Pacific People and Housing in Auckland:
A stocktake of issues, experiences and initiatives

August 2016   Technical Report 2016/027

Auckland Council
Te Kaunihera o Tāmaki Makaurau

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Pacific People and Housing in Auckland:

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Executive summary

Auckland is currently facing a housing crisis (Auckland Council, 2012a) characterised by a housing shortage, escalating prices for the purchase and rent of housing and a lack of affordable homes for both purchasers and renters. The effects are felt most acutely by those living on low incomes, including the Pacific population in Auckland.

This report draws from existing material to provide an understanding of the housing issues that many Pacific people are faced with, in New Zealand and Auckland in particular. The report is presented as a stocktake detailing both the impacts of housing on Pacific people and current programmes and policies which have been set in place to address these issues. It aims to inform housing policy development for Pacific people in Auckland.

Pacific people hail from many island countries and territories in the Pacific ocean, and comprise distinct populations with diverse political structures, socio-economic status, language and culture. While acknowledging the heterogeneous nature of Pacific people in Auckland, many people from different Pacific backgrounds experience similar disadvantages in New Zealand. As such, this report refers to both the broad category of Pacific people in Auckland and New Zealand as well as more specific Pacific groups where possible.

The Pacific population in Auckland is growing, and is anticipated to keep growing at a faster rate than most other ethnic groups. The majority of Pacific people in New Zealand live in the North Island and two out of every three people of Pacific ethnicity in New Zealand reside in Auckland (an increase of 9.6% or 17,007 people since 2006). Within Auckland the largest concentration of Pacific people is within a relatively contained area in south Auckland, including the Māngere-Ōtāhuhu, Ōtara-Papatoetoe and Manurewa local board areas. These areas are characterised by high levels of socio-economic deprivation, typified by lower than average educational, economical and health outcomes (Marriot and Sim, 2014).

The primary housing challenges that many Pacific people in Auckland face include higher than average rates of household crowding, lower than average home ownership rates, and less stability as a result of higher than average rates of renting. Pacific families in rental accommodation can be subjected to 'rental churn', whereby they regularly move house due to financial constraints or because their landlord changes the terms of the rental agreement. Rental churn has a particularly negative impact on young children who often have their education and social lives disrupted (Fu, Scott and Laing, 2015).

Since 2006, Pacific people in Auckland have had the lowest home ownership rates among all the main ethnic groups, with the largest reduction in home ownership occurring in the Tokelauan population (Statistics New Zealand, 2006 and 2013). As mentioned above, overcrowding is also a problem, with 45.3 per cent of Pacific people living in overcrowded properties (Goodyear and Fabian, 2014:80). Overcrowding can be partly attributed to cultural preferences for multigenerational living arrangements, financial insecurity, high birth rates and an obligation to accommodate visiting relatives and friends on a semi-permanent basis. Despite the social, cultural and economic factors that underlie the causes of overcrowding it is helpful to keep in mind the following observation by Baker, Goodyear, Barnard and Howden-Chapman (2012b:5) that 'while perceptions and measures of crowding may be cultural and subjective, the effects of crowding are not.'

Global and nationwide factors that affect Pacific experiences of housing include low interest rates, the lack of supply of affordable housing in Auckland, the reduction in manufacturing jobs, as well as central government legislation and regulations such as the Residential Tenancies Act. In this report, experiences of housing by Pacific people are presented in their own words through quotes

from individuals and families, from case study reports. These illustrate a complex regulatory environment, which many low-income individuals and families attempt to manoeuvre their way through on a daily basis.

A series of programmes and initiatives aimed at addressing housing supply, housing standards and affordability have been introduced by central government, local government and community organisations. The initiatives introduced at central government level tend to be broader in scope, whereas smaller scale community initiatives often have a more specific demographic as a focus for their programme. This report outlines housing initiatives and programmes introduced at a range of scales (from local to national), some of which are specific to Pacific people. While this report does not provide an in-depth evaluation of these initiatives and programmes, it does highlight potential opportunities for a closer study of initiatives as a potential next step.

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List of abbreviations and acronyms used in this report

AS	Accommodation Supplement
CHPs	Community Housing Providers
CHRANZ	Centre for Housing Research Association of New Zealand
CNOS	Canadian National Occupancy Standard
FULSS	Future Urban Land Supply Strategy
HAP	Housing Action Plan
HLFS	Household Labour Force Survey
HNZC	Housing New Zealand Corporation
IRRS	Income-Related Rent Subsidy
MBIE	Ministry for Business, Innovation and Employment
MELAA	Middle Eastern/Latin American/African
MfE	Ministry for Environment
MSD	Ministry of Social Development
NPSUDC	National Policy Statement for Urban Development Capacity
NEET	Not Engaged in Employment, Education or Training
NZCPHM	New Zealand College of Public Health Medicine
NZGSS	New Zealand General Social Survey
OECD	Organisation for Economic Co-operation and Development
PAUP	Proposed Auckland Unitary Plan
RBNZ	Reserve Bank of New Zealand
RMA	Resource Management Act 1991
RTA	Residential Tenancies Act 1986
SHRP	Social Housing Reform Programme
TRC	Tāmaki Redevelopment Company
TSI	The Southern Initiative
UNESCO	United Nations Educational, Scientific and Cultural Organization

1.0 Introduction

1.1 Background and purpose

Auckland is currently facing a housing crisis (Auckland Council, 2012a) characterised by an undersupply of housing, increasing house prices, and a lack of affordable homes for both purchasers and renters. The effects are felt most acutely by those living on low incomes, including the Pacific population in Auckland. Home ownership has been a primary form of inter-generational household wealth accumulation for many families in New Zealand, and the increasing exclusion of lower income groups from home ownership, including Pacific people contributes to growing inequality at both the local and national level.

This report is presented as a stocktake that outlines the issues, experiences and initiatives relating to Pacific people and housing in Auckland. The brief was to draw on existing literature, provide an understanding of the housing system as experienced by Pacific peoples, assess interventions which make a difference, and discuss what else might be needed. This report has been written in parallel to a similar investigation into the experience of housing in Auckland among Māori[1]. There are similarities in the challenges and experiences that Māori and Pacific people (as well as other ethnic groups) face in terms of housing, which are discussed in both reports.

1.2 Methodology and report framework

This report draws on both quantitative and qualitative material in order to provide a fuller understanding of the experiences and challenges that many Pacific people in Auckland are faced with. Section 2.0 outlines the diversity of Pacific people and provides an understanding of the history of Pacific people in New Zealand. It draws on quantitative material such as Census data in order to provide an overview of the Pacific population in New Zealand and Auckland and an overview of the primary issues and challenges that underpin these experiences (Section 3.0). Statistical data that is specific to the area covered by the Southern Initiative (TSI)[2] is also presented, as this covers an area where higher proportions of Pacific people live compared to the rest of Auckland and is also an area of high social need. Section 3.0 outlines global, structural and Auckland-wide factors that affect housing in Auckland for Pacific people and the wider population. Home ownership, renting, household size and overcrowding are discussed as they relate to Pacific people in Auckland.

Section 4.0 reports primarily on qualitative-based research that focuses on the housing and housing related 'experiences' of Pacific people. The Tokelauan Housing and Health Project, which comprised action research undertaken with Housing New Zealand in 2007, is reviewed using qualitative analysis undertaken by Gray and McIntosh (2011). The findings provide an insight into the experiences of a Tokelauan family before and after occupying a purpose built home. In addition, Section 4.0 provides further evidence from the perspective of Pacific groups in their own words, from a range of studies which illustrate how housing is part of a complex environment that many low-income individuals and families attempt to manoeuvre their way through on a daily basis.

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[1] Refer to Auckland Council technical report 2016/026: *Māori and housing in Tāmaki Makaurau: a stocktake of issues, experiences and initiatives.*

[2] The Southern Initiative area includes the southern local board areas of Māngere-Ōtāhuhu, Ōtara-Papatoetoe, Manurewa, and Papakura. The TSI is a joint initiative with central government and Auckland Council aimed at bringing about transformational social, economic, and physical change in the area.

Section 5.0 documents various central government, local government and community housing initiatives and programmes, and a selection of forthcoming research projects that will enable a further understanding of the housing experiences of tenants and homeowners. A conclusion is provided in Section 6.0.

2.0 Background

2.1 Overview

Wider societal structures, historical as well as contemporary, provide a way of understanding why some groups in society experience greater socio-economic outcomes than others. This section explores the diversity within and between Pacific people and outlines the migration history of people from the Pacific islands to New Zealand over the last 150 years. It then draws on quantitative material such as census data in order to provide an overview of the current Pacific population in New Zealand and Auckland, including the age structure of Pacific people and household size and composition.

2.2 Who are 'Pacific people'?

The term 'Pacific people' refers to a diverse group of people that hail from some 20 Pacific island countries and territories and comprise distinct populations with diverse political structures, socio-economic status, language and culture. At the 2013 Census, there were 57 distinct groups under the Pacific people ethnic group classification[3] living in New Zealand. Table 1 lists the Pacific groups in Auckland with a population of over 100 people in 2013 (15 of the 57). As shown, the largest Pacific group is Samoan, with almost half of the Pacific population in Auckland identifying as Samoan (49.2%) followed by the Tongan community who make up nearly a quarter (24.1%) of the Pacific population.

There is great diversity between and within these groups in terms of demographic characteristics, migratory experiences, and socio-cultural belief systems and practices (Auckland Council, 2015). In addition, the 'Pacific population' covers not only people from the wide range of Pacific ethnic groups, but also individuals who identify with more than one ethnicity (e.g. Tongan and Māori). Further sub-groups can also be identified in terms of place of birth and the length of time spent in New Zealand and in the islands. In some cases Pacific people born in New Zealand have spent all or most of their life in New Zealand, while others born in New Zealand may have been taken back to the islands at an early age, or have visited for lengthy spells on a regular basis. This adds to the complexity of experiences and lifestyles of New Zealand-born and Pacific-born, and those of multiple ethnicities. This diversity amongst Pacific people is raised in the review of Māori and Pacific peoples housing design needs in the Auckland region (Hall, 2008:19), in which Hall states that cultural values are not held consistently among all individuals, and care must be taken to avoid viewing Pacific people as one homogenous group.

Such diversity means that it is problematic to persistently reference 'Pacific' people as just one common Pacific group or community. The failure to differentiate between Pacific groups risks marginalising certain groups by making their experiences and practices less visible and is potentially detrimental to the financial and socio-cultural outcomes of certain Pacific families in Auckland (Auckland Council, 2015).

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[3] Ethnicity refers to the ethnic group, or groups, that a person identifies with, or has a sense of belonging to. It is a measure of cultural affiliation (in contrast to race, ancestry, nationality, or citizenship). Ethnicity is self-perceived and a person can belong to more than one ethnic group. The 57 Pacific groups is based on Statistics New Zealand's Level 4 ethnicity classification of Pacific people. Refer to: http://www.stats.govt.nz/methods/classifications-and-standards/classification-related-stats-standards/ethnicity.aspx.

Table 1: Number and percentage of Pacific groups in Auckland, 2013

Pacific group	Number	As a proportion of Auckland total Pacific population (%)
Samoan	95,916	49.2
Tongan	46,971	24.1
Cook Islands Māori	36,549	18.7
Niuean	18,555	9.5
Fijian	8493	4.4
Tuvaluan	2559	1.3
Tokelauan	1959	1.0
Kiribati	951	0.5
Tahitian	903	0.5
Rotuman	462	0.2
Papua New Guinean	279	0.1
Rarotongan	267	0.1
Solomon Islander	204	0.1
Hawaiian	126	0.1
Ni Vanuatu	114	0.1

Source: Statistics New Zealand, Census of Population and Dwellings (2013).

Notes: As people could choose more than one ethnicity these categories are not exclusive.

The Fijian count does not include those who identified as Fijian Indian. Those persons are included under the 'Asian' ethnic group.

This report is mindful of the distinctions between people of varying Pacific origin and provides examples of initiatives specific to particular communities. Nevertheless there are similarities between the challenges faced by Pacific people in Auckland and New Zealand which have been grouped under the overriding category of 'Pacific people' in this report.

2.3 History of Pacific people in New Zealand

People of Pacific ethnicities have a long history of settlement in New Zealand, with ongoing migration from various parts of the Pacific throughout the last 150 years. The 1951 Census showed that New Zealand had 4,539 people with one or more Pacific ethnicities. By 1971 there were 31,149 people born in Pacific countries living in New Zealand and 50,434 people of Pacific ethnicities (Statistics New Zealand, 2016b). The Pacific population in New Zealand today is about six times the 1971 population with the majority now born in New Zealand (see Section 2.4 below).

Samoan migrants were reported to be the first to arrive in large numbers in the 1950s and they remain the largest group today as reported earlier. Each wave of immigrants arrived and established their own communities and settlement patterns. Some Pacific groups settled in close communities, but unlike many other Pacific peoples, Niueans did not group together but dispersed throughout Auckland's inner suburbs (Statistics New Zealand 2016b).

The diversity of Pacific people is also reflected in the migration timeline and status of Pacific people in New Zealand. Close linkages, employment opportunities and population pressure on some islands led many Pacific people to migrate to New Zealand. There were two significant waves of migration, during the 1960s and 1970s. The demand for labour during the post-war economic boom resulted in the first significant migration of Pacific people from various islands in the Pacific (Ongley, 1991; Dunsford et al., 2011: 5). Young men were brought over as agricultural and forestry workers, and young women as domestic workers. The acute labour shortage in

manufacturing in the early 1970s drew many more resulting in the second significant wave of migration from the Pacific islands (Fraenkel, 2012).

Beaglehole (2012) reports on the regulation and flow of migration from Pacific migrants after the Second World War and the complexity of migration status of different Pacific migrants. In this regard, while some Pacific people are New Zealand citizens and have enjoyed freedom of entry (Cook Islanders and Niueans since 1901; Tokelauans since 1916), others (including Tongans, Fijians and Samoans) have faced barriers. These barriers have differed according to New Zealand's economic conditions; as changes in the economy resulted in less demand for labour Pacific migrants faced increased barriers to entry into New Zealand. For the former group of islands, some push factors such as climatic conditions also resulted in migration for example, the tropical cyclones which damaged Tokelau and Niue in the 1960s.

The oil crisis and economic recession of the 1970s resulted in the loss of many manufacturing jobs. This led to a reversal of the immigration policy and Pacific people who had overstayed the time allowed by their visas were particularly targeted. The rates of immigration from the Pacific islands rose and fell depending on government policy at the time. In late 1986 and early 1987, the government briefly trialled visa-free status for Fijians, Samoans and Tongans but then backtracked when numbers of arrivals were greater than expected. New Zealand's shrinking manufacturing sector from the late 1980s substantially reduced the number of unskilled and semi-skilled jobs available. Between 1991 and 1993 more Samoans and Tongans left New Zealand than arrived (Fraenkel, 2012).

With the growing number of Pacific people in New Zealand, the government in 1984 appointed the first Minister of Pacific Island Affairs, Richard Prebble. In 1990 the Pacific Island Affairs Unit became the Ministry of Pacific Island Affairs (MPIA), which was concerned with the social, economic and cultural development of Pacific peoples in New Zealand. MPIA was renamed the Ministry for Pacific Peoples in 2015 with a vision 'more Successful Pacific Peoples'.

Pacific people, like many immigrants, have faced the challenges of adapting to and establishing themselves in a new country, a new language and a new social and economic environment. Added to this are the economic difficulties that Pacific people faced in New Zealand, as their skills have not always suited the demands of the New Zealand labour market. As such, they were over represented among the unemployed, lower-skilled workers and low-income earners. These difficulties have been exacerbated by the economic restructuring of the late 1980s and more recently the global financial crisis in 2008 which had a disproportionate effect on Pacific people, many of whom worked in industries and occupations that bore the brunt of job losses (Allpress, 2013:16; Statistics New Zealand, 2002: 17).

Home ownership is likely to be lower for recent migrants, as people take time to build up their assets (Statistics New Zealand 2016b). In 2013, for example, 11.2 per cent of all overseas-born people (aged 30 and over) who had lived in New Zealand for less than a year owned their dwelling. This compared with 70.6 per cent of those who had lived in New Zealand for 20 years or more. Home ownership for Pacific people also increased with length of time in New Zealand, however it was much lower than for other ethnic groups and did not increase as much over time (Statistics New Zealand, 2016b).

2.4 Overview of the Pacific population in New Zealand

Pacific communities are now well-established in New Zealand and are predominantly a New Zealand born Pacific population (62.3% were New Zealand-born in 2013, up from 58.2% in 2001). Between 2006 and 2013, the total number of people who identified as being Pacific and who were born in the Pacific islands declined for the first time. This suggests that migration from the Pacific is now contributing less to the growth of the Pacific population growth in New Zealand, in comparison to growth through natural increase (Tanielu and Johnson, 2014: 14). Although many Pacific people still have strong and proud connections to the islands, for many, New Zealand is where they were born and have settled.

At the 2013 Census, 295,941 people living in New Zealand identified with at least one Pacific ethnicity, an 11.3 per cent increase from 2006. This comprised 7.4 per cent of the total population in New Zealand. Population projections by Statistics New Zealand (2015b) suggest that this figure could rise to 10.9 per cent in just over two decades (by 2038). The majority of Pacific people in New Zealand live in the North Island (Auckland 65.9%, Wellington 12.2%), with about 7.1 per cent in the South Island as shown in Figure 1 below.

Figure 1: Number of Pacific people residing in regional council areas in New Zealand, 2013
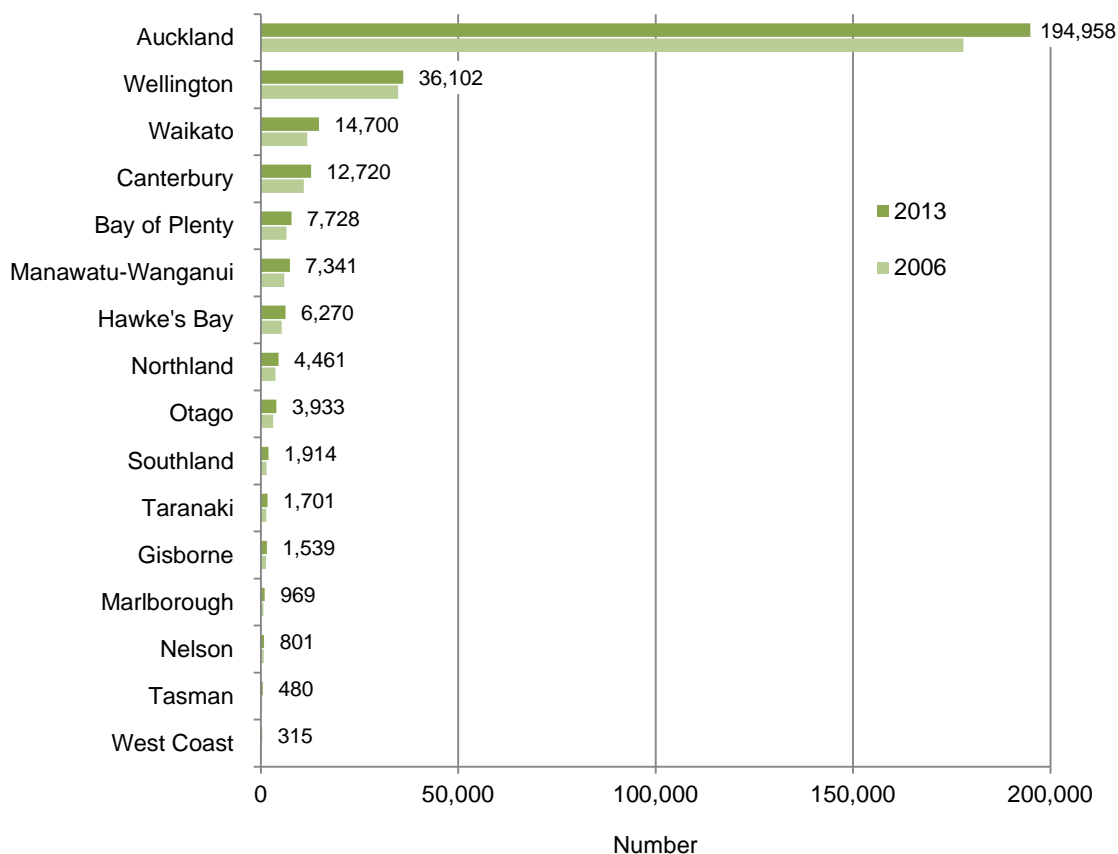
Source: Statistics New Zealand, Census of Population and Dwellings (2013)

The Pacific population in New Zealand remains the major ethnic group with the highest proportion of children aged 0–14 years (35.7% of the Pacific population compared to 19.6% for the European population). Although the median age of Pacific peoples (22.1 years) has increased slightly since 2006 (when it was 21.1 years) Pacific people remain a youthful population. A little under half

(46.1%) were less than 20 years old (compared with 27.4% of the total population) and the majority (54.9%) were younger than 25 years of age in 2013.

This younger age structure provides momentum for future growth and is likely to persist, whereas other components of population change such as deaths, migration and changing ethnic identity will play a smaller role in terms of changes in the Pacific population. With increasing ethnic intermarriage and identification of children with multiple ethnicities there is also likely be a growth in people identifying with other ethnicities.

2.5 Overview of the Pacific population in Auckland

Although Pacific communities have settled throughout New Zealand, most have settled in Auckland. Two out of three people who identify with a Pacific ethnicity in New Zealand reside in Auckland (an increase of 17,007 people or 9.6% of the Pacific population since 2006). This makes Pacific people the third largest ethnic group in Auckland (14.6% of the total population of Auckland) after European (59.3%) and Asian (23.1%).

Thus, Pacific people make up an increasingly large proportion of Auckland's population and are likely to continue to do so in years to come. Pacific people are projected to make up 17.6 per cent of the Auckland population by 2038; from 14.6 per cent in 2013. Over this timeframe (the next 25 years) there will be more additional Pacific people in Auckland (146,100) than European (120,100) and Māori (101,100). Figure 2 shows the total number at 2013 (blue columns) and the projected numeric increase to 2038 (red boxes).

