

The Impact of Substandard Rural Housing on Resilience and Wellbeing in Te Tai Tokerau

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Introduction

Te Tai Tokerau (Northland) is one of New Zealand's most rural and impoverished regions, facing unique and significant housing issues. In a region where more than half the population live outside an urban centre, in predominantly ageing housing stock, and experience high levels of social deprivation, substandard housing in Te Tai Tokerau's rural, isolated areas has long been a major concern, particularly for the large Māori population.

The resilience of families and rural communities depends on the resilience and performance of their homes to provide warmth, comfort, safety and protection. Improving the building envelope and habitability of rural Northland's ageing housing stock is needed. However, affordability, access to skills and resources, and the remote, invisible nature of the problems are key constraints.

This article reviews existing research on housing quality, noting the unique challenges and issues faced by homes and communities in rural Northland. It highlights Habitat for Humanity's experience addressing substandard housing across the region through its delivery of the Healthy Homes and Home Repair Programmes.[1] It illuminates the prevalence and issues of rural Northland's substandard housing; its impact on families and community, the housing sector and society more broadly; and what more can be done to improve people's right to a decent, adequate home.

The right to a decent home

As a signatory to the 1948 Universal Declaration of Human Rights and multiple other international human rights treaties, Aotearoa New Zealand has agreed to ensure that the right to decent, adequate housing is progressively realised in this country. According to Te Kāhui Tika Tangata New Zealand Human Rights Commission[2], a decent, adequate home does not simply mean a roof over people's heads but one that is affordable, habitable, is accessible and meets our needs, is located so that we can participate fully in society, has access to core services and infrastructure essential to our health, security and dignity, and reflects respect for cultural diversity.

Housing is a key determinant of health and human, social, cultural and economic wellbeing of families and communities, having profound impacts on every aspect of our lives, sustainable development and societal progress. However, the incidence of substandard housing in New Zealand is significant. According to the 2018/19 *Pilot Household Survey* [3] of the sample of 800 homes assessed, 43% were in moderate condition, requiring repairs and maintenance in the next two years and 11% were in poor/serious condition, requiring immediate, significant repairs and maintenance. For the first time, in 2018, the Census introduced questions about household mould, dampness and access to amenities, with these questions repeated in 2023. Whilst there has been a marginal improvement the 2023 Census still identifies that dampness was present in one in seven (14%) New Zealand homes, and mould was evident in one in six (16.9%). Some 7074 of households lacked access to at least one of six basic amenities. Of these six basic amenities drinkable tap-water (3.5 % of dwellings) followed by a refrigerator (3%) and electricity (1.7% of dwellings) were most lacking.

Reinforcing these concerns are worrying trends that landlords and homeowners increasingly are unwilling or unable to spend on repairs and maintenance. According to White et al.'s (2024) analysis of the 2018/19 PHS and the Household Economic Survey, reported maintenance spend by New Zealand households was approximately \$2 billion, significantly short of the study's estimated recommended mid-range spend[4] of around \$15.7 billion. Whilst research and statistics have informed the introduction of key public policy, legislation and government-funded programmes to address poor housing conditions and improve health and energy outcomes in recent decades for those most at risk[5], repairs and maintenance of the ageing national housing stock have been left largely to homeowners and the market to solve.

In many countries overseas it is recognised that repairs, maintenance and stock up-grade is a significant component of maintaining the national infrastructure (Saville-Smith et al., 2008; Parsons et al., 2023). In New Zealand, there is limited political appetite to take such a national, long-term and systematic view, or to shoulder the associated costs and risks. However, the costs and risks of an ageing and ignored inventory of homes will only increase over time and be passed onto future generations, severely compounding the housing crisis and the associated socio-cultural, health and economic impacts at family, community and society-wide levels.

