

Improving Affordable Housing Outcomes

**Claire Woolley 2018
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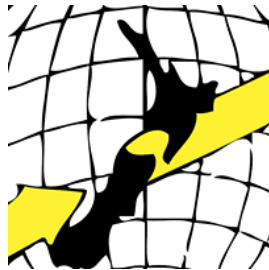


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EXECUTIVE SUMMARY

The demand for decent and affordable housing in New Zealand continues to outstrip supply and the consequences of this has disproportionately affected Māori.

In 2018, as part of a Winston Churchill Fellowship, I travelled to the United States and Canada to research the effectiveness of policies and programmes for affordable housing for Native Hawaiian, Native American and First Nations peoples to ascertain whether any learnings could be applied in New Zealand to improve affordable housing outcomes for Māori. In so doing, I met with American and Canadian officials in federal, state, and also city governments working on indigenous housing policy. I also spoke with a range of affordable housing practitioners from the private and not for profit sectors working on new approaches to address the ever-growing issue of housing unaffordability in general populations.

The Canadian and the United States governments have a range of targeted interventions to improve indigenous housing outcomes. However, the challenges involved are both large and complex, and demonstrable improvement is slow. This led to a broadening of my research to look at what measures were being taken to address housing unaffordability generally. As such, I connected with private and not for profit housing practitioners working on housing affordability with a particular emphasis on regulatory innovations, such as inclusionary zoning and up-zoning, as well different housing models, from shared equity housing, limited equity cooperatives through to community land trusts.

With housing costs continuing to rise faster than incomes, whether homes are owned or rented, the word “crisis” is now frequently used globally. Therefore, it is imperative that we understand, share and apply learnings internationally. Reforms are required at each stage of the housing value chain, from securing land, engaging local communities, to building and improving homes that are affordable, safe and healthy. A multi-stakeholder environment is needed to address calls for action from all entities involved - from government, private sector and civil society. Communities only thrive when the needs of all residents are met. Improving affordable housing outcomes is a critical step in that direction.

ACKNOWLEDGMENTS

I am grateful to everybody I spoke with during my travel year as every single conversation yielded some type of useful insight. The anecdotes shared with me also helped to add colour to the sector's facts and figures. I also appreciate the willingness of people to make time to meet with a visiting international fellow. It appears that the world over, affordable housing practitioners have a passion for improving the wellbeing of people through the provision of decent housing, and that there is a distinct comradery in an often difficult sector given the enormity of the challenges involved.

I am also especially appreciative to those who took a keen interest in my research and proactively introduced me to others - "you must talk to so and so" - people who did indeed add much to my understanding of the issues. Those wonderful practitioners included Conrad Egan (Past President and CEO of the U.S. National Housing Conference), Otto Hetzel (Professor Emeritus, Wayne State University), and Robert Burns (Senior Vice President and Greater Washington Market Manager, Citi Community Development).

I was also warmly welcomed by the staff at the Urban Land Institute's headquarters in Washington, D.C. and was able to make good use of its vast library through the always helpful assistance of Joan Campbell.

Lastly, my thanks to the Winston Churchill Memorial Trust for the opportunity to forge new connections with similarly-minded practitioners working to ensure that all people globally are well-housed.

SECTION ONE

Overview of Research and Travel

1. Purpose of Research

New Zealand has as a significant and growing housing unaffordability problem that is impacting Māori disproportionately. That unaffordability generally within a housing market creates even poorer outcomes for indigenous people is not unique to New Zealand. Therefore, as a housing development professional, I wanted to better understand how other countries are working to improve affordable housing outcomes for indigenous populations. My travels throughout 2018 therefore took me to Hawaii, mainland United States, and Canada to investigate exemplar approaches to improve affordable housing outcomes for Native Hawaiian, Native American and First Nations respectively. I also wanted to establish connections with housing practitioners in those jurisdictions and to hear firsthand from them what was working well, particularly with multiple stakeholder housing models and targeted programmes.

My frame of reference for this research is that Māori have generally not been well-served by the housing market in New Zealand and further that Māori should be specifically considered in the development of housing policy to improve affordable housing outcomes. This is not only because Māori constitute a minority population with poorer socio-economic outcomes overall but simply because Māori housing is a Treaty issue arising under the principle of equal access. The Treaty also guarantees the right to self-determination and to this end, iwi, hapū and pan-tribal organisations through New Zealand are now more active in housing development projects, as well as increasing their capacity and capability to deliver improved housing outcomes generally. It is considered that it is well time for strong public housing strategies in New Zealand along with adequate resourcing to support this mahi.