Figure 2: Number of Pacific people and other ethnic groups in Auckland in 2013 and projection to 2038
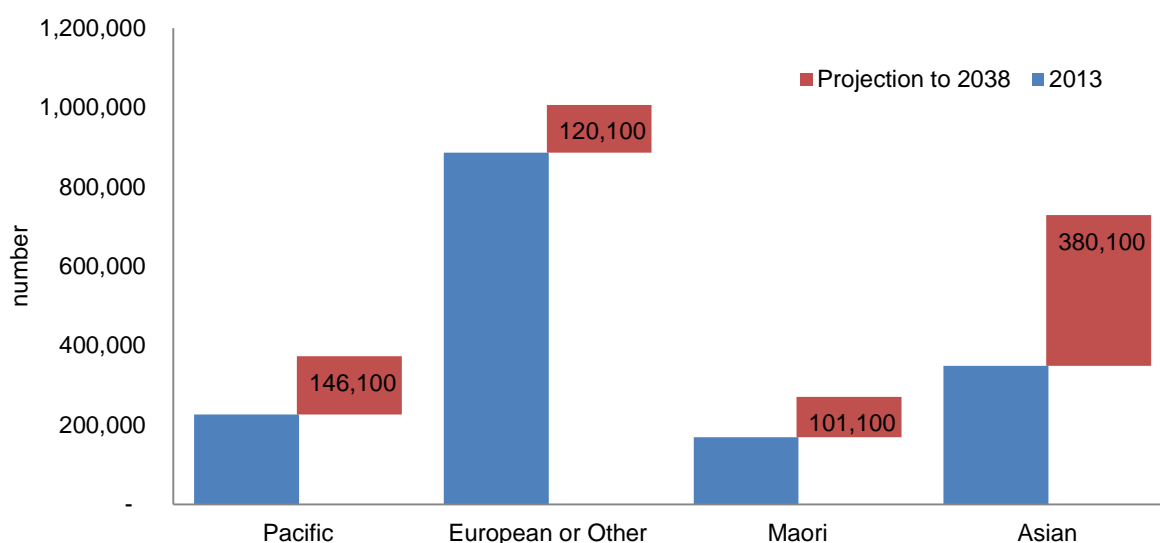
Source: Statistics New Zealand, sub-national ethnic population projections (2015b)
Note: These ethnic categories are not exclusive. Percentages will add to more than 100.

Although Pacific people live across all parts of Auckland, there are high concentrations in the south of Auckland as illustrated in Figures 3 and 4 below. Over half of Auckland's Pacific population (52.2%) reside in the Southern Initiative (TSI) area comprising the four local board areas of Māngere-Ōtāhuhu, Ōtara-Papatoetoe, Manurewa and Papakura. In particular, the Māngere-Ōtāhuhu Local Board area has the highest count of people of Pacific ethnicity (39,045 people) and is home to one in five of Auckland's Pacific people (20%). Put another way, well over half (60.1%)

of the total population living in the Māngere-Ōtāhuhu Local Board area identity with a Pacific ethnic group.

Figure 3: Pacific people living within each local board area as percentage of local board population, 2013
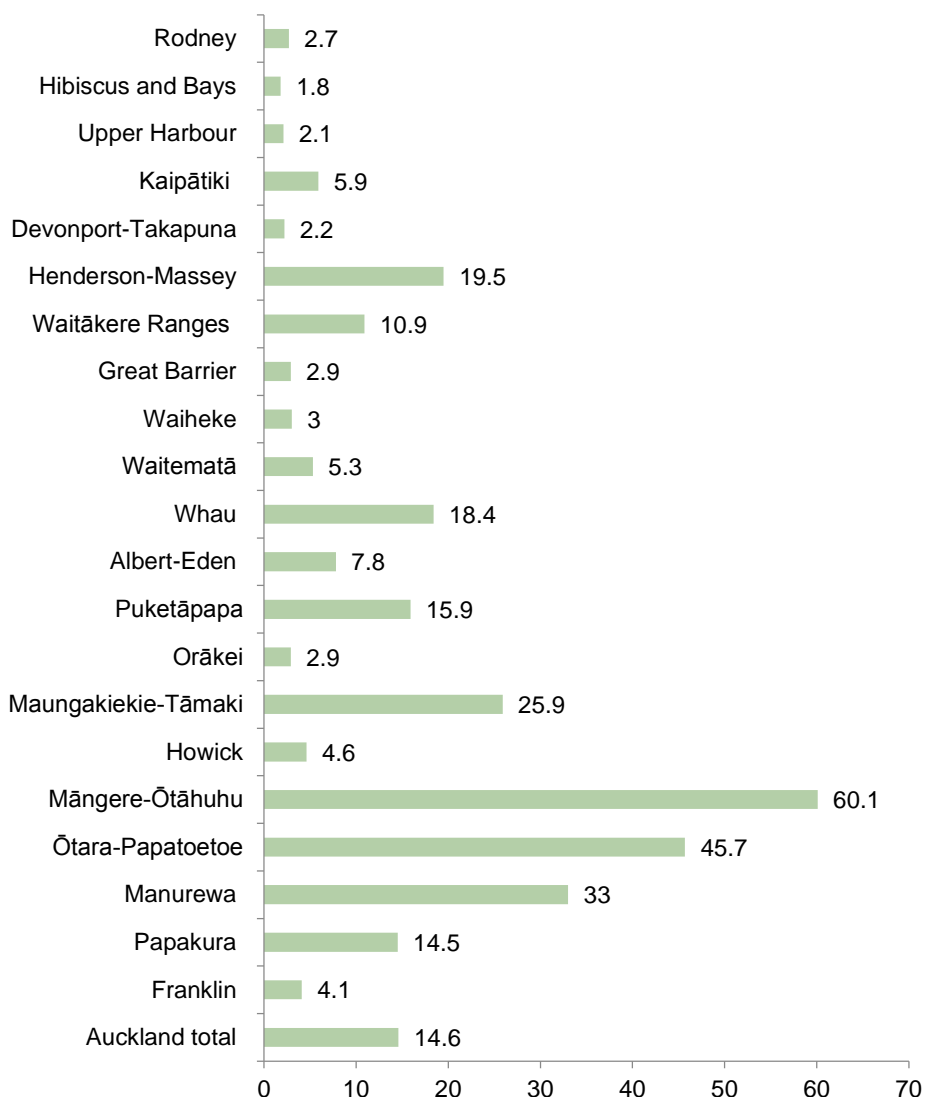
Source: Statistics New Zealand, Census of Population and Dwellings (2013)

Pacific people in Auckland tend to live in areas characterised by higher levels of socio-economic deprivation. In 2013, 71 per cent of Pacific people in Auckland (of all ages) lived in an area rated 8, 9 or 10 on the NZDep2013[4]. This is a significant proportion, and is considerably larger than that found within any other ethnic group: Māori (50%), Asian (28%), and European (16%) and for the Auckland population overall (28.9%).

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[4] NZDep2013 is a combination of a range of key socio-economic variables at the household level. It provides an overall score of deprivation in a particular meshblock, with 10 indicating relatively poor outcomes and 1 indicating relatively positive outcomes. The NZDep2013 was calculated using 2013 Census data on a weighted index.

Figure 4: Distribution of Pacific people in Auckland, 2013
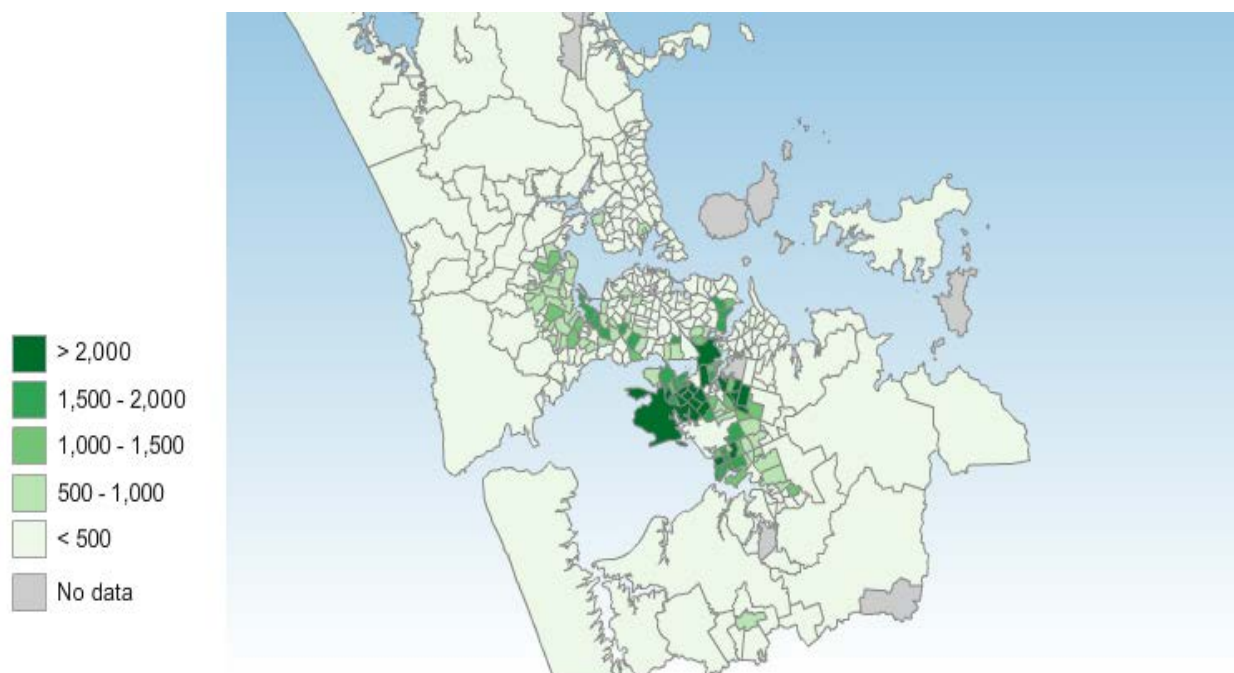
Source: Statistics New Zealand, Census of Population and Dwellings (2013)

2.6 Age structure of Pacific people in Auckland

As mentioned above the Pacific population in New Zealand is younger than all of the other main ethnic groups, including Māori. The same holds for Auckland, where half of the Pacific population is aged 22.6 years or less, in comparison to a median age of 39.4 years for European and 35.3 years for the Auckland population overall. As Figure 5 shows, Pacific people have the youngest median age in Auckland, in TSI area (22 years of age) and the rest of New Zealand (21.1 years of age) in particular.

Figure 5: Median age of main ethnic groups in Auckland, the rest of New Zealand and Auckland's TSI, 2013
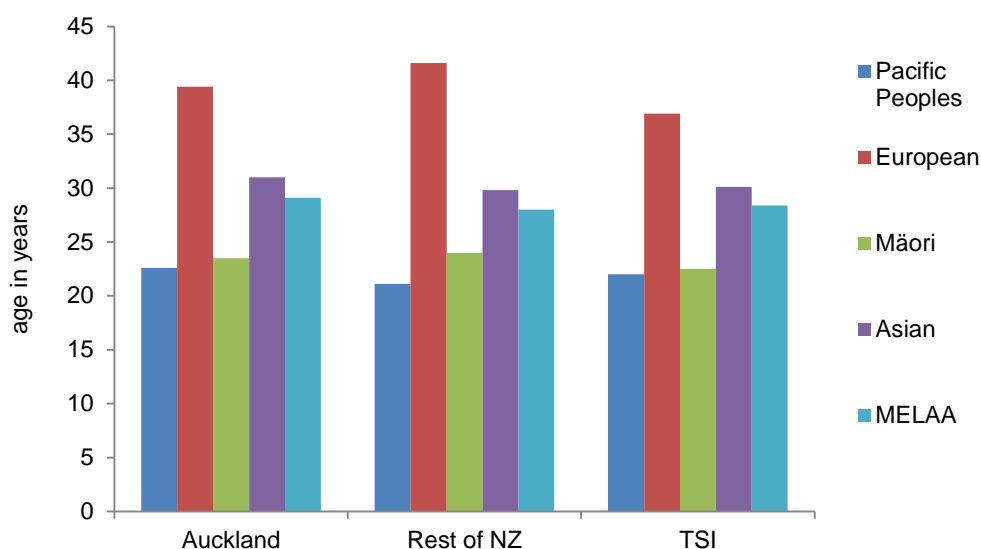
Source: Statistics New Zealand, Census of Population and Dwellings (2013)

Notes: As people could choose more than one ethnicity these categories are not exclusive.

MELAA stands for Middle Eastern /Latin American /African.

However, the Pacific population is also ageing, although not to the same extent as European and other ethnic populations. In coming years, the proportion of young Pacific people is expected to continue to grow rapidly, largely due to higher birth rates and lower life expectancy among Pacific people. Projected figures predict that the number of Pacific people above 65 years of age will reach 9 per cent of the Pacific population by 2038 (up from 4.7% in 2013). Although this compares more favourably to other population groups which have a much greater proportion of over 65 year olds, the fact that many Pacific people are not financially secure or do not have secure housing tenure may result in greater pressures on overcrowding and financial hardship.

2.7 Average household size and household composition

A report by Statistics New Zealand (2016b) on Māori and Pacific homeownership patterns stated that Pacific people are more likely to live in larger households than other ethnic groups. This is mainly due to having larger families, more multi-family households, and more intergenerational households. At the national level more than one-quarter of Pacific people (27.9%) lived in a household with seven or more people, compared with just 5.6 per cent of the total population. The pressure of more people in a household can reduce affordability and the ability to purchase housing (Statistics NZ, 2016b).

Goodyear and Fabian (2014: 64) reported that households (including Pacific people) in Auckland are larger on average, at 3.0 usual residents per household compared to 2.3 in the West Coast region, 2.6 in Wellington and 2.5 in Canterbury. Auckland experienced a slight increase in average household size from 2.9 in 2006 and 2001. As in 2001 and 2006, the Auckland local board areas with the highest average household size in 2013 were Māngere-Ōtāhuhu at 4.0, followed by Ōtara-Papatoetoe at 3.8, and Manurewa at 3.6, all areas with significant Pacific populations as noted earlier.

Aucklanders (including Pacific people) were more likely to live in complex households[5] than people living elsewhere in New Zealand, at 30.4 per cent in 2013 compared to 18.8 per cent for those living elsewhere (Goodyear and Fabian 2014: 66). This is an increase from 27.8 per cent in 2001. According to the same report, Pacific people were much more likely to live in complex households than those of European or other ethnic group. In 2013, close to half of Pacific people lived in a complex household compared with about one in five people of other ethnicities.

2.8 Summary

Large household sizes and the geographic concentration of Pacific peoples in certain parts of Auckland, including TSI area, play a part in the complex and interrelated issues of Pacific socio-economic disadvantage. The Social Development Cabinet Committee stated in 2004 that most people want a society where everyone has the same opportunity to participate and succeed, and where factors such as ethnicity and family background do not impact on one's future opportunities (Cabinet Social Development Committee, 2004). The indicators of inequality provided later in this report shows there have been some successes in reducing inequality in New Zealand, but the data also shows growing gaps between Pacific people and European in key indicators including education, employment and income. Financial constraints, as well as the difficulty of accessing suitable housing for their larger households, are worsening socio-economic outcomes for Pacific families (Berry, 2014).

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[5] Complex households are those containing a family and other people; more than one family; a group of unrelated people; or a group of related people who did not form a family, such as siblings.

3.0 Issues and Challenges

3.1 Overview

This section outlines global, structural and Auckland-wide factors that affect housing in Auckland for Pacific people. Home ownership, renting, household size and overcrowding are discussed.

Keeping in mind the point raised earlier that care must be taken to avoid viewing Pacific people as a homogenous group, many Pacific people, both within Auckland and outside of the area, experience the challenges of lower than average health and wellbeing, school and post-school qualifications, and employment opportunities – all of which contribute to reduced home ownership rates, housing choice and quality of housing.

3.2 Global, structural and Auckland-wide factors

In some respects the housing issues and challenges that Pacific people in Auckland face are reflective of structural factors[6] that occur at a global and nationwide level. For instance, the lack of supply of affordable housing in the Auckland region is due, in part, to the city's desirability and identification as one of the world's most liveable cities. Along with Pacific people, there are a significant number of other New Zealanders and 'new New Zealanders' who choose to make Auckland their home.[7] In this regard, households in Auckland spend more of their income on housing than households elsewhere in New Zealand.[8]

A further global factor relates to the low short and long term interest rates that many countries, including New Zealand, are currently experiencing (Bernanke, 2015). In general, low interest rates bring about increased investor and home buyer activity in the housing market; creating greater demand for housing and therefore higher prices.

Other structural issues relate to central government legislation and regulations such as the Resource Management Act 1991 (RMA) and nationwide building controls (i.e. Building Act 2004, Building Regulations 1992, and the Building Code). While such legislation and regulation is necessary and is often of benefit to home owners and renters, it nevertheless adds complexity and cost to the supply of affordable housing. The Residential Tenancies Act 1986 (RTA), currently under review, also has a direct influence on Pacific people, and others', experiences of housing in Auckland.

At the local government level, planning and zoning and planning rules influence land prices and the density and range of housing that is available, which all affect the supply and cost of housing. Central and local government decisions around infrastructure resourcing such as roads, rail, public transport, water, power and sewage also ultimately shape housing supply and costs.

Beyond central and local government, the likes of banking institutions (many of them overseas owned) and their lending criteria (influenced by the Reserve Bank of New Zealand which sets the likes of the official cash rate and loan to value ratios) also have a critical and eventual bearing on the individual Pacific person, couple or family who wish to buy or rent a home in Auckland.

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[6] This refers to factors that have a sustained rather than cyclical or short term effect.

[7] Statistics New Zealand figures showed a record net gain of 63,700 migrants (not seasonally adjusted) in the November 2015 year. Just over half of all migrants who stated an address on their arrival card were moving to the Auckland region.

[8] In 2015, households in Auckland spent an average of 18.8 per cent of their income on housing, compared to 14.4 per cent for the rest of New Zealand and the average mortgage payment for Auckland households was $501.30 per week compared with $348.90 for the rest of New Zealand (Household Economic Survey 2014/15, Statistics New Zealand, 2015d).

A combination of these, and other factors addressed further on in this report, mean that Pacific people living in Auckland are confronted with increased house prices and rents and a widening gap between what they earn and what they can afford to pay in rent or mortgage payments.

While low interest rates provide something of a panacea for those in the position to be able to buy a house, the growth in the 'intermediate housing market'[9] and 'Generation Rent'[10] is likely to create increased competition for those looking for rental accommodation (Eaqub & Eaqub, 2015).

Along with the various central and local government factors that impede housing affordability, including those mentioned above, are the policies and programmes that have been created to increase housing affordability, supply and quality. These are addressed in Section 5.0 of this report.

3.3 Specific challenges for Pacific People

This sub-section outlines specific challenges that many Pacific people who live in Auckland face with regards to housing.

3.3.1 Home ownership

Like many other Aucklanders, many Pacific people aspire to home ownership. In a Motu working paper on home ownership by Roskruge, Grimes, McCann and Pott (2011) the authors note the benefits to home ownership include improved outcomes for children and reduced crime and general wellbeing. They state that:

> Many of these benefits relate to community interaction. The theory behind this relationship is that when someone purchases a home and becomes the owner occupier, this financial investment also reduces geographical and labour mobility due to transactions costs. This provides an increased incentive for an individual or family to invest in their community, through engagement in local decision making as well as through interactions with other members of the community (networks) and through participation in community activities. (Roskruge et al., 2011:2)

In the report written for the Salvation Army (This is Home, 2014) Tanielu and Johnson report that since 1996, New Zealand has experienced a structural shift in its housing markets with declining rates of home ownership and increasing rates of renting. The report notes that in 1996 around 73 per cent of adults and 71 per cent of households owned or partly owned the dwelling they usually lived in. By 2013, these rates of ownership had fallen to approximately 49.8 per cent for adults and 49.9 per cent for household tenure. The authors link the commencement of this decline with the withdrawal of the Government's affordable home ownership programmes in 1993 (Tanielu and Johnson, 2014:33).

While home ownership rates have been decreasing throughout New Zealand for Pacific people and other ethnic groups alike, this has been more pronounced in Auckland. In 1986, home ownership in Auckland (73.9% across all ethnicities) was comparable to home ownership rates in the rest of New Zealand (73.6% across all ethnicities) (Goodyear and Fabian, 2014:34). However, in 2013 only 61.5 per cent of households in Auckland owned their own home (or held it in a trust) compared to 66.2 per cent elsewhere in New Zealand. In their *Housing in Auckland* report,

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[9] Those who are in work but cannot afford to buy.

[10] A term that the authors Shamubeel and Eaqub use to refer to the growing number of younger New Zealanders who will not be able to afford to buy a home.

Goodyear and Fabian report that Gisborne was the only region with a lower home ownership rate than Auckland, at 52.9 per cent (ibid:34).

Table 2 below shows Pacific people aged 15 years and over who own or part own their usual place of residence as a proportion of the Auckland working age population. As shown, Pacific people's home ownership rate had declined at a faster rate than that of other ethnic groups. By 2006, Pacific people had experienced the lowest home ownership rate of all ethnic groups in Auckland.

Table 2: Home ownership rate by ethnic group in Auckland for those aged 15 years and over, 2001, 2006 and 2013 (%)

Ethnic group	Census year			Increase or decrease (percentage points)		
	2001	2006	2013	2001-2006	2006-2013	2001-2013
Pacific people	25.6	21.0	17.4	-4.6	-3.7	-8.3
European	57.2	55.9	53.5	-1.4	-2.4	-3.7
Māori	27.3	25.8	23.7	-1.6	-2.1	-3.7
Asian	37.9	36.7	35.3	-1.2	-1.4	-2.6
MELAA	21.7	23.6	22.2	1.9	-1.4	0.5

Source: Statistics New Zealand, Census of Population and Dwellings (2001, 2006 and 2013)

Note: The calculation of percentages excludes 'not elsewhere included' responses.

