

Affordable Alternative Housing Tenure Pathways in Aotearoa New Zealand: Whānau experiences

Dr James Berghan, Els Russell

Project LR18120

Massey University – SHORE | Whariki Research Centre, funded
by the Building Research Levy





1222 Moonshine Road
RD1, Porirua 5381
Private Bag 50 908
Porirua 5240
New Zealand
branz.nz

This report was prepared by Massey University – SHORE | Whariki Research Centre.

BRANZ is the owner of all copyright in this report, however, this report does not necessarily represent the views of BRANZ and BRANZ is not responsible for the report or any of its content.

BRANZ does not accept any responsibility or liability to any third party for any loss arising directly or indirectly from, or connected with, the third party's use of this report or any part of it or your reliance on information contained in it. That loss includes any direct, indirect, incidental, or consequential loss suffered including any loss of profit, income or any intangible losses or any claims, costs, expenses (including legal expenses and related costs) or damage, whether in contract, tort (including negligence), equity, statutory liability (to the extent allowed to be excluded) or otherwise.

You may reproduce all or part of this report provided you:

- Do so in a way that is not misleading;
- Do not amend any part of it you reproduce; and
- You will recall the report or any part of it used immediately and remove the report or any part of it from anywhere you have published it if requested by BRANZ.

Cover artwork by Ben Siesicki (Ngāpuhi)



Funded from the
Building Research Levy



TE KUNENGA
KI PŪREHURŌA
MASSEY
UNIVERSITY
UNIVERSITY OF NEW ZEALAND

TE KURA
HAUORA
TANGATA
COLLEGE OF HEALTH

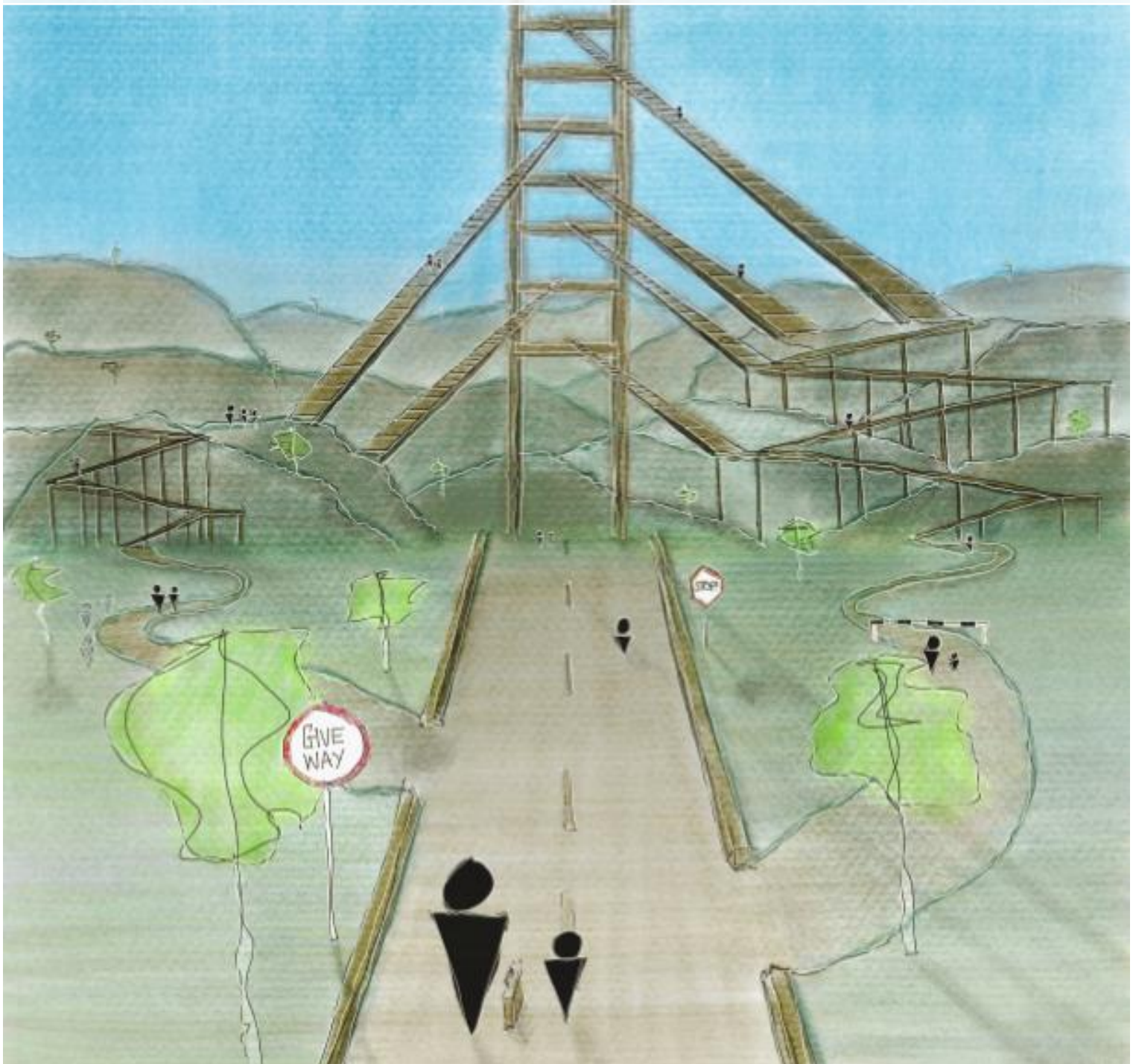


Affordable Alternative Housing Tenure Pathways

Whānau Māori Experiences

REPORT PREPARED BY:

Dr James Berghan (Te Rarawa, Te Aupōuri) & **Els Russell** (Ngāti Maru (Hauraki))



Contents

Introduction.....	1
Methodology.....	2
Data collection.....	2
Data analysis	3
Ethical considerations	3
Limitations.....	3
Interview findings.....	4
Theme One	5
Theme Two.....	7
Theme Three	9
Theme Four.....	11
Theme Five.....	13
Theme Six	15
Theme Seven.....	17
Summary	19
Case study vignettes	19
Case study 1: Kāinga Tuatahi, Ōrākei	21
Case study 2: He Korowai Trust, Kaitaia	25
Conclusion	28
Acknowledgements	29
Reference List.....	30



Introduction

For many people, home ownership represents more than a financial investment. Compared to renters, homeowners tend to experience better mental health outcomes, spend a lower proportion of their income on housing costs, and are less likely to live in homes which are cold, damp and contain mould (Carter et al., 2006; Statistics NZ, 2020; White et al., 2017). However, purchasing a house in New Zealand has become increasingly unattainable, not only due to rising house prices but also to broader household cost pressures in the post-Covid-19 inflationary climate (Statistics New Zealand, 2025). In Auckland, for example, the average house currently costs 7.4 times the average household income, down from a peak of 10 times the average household income in 2022 (Infometrics, 2025). Pathways to home ownership have long been unfavourable for Māori households and have hindered kaupapa Māori approaches to housing (Allen et al, 2025). These inequities are reflected in the persistent gap between Māori and non-Māori home ownership rates across all age groups (Whitehead, 2021; Goodyear, 2017).

Amid growing concern about housing affordability and intergenerational wellbeing, a range of alternative pathways into home ownership have emerged to reduce the “threshold problem” (i.e. the structural and financial barriers that prevent many people from crossing the initial threshold into home ownership – getting onto the property ladder in the first place, as opposed to moving up the ladder). These alternative pathways, such as shared equity, rent-to-buy and co-ownership, aim to reduce barriers to access (Joynt and Hoffman, 2021; Goossens, 2024). While the perspectives of housing providers have been canvassed (e.g. Mitchell et al., 2023; Deloitte, 2024), little is known about how these initiatives are experienced by the whānau who participate in them, or what lessons can be drawn to support future development.

This report explores Māori experiences of alternative housing tenure models, drawing on interviews with participants who have engaged in these schemes. It seeks to understand the opportunities and challenges involved in accessing home ownership through non-traditional pathways and the broader social, cultural and economic benefits that such models can generate. The research is underpinned by Kaupapa Māori principles, recognising the centrality of whānau (family) aspirations and collective wellbeing in shaping housing outcomes (Pihama et al, 2002).

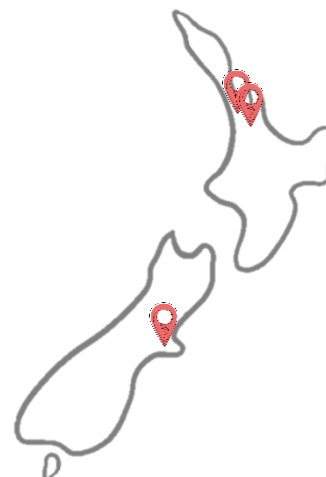
The findings are presented in two parts. The first section identifies seven key themes emerging from semi-structured interviews, ranging from practical challenges such as financing and eligibility criteria to deeper reflections on intergenerational aspirations and the transformative value of financial literacy education. The second section presents two short case study vignettes that illustrate how Māori organisations are developing tenure models aligned with kaupapa Māori values. Together, these findings shed light on how alternative housing pathways can advance Māori aspirations for home ownership and long-term security, while also challenging the limitations of mainstream approaches. The report concludes by reflecting on whether these alternatives represent genuine innovations, or necessary responses to structural exclusion from conventional housing systems, and what this means for policy, practice and future research.