2. Report Content and Structure

In fulfilment of the requirements of the fellowship, the following report is focused on the key learnings of my travels and how they related to the objectives of my research, and how the learnings could be applied in New Zealand, and in particular, shared with others.

This report is divided into three sections. Section One is an overview of my travels and the organisations that I met with. Section Two provides details on policies and programmes for indigenous housing in each of the jurisdictions that went to. Section Three sets out the key learnings from my research and the possible application to improve Māori affordable housing outcomes in New Zealand, as well as the impact of my fellowship generally.

3. Connections and Conferences

During my travel year, I met many affordable housing practitioners both in formal meeting situations and also informally at a range of housing industry events and other gatherings. A list of key connections is at Appendix A. I also attended several housing conferences at which the

sessions on affordable housing provided great information on effective housing policies, programmes and exemplar development projects, as did the myriad of discussions that I had with conference delegates. A list of conferences attended is at Appendix B.

4. Travel Schedule

Malaysia

I commenced my travels by attending the World Urban Forum (WUF) in Kuala Lumpur. WUF was established by the United Nations and is held every two years alternating with United Nations Habitat Assembly. It draws large numbers of both public and private sector practitioners given its status as the premier global conference on urban issues. Over the week-long conference, the discussion was focused on rapid urbanisation and its impact on local communities, cities, and national economies, including housing affordability.¹ There were also a number of opportunities to join field trips showcasing a variety of medium-density housing projects that are part of Kuala Lumpur's transformation into a modern city. I was also invited to attend the global launch of the United Nations Global Impact Cities Programme's City Partnership Initiative by members of an Australian delegation.

Hawaii

In Hawaii, I met with officials from the three public agencies that work on indigenous housing, namely the Office of Hawaiian Affairs, the Department of Hawaiian Homes Lands, and the United States Department of Housing and Urban Development. I also spoke with not for profit and private sector Native Hawaiian housing consultants on targeted policies and programmes for Native Hawaiian housing in particular, multi-family residential housing on Hawaiian home lands.² During these discussions, I also had the opportunity to discuss in depth certain Native Hawaiian affordable housing developments either completed or under construction, including:

- **The Kalawahine Streamside Development:** a project of 27 single-family dwellings (three-bedroom) and 68 duplex units.
- **The Kupuna Housing Development (Waimanalo):** a project of 85 kupuna rental apartments (one-bedroom) and a senior centre on a 79-acre site.
- **The Ulu Ke Kukui Development (Waianae):** a project of 80 residential units in five buildings (40 two-bedroom and 40 studio units) and administrative buildings that provide transitional housing for homeless.

¹ One of my main take-outs from the World Urban Forum was that 85% of all new housing built worldwide in 2017 was built illegally. This makes residents of informal settlements the primary developers of urban space worldwide, dictating the design and use of more square miles than architects and governments. While one in three people living in cities today live in an informal settlement, by 2050, nearly one third of all of humanity will live in one.

² A Hawaiian home land is an area held in trust for Native Hawaiians by the state of Hawaii under the Hawaiian Homes Commission Act of 1921.

- **The Stadium Bowl-drome Developments (Kapalama and Kauluokahai):** projects under a transit-oriented development programme on land transferred to Department of Hawaiian Homes Lands.

By discussing specific projects, I was able to get a better understanding on how projects are typically structured, funded and financed, as well as ultimately delivered in Hawaii.

On the recommendation of Department of Hawaiian Homes Lands officials, I also visited a master-planned, medium-density affordable housing development project under construction at Kapolei, Oahu. This area west of Honolulu is largely vacant land but is undergoing rapid change given its proximity to pending new public transportation routes (via the Honolulu Rail Transit Project) and employment centres.

United States

The Midwest - Detroit and Chicago

Upon arriving in the United States, I attended the Urban Land Institute Conference in Detroit and during which, many of the sessions on affordable housing. I also attended a pre-conference symposium on effective public private partnering, which was a detailed discussion on best practice illustrated by exemplar projects. While in Detroit, I also met with faculty at Wayne State University working on housing and equity issues, and local non-profit housing leaders working to improve housing outcomes for disadvantaged populations at the neighbourhood level. As Detroit slowly recovers from its economic shocks, it was interesting to hear first-hand the challenges involved in needing to deploy public funding and other incentives to encourage private sector redevelopment, while working to ensure affordable housing outcomes for all city residents.