MELAA is Middle Eastern /Latin American /African.

The number of Pacific people aged 15 years and over in Auckland increased by 31,980 between the 2001 and 2013 censuses, or 33.6 per cent. However, the number of Pacific people who owned or partly owned their usual residence decreased (by 500, or -2.3%) during this 12 year period, and there was a corresponding increase in the number who did not own their dwelling (over 38,000 people, or 60.5%) (refer to Table 3). As a result, the proportion of Pacific people aged 15 years and over who do not own their usual place of residence increased by 13.5 percentage points over this 12 year period.

Table 3: Tenure among Pacific people in Auckland aged 15 years and over, 2001, 2006 and 2013

Number	2001	2006	2013	Percentage change 2001-2013
Own or partly own usual residence	22,062	21,777	21,552	-2.3
Do not own usual residence	63,978	81,768	102,666	60.5
Not elsewhere included	9,162	8,382	2,967	-67.6
Total	**95,205**	**111,927**	**127,185**	**33.6**
Proportion	**2001 (%)**	**2006 (%)**	**2013 (%)**	**Percentage change 2001-2013**
Own or partly own usual residence	25.6	21.0	17.4	-8.3
Do not own usual residence	74.4	79.0	82.6	13.5
Not elsewhere included	-	-	-	-
Total	**100.0**	**100.0**	**100.0**	**100.0**

Source: Statistics New Zealand, Census of Population and Dwellings (2001, 2006 and 2013).

Note: The calculation of percentages excludes 'not elsewhere included' responses.

A Statistics New Zealand report on changes in home ownership patterns (2016b) showed that the percentage of Pacific people living in an owner-occupied dwelling decreased in all large urban centres in New Zealand in the period 1986 to 2013. The largest decreases were observed in the

western and southern Auckland zones[11] and central Auckland consistently had the lowest proportion of Pacific people living in an owner-occupied dwelling (see Table 4).

Table 4: Percentage of Pacific people living in an owner-occupied dwelling, 1986 - 2013

Urban area	1986	1996	2006	2013	Percentage change 1986-2013
Northern Auckland zone	63.1	48.7	40.7	38.7	-38.6
Western Auckland zone	72.7	57.3	43.5	38.2	-47.4
Central Auckland zone	37.8	32.4	28.0	25.8	-31.8
Southern Auckland zone	58.7	48.1	37.0	32.5	-44.7

Source: Statistics New Zealand (2016b). Changes in home-ownership patterns 1986-2013: Focus on Māori and Pacific people.

This declining rate of home ownership is also reflected across the main Pacific groups, as presented in Figure 6. In 2013, 10,923 Samoan owned or partly owned their place of usual residence representing nearly half (48.6%) of the Pacific population who own or partly own their place of usual residence in Auckland. This however made up only 18.2 per cent of the total Samoan population in Auckland and was a decline from 11,229 in 2006 (or 22.4%). Some of the smaller Pacific groups, the Tokelauan group in particular, recorded the largest decline in home ownership rates from 22.7 per cent in 2006 to 15.5 per cent in 2013.

In Auckland, one in four Fijians own or partly own their usual place of residence in 2013, the highest proportion of all Pacific groups. However, similar to other Pacific groups, the proportion of Fijian owning or partly owning their home had declined from 28.1 per cent in 2006.

Figure 6: Proportion of Pacific groups in Auckland aged 15 years and over who own or partly own their place of usual residence, 2006 and 2013
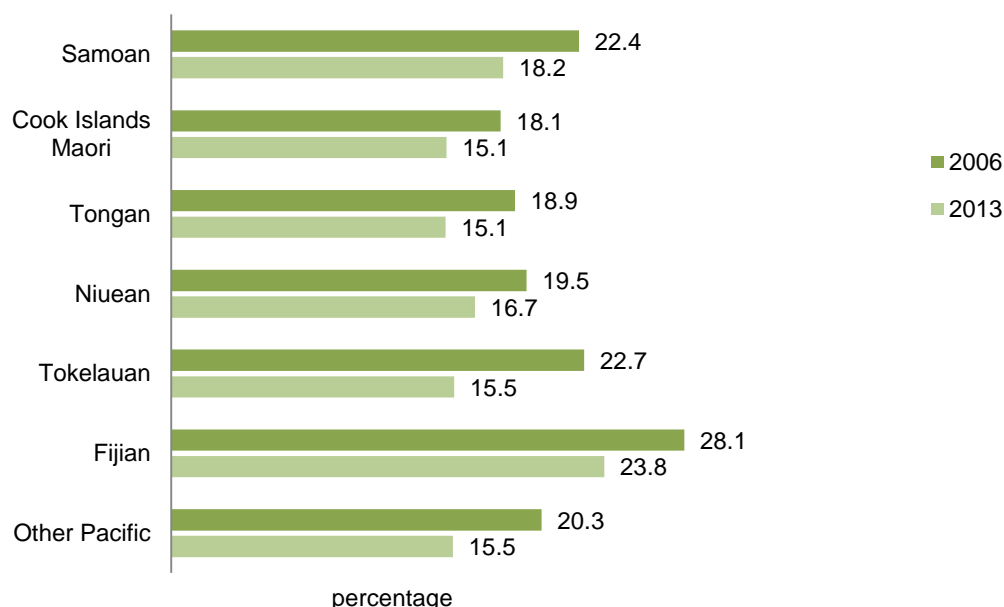
Source: Statistics New Zealand, Census of Population and Dwellings (2006 and 2013)

[11] Refer to the Statistics New Zealand (2016b) report on definition of these zones.

3.3.2 Renters

The 2015 New Zealand General Social Survey (NZGSS) and resulting publication *Perceptions of housing quality in 2014–15* (Statistics New Zealand, 2015a) shows that Pacific people, Māori, people of prime working age, and people in one-parent families with children reported higher proportions of housing issues, and that relatively large proportions of these groups were renters. The 2010 House Condition Survey by BRANZ supports the finding that renters were far more likely than owner-occupiers to report that their home was always or often cold (35% and 15% respectively) (Buckett, Jones & Marston, 2010).

The BRANZ housing condition survey found that rental housing was in worse condition than owner-occupied housing and had a greater incidence of components in poor or serious condition (Buckett, et al, 2010). In turn, the paper on rental affordability from 1998 to 2012 by Statistics New Zealand (2013a:23) reports that Auckland was consistently the most unaffordable region for renters during that time.

Since 1986, the proportion of Pacific people in New Zealand living in private rentals has increased more than for the total population (up 58.5% and 42.7%, respectively) according to a Statistics NZ report (2016a). The same report also reported that 41.5 per cent of Pacific people in households, where a landlord was specified, lived in a Housing New Zealand Corporation (HNZC) property in the 2013 census.

Goodyear and Fabian (2014: 45) reporting on the 2013 Census results showed the local board areas with the largest increase in renters since the 2006 Census were mainly the areas with high Pacific populations. These were Māngere-Ōtāhuhu (up by 6.3 percentage points to 54.5% in 2013), Waitematā (up by 5.8 percentage points to 58.0% in 2013), and Ōtara-Papatoetoe (up by 5.7 percentage points to 49.6% in 2013). Noting that over a third of the Pacific population in Auckland comprise of children, they also report that between 2006 and 2013 there was an increase in the proportion of *all* children (aged less than 15 years) in Auckland who lived in rental housing (from 39.8% to 43.7%).

According to the same report, private renting was seen to be the most common form of housing tenure in Auckland with 81.4 per cent (116,571 households) of rental households renting from the private sector in 2013. Compared to 2001, private rental has increased from 76.9 per cent, while the percentages renting from Housing New Zealand, or a local authority/ city council have both fallen (from 19.0% to 16.5% and 2.6% to 1.1% respectively). As expected, people in households who rented their home were more likely to have moved at least once during the previous year than those in households who owned their home. In Auckland, over a third (35.0%) of people in households who rented had lived there for less than one year compared with 14.4 per cent of those in households who owned their home or held it in a family trust. For Pacific people, 20.6 per cent of the total Pacific population had lived at their place of usual residence for less than one year and over half for less than five years.

3.3.3 Household crowding

A Ministry of Health report on crowding (2014) states that freedom from crowding is one of the six dimensions of housing adequacy recognised by Statistics New Zealand. The Ministry describes crowding as occurring in a dwelling when the number of people residing in a household exceeds the capacity of a household to provide adequate shelter and services to its members. Crowding can arise for a number of reasons, including socio-economic status, cultural preference, social cohesion, limited availability of appropriate housing stock and accepting high occupant density as a means of containing cost (ibid.).

The Canadian National Occupancy Standard (CNOS) is the primary indicator used to assess crowding in New Zealand and is used by the Ministry of Health and Statistics New Zealand. The CNOS was developed to help determine the number of bedrooms a dwelling should have to provide freedom from crowding (Ministry of Health, 2014). It is based on the number, age, sex and interrelationships of household members.

The CNOS states that:

- no more than two people shall share a bedroom
- parents or couples may share a bedroom
- children under 5 years of age of the same or opposite sex may share a bedroom
- children under 18 years of age of the same sex may share a bedroom
- a child from 5 to 17 years of age should not share a bedroom with a child under 5 years of age of the opposite sex
- single adults 18 years of age and over and any unpaired children require separate bedrooms (Ministry of Health, 2014).

National and international research has shown that non-European populations, such as Māori and Pacific peoples in New Zealand, live in the most crowded housing (Baker et al 2012b) but that this is not just a product of poverty. A combination of factors contribute to crowding including larger household size (including multi-generational families), affordability issues (the household cannot afford a dwelling large enough to accommodate its members), living arrangements and lack of housing stock (Ministry of Health, 2014).

In terms of health, the Ministry of Health (2014) cites reports that show household crowding is an important risk factor for infectious diseases such as rheumatic fever, meningococcal disease, respiratory infections, skin infections, pneumonia, elevated blood pressure and increased risk of childhood injuries. It also notes research that suggests that adults and children living in crowded households are less likely to access health care services than are those in non-crowded households and that provision of adequate, affordable warmth may reduce absences from school or work.

Flynn et al. (2010:29) also report on Statistics New Zealand data (2003) that demonstrates that crowding is concentrated disproportionately among some ethnic groups, and is associated with low income, high numbers of dependent children, two or more families living in a household, one-parent families (living with others) and extended family living. Goodyear and Fabian (2014:79) show that ethnicity was the most important factor in explaining differences in crowding. This is similar to the findings of research carried out in California (Moller, Johnson and Dardia, 2002) which noted that black, Native American, Asian, and Hispanic populations in the United States had much higher levels of crowding, and this difference remained significant even when controlling for factors such as low income. It should be noted however, as observed by Goodyear, Fabian and Hay (2011:15) that a propensity to live in an extended family setting does not equate to a preference to be crowded. Therefore the relative affordability of housing should be acknowledged as the main causal factor in overcrowding in Auckland (Goodyear and Fabian 2014:79).

Thus, many Pacific people live in overcrowded households, as a result of both the cultural propensity for larger family sizes and multi-generational living, as well as financial constraints which require people pooling resources and sharing a single dwelling. Over one in five Pacific people in Auckland live in a severely crowded household that requires two or more bedrooms to alleviate the overcrowding. In comparison, only one per cent of those of European ethnicity lived in households classified as severely crowded. Pacific people were recorded as having the worst overcrowding in Auckland of all ethnic groups with 46 per cent of all Pacific people living in

overcrowded households in 2013 (see Figure 7 below). Despite the social, cultural and economic factors that underlie the causes of overcrowding it is helpful to keep in mind the following observation by Baker et al (2012b:5) that ''while perceptions and measures of crowding may be cultural and subjective, the effects of crowding are not''.

Of Pacific peoples, Tongan and Tokelauan people have experienced the most crowded households since the 1980s. This pattern remained in 2013, with 52.8 per cent of Tongan people and 50.2 per cent of Tokelauan people in Auckland living in a crowded household. The same Pacific groups also had the lowest home ownership rates proportionately as shown in Figure 6 in the previous section. Crowding was high for all age groups within the Pacific population; however, young people experienced the highest levels. Half of the Pacific population between 0 and 24 years of age in Auckland live in a crowded household (Sorenson et al., 2015: 11).

Figure 7: Percentage of people living in crowded households by ethnic group in Auckland, 2013
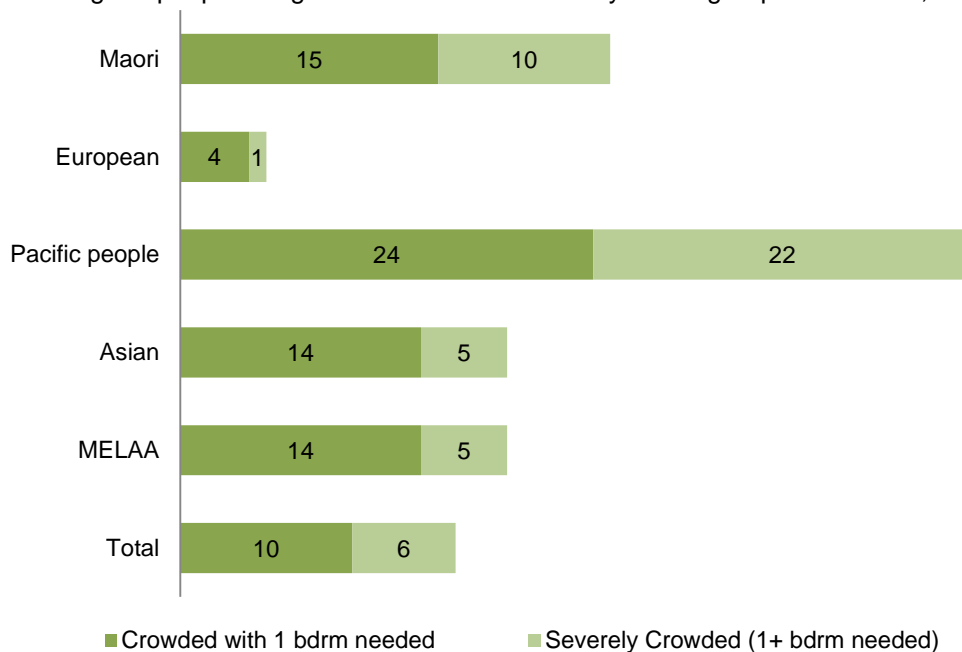
Source: Statistics New Zealand, Census of Population and Dwellings (2013)

However, Pacific people and most ethnic groups in Auckland experienced a small decline in the proportion of people living in crowded households between 2006 and 2013 as illustrated in Table 5 below. For Pacific people, the proportion of people living in crowded households declined by 2.5 percentage points from 47.8 per cent to 45.3 per cent.

Table 5: Number and proportion of people living in crowded household by ethnic group in Auckland, 2006 and 2013

Ethnic group	2006		2013	
	Number	%	Number	%
Pacific people	78,015	47.8	81,642	45.3
European /Other	38,787	5.2	39,939	5.2
Māori	33,735	26.8	33,702	25.4
Asian	47,508	21.5	57.294	19.5
MELAA	4,059	23.7	4,392	18.8

Source: Goodyear and Fabian (2014:80).

In the report *Meeting the housing needs of multi-generational households* the authors (Lysnar and Dupuis, 2015) note that much of New Zealand's housing stock does not cater to the needs of Pacific families; particularly with regard to the spatial and cultural needs of multi-generational families. However, it should also be noted that the perception and reality of whether overcrowding is being experienced is often influenced by cultural factors. Furthermore, a household that in theory may be overcrowded, based on the number of people per bedroom, may nevertheless be equipped with sufficient resources to comfortably house all occupants, such as extra service areas (bathrooms, toilets). The issue of multi-generational living and overcrowding is discussed further in Section 4.0.

3.4 Socio-economic indicators

Home ownership, and housing experiences more generally, can be linked to socio-economic factors such as levels of educational attainment, employment status, skills and income levels. In this regard recent years have seen some positive improvements across some of these socio-economic indicators for Pacific people as illustrated in Figure 8 below. Between the 2006 and 2013 censuses there was an increase in the proportion of Pacific people aged 15 years and over who obtained higher educational qualifications and an increase in the proportion of Pacific people receiving an annual income of more than $50,000.

Figure 8: Socio-economic indicators for Pacific people aged 15 years and over in Auckland, 2006 and 2013
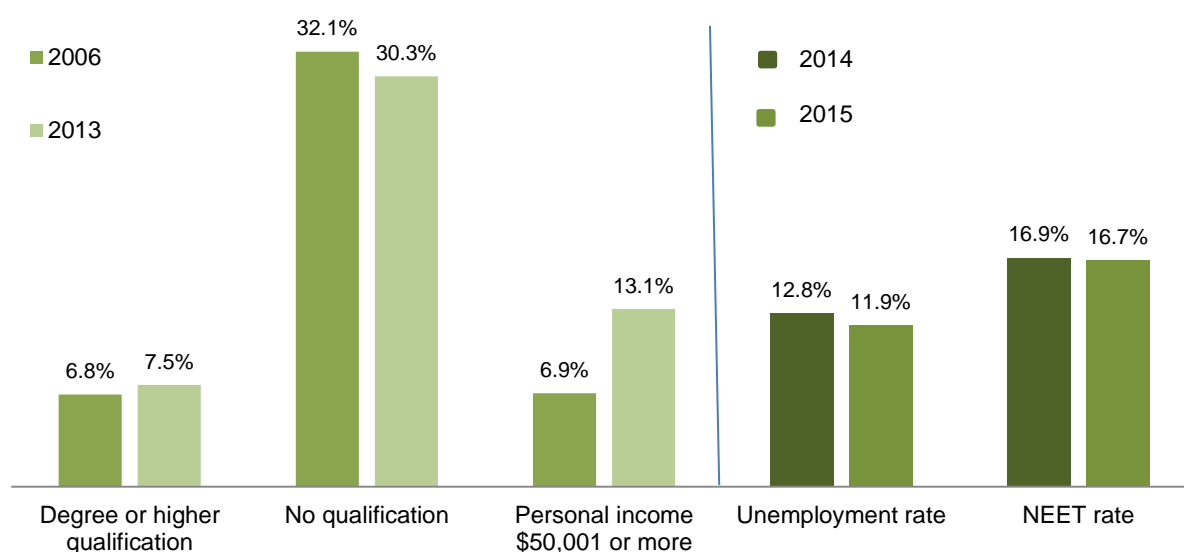
Source: Statistics New Zealand, Census of Population and Dwellings (2006 and 2013) and Household Labour Force Survey (HLFS) (December 2014 and December 2015)

Note: Data on qualifications and personal income is taken from the 2006 and 2013 Census results. Data on unemployment and Not in Employment, Education or Training (NEET) rate is from the HLFS for year ending December 2014 and December 2015.

3.4.1 Qualifications

Census data on the level of an individual's highest educational qualification show that in 2013, over 70 per cent of Pacific people aged 15 years and over had no qualification or a school qualification, and less than 10 per cent had a degree or higher qualification. As shown in Figure 9 below, the largest disparity between Pacific people and total of all ethnic groups in Auckland was the proportion of the labour force with a degree or higher qualification (7.5% compared to 24.7%).

Figure 9: Highest levels of qualifications of Pacific people aged 15 years and over in Auckland, 2013 (%)
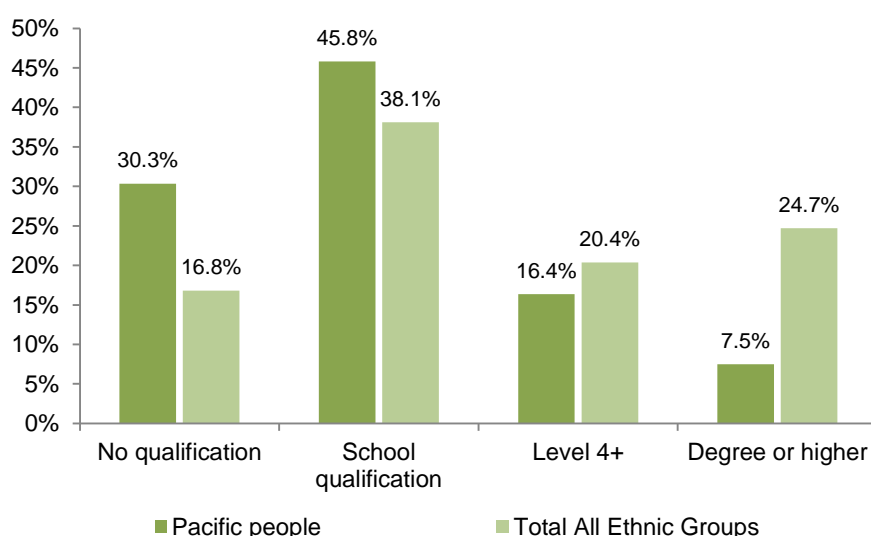
Source: Statistics New Zealand, Census of Population and Dwellings (2013)

3.4.2 Skills and occupations

The low levels of higher qualifications are reflected in Pacific people's employment status and occupations. Whilst one in two Pacific adults in Auckland (64,239 people) was employed in 2013, they made up only 10 per cent of all those in employment in Auckland at the time.

The biggest employers of Pacific people in Auckland were the manufacturing, health care and social assistance, and transport, postal and warehousing industries. There were also proportionately more Pacific people working in goods-producing industries and fewer in the service industries, in comparison to all ethnic groups.

Professionals (13.6%) was the third most common occupation for Pacific workers in Auckland, behind labourers (17.8%) and machinery operators and drivers (14.2%). Pacific workers were generally over-represented in the low skilled[12] (and often lower paid) jobs, with about a third of Pacific workers employed as labourers and machinery operators and drivers compared to only 12.5 per cent of the total of all ethnic groups in Auckland (see Figure 10).