Homes in Rural Northland

Statistically, Northland has one of the highest rates of people experiencing severe housing deprivation in the country, second only to Gisborne[6]. Whilst on average 98% of households have access to basic amenities[7], 204 homes in Northland stated a lack of access to any of these in the 2023 Census. Some 4.6% of Northland homes (3,276) lacked access to safe tap water. In the Far North as many as 7.3% of households (1,511) stated a lack of this amenity. 2.3% of households (1,374) in Northland lack an electricity supply. Some 24.6% (14,649) of Northland homes experience damp, (3.8% always and 20.8% sometimes), compared to 20.1% in Auckland and 18.1% nationally. 20.4% (12,096) of Northland households stated experiencing mould (5.7% always mouldy and 14.7% sometimes). Some 7.2% of households are crowded.

The 2023 Census data reflects a marginal improvement of around 2% in terms of Northland households stating the experience of damp, mould and access to basic amenities since 2018, which is most likely balanced by the number of new builds since 2018. It is impossible to determine a change, whether improvement or further deterioration, of individual dwellings based on Census data. Rather, it represents an historical and ongoing negative trend, requiring large scale remediation.

Acknowledgement and attention have been given to the severity of poor housing conditions and habitability in Te Tai Tokerau for over 40 years. Indeed, it has long been an issue that successive policy interventions have largely struggled to resolve since the 1988 National Housing Commission's report noted that:

“Māori households in the Tai Rawhiti (East Coast), Tai Tokerau (Northland) and Rotorua/Whakatane areas ... have the most serious unmet housing need in the country in terms of the proportion of households suffering acute housing problems and the duration and severity of the problems...Substandard conditions were also widely cited and ranged from houses being condemned, having inadequate sanitation facilities, to lack of power or water connected to the house.”

The failure of the 1990s housing reforms to recognise supply-side barriers to housing access in rural areas and the use of the Accommodation Supplement as the primary mechanism of housing assistance meant that sub-standard rural housing was largely unaddressed. Housing

assistance delivered through Accommodation Supplements simply could not address the drivers of substandard housing, including:

- long-term private and public under investment in housing;
- poor building practices and regulatory non-compliance and unconsented builds and renovations using inappropriate materials for the environmental conditions;
- under-maintenance of the housing stock; and
- the inappropriate design and size of the housing stock for the use to which it is put, particularly when rates of dilapidation are increased where there is persistent overcrowding.

By the late 1990s, housing in rural Te Tai Tokerau was found to be older, on average, than the national stock; even homes less than 10 years old were severely dilapidated; and the use of garages, caravans and temporary structures for long-term accommodation was considerable (Saville-Smith and Wehipeihana, 2007). In addition, as Māori returned to rural areas due to diminishing employment opportunities and increasingly unaffordable housing in cities, the pressures on Northland's rural housing stock and supply increased, and the problems of sub-standard housing, overcrowding, and an under-supply of well-maintained, adequately constructed houses were exacerbated.

In 2001, the Rural Housing Programme[8] was established and implemented by Housing New Zealand. It had an ambitious goal of the elimination of sub-standard housing in Northland, the East Coast and Eastern Bay of Plenty regions which experienced persistent and concentrated stocks of dilapidated housing, posing significant health and safety risks to those who lived in them.

According to the 2006 Te Tai Tokerau House Condition Survey (HCS)[9], part of an evaluation of the Rural Housing Programme, some 28.8% of Te Tai Tokerau dwellings surveyed required assistance because of poor or serious house condition. This compared with 19.7% in the East Coast and Eastern Bay of Plenty rural areas and 2.7% for the national stock. In 2006, it was estimated that the cost of repairs to homes in Te Tai Tokerau alone could range from \$77.6 million to \$122.6 million. Following the evaluation and after 10 years and nearly \$140 million spent on the scheme —and only 2,900 houses repaired across all three regions— the Rural Housing Programme was dis-established in 2011. Whilst living conditions had improved for some families, the programme under-delivered, did not provide good value for money because the improvements were not sustainable, and the extent and severity of substandard housing was severely underestimated (Saville-Smith, 2007).