From Detroit I travelled on to Chicago, which is a city that I had previously lived and worked in for over a decade. It was good opportunity to meet up with former colleagues and development sector practitioners to get updates on the activities of the Chicago Housing Authority, the public agency that led a major redevelopment of Chicago public housing, The Plan for Transformation, which I was involved in, and to discuss the recent impact of the City of Chicago's housing policies, such as its inclusionary zoning regulatory initiative and the recently-released Chicago Five-year Housing Plan.

Washington, D.C.

I then spent several months in Washington D.C. given that it is home to the federal agencies that lead on indigenous housing, including the United States Department of Housing and Urban Development and its Office of Native American Programs, which administers housing and community development programmes that benefit American Indian and Alaska Native tribal governments, tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organisations.

Washington D.C. is also the headquarters of most national affordable housing associations and not for profit organisations, such as the Grounded Solutions Network and the National Housing Conference, both of which I had considerable involvement with during my extended stay. I also became a member of the Housing Association of Non-profit Developers, Women in Affordable Housing, the CREW Network, as well as the Urban Land Institute. In doing so I was able to attend a good number of workshops and industry events on affordable housing and to meet with a wide range of housing practitioners. Through these connections I was further invited to more select events including:

- **The Edward M. Gramlich Fellows Policy Briefing:** I was part of review panel of senior housing practitioners hosted by NeighborWorks America to provide feedback on research by the 2018 Gramlich Fellows.
- **Housing Directors Advisory Committee:** Hosted by the Metropolitan Washington Council of Government (COG), I attended a discussion by the Committee on the formulation of COG's Regional Housing Strategy, and the new Prince George County's Comprehensive Housing Strategy.
- **Resilient Washington Workshop:** I attended a stakeholder workshop on the District's Resilience Strategy being prepared under the 100 Resilient Cities Initiative.³

Being based Washington, D.C., one of America's 'successful cities' and therefore experiencing acute housing unaffordability, I was also able to research affordable housing strategies being deployed at a city level. To this end, I had multiple meetings and discussions with senior officials in the District of Columbia Housing Authority Office, which develops and manages public housing throughout the District, and also with officials in the Deputy Mayor's Office of Planning and Economic Development (DMPED) that spearheads affordable housing development initiatives. DMPED is notable in the United States for making extensive use of public private partnerships supported by the robust Housing Production Trust Fund, which is the District's main tool for financing affordable housing.⁴

I also met with local housing innovators who expanded my thinking on what was possible in providing design services in the affordable and public housing space, such as Kia Weatherspoon, the founder and president of Determined by Design a business that is driven by a commitment to "exceptional interior design as a standard for all, rather than a luxury for few". Her firm collaborates with others who share a common vision of uplifting lives and enriching places. In similar a vein was Omar Hakeem the design director at the Building Community Workshop (BCW). BWC is a not for profit community design centre seeking to "improve the liveability and viability of communities through the practice of thoughtful design and making". Although both Kia and Omar are both well-known, they had not yet met so as an added benefit I was able to connect the two innovators and they have since continued to collaborate. To this same end, while in Washington,

³ The 100 Resilient Cities Initiative is funded by the Rockefeller Brothers Foundation. Wellington and Christchurch are also participating.

⁴ Since coming into office, the District's Mayor Bowser has made significant investment in the preservation and creation of affordable housing through the Housing Production Trust Fund, which has substantially increased each year, from \$USD 58.6 million in FY15 to \$USD 167.6 million in FY18. As a result, multiple programmes and tools have delivered 6,000 units of affordable housing, with an additional 5,200 under construction as at early 2019.

D.C, I established the D.C. Housing Salon for the purpose of “convening to share knowledge, expertise and opportunities to activate affordable and supportive housing projects, along with aligned economic development opportunities for all people in District in order to:

- Gather a group of development professionals across sectors and disciplines.
- Form a connected community of people with a common interest in equal opportunity and in particular, quality affordable housing for all.
- Share information and expertise on useful innovations to activate affordable and supportive housing projects.
- Create a body of knowledge in various forms, ranging from connecting professionals to share expertise and opportunities, through to developing tools such as an open source handbook and/or website portal to be a central point for accessing information and opportunities”.

