

Affordable housing in New Zealand

Consultation on draft report

Whangatauatia te maunga

Karirikura te moana

Wairoa te awa

Whaaro Te Oneroa a Tohe te takutai

Tinana te waka

Tumoana te tangata

Te Rarawa te iwi

He pepeha matua mo tenei rohe

Tiheiwa mauriora!

Ko Rangituhituhi te maunga, Nga Karoro te awa, hono atu ki te Wairoa, puta noa ki Karirikura. Ko Taipari te tupuna o tenei whenua, ka mihi.

E nga karangaranga maha tena koutou katoa. He mihi nui tenei kia koutou katoa i tautoko i tenei kaupapa mahi te whareuku. I hangaia tenei whare mai i te koopu o Papatuanuku. Ko te tumanako a te wa, ka puawai ake tenei kaupapa te whareuku huri noa i nga hau e wha mo te oranga o nga iwi katoa.

No reira Haere e nga mate, haere, haere, haere atu ra.

Apiti hono tatai hono te hunga mate ki te hunga mate.

Apiti hono tatai hono, te hunga ora ki te hunga ora.

Tena koutou, tena koutou tena tatou katoa.

Before I submit my thoughts about the maori rural housing portion of this inquiry, I would like to give a brief history about our rural housing project in Ahipara.

In 2010 I was approached to work on an innovative housing solution in conjunction with the University of Auckland. John Jing Siong Cheah a PHd student from the Civil Engineering dept wanted to build a house in a maori community using their land as the main material. This type of construction was called rammed earth, though not common in NZ, it is a common material and concept that is accepted throughout many countries in the world.

The short version of the story is that we accepted to do that project and have been successful in completing a 120sq metre house project on our maori ancestral land.

Through this project we have had experience with councils, building inspectors, govt depts and agencies. We have also had experience with Iwi authorities, with hapu communities and even learnt how strong we are on a whanau level. It has been an excellent learning opportunity and we have had over 400 visitors, either on site as individuals or at regular hui that we have organised to share our experiences with them, about building a house on maori rural whenua. We have a local website that we have a portion dedicated to maori housing issues and also a facebook social page that discusses how we can help our whanau achieve the benefits of home ownership. We have provided all this for free, never charging anybody for this information.

My wife (who is also making a submission) and I believe that the importance of having a stable foundation in which a whanau can grow and mature is vital in order for our maori society to move forward into a positive and vibrant future. For this reason we are providing this information that we have gathered, free for our whanau whanui to use in the hope that it helps them achieve home ownership status. Our returns will be compensated with a community that is stable and strong. This will give our children of the future a place where the pressure of insecurity over rent, power and just peace of mind through owning a home, will be a positive environment where they can concentrate on being positive productive citizens of this country.

In our experience with Govt Housing Departments, we find the main problem with them is that they don't understand maori housing issues because they don't understand the historical and cultural background that has created the present environment that maori have inherited in our communities.

Perhaps the greatest grievance we have is that govt depts are stymied in their ability to understand that we have innovative alternatives to solve our housing problems inside a maori paradigm. They find it difficult to comprehend that we have our own solutions that are capable of meeting and surpassing national build standards.

Govt depts also continue to try to solve our problems, using their methods of solutions. This proves difficult as they don't understand that our issues are more complex than just needing more money to have a successful outcome.

An example of this problem is our recent application for support to the Social Housing Unit. Our opinion of SHU and their understanding of our predicament is less than content. We found our dealings with them to be very abrupt with no attempts on their behalf to understand our concepts to a higher degree than just financial accountability. We felt that they did not consider the social and cultural benefits that we had highlighted would be a part of our project in Ahipara. This is the whole reason why we haven't entered into the building industry, is to improve our culture and society.

We also felt that they were more interested in the projects with the highest outcomes for their financial investment. This we can understand as we all agree that accountability with public funds is an important requirement when applying for support. We however also believe, that SHU did not investigate our proposal as deeply as we felt it deserved or comprehend the potential of our projects positive impact upon the entire rural community, not just on the whanau of the new whare.

This is a prime example of the difficulties maori have when trying to source assistance and support from councils and govt depts.

Every whanau in Aotearoa should own a healthy home. Why we don't own our own homes comes down to a questionable historical relationship with other parties to this country. This society has made maori into transient people and we are forever searching for a home and security. The conventional way to achieve this goal of owning a home is by chasing money to provide that dream.

