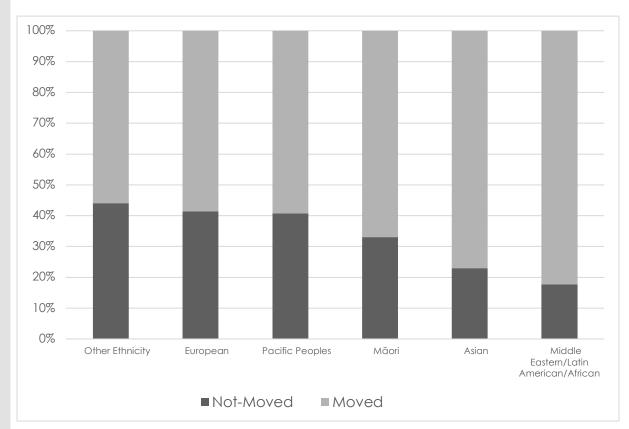
STATE OF HOUSING

The quality of housing Māori could afford in the city during this period declined as the prices rose, renters have been forced to accept lower quality housing, those looking to buy have not been able to afford warm and dry housing and more Māori are homeless or are experiencing housing insecurity.²⁰⁶ The housing stock of the city has grown increasingly old, with any homes constructed before the 1990s proving far damper and colder.²⁰⁷ In 2006, only 22% of housing stock in New Zealand had been built since 1990, with 34% constructed in the 1960s

and 1970s.²⁰⁸ Across Tāmaki Makaurau, home ownership for the entire population had dropped to 61.5% by 2013, down from 73.9% in 1986, while by 2015 43% of mortgages in the city were going to property investors.²⁰⁹ The largest decreases in home ownership between 2006 and 2013 occurred in Ōtara-Papatoetoe, Manurewa, Māngere-Ōtāhuhu and Waitematā which are all areas with sizeable Māori populations.²¹⁰ The home ownerships rates for Māori in 2013 across the city were 40.2%, down from 42.8% in 2001 and 41.5% in 2006, compared to 69.6% for European/Pākehā and 60.5% for Asian.²¹¹ In 2006, there were 33,333 empty dwellings in Auckland. In 2016, the average price of a house in Tāmaki Makaurau hit \$1 million for the first time and the city's median price was 10.2 times gross median household income (up from 6.7 times in 2008).²¹² In three months during mid 2017 the government spent almost \$13 million on temporary accommodation nationally, with \$18,000 a week on North Shore motels alone.²¹³ By early 2019, Work and Income staff were turning homeless people away because there was no emergency housing.²¹⁴ In 2019, 43% of homeless in Tāmaki Makaurau were Māori.²¹⁵

Residential mobility increased dramatically during this period in Auckland, particularly for Māori, as shown in the graph below:



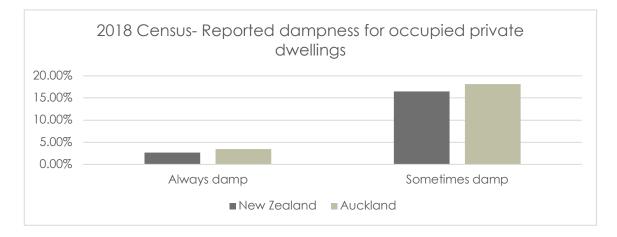


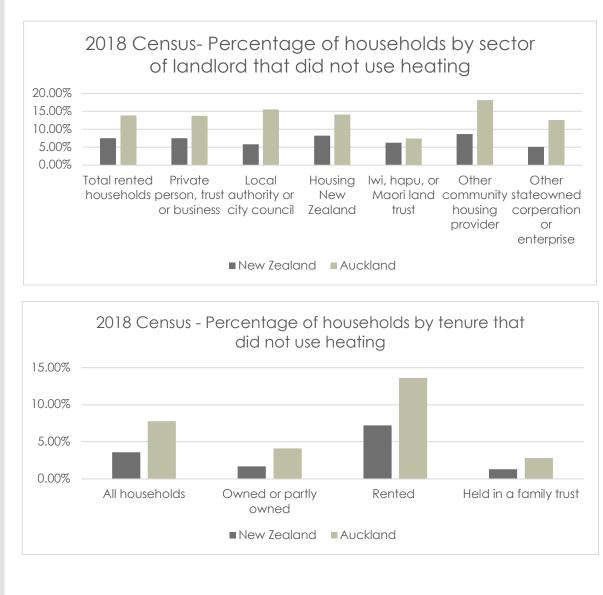
Māori in Tāmaki Makaurau experienced increased residential mobility during this period, driven by rising housing costs and limited tenure security. This increased mobility sees Māori moving into lower quality housing and experiencing more overcrowding.²¹⁶ Increased mobility also breaks down communities and negatively impacts educational outcomes.²¹⁷