The Programme and its associated research and analysis demonstrated the persistent and significant housing stress faced by Māori households, particularly in Te Tai Tokerau. Alongside trends in financial strain due to housing costs and a notable decline in Māori home ownership rates, the high incidence of poor housing conditions, including issues related to dampness, cold, and disrepair, disproportionately affected Māori communities. Findings underscored the urgent need for targeted housing interventions and policy adjustments to address the disparities in housing conditions and affordability experienced by Māori. This contributed to the establishment of the Māori Housing Network through Te Puni Kōkiri (TPK) in 2015[10].

From October 2015 to June 2017, the Network invested \$40.7 million in 158 projects across Te Tai Tokerau, Ikaroa-Rāwhiti and Waikato-Waiariki, including: 63 affordable housing units; infrastructure support for 182 whānau homes; 42 papakāinga development and infrastructure support projects; 15 emergency housing projects; 387 urgent and essential whānau home repairs; 108 building condition assessments; and 43 capability building projects (Litmus, 2018). Te Tai Tokerau had received 34 % the Network funding (approximately \$14 million) and received more funding than the other regions to improve housing quality (\$4,905,037).

Research and analysis commissioned by TPK, MSD and MHUD in 2018-19[11] sought to establish the incidence and cost of repairs in rural Te Tai Tokerau. It estimated that 29% of homes (6,047) were in poor and serious condition, requiring an average repair spend of \$33,437 per dwelling, generating an estimated total repair cost of \$205 million (Saville-Smith, Brunsdon and White, 2018/9, p.7). By 2022, TPK's Māori Housing Strategy[12] had invested some \$170 million, \$80 million of which had facilitated critical repairs for over 2,000 Māori households in 5 years[13]. Te Tai Tokerau had received roughly \$19.4 million (11%) of that total investment and \$11.5 million (14%) of investment in critical housing repairs for 316 homes. In 2021/22, the average cost of repairs to Te Tai Tokerau's substandard housing, eligible for funding[14], was nearly \$53,000 per house (including administrative costs provided to the contracted rōpū/ service provider).

Despite significant investment it was noted in 2020/21 that: "demand across the rohe has far exceeded the amount of funding Te Puni Kōkiri has available. Alongside this, the impact of COVID-19 has required us to refine our priorities for immediate investments. This has meant Te Puni Kōkiri cannot fund every proposal that has been submitted, as much as we would like to." (TPK, 2021).

A further 2020 report by Te Runanga a Iwi o Ngāpuhi in the Utakura area showed that:

"a significant number of houses...did not meet (TPKs) criteria for essential repairs because of building consent issues, the makeshift nature of the dwellings and/or that the houses were in such a state of disrepair that it was assessed to be more economical to demolish them..." (Maynard, 2020, cited in George et al., 2021)

TPK's targeted investment in improving sub-standard housing for Māori is the only government programme currently seeking to address home repairs and maintenance issues. However, the programme suffers from a substantial gap between levels of funding and delivery, so is unable to match the actual prevalence, scale and complexity of the substandard issues. Worse, under the current government it is still unclear to what extent the programme will continue. Whilst it is evident that poor quality and substandard housing in rural Northland remains largely unaddressed for Māori and non-Māori households, the challenge is that we may witness a period of disinvestment and further deterioration.

Habitat's experience

Habitat for Humanity Northern Region[15] is a registered charity and Community Housing Provider that has been supporting families and whānau across Te Tai Tokerau since 2014. Alongside the provision of new affordable rental and homeownership housing, Habitat supports housing adequacy, energy-efficiency and habitability outcomes to improve whānau's health, safety and wellbeing through its Healthy Homes Programme (HHP), and the repair and

renovation services of the Home Repairs Programme (HRP). These programmes are delivered throughout the Whangārei, Kaipara and Far North Districts by a small, Whangārei-based team of mobile 'handymen' who are trained healthy home assessors with backgrounds in the local building trade.