This society stipulates that finding a job to earn money will provide food and shelter for our families, is not working very well for the majority of maori. This is confirmed by the statistics that maori have in terms of health and prosperity. We are the unhealthiest, poorest, uneducated, most likely to end up in prison populace in this country. Unless we can regain our roots to our culture through our whenua, we are always going to struggle to be a healthy people in this society and country.

He aha te mea nui? He tangata, he tangata, he tangata...

Thoughts about the Housing affordability Inquiry section on Rural Maori Housing

Has the Commission understood how housing contributes to the wellbeing of Māori communities, allowing for the fact that individuals will place greater significance on different elements of wellbeing?

No they have not. The first impression is that this inquiry has a rather small commitment in section 12, towards helping a proportion of this country's denomination that is in dire need of help in order to improve their conditions within this society. There should be an entire inquiry dedicated solely to why Maori, tangata whenua have the worse statistics for housing ownership or state of housing for any race in this country that they call Aotearoa.

This inquiry only concentrates on how to fix affordability issues but doesn't address that social issues have a major impact upon the economy. Better loan systems and funding support is only a small portion of the answer. How the social and cultural issues impact upon our financial woes, are not addressed sufficiently.

Tikanga Maori is vital in this type of work environment. In our Ahipara whareuku project, Heeni (my wife and project whip) and I used tikanga Maori in every decision we made, and it was instrumental in our success. The Commission needs to understand that these tools are just as important as monetary contributions.

How we dealt with people whether they were local whanau or they were from the council, we would always abide by our tikanga Maori taught to us by our parents. This can seem difficult in this time and society but in the long run it is a successful system and gives us the results we need which is a registered legal whareuku.

The tikanga is different in each area, but the principles on the whole are the same. Respect, honesty and humility are the basic background of tikanga Maori. With these qualities in mind, you will find the team will work better together and a more enjoyable project will proceed. It does slow things down a bit, but only in order to give you a better quality product at a cheaper price. So what you spend in time you actually make up for in time, because you get the project done without hassles and delays.

We are also great users of the knowledge of our tupuna and maramataka was an excellent tool to give our whare a timeframe by which to operate therefore keeping the flow of the whare moving.

A number of Hui were held amongst whanau members over the last 12 months to determine the needs of the land owners and beneficiaries. The proposed house design must meet the long term needs of the extended family and be suitable according to tikanga, observing tapu and noa in a communal setting. A kaupapa that faces many whanau is how to obtain permission to build on Maori land owned by multiply beneficiaries.

What do you think of the options the Commission sets out for making lending easier? See pages 7-8. How else could security be offered for loans on Māori land?

“Other ways of making lending more accessible is to allow alternative forms of security; 1. for example loan against the rental income potential of a dwelling; 2. or facilitate rent-to-own initiatives (eg capitalise construction and then rent to future owner with options to capitalise a portion of the rentals paid as deposit for purchase at 2 years and 5 years decision points); 3. Remove relocatable criterion from loan documents; 4. Allow composite construction approaches that incorporates a relocable component of the dwelling.” Dr Kepa Morgan

If you make finances the first part of your project, you are going to get stuck straight away and never get to build you a house. This is a serious problem that our whanau face, when we add up the huge financial cost of building a house using conventional methods and materials and this dampens the dream immediately. Heeni and I started building our house in 2006 with a karakia hononga at dawn on the site that we wanted to build, with friends and whanau around who supported the whakaaro. We then built a small seat from 2 posts and a piece of timber, so we could go up on the site and sit and dream about our whare. We had no idea how or what it would look like, just that we were going to one day live up there. We never let money get in the way of our goals, as it is actually a negative resource to work with in a maori environment. If treated as a tool with which to get work done, it can be used quite efficiently. But if money is the whole base of your project, then you are going to struggle with the project from start to finish and end up with a very large debt.

Another concern is the land must not be cut up for building private homes on private sections, especially seeing the remaining land needs to be fully utilised for gardens and food production. A solution was to build on the hilly land, opposed to the flats which are better for gardens. The current dwellings on the property are on the front end, near the road. Whanau decided it was practical to have a home built at the rear, over viewing the farm and to safe guard against trespassers.

Politics amongst whanau and hapu can create havoc also. There are so many shareholders in maori land that it is hard to get a unified decision from everybody, so nothing seems to happen while division is there. The way we got through this problem on our whenua was simple.