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[12] This is based on the Australian and New Zealand Standard Classification of Occupations (ANZSCO). Skilled occupations include managers and professionals, semi-skilled occupations include technicians and trades workers, sales workers, clerical and administrative workers and community and personal service workers and low-skilled occupations include labourers and machinery operators and drivers.

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Figure 10: Occupation skills level of Pacific people and total all ethnic group aged 15 years and over in Auckland, 2013
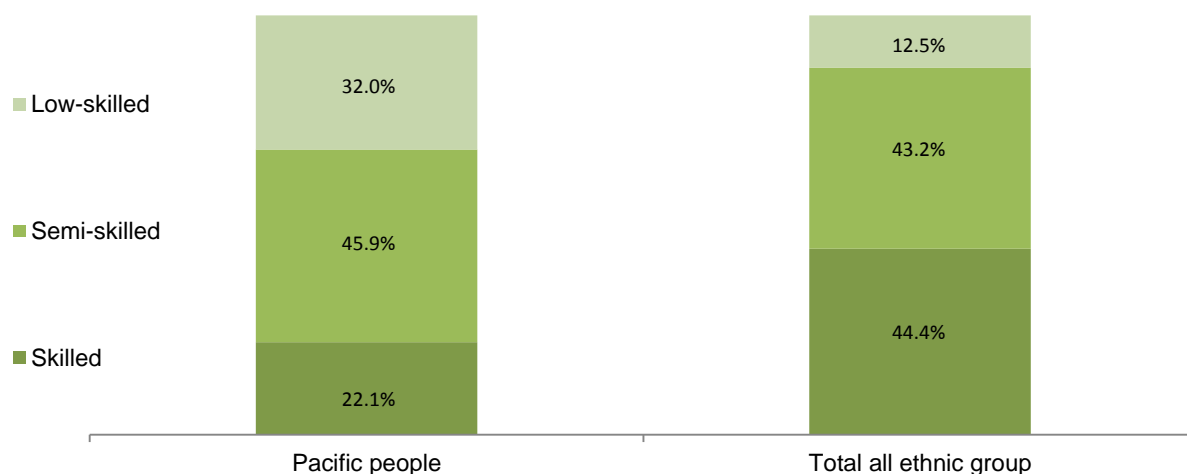
Source: Statistics New Zealand, Census of population and Dwellings (2013)

General changes in Auckland's industry sector, including a decrease in primary manufacturing activities and increased service industries, have resulted in changes to the occupational structure of Pacific workers. Between 2006 and 2013 there was a general decrease in the numbers of Pacific people employed in low-skilled occupations and an increase of Pacific workers in skilled occupations including those employed as managers and professionals.

3.4.3 Employment and NEET

The Auckland Regional Household Labour Force Survey (HLFS) data for the year ending December 2015 shows that unemployment rates among Pacific people were lower and participation in employment higher compared to a year earlier. However, employment participation rates for Pacific people remain low and unemployment high compared to most other ethnic groups. According to the HLFS, the unemployment rate[13] for the year ending December 2015 was 11.9 per cent for Pacific people, compared to 4.4 per cent for European and 6.2 per cent for the Auckland population overall (Statistics New Zealand, 2015c).

In addition, the rate of Pacific youth not in employment, education or training (NEET)[14] declined slightly from an annual average of 16.9 per cent for ending December 2014 to 16.7 per cent by end December 2015.

3.4.4 Income

Pacific people had the lowest median personal income across all ethnic groups of $18,900 per annum, compared with $29,600 for Aucklanders as a whole. This results from a range of factors

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[13] The official unemployment rate in New Zealand is calculated by Statistics New Zealand using the quarterly Household Labour Force Survey. It is calculated as the number of people aged 15 years and over who did not have a paid job, were available for work, and were actively seeking work, expressed as a percentage of the labour force.

[14] Youth NEET is defined as young people aged 15–24 years who are: unemployed (part of the labour force) and not engaged in education or training and not in the labour force, and not engaged in education or training due to multiple reasons. The NEET rate measures youth NEET as a ratio of the youth population.

including the generally younger Pacific population, over representation in lower skilled occupations and higher rates of unemployment, as mentioned above.

3.4.5 Overview of socio-economic indicators

In 2014, Marriot and Sim reported on *Indicators of Inequality for Māori and Pacific Peoples* in a Public Finance working paper at Victoria University of Wellington. The authors argue that while some indicators have improved; most have not, and while redistribution of wealth minimises the symptoms of various problems to some extent, it does not address the underlying causes of inequality. They report that the gap in median weekly income between European and Pacific people has increased by 203 per cent and that despite a closing gap between European and Pacific people for housing affordability and household crowding measures (highlighted in Table 6) there remains a large gap between the housing outcomes for the two groups (2014:24). They state:

> Poor results are found in the measures of health, paid work and economic standard of living. The category that produces the best results is knowledge and skills. However, within this category the results are also mixed, with improvement visible in early childhood education, secondary school achievement, and tertiary participation, but not in tertiary education outcomes. (Marriot and Sim, 2014:26).

They also refer to work undertaken by the Organisation for Economic Cooperation and Development (OECD) (2008, 2013) that stresses upskilling as a key factor that has succeeded in reducing wage dispersion and increasing employment rate. They contend that greater disparities in wages have resulted in greater state involvement in assisting low-income earners to maintain a moderate state of living (Marriot and Sim, 2014).

This is supported by the report from the Royal Society of New Zealand (2014) titled 'Our Futures - Te Pae Tāwhiti' which contrasts work-rich households with work-poor ones. While work-rich households have been able to invest in post-secondary qualifications, work-poor households have qualifications that are inappropriate to a changed labour market or lack advanced qualifications altogether. They also note that Pacific people are more likely to be in work-poor households or have more precarious employment. This is reflected in findings from the 2013 Census that shows the unemployment rate for the European ethnic group was 4.4 per cent, compared to 14.9 per cent for the Pacific ethnic group (Royal Society of New Zealand, 2014:26; Statistics New Zealand, 2013).

In this regard, Marriot and Sim (2014), the Royal Society of New Zealand (2014) and the OECD (2008, 2013) clearly regard improved tertiary education outcomes and upskilling as fundamental to reducing inequality in New Zealand.

Table 6: Summary of indicators of inequality for Pacific in New Zealand

Group	Indicator	Pacific people	Gap between European and Pacific people
Health	Life expectancy at birth	n/a	n/a
	Prevalence of cigarette smoking	Improved	Increasing
	Obesity	Worse	Increasing
	Age-standardised suicide rates	n/a	n/a
	Infant mortality rates	Improved	Closing
Knowledge and skills	Participation in early childhood education	Improved	Closing
	School leavers with qualification of NCEA Level 2 or higher	Improved	Increasing
	Proportion of population with a bachelors degree or higher	Improved	Increasing
	Tertiary participation rates	Improved	Gap is gone
Paid work	Unemployment	Worse	Increasing
	Employment	Worse	Increasing
	Workplace injury claims	Improved	Increasing
	Median weekly earnings	Improved	Same
	Percentage of population receiving a core benefit	Improved	Increasing
Economic standard of living	Median weekly income	Improved	Increasing
	Personal income distribution	Worse	Increasing
	Housing affordability	Improved	Closing
	Household crowding	Improved	Closing
Cultural identity	Māori language speakers	n/a	n/a
	Māori medium education	n/a	n/a
Social connectedness	Internet access at home	Improved	Increasing

Source: Marriot and Sim (2014).

3.5 Summary

Both this section and the previous section have provided quantitative data about Pacific people in Auckland and elsewhere in New Zealand. Section 2.0 provided an overview of the Pacific population in New Zealand and Auckland, their age-structure, the household size and composition of families living in Auckland. This section has focussed on the challenges that face Pacific people with regard to home ownership rates, renting and household crowding.

While this material provides something of a numerical picture of Pacific people, the following section aims to provide a more personal perspective of the housing and associated challenges that many Pacific people in Auckland experience.

4.0 Housing Experiences

4.1 Overview

This section draws on research literature that has focussed on the specific housing and housing-related experiences that impact on Pacific households and individuals. Experiences range from the deprived and socially marginalised, to those working with communities to develop and access appropriate housing. Some of the research is particular to Auckland while other projects have a nationwide or local community focus. Researchers from the Salvation Army's Family 100 research project note that a focus on experiential data allows the development of situated knowledge that is directly relevant to understanding and addressing the needs of people living in poverty (Hodgetts et al., 2014).

Much research about Pacific communities is drawn from census data and quantitative surveys. While these sources are able to indicate the extent of the problems faced by different Pacific communities, they are unable to identify the particular impacts on the day to day lives of low-income individuals, and their struggle to gain secure tenure, be a productive member of society and balance family needs within a financially challenging and culturally unique context. The following section looks in detail into a range of projects that have been undertaken both directly with Pacific groups as well as more widely with the population, including Pacific people. Some of the studies analyse both quantitative and qualitative data, however for the purpose of this section only the evaluation of qualitative data reflecting the reality of life for Pacific people through the respondents own words is included.

This section initially describes the impact of inappropriate housing on social, cultural and health outcomes, as described in the He Kainga Oranga/ Housing and Health Research Programme, Orama Nui: Housing Strategy for Pacific People, Pacific Housing Experiences: Developing Trends and Issues and the Housing policy, poverty, and culture: 'discounting' decisions among Pacific peoples in Auckland. From this the Salvation Army's Family 100 Research Project and *An insight into the experiences of rough sleeping in central Auckland* are discussed. These projects highlight the complexity of the social systems that those most vulnerable must interface with to receive help. The unsympathetic and degrading way in which the respondents are treated is described in the Family 100 project as 'structural violence' and is illustrative of a system seemingly designed to be impenetrable by those that use it.

The final section focuses on Pacific case studies and looks at opportunities for developing more appropriate models for assisting in housing design from the perspective of the end users, including the ageing Pacific population.

The use of these reports aims to 'tell the story' of Pacific people in New Zealand in their own words. The studies use qualitative study techniques to draw themes together and illustrate the reality of accessing housing and living related expenses in a multiagency setting.

4.2 He Kainga Oranga/ housing and health research programme

A key housing issue that Pacific people face is the poor condition of their housing and the effects this has on their physical and mental health. *He Kainga Oranga/ The Housing and Health* research programme was established to undertake research in this area. An output of the programme has been the development of culturally appropriate housing for a Tokelauan family, as reported by Gray and McIntosh (2011). The findings describe the reality of living in a 'standard' bungalow designed for the standard European nuclear family. The Tokelauan family, a household of 10

comprising, two grandparents, two parents and five children, plus a niece of the father, describe their experience before being moved into their new home:

> *A problem for me is not being able to sit down together as a family to have a meal (Father)*

> *I share the bedroom with my Nana and my cousin. This is a single bedroom but because it's a three bedroom house there aren't enough rooms for people in our household (Daughter)*

> *When we get visitors the problem is worse because sometimes they stay over, but there aren't enough bedrooms so the lounge becomes a bedroom (Niece)*

> *I sometimes wish that I have my own bedroom…Because we are sharing one, sometimes I don't feel comfortable getting changed in the room. You try to use the bathroom but it's no good because it is too small (Daughter) (Gray and McIntosh, 2011:76)*

The quotes above indicate how overcrowding affects social functioning such as family gatherings, communal eating, and privacy.

Further quotes below illustrate the restrictions placed on children to reach their educational potential as a result of limited access to quiet study areas, and also the lack of opportunities to pass on traditional knowledge, sometimes referred to as 'intangible cultural heritage' (UNESCO).

> *Our lounge is not only a lounge but also it is used as a dining room, sleeping area, and study area for the children to do their homework (Mother).*

> *I feel we cannot function properly as a family because I want to have family discussion but there isn't the room…the lounge is used as a bedroom…I would love to do traditional Tokelau handicrafts in here but it is not possible because of the lack of space inside the house…I am very concerned for my grandchildren because of the lack of space for them to do their homework, so they use our bedroom (Grandmother. (Gray and McIntosh, 2011:76)*

Tanielu and Johnson (2014) report that the academic success of Pacific students although still lagging behind other ethnic groups has improved recently; however, the limitations placed on some Pacific students by their living environment can negatively impact upon their educational achievements.

In the Gray and McIntosh (2011) description of the He Kainga Oranga study, a link is made between mental and potential physical health problems associated with overcrowding:

> *The house is very damp and cold. Even through the curtains sometimes you can feel the dampness in the air and the air feels heavy and it does not feel right. The condensation on the wall, you can see the mould and I know it is not healthy (Daughter).*

> *It is very depressing at times because the room is too small to even have a desk or a table to put my schoolbooks on or to do my school work. I have to sit on the bed to do my study as you can see it is hard to move around in this room because the space is taken up by the two beds. I wish there could be more space for me to do my study or have a desk or table in here (Niece).*

> *The problem is having only one toilet for our large household. The mornings in our household are very busy, chaotic and very stressful because everyone has to wait in line for their turn (Mother) (Gray and McIntosh, 2011:76)*

Further studies reveal causal links between inadequate housing conditions and infectious diseases such as rheumatic fever (Jaine, Baker and Venugopal, 2011), meningococcal disease, respiratory infections and skin infections (cellulitis) (Baker et al 2012a). The Ministry of Health (2014) also cite pneumonia, elevated blood pressure and increased risk of childhood injuries as being exacerbated by overcrowding. More recently, rates of rheumatic fever have been reported to be dropping for the New Zealand population as a whole, but remain at an eight times higher rate in the Pacific population (Jones, 2016).

As noted in Section 3.0, overcrowding is not an uncommon occurrence in the Pacific population. 2013 Census data reveals that 40 per cent of Pacific people of all ages are classified as living in crowded conditions. This is higher than any other ethnic group. Of all the tenure types, those in rental accommodation are most likely to be living in overcrowded conditions: 18.6 per cent of those in rental accommodation live in overcrowded conditions compared to 3.5 per cent of those living in a mortgage-free owner-occupied house (Ministry of Health, 2014).

The extended Tokelauan family moved to a house designed for their cultural needs and were revisited following occupation of their new home. The change in their environment was captured in a quote from the niece.

> *I do enjoy living in a three generation household especially with my Nana. In our old house it was impossible to have a decent conversation with my aunty and uncle because of the lack of space. Now it is really good we can all sit together in the lounge and I can have open discussions with my problems with them. I have noticed a huge difference, everyone is interacting more with each other since we moved to this house – I myself feel a lot happy living here in this house – lots of fresh air and lots of space. In the old house we were so overcrowded and it was quite depressing at times. It's good to see the children get on really well with each other – less fighting and squabbles. There is a huge improvement with everyone's health especially my uncle. His health has improved a lot and he seems a lot happier too. On the whole I think it was a positive move for everyone and I am very happy. The only thing that saddens me is I don't have as much time of sharing with my Nana like we use to in the old house because we do not share the same bedroom (Niece). (*Gray and McIntosh, 2011:89).

Clearly the change for the family, as relayed by the niece, is a very positive one and was achieved within the then budget of $1450 per square metre for HNZC properties. HNZC is committed to giving more consideration to designing culturally appropriate homes, drawing from design guidelines such as the Pacific Housing Design Guide as discussed in Section 5.0.

It must be recognised, as noted by the niece that living in a multigenerational household delivers many social and cultural benefits to the occupants; enabling the development of bonds between different generations of the family and the passage of cultural knowledge and skills from the older to younger generations. Stress enters into the multigenerational household when there is not enough room for the inhabitants to undertake everyday activities, such as cooking, sharing family meals and doing homework. Illustrating the important distinction highlighted by Baker et al (2012b) discussed in section 3.3.3 above, that a desire to live in extended groups, does not equate to a desire to be overcrowded. The Orama Nui Housing strategy discussed in section 4.3 below, further debunks the myth that Pacific people have a preference to be overcrowded and clustered geographically with other families in similar financial hardship.

4.3 Orama Nui: housing strategy for Pacific people

The Orama Nui Housing Strategy (2009) sets out a strategic direction from 2009–2019 to deliver better housing and services for Pacific peoples (Housing New Zealand Corporation, 2009). A key aim is to determine a strategy based on consultation with the Pacific community. Key insights regarding how Pacific people see the challenges and solutions to housing are referred to below:

> *We have big families…*
>
> *[Will the house] fit our Jonah Lomu boys?*
>
> *Our children are getting sick…*
>
> *Our landlord is mean…*
>
> *Not enough room for our children to play…*
>
> *There is so much mould and dampness…*
>
> *Maintenance needs to be supported…* (Housing New Zealand Corporation, 2009:13)

These quotes capture many of the concerns and realities of Pacific people in the rental housing sector. They reference the larger physical size of many Pacific individuals and the greater number of family members, and how this limits personal space in an overcrowded environment. Data from Statistics New Zealand and the Ministry of Pacific Island Affairs (2011) show that one in four Pacific young people are obese and that the highest numbers of obesity occur in the Samoan, Tongan and Cook Island populations.

A further issue noted in the Orama Nui research project is the clustering of families in financial hardship. This has also been noted by Cheer, Kearns and Murphy who state that, 'the spatial clustering of low-income households is likely to have an effect of increased stresses' (2002:502). The impact of dispersing families of different socio-economic and ethnic backgrounds throughout the community need to be balanced against the destruction of essential community networks; particularly important to Pacific communities. Koloto et al. state that the obligations brought about through cultural factors can be 'both a barrier and an opportunity…Pacific people can often call on their families for support and it's not uncommon for families to work together to buy a house for one family member, which can be used as collateral for further loans' (2007:4). This is exemplified by the following comments from participants in the Orama Nui research project:

> *…if we don't work with others, then what is the point?*
>
> *We can't do this alone…*
>
> *Use our resources and help me to help you…*
>
> *Work with churches…*
>
> *Work with us and work with whoever you need to make it better. (*Housing New Zealand Corporation, 2009:17).

Other key comments from the Orama Nui project reflected the aspirations of Pacific people to own their own homes, and attain the educational and financial achievements that will allow them to gain secure housing tenure (which in turn strengthens their ability to achieve higher educational and financial attainment):

> *The dream…*
>
> *The ultimate goal…*

Utilise current pathways to assist others in owning their own homes…

Education about what home ownership can give my family and future generations…

I want my own home, but I can't afford it, I am in debt, can you help me? …

Can't afford to buy where I want to live…

What are my choices in housing?...

Education, education, education…

Financial literacy…

Our young people need to prepare for the future…

Racisms exists, and our people are not even getting past the phone contact…
(Housing New Zealand Corporation, 2009:16)

A critical element related to information provision is the appropriateness of the language for the audience. The following comments indicate the importance of adopting a Pacific worldview when developing policies for assisting minority groups. Externally imposing solutions that fail to recognise the cultural idiosyncrasies of the target group can fail, by either not recognising the aspiration of the focus group or through failure to deliver assistance in a familiar way. For example in the following quote a communication tool was used that the target group found difficult to understand. By not using familiar language and concepts the intervention becomes useless.

One size does not fit all…

We don't understand the language, we don't understand the information, we don't understand your practice… (Housing New Zealand Corporation, 2009:16).

4.4 Pacific housing experiences: developing trends and issues

Research by Koloto et al. (2007) investigated the housing experiences and aspirations of Pacific people in New Zealand illustrating that Pacific people are no different from other groups in their aspirations for safe and secure tenure in healthy homes. Data was gathered through both quantitative and qualitative methods and the research was informed by a Pacific theoretical framework. The qualitative data was gathered through a focus group which interviewed 211 respondents from eight ethnic groups, overseas and New Zealand born, and represented a 3/7 split between males and females. The participants were drawn from all over New Zealand and so provided a perspective on Pacific housing that extended beyond Auckland. Of the sample, ten homeowners were interviewed and provided an insight into Pacific home ownership and the importance of accommodating large family groups, as follows:

I guess from a Pacific viewpoint I've always wanted a home where all the family could be accommodated; i.e. my parents, my brothers and sisters. Just having that kind of communal living, because that's where I've come from. I've come from a home where Mum and Dad and all of us were there. That's the kind of aspirations I had when I came here [Home owner: Tokoroa].

I already own a three bedroom house but the rooms are so small and the house itself is getting old. My husband and I both have large extended families who gather together often for lunch, birthdays, and funerals and we all can't fit in our present home. So for my ideal home, I would like a big house with separate toilets and bathrooms to ensure privacy because of respecting our brothers and sisters [Home owner: Auckland].

The family needs a common place for them to sit down. The children need to know that they can sit with their elders and not be asked to move out because the room is so small [even if] they're not asked to move, when they see that the elders have sat down, that's all [the room] there is, so they move out and they stay out. So the nurturing of our young is being lost because they are not together with the old. You can sit there and they can listen to stories, but you can't listen to stories or their laughing, because it's too small and uncomfortable. In a big place at home, we'd sit in the corner and hear what was going on. They didn't know we were listening, we pretended to be playing cards but we knew exactly what they were talking about. So how can the young ones of today be nurtured and stay inside? [Home owner: Wellington]. (Koloto et al., 2007:38)

Intergenerational integration is recognised as a crucial means of passing on traditional stories and values to the younger generation and solidifying family. Achieving these goals within a housing stock created for quite different family sizes and compositions is difficult. Like many who aspire to home ownership, the goal can seem remote:

I'm looking at starting to save up so I can have my own home. It's good to have your own instead of being with other people but it will take years and years before you can do that. It's a bit of a worry at work, we don't know if our pay will be lowered [Private Renter: Wellington]

We're trying to save to get our dream home, but the prices of houses are going up every year [Private Renter: Tokoroa]

I have been thinking about owning my own home. I did not have a full-time job because I was a student, but now I have completed my education I will look for a permanent job. Then I will make planning for the future including owning my own home. I have to consider also my own family and my obligations to other members of the family and extended family [Housing New Zealand Renter: Auckland] (Koloto et al., 2007: 40)

The sense of responsibility and sacrifice to the wider community is very apparent in Pacific communities and is evident in the quote above. Although the benefits of support are immense, such obligations also limit the abilities of individuals and families to save for home ownership. Further obligations concerning housing extend to providing a place to those in need, regardless of limited space and resources.

