



Aide Memoire

Investing in Māori Housing – Next steps			
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Priority:	Urgent	Report Reference:	AMI20/21030479

Information for Minister(s)	
Hon Grant Robertson Minister of Finance	For your information.
Hon Dr Megan Woods Minister of Housing	For your information.
Hon Peeni Henare Associate Minister of Housing (Māori Housing)	For your information.
Hon Willie Jackson Minister for Māori Development	For your information.

Contact for discussion			
Name	Position	Telephone	1 st contact
Hamiora Bowkett	Deputy Secretary Strategy, Governance and Public Sector Performance	s 9(2)(a)	✓
Kararaina Calcott-Cribb	Deputy Chief Executive, Tumuaki, Te Kāhui Kāinga Ora, Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development		✓

Other agencies consulted
No other agencies have been consulted on this paper.

Minister's office to complete

<input type="checkbox"/> Noted <input type="checkbox"/> Seen <input type="checkbox"/> See Minister's notes <input type="checkbox"/> Needs change <input type="checkbox"/> Overtaken by events <input type="checkbox"/> Declined <input type="checkbox"/> Referred to (specify) _____	Comments
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Note returned to HUD / TPK:



Purpose

- 1 This paper proposes an investment package of \$380 million for Budget 2021 to deliver a mix of new housing solutions and housing repairs for Maori over four years.
- 2 The package has been designed within a fiscal envelope, there are additional demands which could be met with additional funding above this quantum especially in accelerating repair activity¹. This would require approximately \$50 million of additional funding, taking the potential quantum closer to \$430 million.
- 3 The focus of this paper is to highlight what a total package could look like, and the indicative quantum of houses and repairs possible given a certain funding level. Further work is needed over the coming weeks to finalise the quantum, the mix between houses and repairs and appropriations where funding would sit.
- 4 Delivery choices including locations and model of delivery (including delivery streams and appropriations) are recommended to be reported back to Ministers by June 2021 including a two stream approach which ensures that both short term delivery is possible, and capability is established in the medium term to continue progressing Māori Housing solutions which complement the broader Government housing investment programme.

Executive summary

- 5 This paper outlines a proposed funding package of \$380 million for Māori housing investment over four years, to build approximately 1,050 houses and repair 700 houses. The proposed funding mix between new homes and repairs is adjustable with scope to increase both new builds and repairs.
- 6 Additional investment is premised on four principles:
 - Increase Māori housing in deprived areas
 - Delivery consistent with MAIHI – housing is Māori owned and delivered
 - Investment results in immediate quality homes and builds capability to increase the scale of Māori housing in the medium - long term
 - Investment models meet Crown, iwi and Māori housing needs.
- 7 This proposal would deliver at least 400 homes in the first two years from a pipeline of 678 identified projects. This is based on a conservative assessment of the available pipeline. The pipeline of identified projects is a mix of Te Puni Kōkiri papakāinga projects, Te Tūāpapa Kura Kāinga projects and Iwi led projects. We anticipate at least 145 of the houses delivered in the first two years will be part of papakāinga developments.
- 8 With reference to papakāinga it is important to note its long history, connection and special character for Māori. Papakāinga has significant legislative history including the Māori Housing Act of 1935. The Te Puni Kōkiri Māori Housing Network has been a key delivery vehicle for papakāinga and repairs over the past five years. These elements are important and unique components of an overall Māori Housing package.

¹ For example the current repairs pipeline through the Māori Housing Network is approximately 1,000 houses with another 500 to be investigated – this is approximately \$50 million of additional funding (e.g. total package of 430 million). Te Puni Kōkiri estimates latent and actual demand could be closer to 2,000 houses.