We don't own the whareuku.

Our whanau has decided is that the proposed home not be owned by individuals but rather held as the property of the Unaiki Mare memorial whanau trust. Occupancy of the home will be given to the Ahikaa, those whanau who are *“keeping the home fires burning”*. Other whanau members are welcome to stay in the home which may be used similar to a marae for whanau occasions. Politics is not only about politicians in parliament. It's about how society interacts with each other, how we treat each other and how we can work together to provide prosperity for each other but most of all, for the next generation.

Even though we paid for everything, we assured the whanau that the house would

belong to the Whanau Trust after we no longer used it. Since we were never going to sell it anyway because it is on maori land that we have links to over 20 generations of ancestors, it didn't seem a problem for us. It was a financial investment into the strong future that we have planned for our children and their cousins. The trade off was that we got to use the whenua and we got to stay in Ahipara. So many of my relations can no longer live in Ahipara because they can't buy back the whenua that they sold.

Our whenua is some of the best in Ahipara so we are quite happy to make an exchange of living on this whenua tupuna, for a whareuku that is going to benefit my whanau and tamariki anyway...a win win situation for everybody and especially for our tamariki and mokopuna. We will never have to worry about our tamariki being homeless, as they will always have a place to stay, plus the technology and resources to build themselves more where when they need them.

The other benefit that we get is that we get all this information we have learnt and can share it to other whanau who are in the same situation and are looking for similar answers.

This whareuku will benefit our hapu because it will be a place for us to gather and to discuss the issues that concern us. As our whanau and hapu expand it is vital that we continue to communicate with each other to maintain our relationships. This building will be ideal for this purpose and can only make our hapu stronger.

Koha

How Govt depts, especially IRD, deals with maori methods of trade and compensation ie koha, is an issue that needs to be handled with sensitivity. Heeni and I very rarely turned down help. As long as it didn't jeopardise our project or compromise our integrity, we happily accepted help. Integrity can be expensive but nothing compared to the expense of having to daily live with the notion that your values have been compromised. That's just too expensive...

A great example of help was the suggestion from the Far North Environment Centre coordinator Soozee McIntyre, to John Cheah that there are proactive hapu in Ahipara who would be ideal to work with on this project, if he was going to do a whareuku project in the far north. Thanks to that suggestion, John Cheah did come and meet us, and immediately after accepting his offer to build a whareuku in Ahipara, we did the tests to confirm we had the right materials, and the rest of course, is history.

We were fortunate enough to source support for our project through financial funding from Te Puni Kokiri Special Housing Unit and from JR McKenzie Trust. This is the reason why we are able to compile this information and share it freely to the many whanau and hapu who are looking for alternative solutions to their problems for housing. With these funds we were able to concentrate on the actual build, as opposed to the different scenario of having the pressure of a full mortgage on our shoulders. Our loan is still substantial but definitely more manageable. We have held many hui in Ahipara but also around the country where we have been able to share our information. We have done numerous tv and radio interviews and always kept our doors open for people to come and see what we have done. We intend to keep having workshops and helping other whanau and hapu build homes with whareuku if they feel that this is a solution for them.

Many other organisations gave support also and we believe that they did so because this project has real potential to offer. Through our relationship with the University of Auckland, GBC Cement Company contributed the cement to the project, which went a long way towards helping with fabricating the walls. The point to make is that, there are many varieties of assistance out there and all of them should be appreciated.

Budget

We believe that the best way to do finances is to break your budget down into sections.

- Planning: including architects, engineers, TP58s, building consents, resource consents, council fees etc
- Building: this is your materials, power and transport and fuel costs
- Services: this is your whanau and hapu labour, tradesman services, consultants.

Once you have these figures, you can calculate how much your build is going to approximately cost you in total.

Ahipara whareuku approximate costs were:

Planning: Architect, TP58's, Council costs and consent etc	- \$10,000
Building: Floor materials	- \$10,000
Wall materials	- \$10,000
Doors and windows	- \$15,000
Roof materials	- \$20,000
Services: tradesmen	- \$10,000
Whanau/hapu	- \$10,000
 Total for whareuku to date	 - \$85,000

This is more expensive than first calculated, because my original materials were going to be of inferior quality. However the extra cost of better quality materials will repay itself in less than 10 years, through health benefits and being "house proud". I still need to purchase interior kitchen and bathroom materials, however most of my cabinetry will be made from macrocarpa timber left over from roof, so it will still be close to \$100,000 in final costs.