Methodology

This chapter is part of a broader report that investigates alternative pathways to homeownership. This chapter focuses specifically on Māori homeowners' experiences and endeavours to uphold mana-enhancing practices, respecting te reo me ona tikanga Māori (the Māori language and Māori practices and protocols), and to centre Māori voices and lived experiences in both design and delivery.

Data collection

We conducted semi-structured interviews with seven whānau Māori across Aotearoa, including in Tāmaki (Auckland), Kirikiriroa (Hamilton) and Ōtautahi (Christchurch), indicated on the map to the right. These interviews aimed to understand participants' motivations, experiences, challenges, and aspirations in their journey to homeownership. Participants' experiences span formal schemes (variations of shared ownership models) as well as informal arrangements (including whānau co-buying, and intergenerational living). Tenure length varied from 30 years in a shared ownership arrangement to more recent home purchases.



Participants were recruited using a mixture of direct outreach and snowball sampling. Recruitment efforts included utilising existing relationships and professional networks (whanaungatanga), sending cold-call emails to iwi organisations, housing providers, and developers of Māori-led housing, as well as posting on social media (LinkedIn).

A large amount of initial outreach received no response; however, when connections were made, a period of clarification often followed. In some cases, prospective participants (or individuals who could connect us to participants) asked researchers questions to better understand the intent and kaupapa (purpose, values) of the research. This form of informal vetting acted as a process of building trust. Where that trust was established, researchers were granted access and introductions were made.

During recruitment, it became evident that Māori housing providers were at different stages in their journeys of developing or delivering alternative tenure models. Some had already established pathways with whānau living in homes, while others were in early planning or feasibility stages. This variation influenced the perspectives captured in the research; in some cases, participants reflected on long-standing experiences of shared ownership arrangements that spanned more than 30 years. Another participant had only moved into their home in the week of the interview. In other cases, we had housing providers who were interested in being involved in the research but did not yet have whānau in homes who could participate in an interview. This was encouraging though, and sets the scene for future collaborative research with such organisations. Recognising the diversity of provider capability and maturity is an important context for interpreting these findings.

Interview protocols were adapted from the broader project to incorporate a Te Ao Māori lens, including extended time for whakawhanaungatanga (processes of forming connections) and provision of kai (food) at in-person interviews. While a common interview schedule was used

across the project, we took care to frame questions in a way that was respectful and open to Māori ways of thinking about home, whenua (land), and housing. Additionally, we asked participants about their relationship with their iwi (tribe) and if home ownership had changed how they engaged with whānau, hapū (subtribe), iwi and wider Māori networks.

Interviews ranged in duration from 30 to 60 minutes and were conducted in various formats, including ā-tinana (in person), kanohi ki te kanohi (face-to-face via Microsoft Teams), and taringa ki te taringa (by phone). All interviews were audio recorded with the participant's consent and transcribed using *Kaituhi* software, requiring only minimal manual editing for clarity (Te Hiku Media, 2025). Once interviews were transcribed, to protect participants' anonymity¹, all interviewee quotes are referred to using the label 'manu' (meaning bird) followed by a number (e.g. Manu 1 – Manu 7). The metaphor of manu is drawn from the whakataukī: "*Mā te huruhuru, ka rere te manu*" (adorn the bird with feathers so it may fly). In this research, it signifies how supportive ownership structures such as shared equity models and co-ownership give whānau the "feathers" they need to realise their home ownership aspirations.

Data analysis

Once the transcripts were reviewed and cleaned, we conducted a thematic analysis in accordance with the guidelines established by Braun and Clarke (2021). This includes familiarisation with data, generating data codes, grouping codes to establish initial themes, revising themes, and then defining and naming final themes to present as results. This chapter includes relevant quotes to ensure participant voices are present throughout.

As we set out to explore the Māori experience of alternative housing tenures, we also drew on Māori concepts related to whakapapa (ancestry, genealogy, processes of layering) and whanaungatanga (relationships). Our analysis was also informed by an understanding of how colonial processes have shaped and continue to shape Māori home ownership. This approach draws on some of the concepts inherent to kaupapa Māori research, which privileges and legitimises Māori ways of knowing (Cram, 2019; Pihama et al, 2002; Smith, 2012).

Ethical considerations

The research was guided by a commitment to uphold the dignity and agency of participants. All participants were provided with an information sheet outlining the purpose of the research, their rights, and how their data would be used. They were reminded that participation was voluntary, that they could decline to answer any question, and could withdraw from the research at any time. Verbal consent was recorded at the start of each interview.

The project also took care to ensure cultural safety through adapting processes to participant preferences (for instance, the timing and location of the interview) and offering kai and koha to acknowledge participants' time and expertise.

Limitations

This sub-project was shaped by several limitations, some of which are inherent to small, qualitative studies, while others are specific to the context and scope of the research. For

¹ To allow participants to openly reflect on their experiences, both good and bad, participants were assured anonymity so as not to unduly impact their ongoing relationships with housing providers.

instance, the pool of potential participants is relatively small and not statistically representative of all Māori households who have accessed alternative tenure models. The findings are not generalisable, but instead offer rich, in-depth insights into the lived experiences of those who participated.

While efforts were made to reach a range of alternative housing tenure model providers, the research was limited by the availability and willingness of organisations and individuals to participate. Some iwi providers were unable to take part due to capacity constraints or internal policies.

Additionally, participants were recruited through a combination of personal networks and voluntary responses to outreach efforts. This may mean that those with particularly positive or particularly challenging experiences were more motivated to take part (self-selection bias) than those with 'neutral' experiences.

Interview findings

This section presents key insights from the experiences of seven whānau Māori who have navigated alternative housing tenure pathways. Their experiences span iwi-led shared ownership schemes, informal co-ownership arrangements and intergenerational living. The findings are organised into seven themes, each representing a key insight from across the interviews. It is important to note that many of the ideas presented in the main body of the report are also true across these seven interviews. While they share commonalities, the themes in this section have been developed within the broader context of a Māori world view to highlight a diverse representation of Māori home ownership experiences, as well as the transformative potential of accessible, culturally grounded housing pathways.



Artwork by Gabrielle Baker (Ngāpuhi, Ngāti Kuri)



Theme One

Multiple formal and informal alternative housing pathways exist

Whānau Māori are accessing home ownership through a wide range of tenure pathways, from formalised shared ownership models to informal, self-organised arrangements. Alongside iwi-led schemes and community housing programmes, many whānau are creating their own solutions such as co-buying with relatives, converting existing structures or establishing intergenerational living arrangements that blend financial and social support. These examples show that Māori home ownership is not a single story but a spectrum of approaches, each grounded in distinct whānau circumstances and aspirations.

Despite this diversity, awareness of alternative pathways remains low. Several participants described discovering their options only by chance, through word of mouth or social networks, rather than through formal communication channels:

I had some friends who I think might have applied through [specific iwi housing scheme] housing one, and I'd seen some kaupapa pop up through [Specific Māori organisation]. Like, just on my Facebook... I think the co-ownership, specifically, I didn't know. I wasn't aware of co-ownership specifically; I was only aware of general housing schemes.

– Manu 4

I had no idea there were other [alternative housing schemes]. I didn't really know ... It was one of those things, I read the email, then I was like this sounds interesting... I kind of want to know more...

– Manu 1

One participant described how she happened upon her chosen provider while seeking out an agency to complete repairs for her state house. After contacting the organisation and finally hearing back, she was advised that they provided shared ownership schemes, not home repairs. Interested in this concept, she decided to sign up for the first stage of the programme, which was an educational workshop series. She attended with whānau and friends who all eventually bought their own homes alongside her, using this shared ownership pathway.

I thought they were for fixing state homes. Cos I had mould growing in my state home, so I went in and I said I'd like to see someone. "Every time I keep ringing you guys, you don't come and fix my house," and they're like, oh, we're not actually state housing. We're [specific shared ownership organisation].

– Manu 5

Even participants who had already accessed an alternative tenure arrangement were often unaware of other available options.

I had no idea there were other...I didn't really know. I mean, what's the other one? I think you mentioned it before, maybe? Yeah...I didn't actually know that was a thing.

– Manu 1

This lack of visibility points to a broader gap in how alternative tenure models are communicated and supported in Aotearoa, echoing similar calls from providers of alternative tenure models for improved education around alternative tenure pathways (Mitchell, 2019; Mitchell et al., 2023). As a relatively new development in the housing market, shared ownership schemes, especially those targeting Māori, are still finding their feet.