- 9 Previous advice provided by officials provided three investment scenarios (\$280m, \$380, and \$480m over four years). The figure of \$380m used in this paper is based on the assumption that \$480m is not feasible within the operating allowance.
- 10 The Government has existing investment programmes in place that can be leveraged and connected to deliver Māori housing, papakāinga and repairs, including the MAIHI Partnerships Programme and Te Puni Kōkiri Māori Housing Network (MHN).
- 11 It also has broader housing investment programmes that will complement and connect to the proposed additional investment including: the Public Housing Plan; Homelessness Action Plan; Progressive Home Ownership; Land for Housing Programme and the Housing Acceleration Fund.
- 12 Investment will be prioritised in areas that have high Māori population, communities with high housing needs and whanau in emergency accommodation (motels, campervans, etc); and where there are concentrations of whenua Māori:
 - Te Tai Tokerau – Far North
 - Tairāwhiti – coastal communities between Ōpōtiki and Muriwai
 - Kahungunu – Hastings and Wairoa
 - Taranaki
 - Bay of Plenty – Rotorua and communities surrounding Tauranga
- 13 The proposed investment package has been split across two streams. Stream one will meet immediate demand with existing pipeline projects which are a mix of smaller whānau and hapū led projects alongside larger Iwi led projects. These projects are sufficiently progressed to ensure that delivery within the first two years is reasonably certain with feasibility work already completed or is nearly completed.
- 14 Stream two focuses on shifting the scale of impact and long-term sustainability of Māori housing delivery by progressing an Iwi led delivery model. The intention of the model is to devolve some regional decision making to Iwi particularly around typology, tenure and meeting local demand. The model involves an Iwi affiliated entity acting as a centralised property developer, building houses to meet a range of different tenure types. Officials are currently undertaking three pilot projects to test and further refine this delivery model in different regions, including development planning for projects to be delivered in Stream one.
- 15 Engagements at the MAIHI Whare Wānanga, National Māori Housing Conference and National Iwi Chairs Forum have showcased the demand for Māori housing solutions and a willingness by Iwi and Māori to deliver the solutions. The readiness to deliver is further supported by the existing pipeline of Māori led projects forecasted to deliver over 600 homes in priority areas. The proposed package would deliver 400 homes over the next two years from that pipeline and a further 650 homes in 2023 and 2024 as stream two builds momentum.



- 16 We are working across agencies and with iwi on a sustainable model to deliver housing led by Iwi and Māori and expressing a Treaty partnership with the Crown. Next steps are:

End of June 2021	A detailed implementation plan will be provided to Ministers for Stream one delivery of the Māori housing solutions in FY21/22 and FY22/23, including commercial arrangements, monitoring plan and funding allocations to relevant appropriations (Ministers will be briefed on progress by end of April).
1 July 2021 – June 2023	Delivery of Stream one with six monthly report backs. Standing up the model for Stream two (including building capability).
March 2022	Report back to Ministers including a detailed implementation and monitoring plan for Stream two. Stream two funding would be contingent on implementation and monitoring plan approval.

Background

- 17 Access to affordable housing is one of New Zealand’s persistent long-term challenges, and these issues have been amplified in recent months. We are currently facing unsustainable house price growth, with rents also increasing. This is having very real impacts on New Zealanders, with many families struggling to buy their own home, while others are struggling to find suitable rental accommodation and are facing difficult choices about meeting their housing costs and meeting their essential needs.
- 18 Low interest rates and increased investor activity have contributed to recent house price growth. Another key structural issue is that the market is not building enough houses in the places we need. Those that are being built are not at prices that low to moderate income households can afford, whether for rent or home ownership.
- 19 There are a number of reasons that the market is not delivering the volume or kind of supply we need. They include limited access to land for development, inadequate infrastructure capacity, and the fact that, in many places, it is not financially viable to build houses – whether for rent or home ownership – at prices that people can afford. The market and local government are not adequately addressing these issues, and certainly not at the pace required. Central government needs to step in and play a stronger role to:
1. increase the pace and scale of development by bringing forward land for development and enabling the government to lead development in the short-to medium-term; and
 2. increase the number of homes that are affordable to own and rent that are not being delivered by the market to support low to moderate income households.
- 20 The proposed approach to progressing these issues has seen:
- The housing acceleration fund primarily targeting supply side responses with the focus on increasing the pace and scale of supply through land and infrastructure
 - 8,000 Public and Transitional Housing Places been agreed as part of Budget 2020 over the coming four years to be delivered through the Public Housing Plan



- A progressive home ownership scheme which is in the early stage of delivery
- An initial start-up investment of \$64 million towards MAIHI over four years². To date \$9 million has been invested which will enable 107 homes and a further \$2 million has been invested into capability projects that have supported Iwi, hapū and Māori organisations to work with an estimated 800 individuals to prevent homelessness.
- Te Puni Kōkiri investment of \$147m over the last five years in the Maori Housing Network programme, delivering 146 new papakāinga rental homes, infrastructure on an additional 450 sites, and repairs for 1,700+ whare.