Also when you look at these figures it does look expensive. However we divide this amount over a 200 year period then into 52 weeks, and it works out to less than \$10 per week. This is how we justify purchasing good quality materials. It's a human instinct to be happier when your environment is wealthier and healthier.

If you can set up accounts instead of doing cash purchases, it enables you to keep a better eye on your financial records. The importance of good financial records is control of your project. Don't let your project get out of control by not knowing how much things cost. This is going to get you into all sorts of trouble and you are no longer going to

enjoy this mahi that is going to be a legacy for your hapu. There are many computer programs that can help you set up a budget but the best by far is to find someone in your whanau or hapu who will do it for you. This may be the biggest financial commitment you will make for anything in your life...with proper control you can enjoy it.

To make such a commitment you need to compare other scenarios in order to believe in the choice that you are making.

Comparisons

We can compare some figures and differences between renting a house, buying a house with a mortgage and building a house with alternative methods.

Renting a home

Average rental costs per year are approximately \$10,000 – \$22,000 per year not including moving costs if the rental gets sold. That's a deposit on a house!

If your whanau moved to the cities in the times of your koroua and kuia and you're still renting in your generation, are you actually achieving better prosperity there, or would you be doing better if you moved home to your turangawaewae and paid a mortgage? A rough estimate of the investment of your whanau into that city rental property works out to approximately:

1940-1970 avg rent \$40 per wk = \$62,400
1970-2000 avg rent \$120 per wk = \$187,200
2000-2010 avg rent \$200 per wk = \$104,000
Total in rent paid = more than \$350,000

These rental numbers are an approximate average but the actual cost wouldn't be too far off and is probably underestimated.

Buying a home

If your kaumatua brought a home in the 1940's your financial situation would look like this:

- 1940 home purchase \$10,000 would cost after a 25 year mortgage, approximately \$18,000 not including interest or deposit
- 1970 new home purchase due to deterioration \$30,000 (cost after mortgage interest over 25 years equates to \$39,000 not including interest or deposit
- 2000 new home purchase due to expanded whanau \$100,000 equates to a mortgage total \$205,000 not including interest or deposit
- 2010 new home purchase due to overcrowded home as children can't afford rent or mortgage. A house worth \$295,000 would cost after 25 years of paying \$800 a fortnight, over \$560,000.
- The total investment over a 100 year period would amount to more than \$820,000.

These figures are all estimates using a mortgage calculator, so it's best to go to a bank for a proper estimate. But when you add interest to the calculated sum and the initial deposit which is usually 10% of the loan, it's BIG money you're talking about, that would scare away any whanau from owning a home.

The difference between these 2 scenarios is that you at least have collateral to show for your investment, if you enter into a mortgage. However if this house is a whanau home, the return on the home will be zero as it is unlikely that you will sell it, especially if it is inherited. Maori tend to inherit shares and this becomes confusing when the beneficiaries are a large number.

Building a home

We are now going to give another scenario in which we have calculated what it will cost us to build a rammed earth whareuku and what our calculated investment would return.

- Our whareuku in Ahipara has cost us \$100,000
- If we were to go to the bank and ask for a \$100,000 loan, it would look like a mortgage for 25 years, at an interest rate of 5.6% on a fixed term and we would be paying equivalent to renting at \$125 per week.
- Without the interest, that calculates to \$162,500.

Within 25 years from that day, we would own our own home. Because these homes are low cost and have such a long life span, we wouldn't need to consider replacing our home after 30 years, because of deterioration. The only issue we could have would be overcrowding. But because we promote living in the community that you whakakapa to on the land that you consider to be your turangawaewae, you have plenty of room for expansion and it is relatively easy after you have built your first home, to expand or build another home.

In 30 years your original home would be still standing and strong, a safe investment of \$100,000 now worth twice that amount easily, after 30 years.

You can then build your next home, possibly at \$200,000 this time but it would be immediately worth double because of the proof from the original home that these are quality houses.

But you wouldn't wait 30 years to expand again, 10 years will be long enough to recover financially from your first build, to start building your mokopuna their homes. In a 70 year period, you would potentially have almost 10 homes all on the same site, equating to a total net worth of over \$2 million. With that amount of collateral, you can borrow against these assets and help another of your whanau out, to become a strong and vibrant part of your community. This by the way is the real profit from this report.