Despite being novel in approach, participants' experiences illustrate the potential of alternative models to offer genuine pathways into home ownership for those who might otherwise remain locked out. One participant described how an iwi-led scheme provided a crucial "leg up" that enabled her to purchase a home independently, something she considered impossible through conventional means. Through this iwi scheme, she was able to access a \$150,000 interest-free loan, payable over fifteen years and substantially reduce her mortgage burden.

I've bought, bought by myself, and obviously that is harder to do, you know, than with having somebody else. And even if you're on a good kind of income, because of the price of housing...even if you save up for the deposit that you need, even just paying your mortgage is huge. And then you're pretty much just a slave to your mortgage, and it's actually hard to have a life.

- Manu 1

Alongside participants who had used formal pathways, we spoke with those who had entered their own shared ownership arrangements with whānau after feeling locked out of the housing market or overburdened by the financial reality of purchasing alone. One participant shared how she had bought with her sister, with whom she had already been living with. Through purchasing together, they described creating a space for their two young families.

My sister was like, well, you know, we could both own it, and it was her opportunity to get into the market and get into ownership and yeah, help myself as well. And for a bit of financial freedom. Cause having you know, just getting by, week by week, and when my cousin kind of said this is what it could look like for you if you do this with your sister, it's just gonna give you some financial freedom.

– Manu 4

These informal arrangements were not a surprise given the normality of intergenerational and blended family living for Māori (Goossens, 2024; Kukutai et al, 2018). In fact, many of the participants we spoke with were either living with whānau or had been prior to purchasing. With one participant discussing why co-ownership was an easy decision for them, it became clear that this decision was grounded in the normality of living with whānau.

We've always lived with whānau at some point in time, because we've had people ask us like, how can you live with your sister, with your family and like, don't get me wrong, it can be challenging for both of us at times. Yeah. But we've always lived with whānau, so it's something, you know, we're kind of used to... And just to think

about it like, and I know it can be hard because I know some whānau just cannot even like stomach the thought of living with a sibling or living with an Auntie or living with a cousin. But I think so many of, like Māori whānau in general have done it before at some part of their life.

– Manu 4

I've never had to put up with flatmates. It's just as well cos I'm sure...I don't think I am an easy person to live with!... But that's alright. No one has to put up with me except my daughter!

– Manu 3

These insights suggest that expanding and normalising alternative tenure pathways requires not only more diverse models but also greater visibility, outreach, and culturally grounded communication. For many whānau, simply knowing that different options exist could be the first step toward home ownership, or toward reshaping what home ownership can mean in a Māori context. Results also highlight that, for Māori, shared ownership arrangements are not uncommon and reflect patterns of intergenerational whānau living that are embedded in Māori ways of being.



Theme Two

Encountering misinformation about the home-buying process

Many participants reported encountering misinformation and mixed messages about what is required to become a homeowner. Misunderstandings about eligibility, financial readiness and acceptable spending habits often delayed their entry into the housing market. Several participants reflected that, had they been better informed, they could have purchased homes years earlier. One participant recalled a conversation about shared ownership she had with her nephew:

He's like, 'Oh, you know, I'm not ready, aunty', but in actual fact if he'd done this five years earlier, he probably would've been...at least [in] a two- to three-bedroom unit [by now]. But no one listens to aunty.

– Manu 3

For some, misinformation stemmed from whānau and friends who tried to help but perpetuated myths about the home-buying process. One participant explained, “We got told you're not allowed McDonald's on your EFTPOS for at least three years straight.” Another participant had a similar experience, only to be told by her broker that “buying takeaways is not a crime. Buying a coffee is not a crime. Having that small amount of debt is easy to work with.” Misconceptions about needing “clean” bank accounts, having no debt or hiding spending created unnecessary fear and hesitation. “That misinformation from friends and from family made us scared to sign up,” one participant admitted.

Others recounted learning through compulsory financial literacy programmes that the barriers they'd internalised were overstated:

We did the six-week [financial literacy] course on how to lower our debts...it did take us four years, but we persevered in that mouldy house just to purchase our first home.

– Manu 6

Another participant reflected:

It was quite motivating actually, cos [because] they go through your statements and see where all your money's going...it was a good wake-up call.

– Manu 7

These experiences highlight both the harm caused by misinformation and the value of accessible, relevant financial education.

Misinformation was also linked to limited intergenerational exposure to knowledge about home ownership. Some participants noted that home ownership conversations were not necessarily normalised in Māori households:

I think sometimes for Māori we've actually gotta have more conversations about [home ownership] in our home...it's also knowing that you can do it and having those opportunities.

– Manu 3

This participant went on to reflect that home ownership was always part of their upbringing in principle but not necessarily discussed as a practical goal:

Whilst we didn't sit down and plan things with my parents, it was part of our thinking, somehow. That's the way that they'd brought us up is that for all of us, somewhere along the line and life's journey, home ownership is in there.

– Manu 3

Misinformation also intersected with fear and mistrust of financial systems. Some whānau were reluctant to share their financial details or felt whakamā (shy, ashamed) about revealing their spending habits: “We're quite proud...even with my partner, I will not share my accounts or my money, you know.” These feelings could compound uncertainty and delay engaging with banks or housing providers.

One participant described a hui they attended focused on shared ownership and how they felt people were apprehensive to take that ‘next step’. They wondered whether this was down to fear associated with the financial assumptions people had about home ownership.

We had quite a few people come to the hui but they never went that next step and I don't know whether it was the fright of actually, how much they were gonna have to pay or the cost or anything but it's like, to me it was like, don't you understand? This is actually a really great opportunity.

-Manu 2

Other participants reflected on how they had felt during those first shared ownership hui put on by providers, with one participant describing how they felt out of place or not educated like those around them:

We did still feel dumb though because you could tell there were people there in the neighbouring areas like [mentions several Auckland suburbs considered 'upmarket'] and so we didn't wanna sound like the dumb state house people, so we just sat quiet.

– Manu 5

This participant also emphasised the positive role of trusted Māori and housing organisations in countering misinformation and building confidence, so much so that they later became an advocate for the organisation they bought through, and reflected:

I like how their attitude is getting Māori and Pasifika into homes as a priority...me and my sister did that ad campaign for their [home ownership scheme] programme...We were the pin-up poster girls for all the pamphlets.

– Manu 5

Ultimately, participants' experiences revealed how well-intentioned but often misplaced misinformation can discourage or delay whānau Māori from pursuing home ownership. When clear information, culturally responsive support, and financial education were available, participants were able to challenge those myths and take practical steps toward homeownership.



Theme Three

The intergenerational transfer of wealth, knowledge, but also trauma

Building on concepts of misinformation in theme two, participants' experiences of home ownership were deeply shaped by what was modelled and normalised within their whānau. For some, home ownership was visible and attainable: part of the whānau narrative of stability and success. For others, it was associated with stress, loss or exclusion. These intergenerational patterns profoundly influenced participants' aspirations and confidence in pursuing home ownership.

As noted in the previous section, for those who grew up in households where owning a home was part of everyday conversation, the pathway felt more tangible:

Some families talk about home ownership like it's just something you do, and some whānau don't...it's just not in conversation, whereas in our whānau, it was.

– Manu 3

This participant had been part of a scheme run by the Department of Māori Affairs at the time to purchase her first home at 20-21 years of age and was now a co-owner of her current home with her daughter, a decision made to support her in also achieving home ownership. This

normalisation of ownership also facilitated the transfer of practical and financial support. The participant went on to reflect on how:

...it took us a bit to come up with [the deposit] and so that's why my parents loaned me half...although in the end they gave it to me because they saw it as an investment. And so that's why...many years later, I did the same thing with my daughter.

– Manu 3

In contrast, others came from families for whom home ownership was either out of reach or a source of hardship. One participant recounted her mother's devastating experience with a leaky home and the long-term financial fallout that followed:

Mum went into a rent-to-buy when they were giving permits for the leaky homes...mum sold it and ended up having to pay an extra 140 thousand on top [of what she owed the bank]...she wasn't educated on how to get reimbursement from the Council, she just left it...after that, I didn't wanna ever be in that position again.

– Manu 5

For them, the trauma of housing loss shaped a deep-seated fear of financial vulnerability:

I slowly found out how my mother's trauma had come on to me. I think it's just that fear of being poor and not being able to afford anything.

– Manu 5

Similarly, another participant linked her early disbelief in her own eligibility for home ownership to witnessing her mother's struggles:

At the time, I was a single mum...I didn't see it [i.e. owning a home] was possible....seeing [my mum] stress about mortgage payments, stressing about how is she going to fix the home...

– Manu 6

Such intergenerational experiences reinforced messages of limitation and risk that took time and trust to unlearn.