21 However, these approaches will not be sufficient or specifically targeted enough to make a meaningful impact on the issues in Māori housing without further investment, significantly increased supply and accelerated delivery.

Targeted investment will support better housing outcomes for Māori

- 22 The Public Housing Plan 2021-2024 will be implemented through MAIHI and place-based approaches, and it has extended the projected delivery of public housing into targeted regions such as Te Tai Tokerau and Tairāwhiti.
- 23 However, even with the regional extension, the plan falls short of making a meaningful impact for those communities with needs outside of the main regional centres.
- 24 There are many isolated or coastal locations receiving limited or no housing support. These communities have constrained rental supply with no or limited options for emergency, transitional and public housing. In many of these settings, land is available but unable to be built on without support.
- 25 This results in high rates of homelessness, including those living in sub-standard accommodation (e.g. garages, cowsheds, tents and caves). Areas such as Te Tai Tokerau and Tairāwhiti have high Māori populations but are the most under-served regions for existing housing support.
- 26 For example, 57 percent of the Te Tai Tokerau and 50 percent of the Tairāwhiti 2018-2022 public housing supply intentions were delivered as at December 2020. This is in comparison to urban centres such as Auckland where 95% has been delivered or Christchurch where 194% has been delivered (i.e. 94% more than the plan). Additionally, the Bay of Plenty showed the strongest growth in the Māori population between the 2013 and 2018 Census periods and indications are that Māori continue to move between there and Auckland at different age cohorts. Strengthening Māori housing provision in the Bay of Plenty, Taranaki, Tai Tokerau and Tairāwhiti, may assist with reducing supply pressures in Auckland.
- 27 Table one outlines key housing stress indicators for five focus regions with Te Waipounamu as a reference region.

² When MAIHI was established a total of \$64 million was allocated over four years through funding from the Homelessness Action Plan (\$24 million) and COVID 19 Response Fund (\$40 million) to address immediate need



Table 1 Regional Population and Housing Stress Indicators

Region	Population and Land (Green= high – White = low)		Housing stress indicators (Red = high – Green =low)			
	% of total Māori land	Maori as percentage of population	% of people on the housing register who are Maori	% Maori who live in crowded dwellings	% Maori who own their home (Red/Green scale reversed)	Median house price (\$)
Tairāwhiti	19.2%	60.8	92.3	24.9	34.7	595,000
Taitokerau	9.9%	34.3	70.1	22.5	32.6	655,000
Tākitimu	6.3%	21	62.4	17.2	34.4	704,000
Taranaki	29.4%	23.8	56.9	16.0	34.8	520,000
Bay of Plenty /Rotorua	21.7%	31.1	71.8	23.5	35.0	848,250
Te Waipounamu (South Island)	4.7%	12.7	33.5	9.8	39.4	568,857

Note – Regional boundaries vary between statistical sources so figures are approximate

28 The proposed investment package has been developed with four principles:

1. Increase Māori housing in deprived areas.
2. Delivery consistent with MAIHI – housing is Māori owned and delivered.
3. Investment results in immediate quality homes and builds capability to increase the scale of Māori housing in the medium term.
4. Investment models meet Iwi and Māori housing needs.

Principle one – Increase Māori housing in deprived areas

29 The investment locations identified in paragraph twelve above are home to one third of the total Māori population, but these locations are currently underserved by existing housing support. Existing homeownership support such as KiwiBuild and provider direct Progressive Home Ownership pathway are primarily focused on urban centres which face severe affordability issues. The need for affordable rentals and public housing in rural areas is known, but to date delivery has been slow to ramp up with some areas not serviced by Kāinga Ora or Community Housing Providers.