Building strong maori communities is what this project was all about and it is a good feeling to be able to share this information and have the confidence to do so.

Our total cost for the whareuku that we have almost completed will be close to \$100,000. The next one we do will be almost 30% cheaper than this price. The reason is that this is our first build using rammed earth that we have ever done and it was an

alternative style of building, foreign to the mentality of today's generation. It took us a while to get our head around the style of whare and we also overspent on a few materials. That all added together would have cost us 10 percent of our actual build, live and learn... This all adds up, these extra costs and mistakes but we believe we can definitely improve on this experience.

We will also improve on the techniques that we have learnt in the actual build itself. Improvements on the equipment we will be using will improve the time it takes to build, the amount of effort we have to make. The quality of the build will improve as we continue to use this technology.

The lifespan of these whareuku calculated by Dr Kepa Morgan from Ngati Pikiao and other engineers of the University of Auckland are impressive. They estimate the lifespan of these homes to be 200 plus years. Other examples of earth buildings throughout the world vary in age from 300 years in Wales, to 2000 years in China. In Kororareka of Tai Tokerau, Aotearoa is the Pompallier House built by French missionaries in 1841, which is over 171 years old today.

Because of these estimates, Heeni and I felt that we should build with good quality material, since we were going to be in this whareuku for a very long time. We are also very involved in the organic movement, so didn't want chemical treated materials in our house or over our heads.

So that's some comparisons between renting, buying or building. The standout factor for us is the benefits our future generations will get from having a house that is stable and beneficial.

It is the single largest financial commitment that most people will make in their entire lives and is definitely intimidating when considering that it is for such a long period. But we believe that it is actually not that long when you look at that time factor investment of 25 years has positive benefits to the future for over possibly more than 200 years. Our concept of time is very short compared to our tupuna and our commitment to our mokopuna is very shallow. We can argue the point of how expensive everything is right now, or how hard the system is to work in. These are relative arguments. But everyday that we look at how hard it is to achieve home ownership on our own whenua, is another day that we gift to our whanau of hardship and possible homelessness.

These financial details don't include the costs to us for the road we had to put in to access the site, or the power source because we intend to install to stay off the grid by investing in solar and wind generated electricity.

The original quote we got for a road to be put in by professionals was nearly \$30,000. My Dad and I using our Ford tractor and homemade grader blade and did it for \$5,000. It still needs gravel on it every winter and will probably end up costing me that much over the next 20 years, but the main thing is that we solved the immediate problem and kept going. It's pretty hard to build a house if you can't get to it.

The energy issue is important financially because we are making another investment for our tamariki by installing an alternative solar and wind turbine energy system that will be expensive for us, but will reduce their expenses. Power is a huge trap for our whanau who struggle to pay their power bill every month but can't do without it either. By installing an alternative energy system, we can manage how much power we use and adjust accordingly if we overuse. On an alternative energy system you have to plan out how much energy is allocated to where. The fridge will use a lot of power and we need our power for our computers and office equipment because that is important for our work. We also need power to run our lights at night and our small entertainment equipment. But that's all we need power for as our cooking is gas and woodstove.

In addition to answering these questions the Commission would like to get your initial reaction to the Rural Community Regeneration Programme

Establish Maori equivalent of subsidized fund for kaumatua housing and low-income housing that provides enabling loans and low interest loans like the schemes for Councils and Churches that existed up until the early 1990s. These were wiped almost immediately when Maori started to access them, yet had Government support for many decades prior during which time Councils and Churches were able to build housing for target groups based on need...Dr Kepa Morgan

We believe that maori have unique issues to surmount in order for us to successfully solve our housing problems. A positive aspect of having maori land is that it shows our commitment to the community that we have lived in for generations. We believe that our rates situation is also unique in that we are rated at a commercial rate while it is common knowledge that maori are very reluctant to sell their whenua that is their responsibility to gift to their children, as their parents did for them.

Receiving a building consent is a key aim of our project as an example to others. Although the process is not easy, by maintaining open communication and utilising the skills of the Maori engagement Manager from FNDC we were not intimidated by the process. In attending the Papakainga housing workshop run by council we could see a number of policies the council had implemented that did not suit us on a grass roots level. After the build we will be making recommendations on how council can better work with Maori when building on Maori land.

It is essential that the council employs a Maori representative to work specifically with whanau at helping them prepare a building consent.