Many participants also described actively breaking these cycles, using their own experiences to build intergenerational knowledge for their children, nieces and nephews:

I sit here at dinner times, and I school them on how this worked, and how if they all go together as cousins, they can purchase a home and not be reliant on anybody.

– Manu 5

For this participant, this commitment to teaching their tamariki was driven by the desire to equip younger generations with the knowledge they may have lacked themselves:

You always wanna give your kids what you didn't have. We wanna teach our kids what we didn't know.

– Manu 5

Together, these stories illustrate how intergenerational transfers of wealth, knowledge, and trauma continue to shape Māori home ownership. While some participants benefited from material and informational support passed down through generations, others carried inherited mistrust and fear borne from historical and personal housing injustices. Many, however, are now actively working to transform those patterns, creating new forms of intergenerational transfer that centre collective wellbeing and empowerment.



Theme Four

“Someone in your corner”: The critical role of sideline supporters, housing champions and role models

For many participants, having a trusted person in their corner (whether a whānau member, financial advisor, housing navigator or community advocate) was described as a turning point in their journey toward home ownership. These individuals provided encouragement, practical support, combatted misperceptions, and helped whānau navigate complex systems and processes that often accompany first-time home buying. One participant described the comfort and confidence that came from working with a Māori advisor:

I think having [the advisor] being Māori herself... she's very literate...she's in your corner. Yeah, and like when you were first starting...you need to have someone in your corner who will tell you, like, that's right, that's not right...I think that would be very beneficial to Māori who may potentially, you know, not have an idea or...maybe they might be the first in their family to own a home.

Having someone who's Māori, you're more probably likely to trust them...that was really good, you could email her or call, text, and she was quite available.

– Manu 1

This sense of connection and encouragement stood in contrast to the impersonal or transactional interactions many had experienced in mainstream institutions, where you might experience “some old bank person who you're just kind of a number, essentially, to them.” Instead, the trusted champions described by participants upheld manaakitanga (hospitality, generosity) and whanaungatanga; qualities that made people feel capable and supported.

Others recalled more informal champions who motivated them to persevere. One participant credited a workshop facilitator for his persistence and tough love:

He saw potential in me. But he knew something was holding me back. Yeah, and I would avoid his calls. I would avoid his emails, you know...and then he rang me on another phone, and I answered, and he goes, “I knew this could get you. I want you to meet me down at Sylvia Park, let's go have coffee”.

– Manu 6

Others pointed to the importance of learning settings and environments that advisors created where hui (meetings, gatherings) involved shared kai to help foster a trusted space where people felt comfortable to talk about money and home ownership:

[Advisor – name redacted] said, *“I’m bringing muffins and kai”. You bring kai, they’ll come.*

– Manu 5

Another participant mentioned how an advisor helped them navigate all the different aspects involved in purchasing which they didn’t know about prior:

It was kind of like, This is what you need, go find it. But they were helpful like in terms of “you need to get your KiwiSaver, you need to get the HomeStart grant” like I wouldn’t have known any of that if it wasn’t for them.... yeah, there’s a lot involved!

– Manu 7

Participants also spoke of tuakana-teina (older sibling-younger sibling) style support, and having experienced guides providing support while others learned the ropes:

It’s nice to have a safety net to know that you’re not gonna fuck up everything you’ve done, you know. I appreciate the tuakana tautoko, that’s what I prefer to call it. I appreciate it.

– Manu 5

These champions didn’t just provide technical advice; they nurtured confidence and self-assurance. In some cases, it was a financial mentor who *“laid it out for us so we didn’t have to work it out ourselves”* or in other instances, an enthusiastic broker who said, *“Yeah, you go, girls...like, sisters doing it!”*

These role models and supportive figures helped transform anxiety into action. This is a crucial part of the shared ownership journey, especially for Māori, who can face instances of racism when entering these spaces that they may feel excluded from (Houkomanu and Sibley, 2015). Unfortunately, several participants mentioned instances of racism or feeling profiled whilst dealing with banks, real estate agents or other conventional lenders. One participant described this below:

... you can pick your own lawyer, but the real estate agents, you can’t and a lot of the time they can be racist, and they can be just out for themselves, so you don’t even know if you are getting a good deal unless you do your own research. But if you don’t know what you are looking for, how do you know?

– Manu 2

...I was talking with one of my teammates, and yeah, she is facing those kinds of problems with her and her partner. They look Māori and so they’re getting stereotyped...I look Pākehā. I can go either way, and if I’m in the situation where it looks like it’s going to be a bit racist, I’ll be Pākehā today.

– Manu 2

One participant spoke specifically about how her mortgage broker helped her purchase a home that she knew would work for her family, but which a previous advisor had said didn't meet bank lending requirements, as the bank required all children to have their own room. Her broker talked to the bank directly and ended up having this requirement waived. It was this support that allowed her to eventually purchase the house she wanted, feeling supported throughout the process by someone who had her best interests at heart.

It's a four-bedroom house, but there are two adults and, every now and again, three kids. He said that a bank won't loan because each child should have a bedroom of their own. Yeah, and then I was like, they can't tell us how to live, that's racist... This is how we live, and we raised that with her, with the mortgage broker. She was like No, no, don't worry about that, like, we'll find a way around that. But that was one of the things when we talked to another mortgage broker, he kind of just didn't seem interested in our situation.

– Manu 4

These experiences demonstrate that the success of alternative tenure models depends not only on financial mechanisms but also on people and trusted connectors who can uphold mana (prestige, authority) and help whānau navigate the system and any inherent biases that may be present within it.



Theme Five

Financial literacy workshops have far-reaching benefits

For participants involved in shared equity and other supported ownership schemes, financial literacy workshops became far more than a procedural requirement. While designed to help whānau prepare for mortgage responsibilities and budgeting, these workshops were described as reshaping how participants understood money, savings and intergenerational wealth.

For some, the workshops offered a practical and low-pressure way to begin thinking seriously about home ownership and what it would take to get there:

I thought the [financial] literacy workshops were good, and I thought they would help anyway because I was starting to think about buying or how much would I need to save...just like, knowing that, without having to go into a bank, I guess, and talk to them.

– Manu 1

My number one [piece of advice] ...I think you have to be financially savvy or sound, yourself, before you get into a house...I think that's vital, that financial literacy.

– Manu 3

Several participants emphasised how the workshops challenged long-held assumptions and filled critical gaps left by the school system. The experience was described as *mind-blowing*, introducing participants to new concepts like compound interest that were exciting and empowering:

Mind-blowing. Something that you're never ever taught in school.

It did blow my mind...I did it twice.

– Manu 6

For others, the value lay as much in how the learning was delivered as in what was taught. The casual, relational approach of Māori and Pacific facilitators helped remove barriers and made uncomfortable conversations about money feel safe and respectful.

You know, when you're Māori and Pacific, you don't wanna make people hōhā. And you're like, "I'm sorry I'm late" and they're like "Nah, it's all good, I'm just having a coffee. How are you?" They make it quite casual which is nice.

– Manu 5

Participants spoke about how financial literacy programmes helped to build confidence, enabling them to navigate complex financial systems and have difficult conversations with whānau, brokers or partners:

It's good to have the mortgage broker to just say this is what it means...for some whānau it can be uncomfortable to have those conversations [about each person's finances].

– Manu 4

Participants also saw systemic opportunities to embed this knowledge change earlier. One participant urged:

Our kids need to learn about this at school...I get that algebra, trigonometry, and that's all important, but I think this other stuff's way more important. I wish I learnt what taxes were at school, and how they worked.

– Manu 5

In some cases, the experience sparked a deeper shift, not just in financial behaviour but in a more personal sense. One participant who had attended two rounds of financial literacy courses described a new calling to pass her knowledge on to others:

I come from a kaupapa Māori background. I went through Kura Kaupapa and whare kura, and it sparked a need. I really want to teach financial literacy in te reo at our kura.

– Manu 6

For participants, these workshops did more than enable home ownership: they planted the seeds for long-term change, equipping whānau with tools to manage debt, to plan for the future, and to

share knowledge with the next generation. As one put it, financial literacy wasn't just about getting into a home, but about learning how to sustain that and build off it for the future.



Theme Six

Homeownership, but at what cost? Trade-offs and constrained choices

For many participants, the path to home ownership came with significant trade-offs. While alternative tenure schemes opened doors that would otherwise remain closed, they often required compromises around location, autonomy and future flexibility. Participants described having to choose between affordability and belonging, or between stability and independence; choices that shaped not only where they lived but how they imagined their future housing experiences, too.

Several participants reflected on the limits of flexibility within shared equity or iwi-supported schemes. For one homeowner, the inability to rent out or freely sell their home without iwi consent was understood as a personal constraint, but also as a necessary restriction to preserve the kaupapa of helping other whānau:

Say if I wanted to go overseas or do anything, and I still owe my money, I can't rent out the house. Because it's not for me to become a landlord, which I completely understand, right. They've provided me with this opportunity...it's not for me to get then another step up over other people.