I don't want to work hard for the rest of my life but at the same time, you have to work hard at the beginning because you know how to create wealth. We have to stay focussed but the fa'alavelave … [makes it] worse. Instead of working hard I want to work smarter but it's not easy, because there's thing like funerals. The Tongan way means that you donate $200 for that, all that money, but nevertheless you are faithful in your relationship with God and faithful in everything [Home owner: Auckland].

The quote above refers to practice of donating to the community, which is common to many Pacific communities. The likes of Wilce (2003) argue that the practice of fa'alavelave places profound stress on low-income families. In comparison, families who can afford to be generous are empowered by their ability to show generosity to others. However, common to all income groups across Pacific communities is the desire to secure the future of the next generation, captured in the quote below:

What encouraged me to have a home is so that my children grow up and have more freedom, and not to pay more rent as they will stay in their own home. They will be

---

able to save so that they will enjoy more their retirement time [Private Renter: Wellington]. (Koloto et al., 2007:42).

Building on the findings of Koloto et al., the following section further illustrates the potential for financial insecurity as a result of fa'alavelave.

4.5 Housing policy, poverty, and culture

This research was undertaken by Cheer et al. (2002) and although it is several years old, it is fair to assume that the stories presented are still reflective of the reality for many Pacific people within Auckland. The participants in this research project all lived in Ōtara, South Auckland during the mid-2000s and were of Samoan or Cook Island ethnicity. The 17 participants completed an in-depth survey, which highlighted the issues of 'discounting' decisions. This refers to the practise of foregoing or substituting goods and services such as 'heating or eating' or putting off visits to the GP, in order to pay for groceries (Cheer et al., 2002:498). Extracts of the interviews offer an insight into the reality of overcrowding as well as the value that is placed in belonging to a large closely knit family group. For some participants, this sense of belonging is valued more highly than the comfort provided by more spacious living arrangements. The following quote came from a respondent who lived in a household of 15.

> *The house is definitely too crowded. All the family have been living here long-term…but, I like to have the family living here for safety reasons…I like to look after them. I would not change the situation even if I had more money. I want my family close by [Household 2]* (Cheer et al., 2002)

Although there is evidence that many live in overcrowded accommodation for purely financial security reasons, the cultural practice of accommodating extended family is now more widely acknowledged (Ministry of Health, 2014; Milne and Kearns, 1999). There is recognition of the desire to accommodate large groups, and ensure that homes are welcoming those in need. In this regard Faumuina and Associates (2002) highlight that when looking at overcrowding through a health and planning perspective, solutions need to be found that address the health risks generated from large household numbers as well as the desire of Pacific families to remain living together. Programmes that endeavour to do this are addressed in the following section.

The balance of cultural responsibilities and the constraints of limited financial resources are illustrated in further quotes from the research project by Cheer et al.:

> *I have no money set aside for food. I'll pay the bills first and then if there's money left over I'll buy food (Household 1).*

> *The amount of money we have for food changes each week depending on what cultural occasions come up. If there's none then there's more money for food. If there's many, then it's back to jam and bread. Last week there was only $30 for food because there was a funeral to pay for…Ideally it would take about $150 to feed everyone well, but even on weeks when there's no cultural things we still don't have much (Household 17). (Cheer et al., 2002)*

This view is echoed in another extract of the study, again highlighting the obligations of Pacific people which are not necessarily reflected in the wider population:

> *Our cultural obligations are more important than food and so when something comes up like that then it will be just bread and jam that we eat. Food comes after cultural donation. It's also more important than bills like the power…Every time there is a*

family or cultural function, we are asked to pay $100. There was only just a wedding and funeral we had to pay for in the same week. Even when the family function is back in Samoa, we still have to donate (Household 16) (Cheer et al., 2002).

The pressures on families to feed themselves, as well as provide for wider community obligations put into context the reality of maintaining secure tenure in the rental and property market. As noted above, while Pacific people have the same aspirations to own their own home, the day to day struggle of making ends meet makes this goal incredibly challenging. The Family 100 project discussed below interviews respondents from a range of backgrounds, all living below the poverty line and regularly dependent on food banks in Auckland. Although not a specific Pacific project, some of the respondents were of Pacific ethnicity. The project illustrates the extreme hardship that many within Auckland face meeting their basic needs. The Family 100 project also highlights a disconnect between the requirement for sensitive and meaningful assistance by the recipients and the highly regulated actions of the state directed institutions attempting to meet the needs of these highly vulnerable people.

4.6 Family 100 Research Project

This project was conceived in order to produce a detailed picture of families experiencing long-term hardship in Auckland and their interactions with agencies. The study participants were regular users of foodbank service provided by the Auckland City Mission and were involved in the project over a 12 month period. Participants provided detailed information about a wide range of topics ranging from their experiences of poverty, income and debt, to their interactions with agencies and services providers (Auckland City Mission, 2015; ThinkPlace and Auckland City Mission, 2014).

One hundred participants were selected to represent the demographics of the Mission's clients; 88 per cent of the participants were female (reflecting the gendered nature of long term hardship), and 25 per cent were Pacific Islanders. The findings from the project are notable not only for giving a voice to the participants involved, but for looking at a broad range of issues in concert, rather than focusing on a specific issue in isolation such as housing (Auckland City Mission, 2014; Hodgetts, Chamberlain, Groot and Tankel, 2013b).

By exploring how key issues such as health, housing, debt and education work in concert to shape lives of deprived and impoverished people, the project seeks to understand how social structures hold families in a repeating cycle of poverty and to provide a means for them to lead more secure lives (Auckland City Mission, 2014:14).

The narratives from the recorded interviews provide insights into the complex and seemingly chaotic system that those in long-term hardship are required to navigate in order to have their needs met (Auckland City Mission, 2014: 6). Several reports were published from the research project and provide sober reading. Although in most cases the reported interviews were not linked to the ethnicity of the participants, they offer insight into the types of barriers and obstacles those of low socio-economic profile encounter.

In an article by Hodgetts, Chamberlain, Tankel and Groot (2013a) they describe how ongoing health issues are a barrier to one of the participants in the study, Jade, and to her gaining employment and moving out of poverty:

> Like many of the participants in our research, Jade has ongoing health issues … Our field-notes record that Jade's ex-partner had 'knocked several of her front teeth out'. Jade could not afford to access dental care and 'this resulted in her gums becoming seriously infected and many of her other teeth becoming rotten/damaged'. Jade's oral health has a substantial impact on her social participation in that 'bad breath is a side

effect of the rotting teeth. She finds this very embarrassing, and is very self-conscious' … It was noted that Jade 'has gone through periods of intense pain with her teeth, including a period where she could not eat and was constantly bleeding from her mouth, and was in huge amounts of pain' … During an interview, Jade stated that 'the pain makes me almost suicidal' … Recently Jade overdosed twice on pain killer while trying to manage the pain and sees the pain as a barrier to her gaining employment and moving out of poverty (Hodgetts et al., 2013a:97-98).

Hodgetts et al. note how poverty influences lives both materially and psychosocially through the interrelated issues of social and economic exclusions, education difficulties, stigma, physical hardship, under-employment, inadequate housing, food insecurity, violence and constrained access to health and social services. They comment that the health sector alone cannot address the health impacts of increased poverty, given that poverty is a diverse but interconnected phenomenon (2013a:98).

In another article from the Family 100 project, Hodgetts, Chamberlain, Groot and Tankel (2013b) write that agencies misrecognise the serious difficulties that families in long term hardship endure, and the time-consuming nature of sustaining everyday life. These are reflected in the comments made by various participants:

It's the running around. I'm pretty organised and even if you do have … the paperwork that's required, there is still one thing that they will demand you get … So you've got to rebook your appointment, use up more gas to go and run around, or more money for the buses (Hayley).

Firstly it's my time. I don't like going there, wasting all those hours … (Leona).

If you need help with WINZ or anything you've gotta go through the budgeter … They just write down where all your money goes and come up with the conclusion, you're short. Well, I already know I'm short! But WINZ doesn't care – they get the budget report and still they see that there's not enough each week, but it doesn't matter, they just want that bit of paper to prove it … I hate WINZ. I find them really hard to deal with… When you go in to see someone and they're giving you advice about something they they've got absolutely no idea about … I get quite upset … They know that I don't get much money and yet they're trying to throw things at me… (Shelley).

They could have a little kid's play area. Maybe those plastic screens between each cubicle where you sit because then not everyone's gonna hear your conversation … I don't want everyone seeing me cry … WINZ is a last resort for a lot of people … Toilet facilities, especially if you've got a little kid that needs to go … Literally crappy … You could be sitting and waiting for your appointment, your kid really needs to go and you're gonna walk out of there, across the road, go through the mall, get to the toilet then come all way back to oh, your appointment was 10, 15 minutes ago. I've had to rebook an appointment just because I needed to take my little boy to the toilet … There's a lot of people who urinate on the street outside (Charlotte).

Bloody depressed to the point of doing damage to myself … Because you feel like you're inadequate and you can't do anything right for your kids … Having to go back in, to punish yourself even more … There are no excuses for them to hold back on your benefit (Amelia).

I have anxiety when I know I have to go to WINZ, so I'd much rather go and find help from another agency. Not be questioned and put down … I'm afraid of the emotional roller-coaster that I'm gonna face having to justify everything (Mavis).

Do you know how it feels to repeat that I'm on anti-depressants? How many times have I repeated that, yes, I tried committing suicide. Yes, I was raped by my father. It's pathetic and it makes me hate them … I'm too scared to go to WINZ to put a bit more in the bills, so we can have one heater on … to warm my children. I can't go in there … because it's not worth repeating my life. They're that callous (Michelle) (Hodgetts et al., 2013b:7-13).

It is important to recognise that in some cases interventions designed to assist people on low-incomes may in fact patronise and alienate the intended recipients. Langvogt (2006:1) states that 'Lack of financial capability amongst people living on low incomes is commonly assumed to be an individual deficit, hence the frequent focus on "budgeting for poor people" found in mainstream financial literacy material'. Many of the respondents in the Family 100 project describe how they have to repeatedly prove their financial hardship and develop budgets which will never tally. There is an underlying assumption within many policies designed to assist those on low incomes, that their situation has somehow arisen due to their own financial incompetence. As Langvolt (2006:2) further describes: "The additional vulnerabilities of women and children to men, of workers to employers, and of people with disabilities can all increase the likelihood of financial difficulty, but this should not be confused with financial competence." The Cheer et al. report (2002) on discounting decisions and the Family 100 Project (2014), illustrate how participants are acutely aware of the extent of their budgetary restraints and simply do not have enough money to meet their needs. It must therefore be questioned to what extent education and information will enable those in dire situations to attain secure housing tenure without major changes to the structural context in which they live.

Arguably the foundation of state based interventions for those on low-incomes require re-evaluation. In their analysis of the information provided by the participants, Hodgetts et al argue that in New Zealand today, families in need are treated unfairly by state institutions tasked with their care. As state agencies increasingly operate as agencies of repression rather than care, the authors argue that families in need are dehumanised and rendered as 'problems' or 'strangers' to be regulated and managed at a distance, rather than as fellow human beings to be supported and embraced (2013b:14-15). Using the concept 'structural violence' as a means to recognise the 'ongoing, patterned, emplaced and embodied nature of larger structural systems of inequity in society' that have emerged as a result of neoliberalism, the authors contend that systemic violence must be named and addressed, just as intimate partner violence has been (2013b:15).

A further report from the Family 100 project, authored by ThinkPlace and Auckland City Mission (2014) titled 'Demonstrating the complexities of being poor; an empathy tool' provided the following key insights from the research project:

- The service agency landscape is wide, varied and complex, as are the intricate stories of the marginalised poor who participated in the project.
- Participants were required to tell and re-tell their stories of despair to many different agents to 'prove' they were poor, truly desperate and deserving of help.
- High interest fringe lenders can be seen as an easier, friendlier solution than dealing with government and non-profit agencies.
- There are many obstacles to gaining suitable employments for the marginalised poor.
- When services could not fill the gap, participants sought help from informal supports such as neighbours, family, friends and churches or marae.
- Cold damp houses in disrepair contribute to feelings of shame, low self-worth, stress and poor health.
- Food scarcity was evident and a lot of people spent a lot of energy obtaining small amounts of food.

- Participants felt guilty, sad, depressed and ashamed due to lack of food and their inability to provide for their families.
- It takes a lot of time and effort to be poor.
- Participants were immersed in the present and made decisions based on the needs confronting them on the day (ThinkPlace and Auckland City Mission, 2014:18-19).

The following section moves from the experience within the rental market to those that have fallen between the gaps completely and become homeless.

4.7 An insight into the experiences of rough sleeping in central Auckland

In this project, undertaken by Lifewise, Auckland Council and Auckland City Mission in 2015, researchers spoke to people with lived experiences of rough sleeping in Auckland. The resulting report walks the reader through the rough sleeping experience and highlights the key insights generated by the research. The rate of homelessness in Auckland is rising, with the Salvation Army reporting that of the 1202 people seeking assistance from Salvation Army and Catholic community services, 47 per cent (568) of homeless people were children. Pacific people are not as widely represented in the homeless figures as other groups in the community (Tuai Harris, 2015). However for people on limited means, the risk of homelessness to the Pacific communities becomes increasingly likely.

In-depth, semi-structured interviews were carried out with 13 people who were sleeping rough, nine people who had formerly slept rough and three people with family members sleeping rough. Findings from the project are reported on below, as well as a diagram (Figure 11) that illustrates the housing journey of a young homeless person.

- Triggers and coping pathways: There are many different triggers onto the street and while there, people develop strategies and methods to cope and make a home for themselves. There are also many different triggers to leaving the street and seeking accommodation. However, the difficulties of being housed can sometimes be a trigger to returning to the streets.
- A history of suffering is common pathway to life on the streets: When asked to share their journey towards life on the streets of central Auckland, people often told stories of physical violence, emotional abuse and neglect when they were younger. These experiences were often, but not always, at the hands of close family members who were ultimately responsible for their care. It would seem that, for some, the vulnerabilities of life on the streets were preferable to the vulnerabilities of life at home and offered a way to claim independence.
- Choice: Many rough sleepers reported that it was their choice to sleep rough. As they described their childhood stories, it became apparent that the notion of choice is complex. Although family violence was a trigger on the journey to sleeping rough, the 'choice' to do so was more often than not a result of having no other options. The choice to remain on the street was often grounded in a sense of financial security (having no rent or utility bills to pay), a sense of independence and a lack of appropriate options for alternative accommodation.
- Personal safety is an ongoing concern for those who sleep rough: People sleeping rough are vulnerable to physical attack, especially from intoxicated patrons who leave bars and nightclubs late at night. Participants also reported being vulnerable to assault by friends and family who also slept rough. Numerous strategies are employed to keep themselves

safe. A strategy used by women was to avoid showering and use unpleasant body odour to repel unwanted sexual advances.

- Street-based social networks are very important: Such networks offer practical, financial and emotional support. In a world where people felt they were being judged, social networks offered some reprieve. For those who were experiencing significant dislocation from family and other loved ones, a 'street family' offered a very viable and real alternative.

- Like any social relationship, however, relationships on the street are complex. Street-based friendships can sour as people take advantage or manipulate each other, or even when one friend moves off the street into housing. Some participants spoke of a sense of obligation to have sex in exchange for money, drugs, food or shelter.

- There are a range of obstacles that hinder access to social services: Two key problems were raised by participants. First, some social services were not available at the time that people most needed them (often after hours). Second, securing the appropriate documentation to facilitate access to the available services was difficult.

- Most people living on the street do not possess formal documents such as birth certificates, driving licenses or passports and many do not have bank accounts. However, these things, in addition to a permanent address, are required to access support from Work and Income and other services.

- Once housed, creating a home is not straightforward: A main concern was the higher cost of living when compared with living on the streets. Managing a severely limited budget is difficult and it is easy to fall behind on rent and other important bills. Although budgeting and other support services are available to help, there is a constant juggle.

- Once housed, creating a home by inviting friends over was often a tension. On the one hand, friends can 'overstay their welcome', carry out illegal activities or cause damage to the property, all of which jeopardise tenancy agreements. On the other hand, inviting friends over to socialise and share a meal is an important part of making a home for oneself.

- For many housed rough sleepers, the streets provided a 'fall-back' option that was always ready to welcome their return. While this offered an important safety net, it also creates a slippery slide back into street life. Overall, it sees that the pathway into secure housing is extremely difficult while the pathway back onto the streets is easy (Auckland Council, Auckland City Mission and ThinkPlace, 2015:4–18).

Figure 11: Journey from a young person's perspective as they grapple with difficult life choices

"Dad beat me up for the last time, I'm not going to take it anymore."

CHOICE?

Leave ... **Afraid** ... Stay & get beat up

CHOICE?

Stay with friends ... **Powerless** ... Stay with Aunty

Aunty told me it's time to go home now

"I think she's been talking to mum and is feeling guilty that she can't keep me for longer."

"I didn't tell her that I can't go home, I'm worried she might call CYFs."

My friend's mum said I can only stay for the weekend

CHOICE?

Go back home ... **Ashamed** ... Stay with a friend

CHOICE?

Leave ... **Scared** ... Stay at this house

I went into the city and hung out with some people for the day, but night came quickly.

"I don't know these people very well but I'm not sure what else I can do."

CHOICE?

Stay with a friend of a friend ... **Anxious** ... Go back home

I woke up in the morning on the couch. There was an older man lying on top of me.

"I thought this place was sweet because I had freedom to hang out. But now I see that it's dangerous."

CHOICE?

Go back to the house where that man is ... **Insecure** ... Hang out on the streets with those people for the night

I slept in Aotea Square with them until the early morning. Some of the others got up and went home.

"I don't know if I should follow them or stay on my own."

CHOICE?

Find somewhere to go by myself ... **Included** ... Stay with the new people I met at Aotea Square last night

My new friends introduced me to a helpful couple who let me stay with them under the bridge. They bought me a feed and gave me a blanket.

"These people are really nice to me."

"I wanted to let my family know where I was but maybe they don't care."

I rang home to talk to Mum. Dad answered — he was drunk and angry again so I hung up.

Stay for awhile with the couple and see what happens ... **In control** ... Go home

CHOICE?

Source: Lifewise et al., (2015:7).

The following report continues to explore the individual experiences of low-income families struggling to meet their basic housing needs. Co-design for rentals, attempts to redress the issue

of imposing external solutions on those in need, by using the experiences of individuals to inform the design solutions. Extracts of the experiences are detailed below.

4.8 Exploring security of tenure through co-design[15]

This report summarises the findings from a project that explored the lived experiences of tenants and landlords in South Auckland. The project included interviews with 14 tenants, seven landlords, five central government agencies and five NGOs. It was funded through Treasury and was co-located with the Southern Initiative team in Manukau, with support from Auckland Council. Below are observations from interviews with a migrant family from Samoa, a large low-income family, and a solo parent:

Migrant family from Samoa:

> Lanuola and Kevesi arrived from Samoa six years ago and have two children. Tenure security is a luxury the family has rarely experienced. They have moved house four times and currently live in emergency accommodation.

> Arriving in New Zealand they lived with family in an overcrowded house. Moving out they were shocked to find most of their income would need to go to paying rent. They were not sure how to access housing benefits that may have provided financial security.

> Then Kevesi got a job in another part of Auckland. Higher rents and a lack of references made finding somewhere new tricky. They were happy to find a landlord who took them in but after two years the house was sold and they had to move.

> Their next rental was through an agency. Trying to manage rent and bills was challenging, after falling behind in rent, the property manager took them to the Tenancy Tribunal and they were evicted. With a little flexibility and more time they felt they could have paid their rent and bills and stayed in their home.

The experience of Lanuola and Kevesi illustrate the reality for many new migrants of a choice between being accommodated by family in overcrowded accommodation or facing the insecurity of tenure in the expensive private rental market.

Large low-income family:

> Ina and Sam have six children ranging from pre-school to high school. Education and a decent, affordable home for their children are very important to them. Up until recently they lived in private rentals but struggled to cover bills on two low-paying jobs. When Sam's over-time earning dropped they had to look for a new home.

> Finding a home was daunting and choice was limited. Some property management companies required long questionnaires and checklists, some even asked for car registration and WOF details. The long queues to view houses felt like a beauty pageant. They ended up renting a 'decent' house but stretched their budget to get it. Eventually they fell behind with the rent and were evicted – their previous landlord had been more lenient about them paying back arrears, unlike the current property manager.

> With the poor credit history and low income, their housing options were highly limited. They ended up moving into a boarding house, placing the girls with relatives in another part of town so that they could remain at the same school.

Ina and Sam's experience of finding affordable secure accommodation is also reflective of the highly competitive private rental market that many low-income families are forced into. The

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[15] This report does not represent central or local government policy.

seemingly intrusive practise of requiring unrelated documentation, such as warrant of fitness and car registration compounds the stress for families securing accommodation. The experience of Kelly, a sole parent, illustrates how certain groups are particularly vulnerable to the rigid un-empathetic constraints of the private rental market and associated systems which lead already vulnerable people into greater financial and emotional stress.

> Kelly is a solo mum with a seven year old son. She has moved 15 times in the past three years. Her violent partner kicked holes in the walls of the last house they rented and she ended up in the Tenancy Tribunal being ordered to pay damages of over $3000. She has been unable to rent a house since then. Consequently she has constantly moved between different friends and family members on a temporary basis. Most recently she has been living in a caravan park where over 300 people live since she has nowhere else to go. She is currently trying to find some permanent accommodation for herself and her son.

> Kelly is aware that the constant moving has been detrimental for both herself and her son. She really wants to be able to settle somewhere so she can study to better herself and get her son back on to Kōhanga reo. She feels her previous history has meant it has been impossible to find a place to rent. She wants landlords to sympathetically consider people's past and what they have been through (MBIE, Auckland Council and Auckland Co-design Lab, 2015).