It is also recommended that Maori are not required to pay development contributions if their property is not supplied with council services i.e.-roading, waste disposal, water etc. Also if the dwelling will not be re-sold and owned by a trust on Maori land the cost of the building consent application should be minimal.

For us the process of preparing information for the consent was lengthy. Ensuring the architect and engineer submitted all the relevant information was time consuming. This was difficult as our architect had no prior experience in this type of building. Also the architect and engineer needed to better communicate to ensure both were clear on who was responsible for preparing the different structural information. We did eventually achieve the building consent, but the delay of almost 7 months cost us our momentum and support from our original workers who had to move onto other projects.

Because we used qualified tradesmen or engineers we had less hassle with councils than other builds have had. We have been fortunate that my cousin and long time friend Heremaia Hepi runs the architectural business Your Designs Northland and did my floor plans. I am also thankful of the University of Auckland assisting us in the logistics and the engineering details we had to have answers for in order for the council to give us consent. Many other groups supported this build in some shape or form and that's why we are making the plans and details available for everybody to use, if they are building for their whanau or hapu.

Would the unit titles model or retirement villages approach to licences to occupy be useful for housing developments on Māori land? Are they worth further exploration by the Commission?

LTOs are already used by Ahuwhenua trusts. Should be applicable to multiple residency situations as land is not part of agreement.... Dr Kepa Morgan

Dealing with permits and councils is a major issue for whanau. We listed the pros and cons of dealing with the council:

Pros:

- Achieving resource consent allows you to apply for insurance on your home. Being successful in your insurance application means you can be eligible for a bank loan.
- Resource consent legitimizes your residence.
- A permanent residence is your commitment to staying in your community. Permanent residence sets down roots for foundations that have social benefits for your whanau and tamariki.
- Resource consent gives you access to rights and benefits that the council should provide for your property.
 - Legal status through resource consent legitimizes your new asset and adds to your economic status in your community.
 - More maori with more economic status lifts our statistics out of the poverty line.

Permanent residence:

- Means less shifting of house – savings!
- Means no need for bonds- savings.
 - More participation in election processes local, regional and national

because your whole whanau is registered to one address.

- Stops you living like a gypsy in your own country.
- Stops dead money in rent.
- Means adding to your property value through continual upgrades and improvements – investments!
- Means less travelling and living off of your whanau whanui.
- Means leaving an asset for your whanau and tamariki.
- And the list continues...

Cons:

- You have to pay rates every year of on average \$2000-\$4000 depending on your situation and location.
- It may undermine your Tino Rangatiratanga
- It does not seem to be supportive of tangata whenua rights
- It does not support Te Tiriti o Waitangi agreement

The bottom line in this argument is what do you need more? A papakainga in which to nurture your whanau and mokopuna...or sovereignty? I would argue that we need both, but I believe that we need solid foundations first, which are provided by healthy safe homes. From these strong foundations we can build a stronger generation of sovereign maori.

The main way to deal with councils is to remain positive in your communications, be open and honest and always be proactive in your requests. The council works for you, not you for them. That's why you pay rates. Included in the back of this report are some important examples of details that I believe will assist you in your own project. There are structural and architectural plans, building aspects and consent papers from the council that are important for acquiring your building consent.

These examples give you an idea of what kind of information you need to collect to justify your where. With the support of people like John Cheah, we managed to work our way through the necessary paperwork. It is a difficult process which maori will struggle with, but you can do it. You just need to get started really. There are lots of people out there in your community wanting to help, especially if it benefits the whole community...

Has the Commission balanced social, cultural, and economic challenges and opportunities for building housing in rural Māori communities?

We used a term called being "House proud" a lot when we were building our whareuku. Governments all over the world compensate the many indigenous peoples in their countries, who have been colonised and removed from their lands, by building them state homes in which to live. In Canada and in Australia on our travels, Heeni and I witnessed a lack of house pride from the first nation's peoples who lived in these homes. They treated them more like prisons than like houses and these homes were constantly being vandalised or left uncared for.

We see the same attitude in maori who live in state housing in this country. We

understand the deep seeded emotions of despair from having no connection with these state houses and can only feel empathy for them. To avoid this happening in our whanau, we are trying to build a relationship with our whareuku that transcends being just a house and a “roof over our head...” We are trying to instil some pride into our whareuku, so that our tamariki can also feel proud about where they live and where they come from. This pride will also encourage in them to be proud of their relationship with their land, which is the foundation for their character. This strong character is what will provide true prosperity for their generation and their community.