– Manu 1

Others accepted compromises around location and type of dwelling in order to access affordable housing. Some moved into areas that didn't feel like "their people", highlighting the social and cultural costs of affordability:

It's a nice house but this is not my area...where I live now is not really 'my people'.

– Manu 2

I wouldn't have usually...bought in this area if I wasn't using this scheme, but this was an opportunity to have a brand-new home.

– Manu 1

The houses themselves might be nicer or newer, but then...yeah, the location can really put you off.

– Manu 4

Such compromises were particularly acute for those purchasing on the city fringes, where affordability aligned poorly with identity or employment.

Even with Mum going halves, I could only afford either way out West [Auckland] or way out South [Auckland]...and West was like an hour in the opposite direction of where I was going to be working. So I just had to move out South.

– Manu 2

Some participants also spoke about restrictions embedded in the schemes themselves: limitations on how quickly equity could be increased, or requirements to use specific insurers or lenders. While these were sometimes seen as frustrating, they were largely accepted as part of the trade-off for support.

You have to buy the shares [back] at 5%...you can't just put it in a bank like, 'oh I'm gonna pay extra for my shares', which would be easier and nicer if we could do it that way. Like, can I just buy one percent shares?

– Manu 5

One of the requirements is, we have to go with the insurance providers they have...We wanted to pick the insurance provider and we were paying someone...we had a back and forth for quite a while and then we ended up going with their one cos...it's in the contract.

– Manu 7

Despite these constraints, both formal and informal schemes were highly praised, with many participants expressing immense gratitude for the opportunity that shared ownership provided. Nearly all participants expressed deep appreciation for the opportunity to own a home, with one participant referring to shared ownership as a “blessing in disguise”. As three other participants put it:

I would recommend it. You have to...otherwise, what are you going to be saving for the next 30 years of your life to afford a deposit? Then the bank won't give you a mortgage in 30 years' time cos you're too old.

– Manu 2

Definitely, I would recommend to whānau now because in shared ownership you can go in with your sisters, you can go and with your parents you can go and with your siblings or cousins. I've seen the potential now...

- Manu 6

I would totally recommend it...especially maybe if they're like single, you know, potentially with just themselves, it can be really hard, and so if they have the opportunity and they're kind of in that next step...and you just need a little bit of a leg up to help you...

– Manu 1

For others, compromises were framed less as restrictions and more as negotiations within collective living arrangements:

It's your whare, but it's not just your whare...so, being respectful of each other's space...I don't know if I see that as a restriction or more just a negotiation or compromise.

– Manu 4

Ultimately, this theme reveals the layered reality of alternative home ownership. Opportunities for Māori to achieve housing stability through these models often come with structural and personal constraints. These experiences illustrate both the potential and the limits of current models, where affordability is gained at the cost of flexibility. Across all accounts, however, participants viewed home ownership, imperfect as it may be, as a milestone worth the sacrifice.



Theme Seven

Home ownership: Thinking beyond purchasing a house, to unrealised opportunities

For many participants, entering homeownership, regardless of the pathway they took, helped unlock more than just a place to live; it also provided a sense of stability and security. Whānau spoke about several tangible benefits that a warm, dry, and stable home had provided them. This included health benefits and opportunities to pursue new careers.

I lived in a massive state house. And it was bloody freezing cold. So, living in this house, hardly sick. I got so accustomed to being cold. And we had...the kids were chronic asthmatics. I was at Starship, guaranteed once a month, guaranteed. I can honestly say I've not had a nebuliser in the last six, seven years that I've been here.

– Manu 5

We found out about a shared ownership programme and jumped on it immediately, so the reason being was constantly getting sick in the house I had me and my partner and our two boys.

– Manu 6

Others described how home ownership gave them the chance to reconnect with their iwi, either directly through the scheme itself, or by having the capacity to engage and participate with iwi who might be based elsewhere. One participant discussed this alongside the pressures Māori living away from home may feel to return and contribute to their iwi.

... I think urban Māori are different. We always talk about, you know, tō kāinga, Nō hea koe, and we always give our energy to home, but you...you can't give there unless you got this sorted, eh? I actually give more to my whānau at home now. I attend trustee meetings.

– Manu 5

These broader impacts offer an insight into how home ownership is not just a financial milestone, but a foundation for more holistic notions of wellbeing and cultural connection.

Yeah, and we've been able to thrive in the community. We've been able to get on our feet, and yeah, it's impacted us in a positive way. I was just gonna say, it fulfilled a dream that we...that was impossible at the time.

– Manu 7

My 16-year-old son now he never had his own room before we moved in, even in Australia. We lived very frugally in Australia, where we all lived in a one-bedroom apartment, so having my 16-year-old... having his own room was oh, it was good to see.

– Manu 6

Alongside the immediate benefits associated with achieving home ownership, participants described how purchasing a house would enable them to achieve future ambitions, such as building their property portfolio.

We always envisioned that we would rent this house out because it's brand new, well, it was brand new, but it'll...cos if we were to buy a new house, it wouldn't be a brand new one, it would be in our hometowns, which is up north and down the line. So yeah, we'll probably rent this one out and then move back home, type of thing.

- Manu 7

Returning to hometowns or moving back to iwi land was a shared aim across our participants, with many echoing the importance of one day being able to do so.

It's ready for you, and then I sat down with my partner and he's...We always have a dream to move home, which we are hoping to do, actually, next year, this year. He said if we buy this house earlier, means we'll move home earlier. So we chose the house, and we've been here...this is our sixth year.

– Manu 5

My ultimate dream is to do a self-build...So it's like...I'll try and look at maybe getting just a section of land in [my tūrangawaewae/home place].

– Manu 3

Essentially, while purchasing their homes represented the achievement of a goal, it was also a stepping stone to further aspirations regarding home ownership. These ambitions to move home also reflect the deep relationships many Māori have with their ancestral whenua, where you are not truly 'home' until you have your feet upon your tūrangawaewae (place where one has the right to stand) (Shaw, 2021; George et al, 2017).

Summary

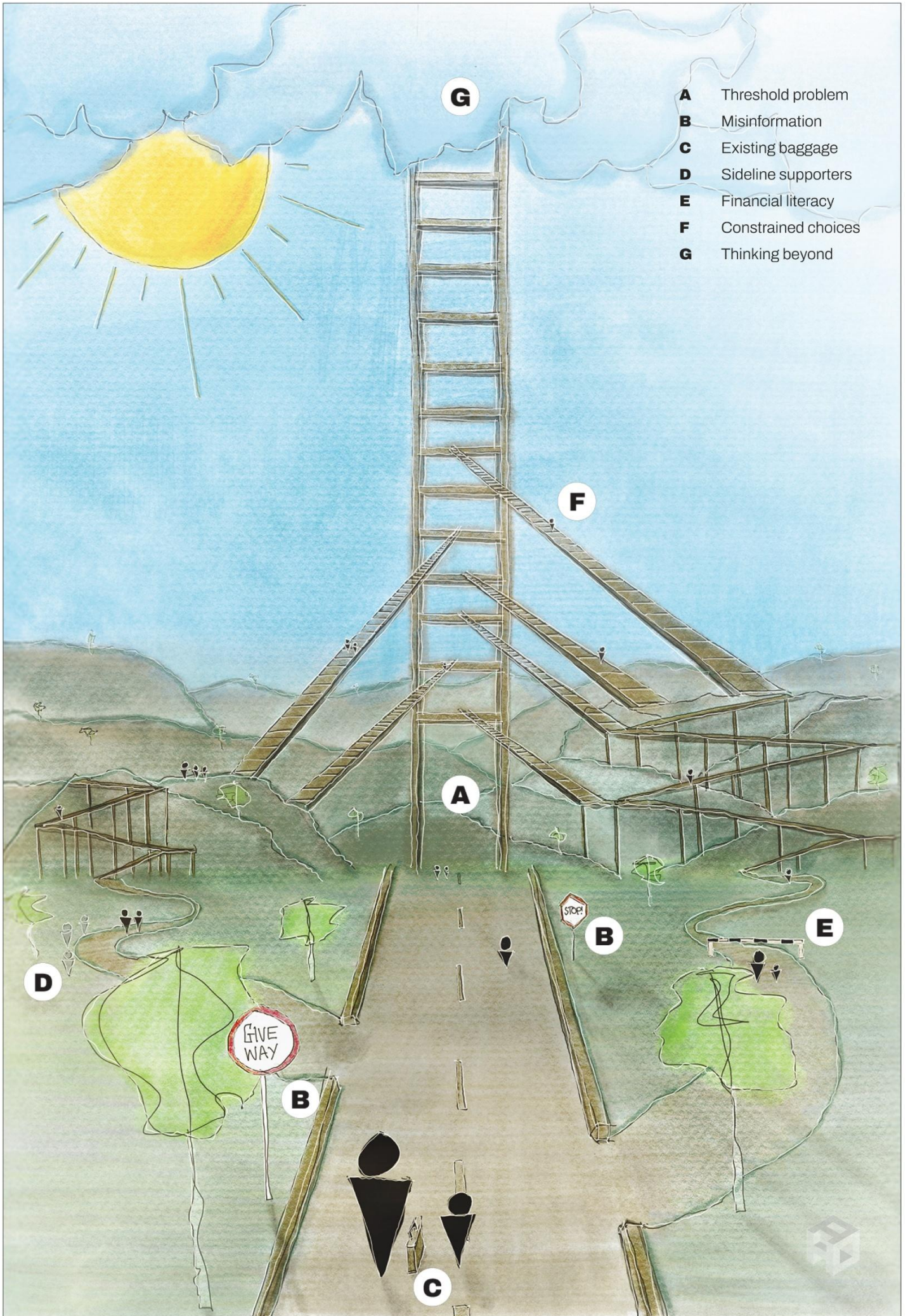
Together, these themes highlight how whānau Māori are not only finding creative ways into home ownership but also redefining what ‘ownership’ means. Their experiences speak to resilience, relationality, perseverance and the importance of trusted support. However, the persistence of misinformation and constrained choices also points to systemic barriers that formal tenure innovations alone cannot resolve. We have attempted to capture the key findings of our interviews in the graphic on the following page, titled “Pathways to the property ladder”:

- The central pathway represents the conventional, mortgaged pathway to home ownership and the property ladder. For many people, the ‘threshold problem’ (labelled A) of reaching the first rung of the property ladder can be an insurmountable hurdle, shown by the greater distance to the first rung than between subsequent rungs (i.e. it is easier to move ‘up’ the property ladder once you are on the ladder). A range of alternative pathways to ownership sit off to the side of the conventional, straightforward path. These alternative tenure pathways support first-home buyers in getting onto the property ladder, including formal models such as rent-to-buy and shared equity ownership, as well as informal arrangements like whānau co-buying (Theme 1).
- Theme 2 described how participants encountered misinformation and misperceptions along the way and the need to filter and navigate their way to the truth (B).
- Theme 3 highlighted how some participants enter their homeownership journeys with existing baggage, in the form of intergenerational transfer of wealth, knowledge, and trauma (C).
- Theme 4 stressed the importance of ‘sideline supporters’, including role models or champions to support their alternative tenure journeys (D).
- Theme 5 emphasised the requirement for whānau to participate in financial literacy workshops along the pathway for formal alternative models; a necessary gateway before whānau can continue along the path (E).
- Theme 6 showed how whānau, once on their alternative pathway, experience constrained choices in the homes available to them for ownership (F).
- Finally, theme 7 demonstrated the potential of home ownership to open up a range of other, unrealised potential opportunities (G).

Case study vignettes

Following this diagram, two case study vignettes are included to highlight examples of alternative tenure models that support Māori aspirations for home ownership. Drawn from secondary sources and previous research, these examples illustrate how different governance structures, financing arrangements and cultural priorities shape Māori housing initiatives. Although distinct in scale and context, each case offers insights into the opportunities and challenges involved in developing housing solutions that centre whānau, whenua, and kaupapa Māori values.

These vignettes complement the interview findings by situating participants’ experiences within a wider landscape of practice. Together, they demonstrate the potential for tenure models that move beyond individualised, market-based ownership towards more collective, place-based approaches grounded in mana motuhake and intergenerational wellbeing.



“Pathways to the property ladder” by Ben Siesicki (Ngāpuhi)

Case study 1: Kāinga Tuatahi, Ōrākei

Kāinga Tuatahi is a 30-home papakāinga developed by Ngāti Whātua Ōrākei, located in the heart of Ōrākei, Tāmaki Makaurau. Completed in 2016, the development represents a landmark model of alternative home ownership on communally held land. It was designed to support whānau into secure, affordable homes, without alienating tribal land or compromising collective ownership. As such, it provides a compelling example of how housing developments can reflect hapū values and aspirations while addressing pressing needs around affordability and tenure security. This case study draws on findings from Berghan’s PhD thesis (2020), with interview quotes re-labelled to also use the label ‘manu’ (i.e. Manu 8 – Manu 15).

At the centre of the model is a long-term leasehold arrangement. The hapū retains ownership of the whenua, while whānau lease sections for 150 years at a nominal fee and own their houses outright. Governance of shared spaces is handled by the residents themselves, through what whānau describe as a “cuzzy corp” – a kin-based equivalent of a body corporate. Because mainstream banks at the time were unwilling to lend on collectively held land, Ngāti Whātua Ōrākei funded the mortgages directly. Ownership of the homes can only be transferred to other hapū members, and a buy-back clause gives Whai Rawa (the commercial arm of the hapū) first right of refusal on sales within the first 15 years, with sale prices capped to limit speculation. Beyond this period, homes may be sold on the internal tribal market, but the land remains untouchable – it is not a commodity, but a taonga tuku iho.

Key lesson: Housing shifts from precarity to belonging

While affordability was a key driver behind the creation of Kāinga Tuatahi, many whānau described their reasons for moving in as going far beyond financial motivations. For some, the kāinga offered a path out of housing precarity. One resident reflected:

I used to live in a whata [garage, prefabricated unit] before, like in a prefab in my Auntie’s garage...the next rung after that is living in the car, and after that it’s on the street.

- Manu 8

Others spoke to the insecurity and emotional toll of renting:

[With] my last landlord, it was always just like...feeling a little bit vulnerable because it’s not your house.

- Manu 15

The opportunity to return to ancestral whenua and live close to whānau was another powerful motivator. Kāinga Tuatahi is situated near the wharenui, the urupā, and the homes of extended family. For some, this was their first chance to live on the whenua; for others, it was a long-awaited return:

I’ve always wanted to move back home...so when this opportunity came up, it was a no-brainer for us. We wanted to come home, we wanted to re-connect...Not just to live here though, but to be a part of the community.

- Manu 12

Key lesson: From a stepping-stone solution to a forever home

The initial design for Kāinga Tuatahi framed the kāinga as a “first step” into the housing market. It was seen as a way to build equity and confidence, with whānau potentially using the equity to later buy in the open market. That vision aligned for some residents:

It’s more of a stepping-stone for me I think...until there’s another stone to jump to.

- Manu 8

For others, however, Kāinga Tuatahi became something deeper and more permanent: a papakāinga in the fullest sense:

In a box is the only way I'll be moving out of here. Actually, it might be a kete [basket, kit].

- Manu 14

Āe, yes...it's definitely for life, for the family.

- Manu 13

I know initially the whole concept about this...was like a stepping-stone to help people get onto the first ladder to then either move on or whatever. But I think as it's sort of turned out, people just want to live on the whenua, and they're blood to this whenua.

- Manu 11

Even among those who envisioned moving eventually, many still saw the kāinga as a whānau base, and somewhere to return to and pass on to their children:

I think...we're looking at paying this off and then my husband does want to move down the line and have more of a lifestyle block. But we would keep this for the kids, so they have somewhere to come to. But that's hopefully the dream. This is our first house, our first home.

- Manu 9

We're the only ones that have children that have bought into the house as well. And that's what we see as the concept of whānau housing - house your family...You're all buying into it. We're looking at our grandchildren; it'll be mortgage free for them.

- Manu 10

Challenges and insights

The success of Kāinga Tuatahi also brought into focus the limitations of the model. Some whānau expressed concerns about restrictions around ownership for non-Ngāti Whātua partners:

It's a little bit hard for myself, not being Ngāti Whātua...if we were to separate, I'd lose the house. I could live here but I couldn't do anything with the house.

- Manu 9

Others hoped that lessons from Kāinga Tuatahi could be shared more widely:

I whakapapa out to Kaipara...and I feel like there's a lot of money just sitting there, and no one knowing what to do about it. It'd be nice if the sort of processes [like the process to create Kāinga Tuatahi] became easier for the smaller iwi to pick up and use a template. There's so much land, they've got money...[they just need] the knowledge and stuff to make it happen.

- Manu 15

Concluding thoughts

Kāinga Tuatahi demonstrates a nuanced, culturally grounded approach to home ownership that places whenua at the centre, limits commodification, and privileges whānau wellbeing over profit. It offers insights into how collective land tenure and housing affordability can co-exist. While not without its limitations, it serves as a model – and a conversation starter – for iwi, policymakers, and planners seeking to reshape urban housing systems.