30 The proposed investment approach would ensure the vast majority of investment is in these areas over the medium term, with a focus in the short term of investment ready proposals and emergency housing solutions that attend to the immediate crisis.

31 The proposed investment will be Māori led so the investment enables them to capitalise on both a local understanding of demand in their communities and unlock the potential of their land.

Principle two - Delivery consistent with MAIHI – housing is Māori owned and delivered.

32 The proposed investment needs to align with intermediate MAIHI outcomes, which include:

- ensuring Māori have access to quality and appropriate housing and therefore decrease homelessness.
- increasing Māori homeownership,
- unlocking the potential of Whenua Māori, and



- enabling Māori to realise their commercial housing aspirations
- 33 At the inaugural Te MAIHI Whare Wānanga (Ministerial housing forum) ten recommendations were put to the Government for improving Māori housing outcomes. The proposed investment aligns with nine of the ten recommendations.
- 34 This principle recognises that the Government should not be agnostic about who builds the houses. The Government's progressive procurement approach recognises a need to build Māori business opportunities. The construction industry has the highest proportion of Māori in employment by industry but there are no development and construction companies at scale. Delivery consistent with MAIHI recognises the need to enable Māori to recognise their commercial housing aspirations.

Principle three - Investment results in immediate quality homes and supports an increase in the scale of Māori housing delivery

- 35 The proposed investment package has been structured based on existing pipeline projects and newly formed iwi proposals (based on their housing needs and strategies) . Delivery within the first two years is reasonably certain and the later years feasibility work has already completed or is nearly completed.
- 36 The projects include emergency housing and transitional/affordable housing projects including papakāinga and repair projects.
- 37 As part of the report back in June 2021 for the first two years of investment programmes we propose a mix of projects that attend to the immediate needs, alongside projects that shift the scale of impact as iwi projects gain momentum. .

Principle four - Investment model reflects Iwi and Māori housing needs

- 38 Each region will have a range of projects and delivery arrangements tailored to meet the needs of whānau, hapū and iwi.
- 39 There are a range of existing delivery models identified through the MAIHI partnerships programme and papakāinga developments. In the medium term a closer alignment of these delivery models for new build activity will be progressed and aim to embed new capability, as required.

Proposed Investment Package

- 40 This section outlines a proposed \$380m package over four years which could deliver:
- \$315m for delivery of approximately 1050 housing solutions over four years
 - \$35m for delivery of approximately 700 whare repairs over four years³
 - \$30m capability building to support new delivery models for housing solutions.
- 41 The investment mix and trade-off between house repairs and new housing solutions outlined above could be adjusted following further discussions.
- 42 Investment will be prioritised in areas that have high Māori population, communities with high housing needs and whanau in emergency accommodation (motels, campervans, etc); and where there are concentrations of whenua Māori:
- Te Tai Tokerau – Far North
 - Tairāwhiti – coastal communities between Ōpōtiki and Muriwai

³ For example the current repairs pipeline through the Māori Housing Network is approximately 1,000 houses with another 500 to be investigated – this is approximately \$50 million of additional funding (e.g. total package of 430 million). Te Puni Kōkiri estimates latent and actual demand could be closer to 2,000 houses.