Finally I believe that our own housing solutions for maori, provides many answers to the problems that we suffer socially, mentally and physically. A warm friendly environment that protects you and your whanau must surely remove a large amount of burden that the modern society of today seems determined to impress upon the situation that maori face on a daily basis. Politics needs to be faced bravely and proactively in order to build a better future for our whanau and our tamariki.

We attended many meetings with the council and made sure to be open and honest about our position and where we were at in the project. We formed an amicable relationship with the council but by no means friendly. Keeping communication lines open and allowing access to the project is important. I was actually proactive in my stance and was regularly inviting them out to see the progress of the build. There is no need to fear the council as they provide a service. My Dad has always made us pay our rates so we have nothing to fear from the council. We are actually able to make demands on them that we couldn't if we didn't pay our rates. For the couple of thousand dollars that we pay, we get to have a say in our community and that's very important to us.

The concept of a structure made from an organic substance such as the whenua, that will give protection and shelter to our hapu and our mokopuna is an ideal that sits well with us. Many people have been responsible for our whenua for over 20 generations and until recently it has remained in good condition under our care. For a structure to be built on the whenua, made from the very whenua that it resides on, with the potential to be a structure to provide for the next five generations is the essence of what maori would call true prosperity.

Whareuku is to my hapu in Ahipara, more than just a dwelling, a house or even a home. It is a concept of hope for a future of security and serenity for our mokopuna, in this ever changing and challenging landscape we once called Mother Earth, Terra madre and Papatuanuku. Whareuku is a hope for true prosperity.

Whareuku captures the essence of whanaungatanga, kaitiakitanga and kotahitanga.

Whanaungatanga: The bonding and nurturing of a community by supporting and sheltering its members through many of life's experiences.

Kaitiakitanga: the holistic responsibility of guardianship of the land, the people and the essence of nature spirit that is the creation of life.

Kotahitanga: to aspire together as one source, to improve a member's community for the benefit of their community and tomorrow's community.

Whareuku uses these principles to build a structure of strength and calm to provide an ideal environment in which to raise the next generation of kaitiaki in.

Whareuku is a common cause for hapu, to come together with the help of tauiwi to provide a better condition of housing for the community of tomorrow. Whareuku will provide a platform from which to build new relationships, with new friends and family and give them the opportunity to learn from each other in the hope of achieving a better understanding of each other's cultures and principles.

In the search for the basic rights promised to our tupuna during the agreed signing of Te Tiriti o Waitangi in 1840, which signified the beginning of a new relationship between two races, the opportunity was squandered and diverted into other directions. But perhaps the whareuku can be a modern example of that promise by searching as a community, for this knowledge together and sharing this information for the benefit of tomorrow's community, these concepts of natural housing for the benefit of many. The basic rights of fresh air and land, of clean water and the welcoming warmth of shelter were the very essence of Te Tiriti o Waitangi. In this modern society of Aotearoa, my people as a whanau, hapu and iwi are struggling to uphold the protocols, philosophies and beliefs of our culture as maori, as tangata whenua.

Though there is an economic prosperity that this country creates annually that maori struggle to comprehend, maori are the poorest, unhealthiest and most uneducated homeless prisoners in this country according to statistics today.

The whareuku gives us an opportunity to break that cycle and give our whanau a chance to achieve prosperity in alignment with our ethics. Prosperity for maori is defined as a place of warmth and belonging, where a man can raise his children as free and proud people of their community and their country in a healthy environment. For the land and culture is not ours to sell, pollute or desecrate. It is our children's inheritance and we have a responsibility to momentarily care for it and leave it in good stead for our future generations. Accumulation of vast amounts of wealth is not a priority or a sign of prosperity in the world of maori... a strong whanau is

Korero whakamutunga

Me mahi ki te whenua, hei oranga mo to whanau.