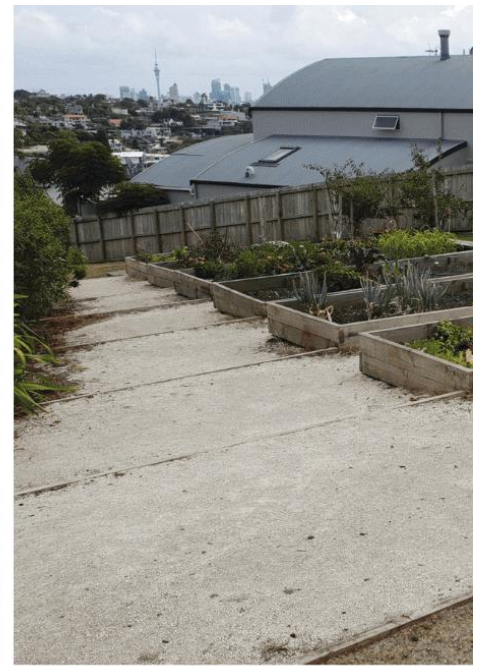
TAKITIMU STREET



KUPE STREET



ABOVE: Leasehold subdivision plan (top) and aerial photo (bottom) of part of the kāinga (18 of the 30 homes). Private lease areas are shown white on the leasehold plans, corresponding to the 150-year leases each whānau have to the land on which their home sits.



ABOVE: Images of the kāinga shortly after construction was completed. The kāinga includes a mixture of 2, 3, 4 and 5-bedroom terraced houses and three standalone whare. Homes are side-attached in clusters and are mostly two-storey (some with a carport underneath).

Case study 2: He Korowai Trust, Kaitaia

He Korowai Trust (HKT), based in Kaitaia, demonstrates what a kaupapa Māori rent-to-own model can look like in practice when targeted at very low-income whānau. While documented elsewhere (Te Ara Mauwhare, 2021; He Korowai Trust, 2021), revisiting this example here offers a useful comparative lens for understanding the types of support, relationships, and governance structures that underpin successful Māori-led housing pathways.

In partnership with Te Puni Kōkiri, HKT trialled a long-term rent-to-own pathway on Māori land, combining refurbished Kāinga Ora houses, intensive navigator support, and a social covenant that requires participation in wellbeing and budgeting milestones. Whānau were set up with licences to occupy and staged financial contributions (including a small weekly Kiwisaver top-up) intended to enable whānau to purchase their homes over an 18-year timeframe.

Key lesson: Wraparound provision matters

HKT's model explicitly bundles housing with practical supports: budgeting, kai, early childhood care, training and pastoral care. This mirrors participants' recurrent emphasis on the transformative value of financial literacy along with the importance of having "someone in your corner" who can support whānau along their home ownership pathway.

Key lesson: Designing for low incomes requires long horizons and realistic expectations

HKT focused on whānau on very low incomes and structured a multi-year pathway (originally 17-18 years) to build savings and enable access to first home buyer grants. This shows how alternative tenure models can make ownership conceivable for those excluded from bank lending, but also underlines the need to plan for longer timeframes and inconsistent contributions.

Key lesson: Setting the social infrastructure can support change but requires careful governance

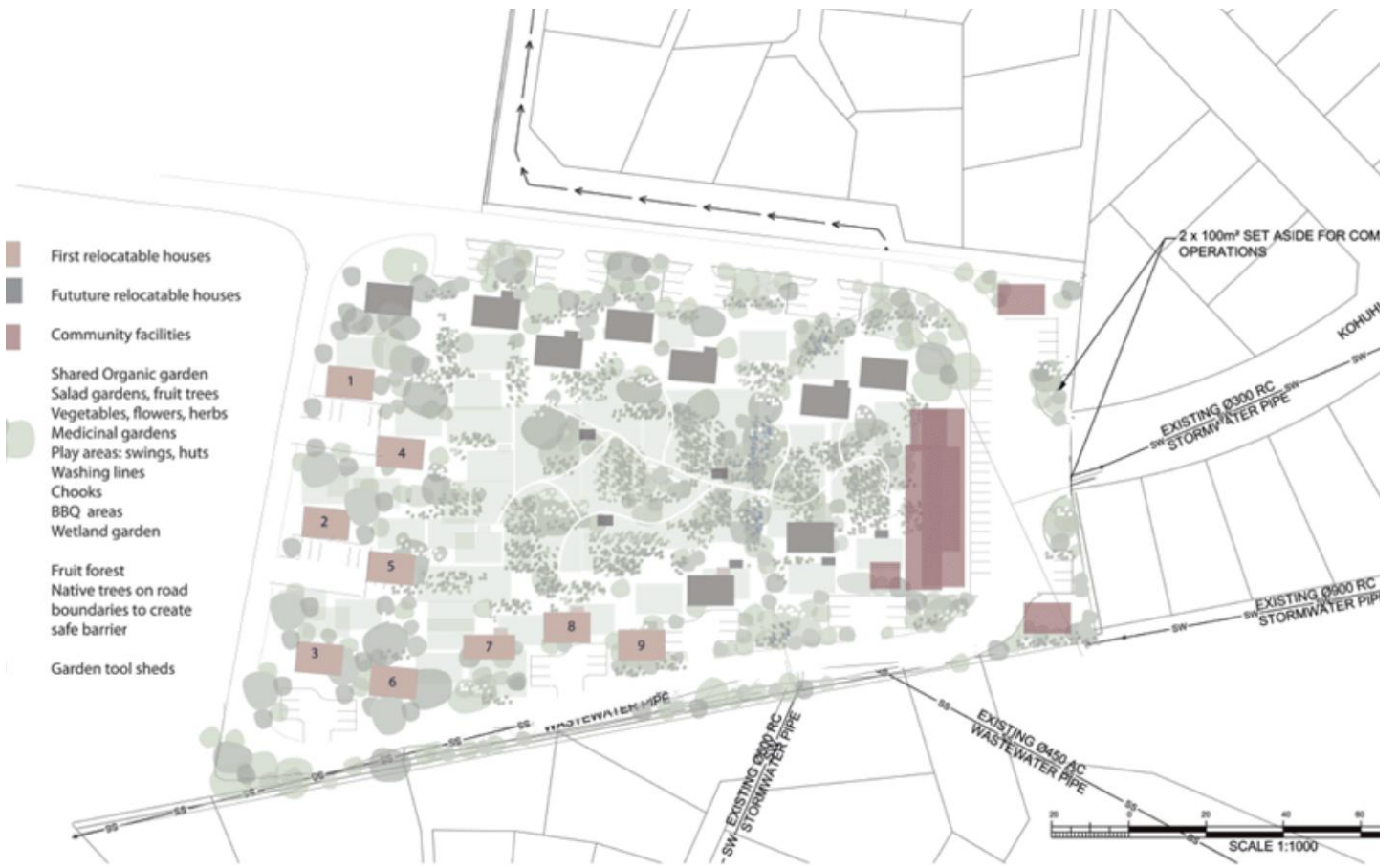
The social covenant (rules about no alcohol or drugs, participation in whānau plans, weekly navigator meetings) creates accountability and communal expectations that support wellbeing and housing stability. This resonates with our interview accounts of collective responsibility and intergenerational transformation, while highlighting tensions around enforcement and household dynamics.

Challenges and insights

HKT's experience surfaces important operational challenges. Working with households experiencing high levels of need required intensive casework and, eventually, external property management to separate tenancy functions from community support. The trial also found that modest weekly savings do not always accumulate reliably, prompting a rethink of timeframes and assumptions about consistent payments.

Concluding thoughts

He Korowai Trust demonstrates how kaupapa Māori principles can be embedded into housing tenure design, treating housing as a vehicle for wellbeing, skills development and intergenerational change rather than solely as a financial product. For our study, HKT offers a concrete example of the kinds of relational, long-term supports participants said mattered most, particularly culturally aligned navigation or support, and the role of financial education. At the same time, the case cautions that achieving durable outcomes for very low-income whānau requires stable resourcing, realistic timeframes and flexible approaches to governance and property management.



PROPOSED SITE PLAN ACCESS AND HOUSES KOHUHU STREET

HE KOROWAI TRUST - PROJECT WHARE
 KOHUHU STREET, KAITIA

OCTOBER 2012



ABOVE: Early site plan showing the first two stages of development for He Korowai Trust, and aerial imagery showing the completion of the first nine houses (Stage 1). The layout of the kāinga includes a one-way driveway around the periphery of the site, leaving space in the centre of the site for Tamariki to play safely, away from car traffic.



ABOVE: Images of He Korowai Trust's kāinga shortly after the completion of Stage 1 (9 houses) on site in 2017, with relocated and refurbished ex-Kāinga Ora state houses on the site, as well as extensive stormwater management (swales and open green space).

Conclusion

The kōrero and themes shared in this report reveal the complex realities of Māori home ownership through alternative tenure pathways. While each interview participant's journey was unique, their combined experiences illustrate the ongoing challenges (and opportunities) of entering and reimagining what home ownership can look like for whānau Māori. The themes highlight how whānau are navigating both formal and informal routes toward security, often in the face of systemic barriers and intergenerational inequities. While the starting points differ, each story is connected through shared aspirations of creating stability and finding a place to call home.