- Kahungunu - Hastings and Wairoa
 - Taranaki
 - Bay of Plenty – Rotorua and communities surrounding Tauranga
- 43 The proposed investment package has been split across two streams. Stream one is based on meeting immediate demand with existing pipeline projects which are a mix of smaller whānau and hapū led projects alongside larger Iwi led projects. These projects are sufficiently progressed to ensure that delivery within the first two years is reasonably certain with feasibility work already completed or nearing completion.
- 44 As part of assessing stream one projects, contributions either financial or in kind from Māori and Iwi will be balanced against funding and finance barriers. Funding and finance barriers specific to building on whenua Māori often mean without Government support these projects will either not proceed with pace or not proceed at all.
- 45 Stream two focuses on shifting the scale of impact and long term sustainability of Māori housing delivery by progressing an Iwi led delivery model. The model involves an Iwi affiliated entity acting as a centralised property developer, building houses to meet a range of different tenure types. Officials are currently undertaking three pilot projects to test and further refine this delivery model in different regions, including development planning for projects to be delivered in Stream 1.
- 46 In some cases stream two projects will require access to other government housing support, such as the Housing Acceleration Fund for infrastructure or the Progressive Home Ownership for homeownership support.
- 47 We have identified a pipeline of 678 homes in priority areas within stream one, the proposed package would deliver at least 400 homes over the next two years from that pipeline.
- 48 Note that the total figure of approximately 1,050 housing solutions over four years is based on a simplified per-house cost of \$300,000. The actual cost to government for delivery will depend on a range of factors including:
- The level of pre-construction costs needed – note this will vary based on the scale of the development, the type of housing solution, and the location of the sites being developed.
 - The type and scale of housing being developed. In many cases innovative low-cost solutions are being explored which have a lower per-home construction cost, likewise housing solutions in areas with challenging geographies may be higher.
- 49 Despite the above considerations, we believe our estimate of 1,050 housing solutions over four years to be a realistic estimate of what would be possible with a package of \$380m. The proposed allocation of new homes to repairs is adjustable within scope to increase both new builds and repairs.
- 50 Table 2 outlines the regions covered by projects in Stream one; a mix of existing Te Puni Kōkiri papakāinga and HUD pipelines, and some projects which could be delivered via an Iwi affiliated development model (see following section for more detail on the delivery models). We anticipate at least 145 of the houses delivered in the first two years will be part of papakāinga developments.



Table 2 Regional breakdown of pipeline projects for Stream 1 (FY21/22 and FY22/23)

Region	Number of houses & location	Status of development (# homes)		
		Feasibility underway	Feasibility completed	Consenting/Civils
Tairāwhiti	203 (49 Opotiki, 35 Whakatane, 119 Gisborne)	160	43	-
Te Tai Tokerau	152 (149 Far North District, 3 -Whangarei)	40	50	62
Kahungunu	87 (40 Maraenui, Napier, 40 Tamatea, Napier, 1 Hastings, 6 Tararua)	-	87	-
Taranaki	162 (135 in Taranaki, 2 surrounding areas, 27 across Te Tai Hauāuru)	10	27	33
Bay of Plenty/ Rotorua	83 (54 Rotorua/Taupō, 9 Eastern Bay of Plenty, 20 Tauranga)	33	-	50
Total	678	335	207	145

51 The distinction between the total figure of 678 projects and the 400 projects that this paper proposes delivering within two years is driven by a conservative estimate of the number that can feasibly be progressed. Some projects will naturally drop off or be delayed. Nonetheless, this indicates there is a healthy pipeline of available projects.

52 The investment pipeline indicates that in the short term Te Tai Tokerau, Taranaki and BOP/ Rotorua have projects advanced in the pipeline and Tairāwhiti, with some certainty, of funding, have a large number of projects in feasibility stage.

Repairs

53 The repairs programme delivered by Te Puni Kōkiri improves living conditions for whānau in their homes, and in conjunction with the healthy homes, and renewable energy programmes can provide a positive change to households.

54 The Te Puni Kōkiri repairs programme has a national focus and any funding available to support repairs will be allocated across Aotearoa. A \$35m repairs package would allow for approximately 700 whare repairs to take place, based on the historical average cost of \$50k per repair. This is approximately \$25-30M less than the current known pipeline of repairs.

55 As mentioned above, a change in funding split between houses and repairs, or an increase in the total funding envelope would see a greater number of repairs possible. Te Puni Kōkiri currently has a repairs pipeline of 1082 projects across New Zealand, reflecting that an immediate need for housing repairs already exists.

Capability Building

56 A key element of the investment package is to support a sustainable housing delivery model lead by Māori and iwi. The investment package includes \$30 million across four years to enable capability building in Māori and iwi entities.

57 This funding would align with existing capability funds (He Tuapua and He Taupae) which have been oversubscribed since conception and remain so to date. The funds build capability ranging from support services for those whanau who experience homelessness to delivery of affordable housing. Progressing developments and increasing home ownership require ongoing commitment to build, strengthen and maintain capacity and capability.