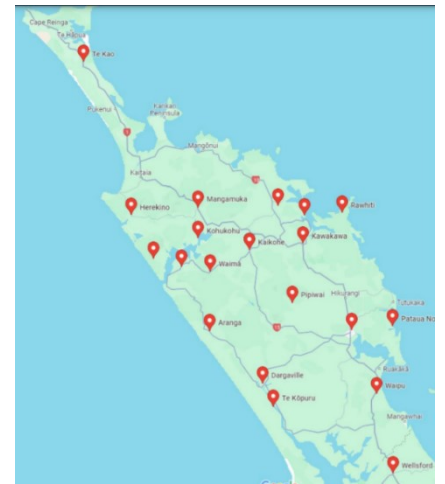
HHP is part of the Te Whatu Ora Healthy Homes Initiative[16] in partnership with health providers, supporting families referred to Habitat because of poor health attributed to living in substandard housing. This programme is core funded annually by Te Whatu Ora – Health NZ contracts and supported by Foundation North and a small number of local gaming trusts. Together this enables Habitat to sustain a rolling average of about 200 referrals (renters or homeowners) per year in Northland. Alongside home assessments, families are supported to make minor improvements to the thermal envelope of their whare, thereby reducing cold, damp, and mouldy conditions through a range of interventions such as curtains, draught excluders, mould cleaning kits, educational material and minor repairs to doors, windows, plumbing and electrics.

The second part of Habitat's housing adequacy service is the Home Repair Programme (HRP) which provides impactful home repairs and renovations to predominantly elderly, low- and middle-income homeowners, who are unable to afford or undertake essential repairs and maintenance to their home. This includes repairs to homes that have significant and urgent weathertightness issues which affect homeowner wellbeing, health and/or accessibility, such as new roofing, windows and doors, disabled accessible bathrooms or ramps, exterior cladding repairs, water damage or electrical rewiring. This programme is made possible through a partnership with BNZ which provides loan capital that enables Habitat to provide an interest-free service to undertake the necessary repairs, with families paying back the loan over 5 years. However, due to affordability issues for clients, contracting prohibitions on charging families for Habitat's operational costs, and a lack of government and philanthropic funding, it has limited capacity to support any more than between 5-15 households per year in Northland. Whilst Māori whānau can be supplemented through Te Puni Kōkiri home repair grants, unfunded operational costs are generally supported through largely ad hoc funding grants, such as Foundation North.

Whilst these two housing adequacy programmes historically evolved as distinct services due largely to finance opportunities and government funding regimes, in Northland they have recently been integrated. Given the type of need experienced by whānau in Te Tai Tokerau, there is large demand for critical repairs that are outside the scope and funding outcomes of HHP. Many of the homes of HHP whānau need HRP interventions to make them weathertight, safe and structurally sound, issues causing coldness, damp and unhealthy living conditions. The integrated, more comprehensive housing adequacy service enables Habitat to innovate, combine budgets, resources and skills, providing more vulnerable families with access to a broader range of coordinated services and interventions.

Over the past year, Habitat Northern's Housing Adequacy Service has worked with over 200 whānau across the rohe. It is estimated that about 25% of these have needed extra, critical help with the substandard condition of their home. This level and type of demand far exceeds Habitat's capacity and funding, although in the last year some 20 whānau requiring critical repairs to their homes have been supported.

As illustrated by the Census statistics, Habitat's work represents only the tip of an iceberg. However, the Census indicators and data derived simply fail to convey the reality of the poor living conditions faced in Northland and the typical state of the many thousands of homes in rural isolated areas that Habitat support.



Their experience shows many homes in the rural areas are unconsented, poorly built, uninsured and in need of significant upgrades to improve habitability, dryness, warmth and health. Many families do not have the knowledge, time, skill, capacity or money to maintain and keep the roof over their head. Of particular concern are the negative impacts of recent extreme weather events in the region on housing and the additional pressure placed on household's wellbeing and wallets to maintain and repair their homes in light of these events.