The salons were very well attended and in-depth discussion was had on what could better enable affordable housing projects, such as the newly-established opportunity zones and the use of social impact bonds (see further in Section Three).⁵ The D.C. Housing Salon also partnered with the Coalition for Non-Profit Housing and Economic Development and the Douglass Community Land Trust to host a discussion and screening of a documentary film on the first community land trust in the United States, namely New Communities Incorporated in Georgia.

Canada

Toronto

My principal reason to travel to Toronto was to speak with people at Together Design Lab. Founded by Dr. Shelagh McCartney and hosted at Ryerson University, the Together Design Lab relies on an immersive model of partnership and brings an interdisciplinary team of students and collaborators together with indigenous communities. As so stated “this model of partnership looks to reimagine home environments through the values, goals and aspirations of our partners. Housing issues and solutions are not limited to discussions of basic shelter provision but are understood as central unit of analysis of personal and community well-being”.

The Together Design Lab started with the basic objective of seeking to better understand the ongoing housing crisis in Canada and the role of evaluation metrics in that crisis. Its first study aided in subsequent projects with the First Nations of Eabametoong and Nibanamik in developing their housing strategies and in terms of the latter band, they now have a housing authority in place to implement the strategy developed with the assistance of the Together Design Lab. More recently, the Together Design Lab and Nishnawbe Aski Nation, which includes 49 First Nations communities across northern Ontario, partnered on an innovative, three-year project to create better, more appropriate and adequate housing on and off-reserve. Centred around First Nations knowledge and lived experience, the Nishnawbe Aski Nation Housing Strategy created occupant-focused housing assessments, determined localised housing needs and developed housing action

⁵ An opportunity zone is a designation created by the Tax Cuts and Jobs Act 2017 allowing for certain investments in lower income areas to have tax advantages. There is some expectation that this creates additional investment in low-income housing.

plans and solutions at the community and regional levels. Originally a pilot project, it has now expanded to be a full strategy.

I spent an afternoon with Dr. McCartney and her team of researchers talking about the challenges of on-reserve housing, the Together Design Lab's goals and methodologies, as well as speaking more broadly about the prevailing political and cultural context for addressing indigenous housing issues, including homelessness.

Toronto is also the location of (Google-connected) Alphabet subsidiary Sidewalk Labs' first smart city project, Sidewalk Toronto. Sidewalk's Chief Technology Officer is New Zealander Craig Nevill-Manning. I connected with Craig and also visited the project site and visitors' centre while there. Sidewalk Toronto is a partnered with Waterfront Toronto, a public entity, to create a cutting-edge mixed use, complete community on Toronto's waterfront. Sidewalk Labs' stated goal in doing so "is to improve urban infrastructure through technological solutions, and tackle issues such as cost of living, efficient transportation and energy usage". Sidewalk Labs' wants to deliver affordable housing using a variety of design and material innovations within a high-tech urban context. However, the implementation of Sidewalk Labs' plans in Toronto have hit significant headwinds over the last 18 months, particularly due to the public's increasing concerns with privacy issues from the use of certain technology. Speaking to Sidewalk Labs employees while at the project site was illuminating around best practices for public consultation.

Ottawa

From Toronto, I travelled to Ottawa the location of Canada's federal government and its agencies that lead on indigenous housing, namely the Canadian Mortgage and Housing Corporation, the Crown-Indigenous Relations, and Northern Affairs and Indigenous Services Canada. While there, I met with a range of officials at all three of these agencies and learnt more about the various policies and programmes to improve indigenous housing. I also spoke with attorneys working on First Nations matters to better understand the legal and regulatory frameworks that govern both tribal and land rights in Canada. These discussions also provided me with multiple anecdotes of on-reserve housing conditions and also the challenges involved in creating new affordable housing and improving existing housing stock. While in Ottawa I also met with the First Nations Market Housing Fund, which is a registered not for profit trust created by the Canadian Government to facilitate and broaden the range of housing options for residents of First Nations communities.

SECTION TWO Country Summaries

1. Introduction

The following section details the historical, legal and financial frameworks within which indigenous housing policies operate in United States and Canada. Significant programmes are also noted, as well as some of the challenges involved in providing housing to meet the needs of indigenous communities.