The report provides 12 key insights from the research project, as follows:

1. It is tough for families to thrive when they are caught in a void between social and private renting.
2. When it comes to quality and the size of rental properties most renters are 'market takers' not 'market makers'.
3. A lack of tenure security impacts on people of all ages, especially the elderly.
4. If you are new to New Zealand the social norms and nuances of the private rental market can be confusing and make it hard to find stable and secure tenure.
5. The tenancy tribunal was set up for tenants and landlords but most cases appear to be brought by landlords.
6. The quality of the relationship between the landlord and tenant is an important factor in developing longer tenancies.
7. There are too few homes in South Auckland for large families and too little flexibility around how existing housing can be lived in safely.
8. Frequent moving disconnects families from their communities; defined in the literature as 'rental churn', it has been linked to negative impacts on social and educational outcomes for children (Fu, Scott and Laing, 2015).
9. Some landlords like to go the 'extra mile' to support their tenants, but they need quality advice about what works best.
10. The three way relationship between tenants, property managers and landlords can be a barrier to getting basic house maintenance completed.
11. The motivations of property investors do not always align with the reality and responsibilities of being a landlord.
12. We often talk of the Auckland housing market, but in reality there are many localised housing markets that may need different approaches to improve them (MBIE et al., 2015).

While the next phase of work for this project is yet to be decided, the authors are hopeful that the insights and concepts explored in their report will be used as a catalyst for further research and discussion.

The following sections look into how the experiences of both Pacific people and Māori can shape new initiatives to address the impact of housing on health and finally the issues of housing from an ageing perspective are explored.

4.9 'Our Home, Our Place'

In 2001, a hui on housing was organised by Otara Health Incorporated (Otara Health Inc) and a Housing Reference Group which emerged from the Otara Community Network. It was promoted as an opportunity to consider how their housing might be changed to better cater for their physical and cultural needs. The aim was to develop ideas on how new housing may be radically rethought to move away from the conventional ideas of house designs that cater for middle class Pākehā households (Otara Health, 2001). Approximately 50 people attended the hui, most of whom were Māori and Pacific people. Figure 12 below illustrates the interactive nature of the hui process.

In light of the projected increase in housing numbers in Auckland, and the findings of the studies presented above, this research remains salient to the current housing discourse, despite being collected 15 years ago.

Figure 12: The hui process
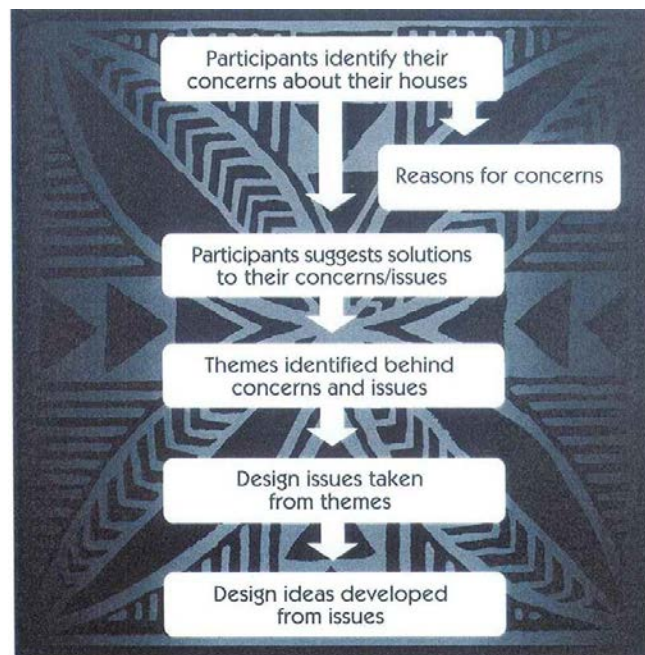
Source: 'Our Home, Our Place' report on Otara Housing Hui, Otara Health Incorporated (2001).

Appendix A contains an outline of the concerns, reasons, solutions and themes that emerged from the hui, as summarised by Hall (2008) in her literature review of 'Māori and Pacific Peoples' Housing Needs in the Auckland region'. The findings are supported by the 2015 BRANZ project on 'Meeting the housing needs of multi-generational households in New Zealand'. Of the 53 respondents in this project, 45 per cent were from Pacific households. The findings illustrate that the issues raised in 2001 are still prevalent today.

Provided below (Figure 13) are further diagrams and key points from the 'Our Home, Our Place' report (2001).

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Figure 13: Suggested living and design requirements for Pacific and Māori families

1. OVERALL CONCEPTS

For Otara people our home is both a social place and private place. It provides a secure and safe place for our whanau/fanau. But it must be able to stretch to cater for social occasions such as parties, funerals and meetings.

Our place is noisy and quiet, private and social, small and big, happy and sad, busy and peaceful.

The best thing about our place is that it is in Otara with our families, neighbours and friends.
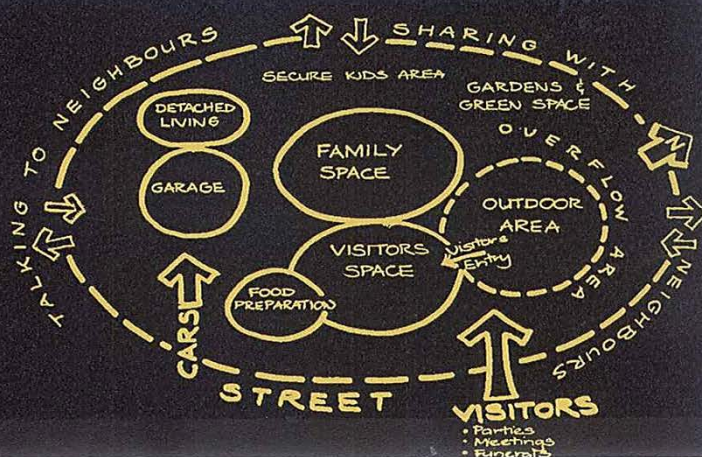
2. REQUIRMENTS

The lifestyles and households of Otara people are quite different from those of most of New Zealand. This means that our homes should be different as well.

In the past, "the one size fits all" approach of the New Zealand house building industry has presumed that everyone wants to live the same lifestyle in small one or two generation households. Sections have become smaller in the name of higher density cities. Houses have become smaller to reflect smaller families and busy lifestyles out of the home. These changes are not so important in Otara - We ask then "will our future housing reflect the norms of New Zealand or the needs of Otara families ?" What is important in our place ?

Otara households are bigger - this means the houses should be bigger - more space, more bedrooms, more bathrooms and toilets and more hot water.

Otara people are bigger - this means wider passages, doorways and toilets and easier access in and out of the house.

There are more children in Otara homes - this means secure areas for kids to play in, keeping children out of the kitchen where accidents happen and giving them quiet spaces for sleep and homework.

Otara houses stretch as people shift around and as people visit for social reasons or to meet their cultural obligations - this means that houses need to be able to stretch - through multi-use rooms and through the use of outside areas.
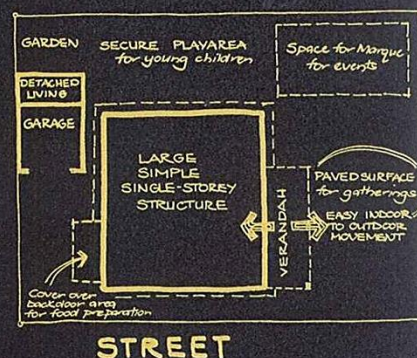
3. SOCIAL & PRIVATE

For many Otara people their home is both a place to nurture whanau/fanau and to welcome and look after guests. This welcoming and care is a cultural obligation which must be met even if your house is small or badly designed for this purpose. Often visits by relatives and friends occur at times of stress such as sickness or death - this makes the poor design of a house particularly difficult.

Our home should have a clear separation for the private spaces of a house from the social spaces. That is the whanau/fanau bedrooms, bathrooms and toilets are kept separate from the rooms that are used by visitors.

These visitor rooms include the main room, kitchen and visitors toilet.
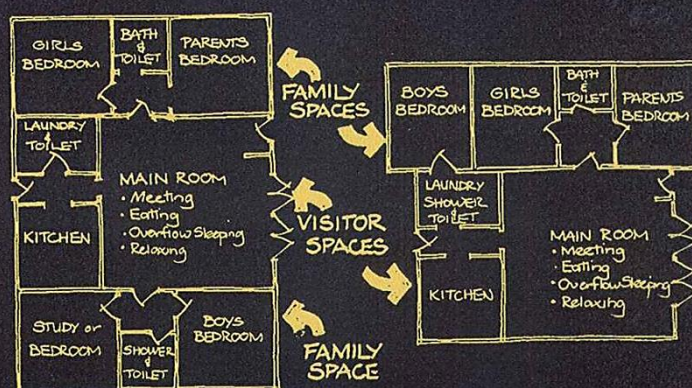
4.ONE BIG SPACE

The main space for visitors and for much of the whanau/fanau's activities can occur in one big room - the MAIN ROOM.
The Main Room can serve as a living room, meeting room, dining room, sleeping room and relaxing room at different times.
It should be square in shape and much larger than the average living room in existing Otara houses.
The Main Room should be separate from the kitchen but have easy access to it.
The Main Room should have wide access to outdoor living areas and easy access to the visitors' toilet.
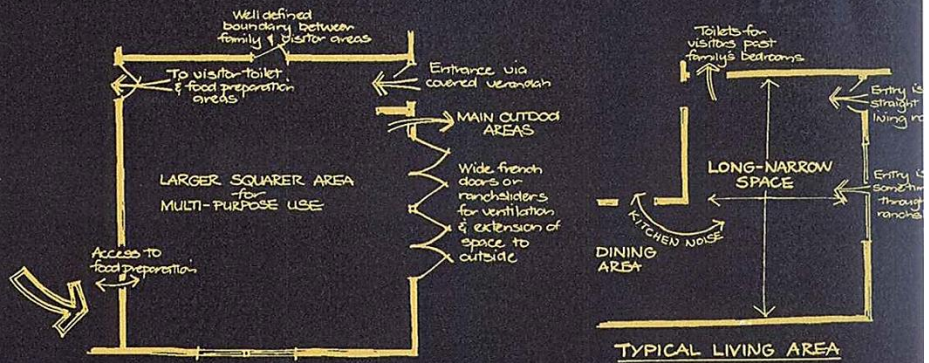
5. PREPARING FOOD

Preparing and eating food is an important part of the culture of most of Otara's people. Otara's existing houses often have tiny kitchens which make it difficult to cook for large numbers of people and to even prepare healthy food. The ideal kitchen in an Otara home should be closed off from access by young children. It should have wide spaces to allow several people to work in it at once. It should have lots of storage - up high. It should have access both to the main room and to an outdoor food preparation area. This outdoor food preparation area can be used to cater for large numbers of people and for the preparation of vegetables and sea food for cooking in the kitchen.
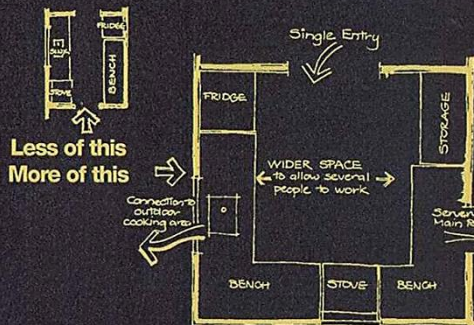
6.TOILETS & BATHROOMS

Because more people on average live in your typical Otara home there need to be more toilets, showers and hot water to cater for them. Toilets and bathrooms need to be able to be used easily by people with disabilities - For several reasons Otara houses are more likely to have people with physical disabilities living in them. It may be possible to have a shower and visitors' toilet located with the laundry.
This would allow two people to use the bathroom at once and would allow people to clean up before coming inside the house.
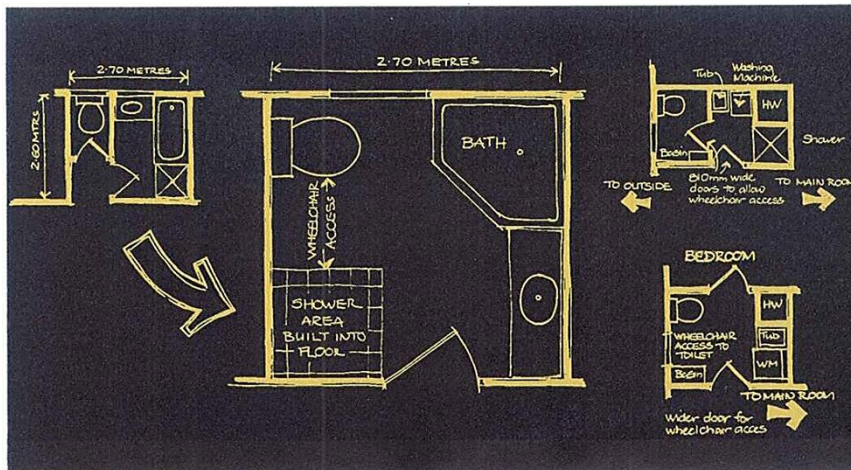
7.DETACHED LIVING

Some Otara cultures make a big point of separating the boys and girls sleeping areas. Some people prefer to have the girls' sleeping area close to the parents' bedroom.
There is also seen to be a need for space for teenagers - to allow quiet study or noisy music separate from other activities in the house. Some of these needs can be achieved through detached living - a room at the back of the garage at least with a shower and toilet.
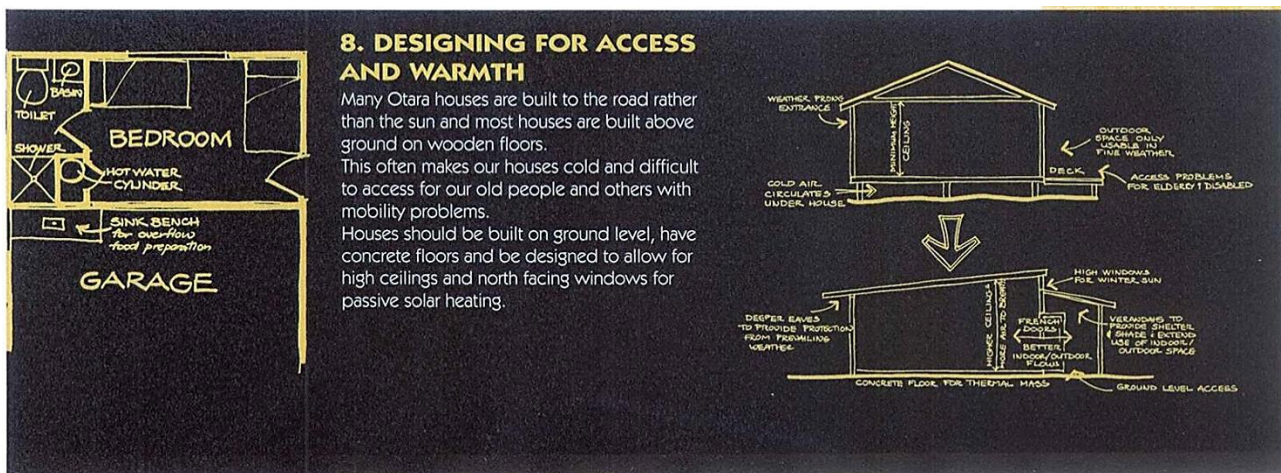
Source: 'Our Home, Our Place' report on Otara Housing Hui, 2001, Otara Health Incorporated.

4.10 Pacific perspectives on ageing

The final project discussed in this section was part of the New Zealand Longitudinal Study of Ageing as reported by Tamasese, Parsons and Waldegrave (2014). This study drew on the insights of 10 fa'afaletui[16] focus groups, consisting of 112 participants from five different Pacific nations.

As discussed above, while the Pacific population is relatively young, there is also an ageing sector of the population who are vulnerable to the pressures of inadequate housing security. Arguably, the duty that Pacific families have to supporting their family, rather than relying on external bodies, will result in greater stress on low income families as they support elderly relatives. In Pacific culture, elders have a revered status illustrated by the following Samoan proverb 'A i ai le tagata matua, e malu ai le aiga', translated as 'when there is an elder in the family, that family will always remain protected and sheltered'.

The Pacific Perspectives study focussed on capturing insights into a range of experiences; of particular value to this study were the findings on 'living standards', which looked at housing, living arrangements and income. During discussions with a Tongan women's Fa'afaletui group, concern was raised for elders accommodated in Housing New Zealand homes, as follows:

> *Cold and dampness in housing that was built 50-70 years ago causes flu and illness so insulation is needed in accommodation where Elders live. They should renovate the Elders housing and make it suitable and available for older folks [Tongan women's Fa'afaletui group]* (Tamasese, Parsons and Waldegrave, 2014:25).

As with the Family 100 project, there is some criticism of government departments and the perception that they are unnecessarily obstructive when it comes to improving outcomes for those in need:

> *Talking to government departments like Housing New Zealand about this is like talking to a brick wall but it shouldn't be [Tongan women's Fa'afaletui group]* (Tamasese, Parsons and Waldegrave, 2014:25)*.

Some of the participants made suggestions for addressing the issues of accommodating elders; these included provision of financial incentives to extend existing properties:

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[16] Fa'afaletui reflects the Pacific method of consensus development and solidarity.

> *Yes, we need to have our young ones have extensions in their houses so that the Elders can live with them and our families look after us [Tokelauan women's Fa'afaletui group]* (Tamasese, Parsons and Waldegrave, 2014:25).

Furthermore, the reality of caring for elders when also trying to continue to do paid work was recognised as a problem. This was due to the limitation of how much care could be given, but also the pressure of accommodating elders on a limited income with limited space. This was felt both by the younger kin but also the elders themselves.

> *…from their own hearts they don't want to put their Elderly parents in the home because it's our responsibility and then for the younger generation the question is "who is going to look after them at home?" I need to go and work and feed the younger generation…you can't look after the Elderly in the nursing home as well as you can if they are at home with you… [Cook Island women's Fa'afaletui group].*

> *I think that staying together with my children does not bring me fiafia or contentment. I have heart problems but I am so thankful for my years…but for me I want to be able to reach 'fiafia' or contentment through living independently on my own with one of my grandsons…it works out much better for us all. So now we share a flat and I am much happier now…It's true that if I am fiafia I feel stronger and healthier and my mental emotional health is much better [Samoan men's Fa'afaletui group].*

> *The small sizes of our homes in New Zealand is causing big problems and pressures on families…our houses in Tokelau are bigger and we are not so overcrowded [Tokelauan women's Fa'afaletui group]* (Tamasese, Parsons and Waldegrave, 2014).

As such, there is a conflict between the perception of duty and the reality of living in close proximity to one another without adequate means and facilities to ensure that everyone's needs are met. Many feel that the government should reimburse those who look after Elders at home, and enable them to provide adequate accommodation for them:

> *We should look after our own and be paid to do this at the same rates that would be paid if Elders were in residential nursing homes. It would work better for everyone [Tokelauan Men's Fa'afaletui group].*

> *They don't assist us to care for our own Elders…they say we do it because 'it is our custom' (*Tamasese, Parsons and Waldegrave, 2014)*.*

4.11 Summary

This section draws together experiences of both Pacific people and wider communities that also reflect issues affecting the Pacific community in their own words. Common throughout the findings is the sense of community obligation and cultural identity which defines, and in some cases limits, the outcomes of Pacific people in Auckland housing. For example, living in extended family groups and supporting those beyond the immediate family circle financially is embedded in Pacific culture. Where this becomes problematic is when the properties available to live in as extended groups are not sufficiently big and affordable enough, causing overcrowding and financial hardship. The overcrowding in turn impacts on physical, mental and social wellbeing and educational outcomes. Those in the most extreme financial stress are subjected to repeated requirements to demonstrate their financial hardship to a myriad of social service providers, seemingly working independently of one another, which results in the waste of both time and money, as well as increasing personal feelings of low self-esteem and lack of self-worth.

The studies illustrate a strong sense that social and housing policies, and the institutions that administer them, are not always culturally sensitive, or empathetic to the needs of those in social need. The officious means by which the gate-keepers of adequate housing and other basic needs may operate serves to further victimise those in greatest need.

The case studies that move away from this approach offer hope that opportunities to provide culturally appropriate properties, large enough to accommodate extended family group are not only practically achievable but also financially viable. These models offer considerable scope to roll out on a wider scale particularly in a context of rapid house building and population growth in Auckland.

5.0 Initiatives

5.1 Overview

This section provides an outline of the housing initiatives and programmes administered by central government, Auckland Council, Pacific groups as well as community and non-government organisations. It should be acknowledged that there is considerable overlap between the initiatives and programmes both within organisational groups (e.g. the work of the Ministry for Pacific Peoples and the Ministry of Business, Innovation and Employment (MBIE) within central government) and across organisational groups (e.g. Pasifika Futures).

5.2 Scope of initiatives

There are fewer initiatives to improve the experience of housing for Pacific people than for Māori, despite both groups experiencing similar levels of lower than average income, associated deprivation and less than adequate housing. Other similarities between Māori and Pacific people include their physical and cultural requirements for housing, such as the accommodation of multi-generational living arrangements, and the need to accommodate cultural activities within the home, such as funerals, weddings and community meetings. The initiatives presented below are largely focussed on addressing the issues of socio-economic deprivation across low-income groups, as opposed to Pacific groups in particular.

The initiatives are grouped from the national, through to smaller, one-off, projects. While there is no 'fix all' solution to the challenge of improving housing outcomes for Pacific people, the review below provides an indication of the range of scale and scope of current initiatives.

5.3 Government initiatives and regional implementation

Both current and former governments have recognised the growing inequality between sectors of society and their differing experiences of the housing system. As discussed, Pacific people are over represented in the lower socio-economic groups, and nationwide housing programmes have been directed at benefitting such groups. The main focus of these initiatives vary; some focus primarily on access to grants for home building and affordable rents, whereas others are designed to improve factors which promote more equitable outcomes such as education, health and financial independence, which have secondary benefits of improving housing outcomes.