Homeowners increasingly are found in financial stress, in significant and unsustainable debt, and unable to pay for housing costs such as repairs, heating and other interventions that keep homes warm, dry, and healthy. People are dealing with the impacts of interest rate rises, a cost-of-living crisis with increasing rent and house prices, questions around regulatory requirements for landlords, and a need for existing housing stock to be fit for purpose. There is significant intergenerational housing need in Te Tai Tokerau, particularly among its rural Māori population.

According to Habitat's 2023 annual survey of those supported by the Housing Adequacy service, in Tai Tokerau, 72% of respondents state the condition of their home is average, poor and/or very poor. 50% state their home lacks weathertightness, which clearly contributes to experiences of coldness (51%), dampness (50%), mould (43%), and a need to cut back on groceries and household spending to pay energy bills (50%). Some 45% have trouble paying energy bills; 37% were concerned with internal or external hazards, such as electrical faults, rotten flooring; and 19% faced mobility/ access issues, affecting elderly and disabled residents.



Working in this context, Habitat is focused on supporting every household and whānau with knowledge, skills, connections and interventions to maintain a healthy home, build their resilience to uncertainty, and connect them to wider support and resources in the community.

Transitioning from a cold, damp home to a warm, dry home is evidenced to prevent hospitalisations by 20%, and there is reduced severity of illnesses and reduced incidence of respiratory illnesses in particular. When home living conditions are safe, warm and fit for purpose, there are many benefits: families face fewer medical expenses and prescriptions; there are marked improvements in school attendance and educational achievement for children and young people for them; less stress and worry for families; and improved mental and physical health outcomes which contribute to people’s productivity in society and the economy and an increased sense of hope, wellbeing, pride and dignity[17].

The challenges of substandard homes in rural Te Tai Tokerau for organisations like Habitat are largely capacity and access, which are determined by the visibility of the problems and the political will and financial capital of government, donors and philanthropic funders. Given the lack of comprehensive, available data representing the scale and complexity housing issues, evidence to demonstrate the impacts of mahi on housing is essential to further advocacy and funding.

As noted by Cameron Mariu, the Healthy Homes Programme Lead in Te Tai Tokara, since 2020, the HHP approach has evolved on the smell of an oily rag with dogged determinism to leverage any resource to hand to make as much difference to each whanau as possible:

“Being my first time working in this kind of environment once I saw some of these living conditions it was hard to walk away. So, using my construction skills I set out completing repairs like replacing old roofing nails with roofing screws; Insulating, lining and plastering walls and in some cases whole living rooms and bedrooms; Fixing leaking taps and minor plumbing work; fixing decks, handrails and stairs.

As my first year came to an end, reporting back on the mahi that we had achieved quickly caught the attention of our major stakeholder, they decided to increase our budget [for] window repairs and started to dabble in bathroom repairs and install curtains. By the third year our stakeholder was blown away by our effort and said to us ‘let’s see what you can do with some more significant support for homes.’ The past two and a half years I’d been working with crumbs and this felt like a lifeline.”

Over the past year, the Habitat team in Northland also have begun innovating to address the common issue of household access to electricity. Although there is now the new kohirā solar farm in Kaitaia, plus several Marae with solar panels directly benefiting the tangata around the Marae and various companies offering grid-tied solar, the families that Habitat seek to serve are being left behind. According to Cameron:

“I’ve lost count of the number of homes, cabins, lean-tos, sheds, homesteads, papakainga that are running generators, or a solar panel whānau bought off trade me wired together with speaker cable, extension leads running from a central power point powering many cabins as a source of electricity, or in some cases totally off grid. I said to myself the first family I come across I’m going to give solar a go through the critical repairs. ... With the installs we completed to date, they all have had significant financial benefit to the whānau.”