HEALTH OUTCOMES

Māori health suffered due to inadequate housing across this timeframe. During this period, "many of the problems that had long beset Māori housing remained. Houses where Māori lived were often sub-standard, cold and damp... because it was these dwellings that were the most affordable".Maori ²¹⁸ Māori households were more likely to suffer 'fuel poverty', meaning they end up living in colder, damper homes.²¹⁹ As Auckland Council explains "Māori... children are at significantly greater risk of hospitalisation and death from preventable housing related disease. Rates of hospitalisation for Māori aged 15-29 with bronchiectasis were 14.5 times higher than for non-Māori, Pacific, Asian (MPA) peoples".²²⁰ A Child Poverty Action Group survey "of South Auckland schools reported accommodation as the most common reason behind 3 high rates of transience".²²¹ At the close of this period, Māori children are twice as likely to be "are killed by diseases linked to unhealthy housing".²²²

The loss of tenure security and increased residential mobility of this period has negative impacts on both physical and psychological wellbeing, with Māori more impacted due to their higher mobility.²²³ A report on mobility in New Zealand found that "[c]hildren born to mothers who prioritised their own identity as Māori were more likely to experience residential mobility during infancy than children of European, Pacific or Asian mothers" and that there are "similarities between the characteristics that are associated with residential mobility and those that are most commonly associated with child vulnerability and increased risk of adverse outcomes".²²⁴ Another study found that "residential mobility to be an important determinant of CVD [cardio-vascular disease] in Auckland".²²⁵





CONCLUSION

There are several key themes that can be extracted from this report:

- Māori have experienced both rapid improvements and rapid declines in access to quality homes over the last 100 years in Auckland. Health outcomes have corresponded with these changes. In the 1950s to the mid 1980s Māori health and access to quality and affordable homes in Auckland increased rapidly. Māori home ownership peaked in Auckland in 1986 with Māori ownership rates near 70% in some zones. However, from 1991 a serious decline in ownership ensued.
- **Māori separation from and inclusion with the wider state housing sector.** Māori have alternatively been excluded and included in the wider housing sector. During the 1930s-1950s this was problematic as due to systemic discrimination and difficult to meet thresholds, few Māori were able to access any of the government schemes, and the schemes were not designed for urban Māori. From the 1960s to the 1980s, Māori were incorporated into the wider state schemes with some specialised programmes still running and Māori housing security and home ownership increased.
- The partisan dynamo of state house construction by Labour and state house sales to tenants by National, underpinned the rapid supply of quality homes to the market between 1940 and 1980. This was one of the main forces of house construction in New Zealand and of Māori home ownership. Levels of construction, ownership and wealth have dropped dramatically since the end of this era.
- The increasingly negative framing of state housing. In the early years of state housing, it was seen as an equalising project with no shame or denigration attached to living in a state house or neighbourhood. Over time this has changed. State housing has gone from being viewed as a 'home for life' and a central function of the state to a short-term service that the state should only provide as a last resort.
- The neoliberal reforms of the 1980s and 1990s. Limiting government intervention in the housing markets has caused a significant decline in Māori home ownership, tenure security, and quality of housing. Associated indicators of Māori health have plateaued or declined.
- **Decreasing security of tenure.** Before the 1986 Residential Tenancy Act and the neoliberal reforms tenure security and the concept of a "house for life" where common for both homeowners and tenants of state rentals. Following the Act and reforms, security of tenure has declined, and residential mobility has increased, with associated negative outcomes in terms of housing quality, community cohesiveness and a range of negative health outcomes.
- The use of smaller, niche funded housing provision, increasingly operated by the third sector. While the providers themselves are generally effective and motivated, this

trend sees housing sector expenditure fractured, often means doubling up on administration costs and the loss of scales of economy.

- Increasing local governance consolidation. Successive amalgamations of Auckland local governance have failed to deliver any tangible benefits to Māori in Auckland and the housing situation has become increasingly dire during this period.
- The failure of successive housing policies and schemes from the 1990s. Most recent housing schemes, either at the national or local level, can be considered to have not met their objectives.

There is strong evidence that, while not perfect, the housing policies, programmes and practices from the 1950s to the 1980s drastically improved Māori health, wellbeing, and wealth. All the indicators for Māori housing security and health were trending upwards until the neoliberal reforms of the 1980s. While the current situation is far from ideal, the successes of the past provide a path to future solutions.

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