5.3.1 Central government

A range of departments and agencies maintain a focus on housing related issues, and housing portfolios are held by the Minister of Building and Housing, Minister for Social Housing, Ministry for the Environment and Minister responsible for Housing New Zealand. The Ministry of Social Development (MSD), Housing New Zealand Corporation (HNZC), Ministry for Business, Innovation and Employment (MBIE) and Treasury are the primary agencies that currently hold housing responsibilities or provide housing programmes as discussed below. [17]

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[17] In addition, the Ministry for Environment (MfE) are working in concert with MBIE to improve the availability of land for housing development through the Resource Management Act Amendment 2015 and the proposed National Policy Statement for Urban Development Capacity (NPSUDC) (forthcoming 2016). As these regulatory documents are still being developed, their final scope and relevance to the Pacific community is yet unknown.

5.3.2 Reserve Bank

Although the Reserve Bank of New Zealand (RBNZ) is not a government department and maintains statutory independence, as the central bank for New Zealand, it has instigated loan-to-value ratios, minimum equity requirements, and the bright-line test in an attempt to influence housing supply and affordability in both Auckland and elsewhere throughout the country.

5.3.3 Ministry of Social Development (MSD)

Social Housing Reform Programme (SHRP)

The aim of the government's social housing reform programme is to increase the supply of social housing in New Zealand. The key objectives of the programme are:

- Ensure social housing is the right design and size, and in the right place for people who need it
- Increase affordable housing supply
- Ensure people who need housing support can get it and receive social services that meet their needs
- Encourage and develop more diverse ownership of social housing, with more innovation and responsiveness to tenants and communities
- Help social housing tenants to independence, as appropriate (Ministry of Social Development, 2015).

The main means by which social housing supply will be increased is through the introduction of Community Housing Providers (CHPs). CHPs will accept the transfer of responsibility provision of social housing from HNZ. They enter a contract with the MSD regarding the type, number and location of the properties they will manage and receive an Income-Related Rent Subsidy (IRRS). At present there are a number of CHPs with a focus on both developing and managing social housing in Auckland.

Income-Related Rent Subsidy (IRRS)

The IRRS scheme was established under Section 104 of the Housing Restructuring and Tenancy Matters Act 1992. Social housing tenants are provided with a rental subsidy which is assessed according to their household income. The subsidy is paid to the housing provider by the government and is based on the difference between the income-related rent and the market rent.

Prior to the recent social housing reforms, only Housing New Zealand tenants were able to access IRRS. However, tenants in housing provided by CHPs are now also eligible for the IRRS. These changes were adopted in 2014, and the application for IRRS is now carried out by the MSD, which enables the Ministry to make a more comprehensive assessment of the applicants needs based on support they are receiving from other agencies such as Work and Income, Senior Services, Child, Youth and Family and StudyLink (Ministry of Social Development, 2015).

Accommodation Supplement (AS)

The AS is available to any eligible person for any period for support towards rental payments, mortgage payments or payment for boarding. The supplement is administered by Work and Income (a division of MSD) and is calculated according to an applicant's income, assets, accommodation costs, family circumstances and the region in which they live. Whereas the IRRS

is targeted at those in social housing, the AS is directed at those in the private rental or those who have a mortgage but are on a low-income.

Emergency housing

Emergency housing is provided through the MSD for those in immediate housing crisis and at risk of imminent homelessness, including victims of domestic violence, the homeless, and people with drug, alcohol or substance dependency. In 2015, MSD announced a short-term emergency housing initiative for vulnerable families and individuals in Auckland. The initiative has been contracted to Emerge Aotearoa who has been tasked with providing 30 additional emergency housing places for families and individuals over the next two years, starting from March 2016 (MSD, 2016).

Based on a similar initiative operating in Christchurch, individuals and families living in insecure accommodation are referred to a provider for placement into emergency accommodation. While being housed, individuals and families will have access to other social support services they may need and the provider will develop a plan to help them move into sustainable housing after their stay. MSD also advises that support will continue for people after they leave the service with providers working with them for up to three months to help with their move to other housing (MSD, 2016).

5.3.4 Ministry of Business, Innovation and Employment (MBIE)

Community Housing Regulation Authority (CHRA)

The CHRA is the regulatory body that ensures that CHPs are registered and the housing provided meets the required standard. In Auckland the following bodies comprise the Auckland Community Housing Providers Network (ACHPN)

- Accessible Properties
- Airedale Trust and Lifewise
- Auckland Community Housing Trust
- Bays Community Housing Trust
- Community of Refuge Trust
- Habitat for Humanity (Auckland)
- Keys Social Housing
- Monte Cecilia Housing Trust
- New Zealand Housing Foundation (NZHF)
- VisionWest Community Trust.

Special Housing Areas (SHAs) (with Local Councils)

Derived from the Housing Accords and Special Housing Areas Act 2013 (HASHA) legislation, SHA's are discussed below under the Auckland-specific initiatives.

5.3.5 Housing New Zealand Corporation (HNZC)

Tenant Home Ownership Scheme

The tenant home ownership scheme was launched in December 2015 for existing tenants in selected HNZC houses. A grant of 10 per cent of the purchase price of selected HNZC houses is

provided, up to a maximum of $20,000. Unfortunately this scheme is only available in areas with low demand for state housing, and therefore is not available in Auckland (Housing New Zealand, 2015).

Welcome Home Loan

This is another significant initiative which, while not particular to Pacific people, is available for all applicants with a single income of less than $80,000 or a joint income of $120,000. The loan is designed for (mainly) first home buyers who can afford to make regular repayments on a home loan, but do not have the usual 20 or 30 per cent deposit required by most lenders. A Welcome Home Loan requires only a 10 per cent deposit and HNZC underwrites the loan, which is issued through selected banks and credit unions. The maximum amount that can be borrowed depends on the region in which the applicant intends to purchase a home. The maximum loan amount for the Auckland region is $550,000 less the 10 per cent deposit ($495,000).

KiwiSaver HomeStart Grant and KiwiSaver Withdrawal Scheme

HNZC also administers the above scheme which provides a grant to (mainly) first home buyers up to the value of $5000 for an existing properties and $10,000 for a new build depending on the savings and amount of time an applicant has been contributing to a KiwiSaver plan. For those that have an income above the threshold for the KiwiSaver HomeStart Grant, another option to access funds for a deposit is to withdraw all the KiwiSaver funds for the purchase of a home provided a minimum of $1000 is left in the KiwiSaver account; this was enabled by the relaxation of the KiwiSaver rules in April 2015.

Pacific Housing Design Guide

This document contains guidelines for designing Pacific housing solutions that better reflect the use of space and the multi occupancy and purpose of dwellings. A version of the Pacific Housing Design Guide is used alongside the HNZC Development Guide and aims to provide tangible solutions through design guidelines for creating better housing for Pacific people.

The Design Guide was developed by Pacific designers in consultation with Pacific communities at the instigation of Housing New Zealand Corporation. The focus of the designs vary in cost and scale and address both new builds and retrofitted housing (Faumuina and Associates, 2002).

Orama Nui/Housing Strategy for Pacific Peoples

Orama Nui/The Housing Strategy for Pacific people is a further HNZC initiative and has a timeframe of 2009 to 2019; although nationwide, it has a particular Auckland focus. The strategy aims to improve the ability of HNZC to deliver services to Pacific people. This will be achieved through capital funding investment for community groups who have the ability to develop community housing for Pacific groups, and improving communities where state housing dominates. The strategy aligns with other initiatives including the Auckland Housing Strategy (Auckland Council), Customer Services Strategy (HZNC), Strategic Asset Management Plan (Auckland Transport) and the Tāmaki Transformation Project (New Zealand Government and Auckland Council)(Housing New Zealand, 2009). A joint local outcome of the Orama Nui Housing Strategy and the Tāmaki Transformation Project for Pacific peoples is the Akara Mamao project discussed below. This project indicates how the Orama Nui strategic focus is being applied in practical initiatives on the ground.

5.3.6 Ministry of Health

The Healthy Homes Initiative (HHI) was launched in 2001 and implemented throughout the country with the aim of identifying and supporting families at risk of serious health complaints associated with their housing. In May 2016, the government announced it would invest a further $418 million over four years to expand the programme (New Zealand Government, 2016). Interventions range from improved insulation, ventilation and heating as well as the project for the Tokelauan family, discussed in Section 4.2.

5.3.7 Ministry for Pacific Peoples (previously Ministry of Pacific Island Affairs)

Auckland Pacific Strategy: Successful Pacific Peoples 2009–2014

The Auckland Pacific Strategy: Successful Pacific Peoples 2009–2014 laid out the priorities for Pacific people from 2009 to 2014. The aim for 'good quality' healthy housing was contained within a vision of five elements to enable 'successful Pacific people'. The five elements include

- family and community strength
- income and living standards
- health (including good quality housing)
- employment and business
- education and skills.

A key message of the strategy is that as the wider population in New Zealand ages, the growing Pacific population will increasingly be needed to support this population, and therefore a well-educated, healthy and economically active Pacific population is essential to the wider success of future New Zealand.

The Pacific Housing Action Plan 2016/17

The Ministry's Pacific Housing Action Plan 2016/17 aims to provide Pacific social housing clients with warm, healthy, comfortable homes. While the intention of the plan is publicly available, the details of the plan and how it will be delivered are yet to be made available. According to the Ministry for Pacific Peoples the point of difference in the plan is that it will be undertaken by Pacific providers who:

- understand how to deliver the best quality housing service to Pacific families; and
- will help build Pacific housing providers' knowledge of organisational governance, fiscal management, tenancy management and property development (Ministry for Pacific Peoples, 2016).

5.4 Other nationwide initiatives

5.4.1 New Zealand College of Public Health Medicine (NZCPHM)

The NZCPHM Housing Policy Statement 2013 provides recommendations for improving housing and consequent health. It proposes many initiatives on Pacific public health, including minimum standards for rental accommodation contained within a warrant of fitness scheme (WOF) currently being considered under the Residential Tenancies Amendment Bill (2015).

5.4.2 Community Housing Providers

There are several not-for-profit social housing providers, many of which are now able to apply to take over former HNZC social housing as CHPs. Of these, only the Airedale Trust has a specific programme for Pacific families. However, each of the other CHPs have specific geographic or minority focussed programmes, such as housing for those with mental and physical disabilities and the elderly, which potentially benefit parts of the Pacific community in Auckland.

A further initiative run by NZHF is the Home Saver programme. This enables those who have existing debt, no deposit and a regular income that is insufficient to reduce their debt the opportunity to save for a deposit or afford a market rent. This is achieved by the house being rented to the family at 80 per cent of market rent or at not more than 30 per cent of their gross income. The stability of tenure enables the family to occupy the home for up to five or seven years. This initiative supports the principle that home ownership and secure tenure results in better financial and social outcomes, as well as breaking the cycle of reliance on social housing. The programme is offered in conjunction with other initiatives to improve financial literacy and budget planning.

Given the large Pacific population within the Tāmaki Regeneration area, including HNZC tenants, it is expected the Tāmaki Redevelopment Company (TRC) initiative, discussed below (refer to sub-section 5.5.4), will have a considerable influence on the lives of Pacific residents in this area.

5.4.3 Pasifika Futures

Pasifika Futures Limited is a charitable company established by the Pasifika Medical Association (PMA). PMA has been involved in the wellbeing of Pasifika peoples since 1996 and includes a membership of more than 3,000 health professionals. Pasifika Futures acts as a Commissioning Agency for Pacific people and works with regionally based providers and partners across New Zealand to tailor support services to individual Pacific families and communities. The first stage of setting up the scope of the agency was the development of a framework, the Strategic Plan 2015–2020, which has identified the particular needs of the Pacific community and gaps in the provision of support services (Pasifika Futures, 2015). The main objectives of the Plan include improving health, social, financial, employment and educational outcomes for Pacific people through a series of objectives. These include:

- Research and policy influence to ensure Pacific people benefit from government policy
- Secure a commitment from the Crown to continue the funding model
- Develop a fundraising strategy to source funds from high net worth individuals
- Commit resources to continue to build capacity for high level policy analysis to engage the Crown and decision makers
- Commission high quality programmes on a national basis that support family capacity and capability to meet their aspirations
- Deliver a small grants scheme that extends support to family and community groups
- Explore partnering with industry, philanthropic organisations and donor partners (Pasifika Futures, 2015).

5.5 Auckland Council initiatives and programmes

5.5.1 The Auckland Plan and Housing Action Plan

The Auckland Plan sets out a 30 year vision for Auckland (Auckland Council, 2012a). The plan sets out a number of housing related targets for the wider community which are aligned to several 'transformational shifts' designed to:

- Accelerate the prospects of Auckland's children and young people though a focus on secure, healthy homes;
- Raise living standards, focussing on those most in need.

Although the Pacific community are not singled out as being a focus of these high level priorities, the evidence presented in Sections 2.0 and 3.0 above regarding the prevalence of Pacific people struggling with housing affordability and inappropriate housing, means the objectives of the Plan are directly relevant to Pacific families and communities in Auckland.

There is however a particularly relevant area of focus for Pacific in the Auckland Plan, as follows:

- Strategic Direction 11: to 'house all Aucklanders in secure, healthy homes that they can afford' and the supporting target to 'reduce the disparity in home ownership rates between Māori and Pacific people and the overall rate to less than 10 per cent by 2030'. (Auckland Council, 2012a)

The key goals of the Auckland Plan are underpinned by the actions in the Auckland Council's Housing Action Plan (HAP), developed in 2012 (Auckland Council, 2012b). The objectives of the HAP include:

- Increase housing supply and choice on all developable land.
- Deliver, through partnerships on council owned land, exemplar developments that showcase quality, medium density, affordable housing for a range of household types and incomes that enables mixed communities.
- Increase affordable housing supply, including assisted home ownership and affordable rental, by intervention that targets households between 80-120 per cent median household income that are not the focus for government assistance (on all developable land including council owned land).
- Increase levels of home ownership overall to meet the target of at least 64 per cent in the Auckland Plan, including a particular focus on increasing home ownership for Māori and Pacific peoples.
- Minimise the impacts of the costs of infrastructure on housing affordability.
- Improve the quality of existing housing stock.
- Encourage and demonstrate innovation in, partnerships, financing, design and construction to increase supply, quality, choice and affordability (Auckland Council, 2012b).

Priority Area 10 in the HAP refers to 'Housing for Pacific Peoples' and includes these related actions:

- Action 29: A policy to pursue partnerships to provide culturally appropriate, quality, affordable and secure housing for Pacific peoples (Planning authority)

- Action 30: Continue to work with COMET[18] and community-based education providers to deliver programmes to prepare Pacific peoples for homeownership and affordable provision generally (Facilitator and Service Provider).

Table 7 lists each of the departments or units and summarises their housing programmes and responsibilities. Further on, Figure 14, created by the council's Strategic Advice Unit, provides a comprehensive overview of the wider housing initiatives and programmes that Auckland Council leads or partners with. These initiatives and programmes have been grouped according to the Auckland Plan priority areas of:

1. Supply: work to increase the amount of housing in the market (including existing provision)
2. Choice: diversity of typologies and tenure types
3. Quality: warm, dry and well-designed homes
4. Affordability: a maximum of 30 per cent of household income spent on housing costs

A further stream, Inform/Align, outlines the work that is being done to increase information and alignment on housing issues.

Table 7: Auckland Council departments/ units with housing initiatives or programmes

Council department or agency	Housing frameworks or programmes

Pānuku Development Agency (PDA)	Land sales portfolio
	Housing for older persons project
	Development and redevelopment projects including Council land at:
	      Manukau Metropolitan Centre (with central govt)
	      Tāmaki Regeneration (with central govt)
	      Wynyard Quarter
	      Avondale SHA
	      Hobsonville Point (with central govt)
	      Onehunga centre (with central govt)
	      Takapuna Centre
	      Whangaparaoa
	      Pukekohe
	      Ormiston Centre
	      Henderson Centre
	      Northcote Centre and surrounds

Community and Social Policy	Māori housing policy review Update housing needs assessment Making renting more attractive: submission to govt on RTA Fast ideas for affordable housing forum
Strategic Advice Unit	'5 by 2030': exploration of goal to bring down the ratio of median home purchase price to median household income to 5:1 by 2030
Chief Economist Unit	Research and advice on Auckland urban economics Housing affordability metrics and insights Funding and financing infrastructure to increase land supply Impact of RMA activity status on the economy Using price signals to inform RMA and infrastructure plans Housing affordability decomposition by income group in Auckland

[18] COMET Auckland is a Council Controlled Organisation and was originally called the City of Manukau Education Trust.

Council department or agency	Housing frameworks or programmes
	Residential construction materials: market power
	Impact of regulation on land prices [19]
Development Project Office	Ten Spatial Priority Areas to support delivery of housing and integrated infrastructure
	Infrastructure for housing delivery programmes
	Forward Land Infrastructure Programme (FLIP)
	Development, oversight and integration of BAU with developers
	Special Housing Areas (with central govt)
	Supporting new social housing (with central govt)
Processing and Building Control	Consenting Made Easy project
	Working with the development community
	Online consenting to streamline consenting process
Research and Evaluation Unit (RIMU)	Research and advice on Auckland urban economics
	Housing metrics and insights
	Provision of data on housing and households, including census
	SHA data monitoring programme (with Building Control)
	Renting in Auckland (in collaboration with SHORE Research at Massey University)
	Spatial trends in dwelling prices and affordability for first home buyers [20]
Unitary Plan Team	Quality standards for housing
	Proposed Auckland Unitary Plan development
Chief Planning Office	Future Urban Land Supply Strategy (FULSS)
Auckland Investment Office	Collaborative Development at Scale (CDAS) with central government agencies
Asset Management, Stormwater Strategy and Resilience	Stormwater Asset Management Plans required for major growth
Te Waka Angamua	Supporting Papakāinga and Māori housing projects
Empowered Communities	Emergency housing
	Ending homelessness and rough sleeping (with CSP)
Auckland Design Office	Providing best practice guidance on urban planning through the Auckland Design Manual, Auckland Design Panel and Resource Consent design statement review process
Finance	Housing Bond guarantee
	Alternative financing project
Community Facilities	Trial of rental and WOF
	Submission to Select Committee on rental legislation (with CSP)
The Southern Initiative (TSI)	Housing for Pacific peoples

As mentioned in response to the recommendations in the Chief Economist's report, *Housing supply, choice and affordability* (Parker, 2015), council is required to undertake a 'stock take' of all the initiatives currently in place, or coming online to address housing affordability. The stocktake has been completed and many of the initiatives have both direct and indirect impacts on Pacific people. The initiatives have been mapped in terms of their focus and are presented in Figure 14 below. Some of the current initiatives that stem from these programmes are reviewed in greater detail below.

[19] Contact: Harshal.Chitale@aucklandcouncil.govt.nz (Senior Economist).
[20] Refer to Knowledge Auckland website for Auckland housing-related research. www.knowledgeauckland.org.nz.