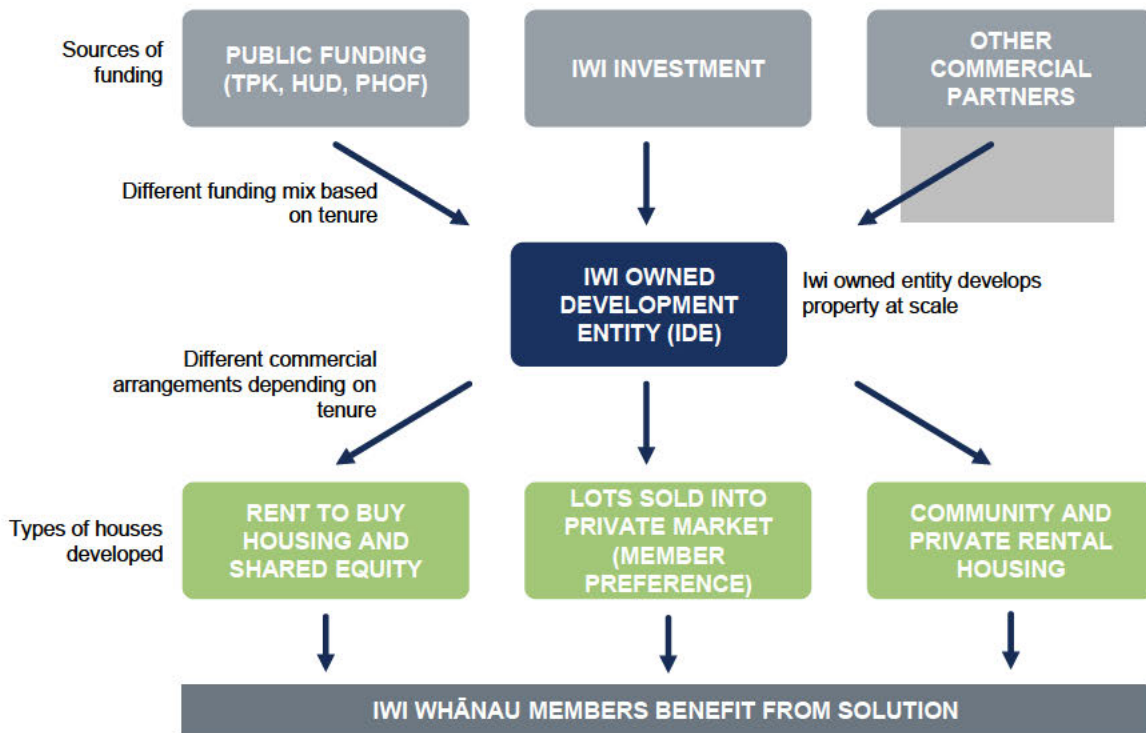
Investing in medium term Māori housing models under development with iwi and Māori leaders

58 At the recent National Iwi Chairs Forum (5 Huitānguru 2021) Iwi leaders signalled their interest in developing housing delivery models with the following characteristics:

- Managed, operated and led by the Iwi and Māori situated and connected to the areas of investment being proposed;
- Operating at a local level that by default is better informed by and more responsive to, the needs of whānau and communities;
- Not constrained by the funding arrangements of individual Votes and agencies; and
- Not encumbered by complex or siloed contracting arrangements.

59 We are working across agencies and with iwi on a sustainable model to deliver housing led by Iwi and Māori and expressing a Treaty partnership with the Crown. A potential delivery model is shown in Figure One, that uses an iwi affiliated entity acting as a centralised property developer, building houses to meet a range of different tenure types.

Figure 1 Iwi delivery model



60 The primary benefits of this approach would include:

- Housing solutions would be delivered by iwi with a better understanding of whānau needs in their respective rohe.
- Wider social procurement benefits for whānau members as iwi development entity could involve iwi members in the work associated with property development, and providing wraparound financial support to whānau members (i.e. financial literacy training),



- The government could operate a simplified contracting approach working with single development entities covering broad areas.
- Government funding could be leveraged alongside Iwi funding and other community funding to deliver solutions at greater scale.

61 Officials propose undertaking three pilot projects to test and further refine this delivery model in different regions in Stream 1, including development planning for projects in the relevant areas.