2. Hawaii

Historical Overview and the Hawaiian Home Lands

As a direct result of cultural and societal blows arising from colonialism, by the early 20th century Native Hawaiians were mostly landless. As an attempt to redress this, the United States Government passed the Hawaiian Homes Commission Act (HHCA) in 1921 for the purpose of “enabl[ing] Native Hawaiians to return to their lands in order to fully support self-sufficiency for Native Hawaiians and the self-determination of Native Hawaiians”. The HHCA permitted approximately 200,000 acres to be set aside as ‘Hawaiian home lands’ and directed that “Native Hawaiians be placed on these lands in a prompt and efficient manner”. However, the home lands were mostly arid lands with no infrastructure or water and were otherwise lands that other large landowners did not want. There was also little to no public funding made available to develop the home lands to any great degree.

In 1959, the home lands were transferred to the state of Hawaii by the United States Government as part of a wider statehood agreement. A condition of this transfer was that the home lands were held in a public trust by the state of Hawaii for the betterment of all Native Hawaiians (i.e. people who had at least 50% Hawaiian ancestry). Native Hawaiians were in turn able to take long-term leases of the home lands for \$US 1 per annum to live, farm or ranch on. Shortly thereafter, the Department of Hawaiian Homes Lands (DHHL) was created by the Hawaiian state legislature to manage the transfer of the home lands to beneficiaries and also to support the lands’ development, including through the provision of housing.⁶ Since this time, DHHL has maintained a waitlist of Native Hawaiians who are eligible for long-term leases of home lands allotments.

Native Hawaiian Housing Agencies

There are three main public agencies working on Native Hawaiian housing throughout the Hawaiian Islands, namely:

U.S. Department of Housing and Urban Development

⁶ Until the 1980’s the homes lands were inalienable, which meant that no outside loans were available to their Native Hawaiian beneficiaries and therefore this additional support from DHHL to develop land was critical.

The U.S. Department of Housing and Urban Development (HUD) maintains a regional Hawaiian office that works closely with DHHL to administer HUD's housing programmes for Native Hawaiians. These programmes are to create affordable housing opportunities for Native Hawaiians on the home lands wherein HUD provides programmatic funding and DHHL operates as a housing developer.

Department of Hawaiian Homes Lands

As noted earlier, DHHL's mission is to manage the Hawaiian Homes Lands Trust and to develop and deliver lands to Native Hawaiians, including through the administration of the Hawaiian Home Lands Program. DHHL is a small agency headed by the Hawaiian Homes Commission, which comprises a nine-member executive board.

The Office of Hawaiian Affairs

The Office of Hawaiian Affairs (OHA) was established as a trust in 1978 to better the conditions of both Native Hawaiians and the Hawaiian community in general. At its inception, OHA was given control over certain public lands and continues to expand its land holdings through strategic purchases. OHA is a semi-autonomous government body administered by a nine-member board of trustees who are elected by all Hawaiian citizens.

Native Hawaiian Housing Programmes

Native Hawaiian Housing Block Grant Program

HUD's Native Hawaiian Housing Block Grant Program was created by Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA) and has provided DHHL with on average \$US10 million per year to support affordable housing activities to benefit low-income Native Hawaiians eligible to reside on the home lands. Eligible activities include the development of affordable housing for rental or home ownership, infrastructure, and support services for Native Hawaiians earning less than 80% of the area median income (AMI).

Public funding available under NAHASDA may also be leveraged by developers with other housing assistance programmes available through the Hawaii Housing Finance and Development Corporation (HHFDC) for lower-income households, such as:

- **Low Income Housing Tax Credits (LIHTC):** awards federal and state tax credits that may be used to obtain a dollar-for-dollar offset (tax credit) in income tax liability for 10 years or may be syndicated to generate substantial project equity. There are two types of federal tax credits, namely 9% competitive tax credits, which are applied against the State of Hawaii's annual Low Income Housing Tax Credits (LIHTC) allocation, and 4% non-competitive, which are awarded with tax-exempt bond financing.