When homes are healthy, energy-efficient, affordable and secure, people, whānau and communities can thrive. Habitat’s grassroots work is supporting people, one home at a time, to stay living in place, to be safe and well, to be part of their communities, and help preserve the home as an asset and turangawaewae for multiple generations.

Habitat believes in a partnership approach not only with whānau but also with other partners and stakeholders – iwi, community groups, tradies, suppliers, local and central government of housing, energy, financial, community and health services. Collectively, working together in the home, within the local community, regionally and nationally they hope the iceberg of substandard rural housing in Northland can be exposed and addressed.

Conclusions

The recently released 2023 Census results indicate that Northland still fares statistically worse compared to all other regions for dampness, mould and lack of access to basic amenities, and experiences the highest rates of severe housing deprivation[18]. There is a critical lack of current data and research-based evidence that represents the reality of current housing conditions in the region. There is a clear gap between statistical evidence and the realities on the ground.

This effectively renders the complexity, scale and severity of rural Northland’s substandard housing more invisible. It prohibits government and societal awareness and the formulation of strategic policy and investment to support the resilience and socio-cultural and economic wellbeing of affected families, whānau and communities. Moreover, it obscures and impedes

the critical work community service providers, iwi and charitable organisations such as Habitat for Humanity are doing on the ground, day-to-day, home-by-home, to address the prevalence and effects of substandard housing on behalf of government and society. Under the current government, the invisibility of the issues threatens to undermine, if not halt, the progress and positive impacts delivered by grassroots agencies and supported by government agencies such as TPK, Te Whatu Ora – Health NZ, MSD and MHUD.

Whilst limited in its scale, Habitat’s approach to addressing substandard housing and enabling family and community access to healthy, warm, dry and safe homes in Te Tai Tokerau is working, promoting positive impacts for households as well as their local communities and the regional economy. Habitat’s approach and contribution to housing adequacy is challenged by affordability – financially-stressed households are often unable to afford the zero-interest loan to cover the required work and the perception that home repair is a personal property issue tends to inhibit funding from community trusts and grant-makers. However, its means of delivery and resulting impacts are easily scaleable if successive governments were to dedicate long-term, consistent attention and investment into repairing and maintaining the country’s ageing housing stock.

Drawing upon research of international examples of housing retrofit programmes, a study by BERL (Parsons et.al, 2023) argues that addressing the scope and scale of substandard housing in Aotearoa New Zealand is not impossible. They argue that the lessons of these international examples provide inspiration for a large-scale, government-driven retrofit programme to be piloted in this country. They estimate that concerted efforts to improve homes would deliver benefits to health, mental wellbeing, household incomes and productivity; injecting between \$26 - \$58 billion into the residential construction and associated industries; and benefits upwards of \$50 billion would be observed in the domains of health and energy savings and in the domains of wellbeing, benefits would be upwards of \$116 billion. The study argues that retrofits must be affordable and low risk for households, homeowners and organisations, low-income households should be prioritised for grants rather than loans; those with a higher ability to pay should be encouraged with a low interest loan; and it must involve a simple process for participants who only have to interact with a single, trusted point of contact and delivery.

Furthermore, the recent findings of the previous Labour Government-appointed independent Energy Hardship Expert Panel[19] found that energy hardship was rooted in substandard, poor housing conditions, requiring a range of measures to improve the health of people’s homes, including that “Government should increase funding for broader repair and improvement work to support home retrofit programmes, through EECA and through Te Puni Kōkiri”. The report concluded that despite the government’s introduction and funding of key policies such as the Warmer Kiwi Homes programme (2018), Healthy Home Standards (2019), and a number of home repair pilots (2021-2024) these programmes do not address the scale of the problem with New Zealand's housing stock nor the contribution of basic home repair and maintenance to address the urgent and widespread issues of households facing energy hardship:

“It is essential to recognise that for energy-efficiency measures such as insulation to have a tangible impact, homes must first be weather-tight and have a secure building envelope, including roofs, walls, floors, and windows...”