Linkage with existing Māori housing investment

62 The proposed investment builds on existing Māori housing investment which successfully delivered housing in line with the funds available, including:

- investment through the Te Puni Kōkiri Māori Housing Network delivering 146 new homes as part of papakāinga projects and more than 1,700 repairs for whānau across New Zealand since 2015.
- investment through the MAIHI Partnerships Programme has delivered 29 new homes, repairs and significant capability building projects since May 2020.
- approximately \$18 million, of \$34 million allocated to MAIHI⁴ this year, has been allocated within the first six months with funding agreements completed or in development. The remaining \$16 million has been allocated to pipeline projects with contracting to commence this financial year.

63 While successfully delivering housing, the existing Māori Housing funds administered by Te Puni Kōkiri and Te Tūāpapa Kura Kāinga are oversubscribed. The proposed investment would provide a shift in the scale of delivery and introduce new delivery models to improve Māori housing outcomes.

64 This shift in the scale of delivery may require an increase in agency staff to administer funding initially (further information will be provided in the June report back). As stream two gains momentum iwi and Māori large scale delivery will ramp up decreasing agency staff requirements.

Oversight and decision making

65 As part of the overarching Budget 2021 housing package Te Tūāpapa Kura Kāinga is working closely with the Treasury to ensure all significant investments through delivery partners (e.g. Large Scale Projects in Kāinga Ora) are actively managed with a level of maturity higher than the traditional monitoring approach. These disciplines could be adapted to cover this investment package acknowledging the different stakeholders and approaches with these projects.

66 The investment proposed will be the largest single investment in Māori housing outcomes for many years and agencies (Te Tūāpapa Kura Kāinga and Te Puni Kōkiri) are proposing taking an active role in monitoring the investment and progress of individual projects as well as regular reporting to Ministers on a bi-annual basis.

67 This is likely to leverage off existing MAIHI governance which is Deputy Chief Executives from Te Tūāpapa Kāinga Ora and Te Puni Kōkiri which will be the Investment Oversight Group accountable for monitoring delivery including timelines, costs and active risk monitoring which will form the basis on Ministerial reporting. Individual projects will be managed within host agencies but programme level monitoring undertaken by the governance above.

⁴ When MAIHI was established a total of \$64 million was allocated over four years through funding from the Homelessness Action Plan (\$24 million) and COVID 19 Response Fund (\$40 million) to address immediate need.



68 Detailed oversight arrangements will be provided as part of the June report back outlined below.

Next steps

69 Over the coming months, Officials will work alongside the Iwi groups identified in the pilot projects above to further refine the delivery model and create an implementation plan for the Phase 1 projects.

70 Given the level of investment and criticality of timely delivery, it is important that an implementation plan covering the first two years of investment is developed and agreed by Ministers to define locations, pace and roles and responsibilities across delivery partners by the end of June 2021. This first stage of delivery (Stream 1, over F21/22 and F22/23) will be for projects that are sufficiently advanced to be reasonably certain to deliver and are in areas where demand is necessary.

71 A further implementation plan for delivery over 2023 and 2024 will be delivered by June 2022 which will leverage the continued work around an Iwi led delivery model which should enable a more sustainable delivery model as well as choices around accelerating and expanding the investment in this area. This pipeline is likely to also be accessing other funding sources such as the Housing Acceleration Fund for infrastructure and Progressive Home Ownership in particular the Māori Iwi pathway.

72 We are working across agencies and with iwi on a sustainable model to deliver housing led by Iwi and Māori and expressing a Treaty partnership with the Crown. The process for finalising the model is:

End of June 2021	A detailed implementation plan will be provided to Ministers for Stream one delivery of the Māori housing solutions in FY21/22 and FY22/23, including commercial arrangements, monitoring plan and funding allocations to relevant appropriations. (Ministers will be briefed on progress by end of April).
1 July 2021 – June 2023	Delivery of Stream one with six monthly report backs. Standing up the model for Stream two (including building capability).
March 2022	Report back to Ministers including a detailed implementation and monitoring plan for Stream two. Stream two funding would be contingent on implementation and monitoring plan approval.