Figure 14: Auckland Council housing activity stocktake, 2016

Auckland Council Group Housing Activity Stocktake: April 2016

Auckland Plan priority areas

Inform / Align
Work to increase information and alignment on Housing issues

One-off and/or New initiatives

Research & advice on AKL urban economics
General analysis and review of emerging urban economics literature on urban growth, development, housing affordability, infrastructure planning and land use planning. Includes development of a model to assess the impact of strategic policy directions on housing supply and prices.
Chief Economist's Unit

Transport for Future Urban Growth `I`
Joint Auckland Council and the NZ Transport Agency project to deliver a transport network to support Auckland's new or upgraded roads, upgraded state highways, optimising existing networks, new public transport and cycling infrastructure.
Transport Strategy

Housing affordability metrics and insights `I`
A literature analysis project to provide a well-rounded assessment of housing affordability for people of different income levels.
Chief Economist's Unit

Auckland Transport Alignment Project `G`
Joint Council and Government investigation to improve alignment over the way Auckland's transport system should develop for the next 30 year for the long-term development of Auckland's land transport system.
Transport Strategy

Using price signals to inform RMA and infrastructure plans
Preliminary analysis and research into price signals for land and housing, and what the implications of council's plans.
Chief Economist's Unit

Housing research `I`
Updating 2010 assessment of housing demand and need in Auckland.
Housing affordability research on 1) Pacific and Maori housing and 2) rental tenure based on interviews with landlords, property owners and tenants.
Review of Māori Housing issues, development of associated programme.
Literature review of Māori and Pacifica housing issues and programme.
RIMU & CSP

Alternative Financing `I` `S`
Review of assets, best use and best value as a part of Council review of mix of financing sources.
Finance
Research and analysis looking at barriers to funding and financing infrastructure for greenfields supply exploring the problem and potential solutions. This will explore concepts used overseas.
Chief Economist's Unit

Integrated housing comms strategy draft
A communications strategy for how the Council Group communicates on housing, including milestones for key activities. The communications activity planned around it and the assigned Comms lead.
Comms & Engagement

Options to address Housing Supply Affordability report `I` `S` `C` `Q` `A`
Exploration of ideas raised in the Chief Economist's report.
Strategic Advice Unit

Housing metrics `I` `S`
Establishment of comprehensive and linked housing metrics framework and data sets. Includes SHA monitoring.
RIMU

Supply
Increase housing supply to meet demand

One-off and/or New initiatives

CDAS: Collaborative Development at scale `G` `S` `C` `A`
Early stage initiative between several Government agencies to explore opportunities to collaborate on the development and delivery of infrastructure and urban development in order to create scale and delivery key economic and social outcomes.
Auckland Investment Office

Modular Housing `S` `C` `Q` `A`
Exploring the potential of pre-fabricated modular housing manufactured overseas to satisfy New Zealand Building code requirements. Whilst the compliance pathway of such systems is as yet ill defined, the ability to leverage construction capacity off shore, may assist the supply of low cost residential housing.
Building Control

Proposed Auckland Unitary Plan development `I` `S` `A`
Ongoing work and development of the Unitary Plan. When the Plan become operative, it will become the 'how Auckland achieves its spatial goals. Work includes new standards for housing.
Unitary Plan Team

Ongoing / Business as usual

FULSS implementation
A programme of sequencing future urban areas over 30 years from 2012 – 2041. The timeframe is split into three decades and each decade into five year intervals. Distributing the greenfield areas over this timeframe enables them to be proactively planned in an orderly and cost efficient way.
Council group

DPO development oversight & integration role `S`
DPO is the primary point of contact for developers on major project across planning, integrating, and helping deliver infrastructure for key development areas, spatial priority areas, and major urban development, including managing Auckland's Special Housing Areas (SHAs).
DPO

Special Housing Areas `G` `A`
Special Housing Areas (SHAs) are being identified across the city where fast-track development of affordable housing can take place.
Council group

Stormwater Asset Management Plans `S`
Large amount of capital expenditure scheduled in the Growth category. LTP capex program of $58m decreasing after 3 years. Large projects Swanson Spatial Priority Areas and SHAs eg a wholly new Takanini and Oakley Creek. Dealing with the flood risk through $33m expenditure. Oakley Creek has high densities. Development Contributions will eventually pay for Oakley Creek Development however there is a lead time for the land acquisition, infrastructure, the design, consenting.
Asset Management, Stormwater Strategy & Resilience

Panuku portfolio review / land sales `S`
Optimisation of Council assets, use of land and supporting housing objectives. Panuku Development Auckland (PDA) manages approx. $1.5b property which it continuously reviews. 'Non-service land' (land no longer required for the purpose for which it was acquired) may, following review be sold, if approval is given.
Panuku

Infrastructure for housing delivery programmes `S` `A`
Supporting the active delivery of housing with a component of affordable housing .
DPO

Project: Manukau Metropolitan Centre `G` `S` `C` `A`
Opportunity to create mixed-use housing & commercial buildings, retail enterprise around the area between homes public spaces, green, integrate it into well seeing to work with Central Government to create new forms of housing affordable housing located close to employment opportunities.
Panuku

Project: Tamaki regeneration `G` `S`
Tamaki Redevelopment Company (TRC) is a joint venture between central government and Auckland Council (overseen by PDA) involving transfer of 2,800 HNZ houses to TRC.
Panuku

Project: Wynyard Quarter `S` `Q` `A`
20 year regeneration project of 37 ha on Auckland's waterfront between West harbour Marina and the Viaduct.
Panuku

Project: Avondale `S` `Q` `A`
Redevelopment of former Council land, that has generated an SHA and being development in partnership with Ockham Residential.
Panuku

Project: Hobsonville Point `G` `S` `C` `Q` `A`
Development of 20ha former council site at hobsonville as a Special Housing Area.
Panuku

Project: Onehunga Centre & Port `G` `S` `C` `Q`
Opportunity to use Council land holdings and Onehunga Port (it ha) to enable developers to build high quality mixed styles of housing in back of recent investment in area - Onehunga foreshore, upgrade of Onehunga Mall. Br 20 and 40 also transport network. Also 2 HNZ SHA's.
Panuku

Project: Takapuna Centre `S`
Redevelopment of 3.89ha of council land centred on sites in Anzac and Hereon streets. Revitalisation of Takapuna as a metropolitan centre. Upcoming provides for development of higher density housing including terraced houses and apartments and increased business facilities with mixed use.
Panuku

Project: Whangaparoa `I` `S` `A`
Development agreement with McConnell Property to deliver around 59 new homes, public reserve & wetland on former Council land. Legacy project. Consultation commenced in 2009.
Panuku

Project: Pukekohe `S`
Potential to develop/redevelop Council/Auckland Transport sites with partners.
Panuku

Project: Ormiston Centre `S` `C`
Development of 19 ha Ormiston town Centre including 30,000 m2 retail space, 500-700 apartments/townhouses, 5,000 m2 commercial space, library, aquatic centre, open spaces, multi-modal transport facilities
Panuku

Project: Henderson Centre `S`
Exploration of opportunity to convert ex-Waitakere City Council building into mixture of new housing, business & retail space. Potential use of adjoining Western Central for apartments/townhouses.
Panuku

Choice
Increase housing choice to meet diverse preferences and needs

One-off and/or New

Making renting more attractive `I` `S` `C` `Q` `A`
Work is planned to further explore the legislative and policy structures around a long term secure rental sector, in light of pending changes to the Residential Tenancies Act.
CSP

Support papakainga & māori housing projects `S`
Fund to support papakainga in LTP.
Support for maori housing projects by DPO and enhanced opportunities on council land by Panuku.
(Te Toa Takitini)
DPO & Te Waka Angamua

Emergency housing `S` `C` `A`
New funding through LTP ($500K over 2 years). Initial commitment to support sector through coordinator role. Remaining funding will be allocated based on feedback from sector of best use.
Empowered Communities

Supporting new social housing `G` `I` `S` `C` `Q` `A`
MSD have major procurement programme to secure 1000-2000 new social housing dwellings in Auckland in the next 2-3 years. Council working with them to assess infrastructure, planning implications and supporting RFP process.
AC work includes efficient and consistent resource consents for affordable/emerging housing.
HNZC MOU.
DPO

End homelessness & rough sleeping `I` `S` `C` `A`
Cross sector work programme established targeting ending rough sleeping by 2022.
Empowered Communities & CSP

Housing for Pacific Peoples `S` `C` `A`
Scoping of cooperative housing models in partnership with community now underway and feasibility on 3 sites undertaken.
TSI

Housing for older persons project `I` `S` `C` `Q` `A`
Partnership between housing provider and council to deliver Housing for Older Persons services.
Panuku

Quality
Improve the quality of existing and new housing

One-off and/or New

Working with development community `I` `S` `Q`
Providing training to developers and designers, and working closely with other organisations such as NZIA to promote quality housing and urban design.
Building Control

Ongoing / Business as usual

Auckland Design Office `I`
The Urban Design Office provides best practice guidance on urban design for Auckland. This includes 1) the Auckland Design Manual, 2) an Urban Design Panel, and 3) resource consent design statement review process.
Auckland Design Office

Affordability
Improve housing affordability and the supply of affordable housing

One-off / New initiatives

Consenting `S` `A`
Council to provide online consenting to streamline the consenting process, reducing the time spent by applicants.
Enhanced support to community housing projects through the consenting process.
DPO

Project: Northcote Centre & surrounds `G` `S` `C` `A`
Upgrade to Council owned community facilities in town centre including art gallery, library, community centre and early learning centre. Council assets are adjacent to town centre shops with good transport connections.
Panuku

Project: Otahuhu `S` `A`
Panuku is currently focussed on one site within the wider regeneration of Otahuhu town centre and portage route to Middlemore hospital (a spatial priority areas process).
Panuku

Ongoing / Business as usual

Housing bond guarantee `S` `A`
Council will guarantee bonds to a maximum of $8 million over three years which will allow the community housing sector to raise $30m of socially responsible investment from trusts, foundations and companies, at a slightly lower interest rate than other lending institutions.
Finance

Notes
The lead unit or organisation has been identified for each project or activity.

Stocktake does not include housing fora, steering groups or advocacy.

Central Government activity is out of scope except where partnered with council group.

Key

Central Government partnership `G`	Choice `C`
Inform / Align `I`	Quality `Q`
Supply `S`	Affordability `A`

Strategic Advice Unit
Providing high quality strategic advice
Driving a future focus for Auckland
Enhancing the Auckland Plan

Source: Strategic Advice Unit, Auckland Council (2016)

5.5.2 The Southern Initiative (TSI)

The Southern Initiative (TSI) is one of two big place-based initiatives in the Auckland Plan. It covers the four local board areas of Māngere-Ōtāhuhu, Ōtara-Papatoetoe, Manurewa, and Papakura: combined, these cover an area of Auckland with significant economic opportunity yet high social need. The purpose of TSI is to plan and deliver a long-term programme of co-ordinated investment and actions to bring about transformational social, economic, and physical change. It is being developed in partnership with government agencies (including MBIE), the local community and other key stakeholders.

The focus is to improve physical and social infrastructure and given that the Pacific population comprise over 40 per cent of the population in TSI it is anticipated that this will directly benefit the Pacific population.

Referred to in the Auckland Plan as the 'Pacific Hub of the World', the physical infrastructure improvements in this area are to include housing development in Māngere and Manurewa, improved roads, parks and recreational facilities. These will be provided in concert with initiatives to support further education, training and youth employment, early childhood education and pathways to work for the long term unemployed.

Through coordination of Housing New Zealand, Auckland Council and the MSD, it is intended that existing state housing will be improved and new housing will be developed. There are also opportunities for CHPs to access funding for the development of further new properties in order to address the issue of chronic overcrowding and housing affordability in the area (Auckland Council, 2012).

Specific targets of TSI include:

- Percentage of Māori and Pacific home ownership for the area is comparable to home ownership levels of other ethnic groups.
- In 5 years (by 2017), 20,000 families will have completed a Pacific financial literacy programme.
- Increased numbers of Pacific families have accessed appropriate home ownership schemes by 2020.

These will be measured by the following indicators:

- Households in private occupied dwellings (Census).
- Number of Pacific families participating in financial literacy programmes (Ministry for Pacific Peoples (MPP))
- Reduction in household debt (MPP)
- Improved household income and saving (MPP).

5.5.3 Exploring security of tenure through co-design

The 'Exploring Security of Tenure through Co-Design' is a co-funded Auckland Council, MBIE and Treasury project with a focus on TSI area in south Auckland. The process has involved working directly with tenant communities, landlords, central government agencies and non-government organisations (NGOs) from the conception of the design using

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walkthroughs, empathy interviews and concept workshops. The findings of the process so far have identified barriers and goals for those involved in the rental sector. The long term findings from this project on achieving the objectives of appropriate and affordable housing and safe and vibrant communities will provide a source of information for future social housing developments (Ministry of Business Innovation and Employment, Auckland Council and the Auckland Co-Design Lab, 2014).

5.5.4 Tāmaki Redevelopment Company (Joint Central/Local Government Initiative)

The Tāmaki Redevelopment Company (TRC) was established in 2012 under a Heads of Agreement between the Crown and the Auckland Council. At the central government level both MBIE and Treasury have been charged with its development and the urban regeneration of Tāmaki in Auckland. This area has a high proportion of state housing (56%) with HNZC owning approximately 2,870 properties of relatively low density housing in the area. It is home to large numbers of Pacific people.

In April 2016, all HNZC homes in Glen Innes, Panmure and Point England transferred to TRC. According to John Holyoake, CEO of TRC, the transfer of all the social housing in Tāmaki from Housing New Zealand to TRC 'went smoothly and the residents reported they were satisfied' (TRC, 2016). The activities of TRC span a range of high-level objectives for the area including:

- supporting Tāmaki residents and their families to get the skills, knowledge, and employment opportunities needed to progress in their lives.
- strengthening the local economy and unlocking the potential of the Tāmaki area to enable a prosperous community and deliver better value for money to the Crown (with a focus on increasing the return on investment and realising the potential value from state and council-owned land).
- creating safe and connected neighbourhoods that support the social and economic development of Tāmaki and its community.
- housing resources: optimising the use of land and existing housing stock to effectively support and deliver social and economic results, including progressing private housing development and better public housing options in Tāmaki (Treasury, 2013).

5.6 Further Auckland Council initiatives and programmes

5.6.1 Retrofit Your Home Programme

Auckland Council provides financial support to improve the quality for existing homes (e.g. installing insulation, clean heating) through this initiative. This is further to the Crown's assistance through the Warm Up New Zealand: Healthy Homes Programme managed by the Energy Efficiency and Conservation Authority (EECA), which provides free ceiling and underfloor insulation for low-income households occupied by people with health needs related to cold, damp housing. A major obstacle to increasing the benefit of this scheme to Pacific people is that nearly 60 per cent of Auckland's Pacific population live in private rental properties (Statistics New Zealand, 2016a). This proportion of the population is unable to access the programme directly, but must instead request it from their landlord.

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5.6.2 The Auckland Housing Accord and Special Housing Areas (SHAs)

Auckland Council has released ten tranches of Special Housing Areas (SHAs) since the legislation was introduced in 2013, and each tranche has identified a new set of SHAs. The early tranches covered larger development proposals, with the latest included in the sixth and final tranche covering SHAs of a much smaller scale, representing infill development, rather than the greenfield development of the early tranches. In total over 164 SHAs created areas with a combined potential capacity of 53,008 new homes (Auckland Council and MBIE, 2016). As the SHAs represent a range of sizes and have been implemented by different developers, their progress is at different stages of establishment and completion. Although no particular SHAs have been developed for Pacific people specifically, a number of the SHAs are located where a significant number of the Pacific population live, including the TSI and Tāmaki Regeneration areas.

5.6.3 The Homelessness Action Plan

The Homelessness Action Plan was operative for the period 2012–2015, with the fundamental goal of providing an interagency response for the future direction of homeless services to end rough sleeping by 2022. Although the proportion of Pacific people affected by rough sleeping is much lower than some other minority groups, they are still represented (Tuai Harris, 2015). The Homelessness Action Plan had some key activities to address those vulnerable to rough sleeping from the Pacific population including the following milestones:

- Engagement with Pacific groups to ensure a culturally appropriate response for Pacific people who are homeless
- Complete presentations to Pacific leaders and service providers.
- Develop a cultural strategy with Pacific leaders and service providers that will strengthen opportunities for Pacific clients to engage in culturally appropriate programs to reconnect with family.
- Implement the strategy as per timeframes and milestones (November 2014).

5.6.4 Community Housing Aotearoa: Auckland Housing Bonds

Launched in December 2014, the Community Housing bonds are implemented by Auckland Council and are structured as a 'socially responsible investment with a council guarantee'.

Making use of both charitable donations and the Community Housing Bonds offered by Auckland Council are the following groups:

- Habitat for Humanity
- Accessible Properties
- Lifewise
- Bays Community Housing Trust
- Monte Cecilia Housing Trust
- New Zealand Housing Foundation
- Auckland and Onehunga Hostels Endowment Trust
- CORT Community Housing.

The organisations above provide a variety of services including affordable housing to rent, assisted home ownership programmes (including assistance to get into a new home in return for 'sweat equity' (Habitat for Humanity, 2014) and emergency housing. Many are church based organisations, and while some offer services in a particular area of Auckland (such as the Bays Community Housing Trust which is located in Long Bay) others have a presence in both South and West Auckland (e.g. Monte Cecilia), and others such as the New Zealand Housing Foundation, Accessible Properties and Habitat for Humanity provide affordable housing provision throughout Auckland and beyond. Further enquires about Housing Bond applications from Pacific community groups would enable an understanding of whether this initiative is effective at addressing the needs of the Pacific community.

5.6.5 Akara Mamoa - The Look Ahead Programme

In 2015, the Akara Mamoa initiative was launched as a result of COMET, the Auckland Financial Literacy Practitioners and Providers Network (AFLPP) and the Commission for Financial Capability seeking to develop a programme of financial literacy strategies. This church based programme, focused on the Tāmaki Regeneration area, was developed from learnings from previous Pacific financial literacy programmes such as the Tāmaki Financial Literacy Programme (2012) and POTO Money (2014), which focussed on issues of debt management, as well as TURANGA (Auckland Council 2015b) which provided insights into the financial wellness of Pacific families. Akara Mamoa has the following objective:

> To enable our Pasifika Families to sort and organise their finances and to take advantage of opportunities in Tāmaki - in particular affordable homes.

The programme engaged 35 participants from the Tāmaki Cook Island Community on a six week Financial Literacy Programme which included coaching, mentoring and financial planning. The initial outcomes of this programme have been improved spending, debt planning, enrolment in KiwiSaver, risk planning including the risk of predatory lending and use of local financial services (Fariu, 2015). It is suggested that the Akara Mamao programme is evaluated at a future date in order to understand what benefits it has provided to the participants.

However, as discussed above the theory of trying to better outcomes from introducing financial literacy programmes alone is flawed. The need for careful management of money is a well-recognised reality of those on low-incomes. To be truly effective any financial literacy programme must be provided in concert with the opportunity to generate enough money for the participant to meet their basic needs. Without enough money in the first instance, budgeting will only be an exercise in prioritising one basic need over another, as in the 'heat or eat' dilemma.

5.6.6 Pacific Housing Design Guide - Faumuina and Associates

Developed by Architects Faumuina and Associates in association with HNZC in 2002; The Pacific Housing Design Guide, designed to be used with the HNZC Development Guide has the aim of providing tangible solutions through design guidelines for creating better housing for Pacific people. The guidance was established through close collaboration with Pacific design specialists and reflects the following themes deemed fundamental to good Pacific design.

- Flexible design- the easy reconfiguration of space to accommodate social gathering and formal occasions such as funerals
- Multipurpose space- for example a garage which can be used to host celebrations and overflows of visitors
- Openness- reflecting the desire to emulate traditional Pacific housing with easy access to the outdoors
- Warmer living- maximising solar gain and natural warmth
- Built to last- use of robust hard wearing building materials durable for high usage
- Pacific identity- building in a 'sense of Pacificness' through the careful selection of building materials, colours, finishes and landscape design.

The Auckland Design Manual published by Auckland Council (2015) brings up to date the latest thinking on design for extended families and recognises the principles of the Pacific Housing Design Guide.

5.7 Local action

It is likely there are many incidences of local and ad-hoc action that takes place to support those in housing crisis or into homeownership, particularly given the propensity of Pacific people to support those in their community. As these occurrences are not always widely known about or documented it is difficult to evaluate the scale of their effectiveness, or whether they could be implemented at a greater scale. However, the programme below provides a further example (along with the Akara Mamao programme mentioned above) of an initiative that warrants evaluation.

5.7.1 Matanikolo Housing Development

The Matanikolo Project, established in 1991 by the Tongan Methodist Church, is a multiple partner project which seeks to address the housing crisis through a collaborative effort between the Tongan Methodist Church, the then Social Housing Unit (SHU, administered by MBIE), Airedale Property Trust (APT) and the Methodist Church of New Zealand amongst others. The ultimate aims are to provide a purpose built village to meet the needs of some of the Pacific population in Māngere (Tanielu and Johnson, 2014).

The project sought to provide low income families with newly built homes on a 6.4 hectare block of church owned land in Māngere with rents set at 80 per cent of market value. The initial phase, completed and occupied in 2014, developed 22 family houses, the second phase which has not yet been completed will offer 12 elderly flats. The houses were designed to accommodate large family groups with collaborative input from Airedale Properties, GJ Gardner Homes and project managed by RDT Pacific. Many of the new occupants have since been relocated from overcrowded properties to these purpose-built ones (Tanielu and Johnson, 2014).

The funding for the project totalled $4.3 million and utilised government funding provided through the Social Housing Unit Growth Fund. It was overseen, designed and project managed by the APT from, a social enterprise that provides consultancy services. From inception, design and delivery of the projects, to ongoing support and maintenance for the newly tenanted properties, APT worked in close collaboration with the Pacific community (Airedale Property Trust, 2016).

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In a film produced describing the Matanikolo project by PopGun Films (2014), the first two households to occupy properties at Matanikolo were interviewed. The families spoke of how they had previously shared crowded and unhealthy damp conditions with extended family. Both families were extremely happy with the house that they had moved into, citing benefits such as with insulation, space, privacy and access to safe outdoor space.

5.8 Forthcoming research

A number of research projects are currently underway and promise to enable a further understanding of the housing needs of Pacific people in Auckland and beyond. They include:

- A study of the experiences of tenants and homeowners in the Waimahia Special Housing Area in South Auckland (Karen Witten, Penelope Carroll and Emma Fergusson(SHORE, Massey University). Completion expected Spring 2016.

- New Zealand's Private Rental Sector: Investigating landlords and tenants characteristics, viewpoints and practices (Karen Witten, Penelope Carroll and Martin Wall, SHORE Research and Whariki, Massey University). Completion expected December 2016.

- Auckland's Private Rental Sector: Investigating landlords, tenants and property managers characteristics, viewpoints and practices (Alison Reid and Jennifer Joynt (Auckland Council), Karen Witten, Penelope Carroll and Martin Wall (SHORE Research and Whariki, Massey University)) Completion expected December 2016.

- A Policy of Cynical Neglect: The demise of the accommodation supplement (Alan Johnson, The Salvation Army).

6.0 Conclusion

This stocktake has drawn on available quantitative and qualitative data to provide an understanding of the complex housing experiences and challenges that many Pacific people face in Auckland.

There are multiple global, national and local factors affecting housing outcomes in Auckland which directly affect Pacific people. One important aspect is globally low interest rates which have contributed to increased investor and home buyer activity, which has in turn created greater demand for housing and led to higher house prices. Other structural factors such as legislation add complexity and cost to the supply of housing. The Residential Tenancies Act 1986 is one example of legislation that directly influences the experiences of renters and the quality of rental homes they live in.

At the regional level it is anticipated that the Auckland Council's Unitary Plan will have a positive influence in terms of increasing housing supply and affordability, and that infrastructure agreements between central and local government will alleviate issues such as roading and access to public transport, water and power; all of which ultimately impact on housing supply and costs.

This report has included the voices and experiences of Pacific individuals and families who are on low incomes. Their aspirations, and the ways in which housing design can better cater for their physical and cultural needs has also been covered. The report has highlighted the way in which day-to-day concerns or crises can create rapid spirals of debt for those living in poverty, and how the daily effort required to manage on a low or no income, can override wider considerations such as long term budgeting and planning.

In conclusion, at the time of writing, there is little evidence to show that the housing crisis in Auckland is lessening. The effects of this crisis will fall disproportionately upon lower income individuals and families, including many Pacific people. The aim of this stocktake has been to provide an overview of the experiences and issues facing this group, along with the various housing initiatives that have been introduced by central government, local government and community organisations. This report and the initiatives outlined in Section 5.0 carry the promise of significantly improved housing outcomes for Pacific people in Auckland and throughout New Zealand.

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