Combining home repairs programmes with energy-efficiency programmes such as Warmer Kiwi Homes can lead to cost-effective and mutually reinforcing improvement measures.”

This report and its findings and recommendations has now been shelved and is no longer considered under active consideration by the current Government.[20] Whilst the focus on building new homes in Northland's urban areas is important, it doesn't resolve the situation for nearly half of the region's population who live outside of the urban centres in small, isolated rural settlements and communities. It doesn't support people to stay in their rural communities and address the issues of substandard dwellings that should provide for their basic needs, health and wellbeing.

With the likely advent of more extreme climate and weather events, deteriorating and dilapidated rural housing in Te Tai Tokerau, will be severely impacted. The resilience and sustainability of families and communities will be tested and undermined. As the cost of repairs continue to grow at household and societal levels, so do the costs of adverse impacts on the health, financial, social and cultural wellbeing of affected families and the longer-term demands on health and social services, the housing sector and the economy more broadly. Habitat for Humanity's advocacy calls for heightened societal awareness and government intervention, so the impact of substandard rural homes are not passed on to future generations, nor threaten the viability of rural living, whānau connection to their whenua, culture and the right to a decent home.

Footnotes

[1] Habitat also see its new build programme in Northland as part of the housing solution.

[2] See <https://tikatangata.org.nz/our-work/housing-inquiry-final-report>

[3] The PHS is the latest national BRANZ-led survey of housing conditions, updating on the methodology of the original national House Condition Surveys conducted roughly every 5 years between 1994 and 2015. The PHS gathered information on the internal and external condition of housing for more than 800 houses nationwide and results were linked and analysed alongside Stats NZ survey data. See <https://www.branz.co.nz/healthy-homes-research/hcs/>

[4] BRANZ recommends that households spend annually 0.5-2% of their property value on maintenance per annum.

[5] These include EnergyWise Homes (2003-2009); Warm Up New Zealand (2009-2013) and its current Warmer Kiwi Homes providing grants to homeowners for underfloor insulation and heating; the Healthy Homes Initiative, initiated in 2013 and expanded in 2017 to improve the living conditions of low-income families with children at risk of hospitalisation; and the Healthy Homes Guarantee Act (2017) and the Healthy Homes Standards which came into law in July 2019, introducing minimum standards for heating, insulation, ventilation, moisture ingress and drainage, and draught stopping in rental properties. Since 2015, Te Puni Kokiri has been funded by successive governments to address home repairs for Māori, alongside other housing initiatives including papakāinga and new housing developments, homeownership and financial capability supports, and capability building programmes. See <https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support>

[6] The Gisborne region was particularly hard hit by the cyclone events of early 2023, with almost 1 in 3 homes there experiencing dampness at the time of the census, <https://www.stats.govt.nz/news/home-ownership-increases-and-housing-quality-improves/>

[7] Living in uninhabitable housing is defined as one that lacks access to one of six basic amenities – safe drinking water, electricity, cooking facilities, a kitchen sink, bath or shower, toilet inside the home and in working order.

[8] In 2001, the Government demanded that officials actively address the problem of sub-standard housing in Northland, the East Coast and the Eastern Bay of Plenty through a co-ordinated, intersectoral policy and delivery response. Led by Housing New Zealand, one part of the programme was directed primarily at improving dwellings and the dwelling stock through the delivery of a series of products and increased access to rental housing. The other part of the programme was to increase the capacity and capability of individuals, whanau and communities themselves to prevent unmet housing need and, particularly, the exposure to sub-standard housing stock. See Saville-Smith et al. (2007):

<https://thehub.sia.govt.nz/assets/documents/Rural%20Housing%20Programme,%20A%20synthesis%20of%20evaluation%20findings%20March%202007.pdf>

[9] The HCS intended to provide a baseline for future measurement of changes in the quality of the housing stock subsequent to the stock regeneration interventions to 16047 dwellings that were supposed to be implemented. See Saville-Smith, Brunsdon and White (2019).