Participants described the practical and emotional labour involved in accessing and sustaining home ownership. Trusted champions, whether mortgage brokers, financial advisors or kaimahi within Māori organisations, were vital navigators who helped to bridge institutional gaps. Access to credible, culturally grounded information was transformative, enabling whānau to see themselves as legitimate participants in a housing system that often seems opaque or alienating. The financial literacy workshops that many attended were described as life changing. They not only provided technical skills but also reshaped how participants thought about, discussed and related to money. This financial empowerment often sparked a desire in participants to pass on that learning to others, including teaching financial literacy in kura.

Alternative tenure pathways were not purely technical or economic in nature. Decisions about mortgages, ownership structures, and shared investments were not just about affordability, but also about whānau wellbeing and fairness. For many, achieving home ownership represented a beginning or a base from which to strengthen whānau connections and plan for future generations. These findings reaffirm that for many Māori, housing is not simply an asset but a living expression of tino rangatiratanga (self-determination) and mana motuhake (autonomy). This aligns with wider research highlighting how Māori housing aspirations extend beyond individual ownership to encompass collective, intergenerational and place-based forms of belonging (James Henare Research Centre, 2022).

At a systems level, these findings point to the need for a more coherent and responsive ecosystem of support. Current housing policy tends to prioritise market efficiency and individual purchasing power, whereas Māori experiences emphasise whanaungatanga, reciprocity and intergenerational continuity. Bridging this gap will require more than new programmes or funding streams; it will require what Fraser (1995) describes as *transformative remedies*: approaches that address inequitable outcomes by restructuring the underlying frameworks that produce them. This may involve rethinking how success is defined, normalising notions of ownership beyond individual titles (and individual freehold titles) (Deloitte, 2024), and embedding Māori values in the governance and financing of housing systems.

Finally, this study invites reflection on whether alternative tenure pathways are truly innovations or, in some cases, reactions. Many of the models described, such as shared equity, rent-to-buy and co-ownership, are positioned as creative solutions to contemporary housing challenges. However, they also exist because the mainstream housing market has failed to serve Māori (and families more generally) in an equitable manner. In this sense, these pathways can be read as acts of adaptation and resistance: pragmatic responses to exclusionary systems rather than innovations born from equal opportunity. Recognising this distinction matters. It reminds us that

the challenge is not simply to design more technical ‘alternatives’ but to transform the housing system itself, so that Māori pathways and alternative tenure pathways are no longer peripheral or exceptional but understood as integral expressions of housing justice and self-determination in Aotearoa.

Acknowledgements

We would first like to acknowledge the whānau Māori who generously shared their time, experiences, and whakaaro with us as part of this research. Many of these kōrero were deeply personal and we are grateful for the trust participants placed in us. We recognise this is a significant koha, and their voices sit at the heart of this report.

We also extend our thanks to project lead, Dr Simon Opit (Massey University), for his guidance and support throughout the project, and to Ben Siesicki (AHO Studio) for his creative contribution in visually interpreting our findings, bringing the report’s key themes to life and offering another way of engaging with the experiences shared by participants.

Finally, we thank Ian Mitchell (Livingston and Associates) and BRANZ for their helpful feedback on an early draft of this report. Their whakaaro helped to strengthen the final version.

Ngā mihi nunui ki a koutou katoa!

Reference List

- Allen, N., Bryson, K., 'Ilaīū Talei, C., Kake, J., O'Donnell, G., & Paul, J. (2025, August). *Understanding key barriers to the delivery of multigenerational housing in New Zealand* [BRANZ External Research Report ER115]. <https://www.branz.co.nz/pubs/research-reports/er115/>
- Berghan, J. D. (2020). *Ecology of community: Exploring principles of socially-based tenure in urban papakāinga and cohousing communities* [Doctoral Thesis, University of Otago]. OURArchive. <https://hdl.handle.net/10523/10529>
- Braun, V., & Clarke, V. (2021). *Thematic analysis: A practical guide*. SAGE Publications.
- Carter, S., Paterson, J., & Williams, M. (2006). Housing tenure: Pacific families in New Zealand. *Urban Policy and Research*, 23(4), 413-428. DOI: [10.1080/08111470500354240](https://doi.org/10.1080/08111470500354240)
- Cram, F. (2019). Kaupapa Māori health research. In P. Liamputtong (Ed.), *Handbook of research methods in health social sciences* (pp. 1507 – 1524). Springer.
- Deloitte. (2024, July). *Next step forward: Westpac NZ Shared Home Ownership Report*. Westpac NZ. <https://www.deloitte.com/nz/en/Industries/banking-capital-markets/perspectives/westpac-nz-shared-home-ownership-report.html>
- Fraser, N. (1995). From redistribution to recognition? Dilemmas of justice in a post-socialist age. *New Left Review*, 212, 68-93.
- George, L., Gilberd, P., Napier, A., Reynolds, P., & White, J. (2017). Turangawaewae: Whanau wellbeing for all. *Parity*, 30(8), 46–48. <https://search.informit.org/doi/10.3316/informit.232998063619253>
- Goodyear, R. (2017). A Place to Call Home? Declining Home-Ownership Rates for Māori and Pacific Peoples in New Zealand: Official Newsletter of the New Zealand Demographic Society. *New Zealand Population Review*, 43, 3–34.
- Goossens, S. (2024). *Cooperative Housing: A New Kiwi Dream?* (Doctoral dissertation, Te Whare Wānanga o Waitaha - University of Canterbury).
- He Korowai Trust. (2021). *Annual report 2021*. https://hkt.org.nz/wp-content/uploads/2022/07/HeKorowaiTrust_AnnualReport2021.pdf
- Houkamau, C. A., & Sibley, C. G. (2015). Looking Māori predicts decreased rates of home ownership: Institutional racism in housing based on perceived appearance. *PLoS ONE*, 10(3): e0118540. DOI: [10.1371/journal.pone.0118540](https://doi.org/10.1371/journal.pone.0118540)
- Infometrics. (2025). *Regional Economic Profile: Tāmaki Makaurau Auckland 2024: Housing Affordability*. <https://regions.infometrics.co.nz/auckland/income-and-housing/housing-affordability>
- James Henare Research Centre. (2022, July). *Kāinga Noho – Kāinga Whenua, Housing and Whenua: Kaumātua Voices* [Report for the Retirement Commission]. <https://assets.retirement.govt.nz/public/Uploads/Retirement-Income-Policy-Review/2022-RRIP/ToR-9-Housing-and-whenua-report-JHRC-.pdf>

- Joynt, J. L., & Hoffman, L. (2021). *Navigating In and Out of Aotearoa New Zealand's Intermediate Housing Market: A Housing Pathways Analysis*. Auckland Council: Te Kaunihera o Tāmaki Makaurau.
- Kukutai, T., Sporle, A., & Rata, A. (2018). *Housing quality, health and whānau wellbeing*. Ministry of Social Development. <https://hdl.handle.net/10289/16185>
- Mitchell, I. (2019). *Alternative tenure models and their potential applicability in a New Zealand context* [BRANZ External Research Report ER35]. BRANZ Ltd. www.branz.co.nz/pubs/research-reports/er35/
- Mitchell, I., Glaudel, G., Berghan, J., & du Plessis, D. (2023). *Enablers and barriers impacting on the development of affordable alternative housing tenures in New Zealand* [BRANZ External Research Report ER81]. BRANZ Ltd. <https://www.branz.co.nz/pubs/research-reports/er81/>
- Pihama, L., Cram, F., & Walker, S. (2002). Creating methodological space: A literature review of Kaupapa Māori research. *Canadian Journal of Native Education*, 26(1), 30–43.
- R & K Consultants Ltd. (2021). *Te Ara Mauwhare: Pathways to Home Ownership Trials (Summative Evaluation, June 2021)*. <https://www.tpk.govt.nz/en/o-matou-mohiotanga/housing/te-ara-mauwhare-summative-evaluation-june-2021>
- Shaw, R. (2021). *Turangawaewae: Identity and Belonging in Aotearoa New Zealand*. Massey University Press.
- Smith, L. (2012). *Decolonizing methodologies: Research and Indigenous Peoples* (second ed.). Zed Books.
- Statistics NZ. (2020). *Housing in Aotearoa: 2020*. www.stats.govt.nz
- Statistics NZ. (2025). *Housing in Aotearoa New Zealand: 2025*. www.stats.govt.nz
- Te Hiku Media. (2025). *Kaituhi* [Computer software]. <https://kaituhi.nz/>
- White, V., Jones, M., Cowan, V., & Chun, S. (2017, April). *House Condition Survey: Comparison of house condition by tenure* [BRANZ Study Report SR370]. BRANZ Ltd. <https://www.branz.co.nz/pubs/research-reports/sr370/>
- Whitehead, J., & Walker, G. (2021). Exploring the Factors Affecting Māori Home Ownership Ngā Kaihanga, Ngā Noho, Ngā Tangata–Te Tūhura i ngā Āhuatanga Ka Pā ki Tā te Māori Hoko Whare. *New Zealand Population Review*, 47, 262–304.