E nga whanaunga katoa, puta noa e te motu, kua whai matou ki tera korero, kia rapuhia i nga kaupapa hei hiki ake i te raruraru o to matou whare pohara, taretare hoki. He whanau matou i ahu mai no nga tupuna o Nga Puhi, Te Rarawa hoki. E noho ana matou ki runga i to matou whenua tupuna, i Ahipara, i raro i nga maunga whakahirahira o Whangatauatia, Rangituhituhi me tera o Moengaroa. Ko te ingoa o te whenua nei, Nga Karoro. Ko tenei te waahi i nehe, I te noho mai i nga tupuna kei tua i te moana, i te kohikohi mataitai ratou, taria mai ki te whenua nei, kia marokehia, wahio mo nga ra makariri. Na taua mahi ra, kua miharo nga tangata o mua, te kitea te tini hoki o nga manu Karoro kei tenei awaawa i te kai i nga para maitaitai, heoi, kua tapaina te ingoa nei o Nga Karoro.

Mai I taua wa, ki tenei, i te noho mai nga tupuna ki runga i te whenua nei. Kua noho whare nikau, a, kua hangaia i nga whare rakau I te wa o te tari Maori, nga tau rima tau o tera rau tau. Kua tae hoki ki tenei wa, e noho ana te whanau ki roto i nga whare i hangaia i te paina, me te rino. Engari he koretake, he makariri, kahore he pai tonu mo te whanau me nga mokopuna e haere ake nei.

Mo te wa roa, kua whakaarohia matou kia rapuhia tetahi ara ano, hei whakapaipai te hanga whare. I te wa i haere mai matou te whanau ki tawaahi, ki Uropi, i kitea matou i te noho ratou ki roto i nga whare i hangaia e te whenua, he neke atu i te wha rau tau te tawhito o etahi. Ko te mea tino nui ki te kitea, he iwi whai rawa ratou, na te mea, kihai ratou i te tuku putea hei utu ki te peke putia mo to ratou nei whare.

I te hokinga mai ki te kainga, i tutaki matou ki etahi pukenga no te whare wananga o Tamaki Makaurau. He nui to ratou mohiotanga mo te hanga whare uku, me kii, tetahi kaupapa kia kororitia te onepu, whenua me te muka, kia hangaia nga patu o te whare.

He miharo tenei mahi ki a matou te whanau, na i taea e matou te kitea, hore kau he nui te utu, he kaha ra enei patu, he ataahua, a, ka taea te hangaia na te whenua tupuna nei.

Mai i taua wa, i te mahi tahi matou me etahi no te whare wananga ra, a, i te haere mai nga whanaunga no konei, no Ahipara ki te tautoko tenei mahi te hanga whare uku. Kua pangia e matou te Maori ki nga mate katoa o te ao, pera ki te rumatiki, te maremare, te mate puku hoki. Engari ki te kitea ki enei whare uku, ka mohio, ko enei whare he pai ki te noho ki roto, ora ai, hore kau he paitini ka pa kino atu.

I te whakaarohia e matou me pehea te whakatakoto mahere mo te whare nei, e hia ke nga ruma moe, me era whakaaro. I te korero matou, kei hea ke te waahi tika kia

hangaia, ma wai hoki e mahi, no reira, kahore e roa, i timata ai te mahi. E tino tika ana te korero, ehara toku toa i te toa takitahi, engari ko taku toa i te toa takitini. Na te kaha tautoko o te iwi whanui, i taea e matou te tutaki ki te kaupapa nei. Konei te hunga taitamariki i te ako, me pehea te hanga i enei momo paatu nei, a, he kaha hoki to ratou nei tinana ki te mahi, he mea pai tera. Konei hoki o matou kaumatua, ki te tohutohu ki a matou, na he mohioranga ano ratou mo te mahi kamura.

E hoa ma, i tenei wa kua mutu te nuinga o te whare, kua whiwhi hoki he tikiti e te kaunihera a rohe, i te mea atu, e tautoko ana ratou ki te tu tika o te whare nei, me kii, kua whakaturehia e ratou. Ahakoa he maha tonu nga mahi kia oti pai, ka taea e tatou te kitea, he whare kaha, he whare whakaruruhau tenei. Kei a matou nga tuhituhinga katoa, hei koha atu ki nga whanau Maori e hiahiatia nei e ratou te hanga tetahi whare penei. No reira, e te iwi, pena ka mahi kotahi tatou, a ka whai atu ki tenei wawata, e kore e kore, ka tutaki. Kia ora kia huihui mai ano tatou katoa

Hutia te rito o te harakeke, kei hea te komako e ko?
Mau e ui mai, he aha te mea pai?
Maku e ki atu,
He tangata, he tangata, he tangata
Tiheiwa mauriora

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Te Unaiki Mare Whanau Trust trustee