[10] This was formed out of the Māori Housing Network Investment Strategy 2015 – 2018, part of He Whare Āhuru He Oranga Tāngata—the Government’s Māori Housing Strategy. See <https://www.tpk.govt.nz/en/o-matou-mohiotanga/housing/maori-housing-network-investment-strategy-2015-2018>. Adopting a whānau -centred approach, the Network sought to invest strategically in improving the quality of housing for whānau; building the capability of whānau, hapū and iwi within the Māori housing sector; and increasing the supply of affordable housing for Māori. See Litmus (2018).

[11] Te Puni Kokiri, MSD and Housing New Zealand commissioned a set of five reports to establish the extent of Māori housing need in Te Tai Tokerau, in order to support the effective allocation of funding to address serious housing need. See Saville-Smith, Brunsdon and White, (2019); James and Saville-Smith (2019).

[12] The Māori Housing Network has continued as Whai Kāinga Whai Oranga since 2022. Whai Kāinga Whai Oranga has a commitment of \$730 million over four years to accelerate Māori-led housing solutions and is delivered jointly by Te Puni Kōkiri and Te Tūāpapa Kura Kāinga (Ministry for Housing and Urban Development, HUD). See <https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/whai-kainga-whai-oranga>

[13] For a summary of Te Puni Kokiri’s home repair programme, see

<https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/repairs-to-whanau-owned-homes>

[14] Te Puni Kōkiri fund rōpū to coordinate repair programmes in communities. Whanau apply for grants, and if eligible, are assigned to a rōpū who supports the repair to their homes

[15] Habitat for Humanity Northern Region is one of four New Zealand affiliates of the international charity Habitat for Humanity that operates in over 70 countries worldwide. Habitat Northern operates across Auckland and Northland and has offices in South Auckland and Whangārei.

[16] The aim of the Healthy Home Initiative (HHI) is to increase the number of children living in warm, dry and healthy homes and to reduce avoidable hospitalisations and ill health due to housing-related conditions. The HHI was established in 2013 and is now delivered across the country by a range of providers and subcontracted providers, such as Māori Health, public health providers, housing and sustainability providers. See <https://www.hhi.org.nz/>

[17] 'Healthy Homes Initiative: Three-year outcomes evaluation'. A commissioned report evaluating the Healthy Homes Initiative. (2022). The evaluation looks at wider impact of healthy homes interventions – including on school attendance, employment and need for benefit support, and as such provides evidence supportive of our key messaging focused on decent homes as infrastructure for care, connection and contribution however the findings build on the findings of the 1-year and 3-year outcomes reports. See links below for an RNZ article on the 3-year report, and a link to the report itself:

[Government celebrates Healthy Homes Initiative report | RNZ News](#)
[Healthy Homes Initiative: Three-year outcomes evaluation – Health New Zealand | Te Whatu Ora](#)

[18] Severe housing deprivation is housing that lacks at least two of the three core dimensions of housing adequacy – habitability, security of tenure, and privacy and control – and is synonymous with homelessness.

[19] Following the Electricity Price Review (EPR) 2019 advisory panel's identification of energy hardship as a key issue, the then Labour Government established an independent Energy Hardship Expert Panel, and the Energy Hardship Reference Group in August 2021 to make recommendations on policy priorities and actions to alleviate energy hardship. The Panel's comprehensive consultation, research and analysis was presented in a July 2023 report, Te Kore, Te Pō, Te Ao Mārama, illuminating the various dimensions of energy hardship but also its recommendations to address them. With the change of Government the report has been shelved and is no longer considered under active consideration by the Government.

[20] The housing, energy and community sector network of CEN obtained the report through an OIA in March 2023.

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