- **Rental Housing Trust Fund:** provides equity gap low-interest loans or grants to developers for the development, pre-development, construction, acquisition or preservation of affordable rental housing. Preference is given to projects that provide at least 5% of the total number of units for persons and families with incomes at or below 30% AMI, and to projects that provide the maximum number of units for persons or families with incomes at or less than 80% AMI.
- **Rental Assistance Revolving Fund:** provides below market interest rate interim construction loans for affordable rental housing projects, as well as a limited amount of project based rental assistance subsidies to qualified owners of rental projects.
- **Hawaii Rental Housing System Revenue Bond:** provides tax-exempt bond financing for HHFDC-owned affordable rental projects that provide at least 60% of the rental units for tenants earning 80% or less AMI. The balance, 40% of the units, may be rented at market rents.
- **Hula Mae Multi-Family Revenue Bond Program:** provides low interest rate financing through the issuance of tax-exempt revenue bonds for the construction and/or acquisition and rehabilitation of rental housing projects. Developers are able to secure 4% non-competitive low-income housing tax credits in conjunction with the Hula Mae multifamily financing.
- **Dwelling Unit Revolving Fund:** used for development and construction of residential, commercial and industrial properties, interim and permanent loans to developers and other purposes to support affordable housing.
- **General Excise Tax Exemptions:** maybe approved by HHFDC for the developer of an eligible project that provides affordable rental housing where at least 50% of the available units are for households with incomes at or below 80% AMI of which at least 20% of the available units are for households with incomes at or below 60% AMI.

Housing Preferences and Design

In carrying out its housing programme activities, DHHL has also spent considerable time and resources consulting with Native Hawaiians about their housing needs and preferences. It found that there was a higher degree of interest in alternatives to the for-sale single family dwelling from lower-income beneficiaries, particularly those who have been waiting for an award and those at least willing to consider an urban location. DHL advised that while most beneficiaries would still prefer an award for a single-family dwelling lot, many who are seeking such an award seem to be aware that this is not a realistic financial possibility for them.

DHHL has also investigated alternative housing typologies and other models of home ownership, including rent to own (see Section Three of the report for further commentary on the alternative housing models). From consultation, DHHL also found that there was significant interest in both the kauhale model and also kupuna housing, as follows:

Kauhale Model

Kauhale were traditional homesteads that consisted of multiple structure that served specific purposes for example, a dwelling house where everybody slept together (the hale noa) with a separate cooking house (the hale kuke). There are typically many single-family dwellings on

homestead lands that are occupied by extended family households, including hanai relationships. In part, this is explained by financial considerations as housing costs can be spread out among more householders although there are other social and cultural contributing factors. With more people in the household, there is more likelihood that someone will be available to take care of children or elders when others are away for employment. The kauhale housing model is therefore designed to accommodate an extended family household and as such, it is a form of cohousing well-suited to Native Hawaiian culture and lifestyle.

DHHL sought feedback from beneficiaries on how to improve the design of new single-family housing to best accommodate their needs, which included:

- Interior spaces should be larger to accommodate “the typically larger Hawaiian household size with its multi-generational living, and its prevalent age and health issues”. Second story bedrooms should be avoided because they are not suited for elders and for those who are overweight.
- An open, flexible floor plan is preferable, particularly for the kitchen, and space for outdoor cooking and socialising is highly desirable. The pole house design is a good archetype, with a kitchen in middle, living spaces around it, and verandas on the perimeter.
- The useful open space is in the back yard, not the front, so houses should be situated closer to the street.

As a result, DHHL commissioned a prototype design for the kauhale model, which essentially incorporates many of these features. However, there were challenges about how to efficiently retrofit existing homestead housing to better accommodate the prevailing lifestyle patterns of the residents. One option that was considered was to allow accessory dwelling units on homestead lots to increase living space. However, while this is not prohibited by DHHL administrative rules, it is precluded for many homestead lots in lease provisions or restrictive covenants.

DHHL is currently developing the Kauhale Pilot Project on two lots on the island of Hawaii at Keaukaha and Waimea. The project is based on the concepts of the traditional kauhale and as stated “will assist us in assessing beneficiary demand for multi-family residential unit(s) which are culturally relevant and affordable”.⁷

Kupuna Housing

DHHL has also developed kupuna housing, which is housing specifically for elderly Native Hawaiians. The first kupuna development was Kulanakauhale Malu-hia o Na Kupuna apartments, a \$USD11.5 million, 85-unit apartment complex in Waimanalo, Oahu. This project was a partnership of government agencies and financial institutions and further to DHHL’s strategy to provide housing to a segment of the Native Hawaiian population unable to take up home lands offers when their number comes up from the waitlist typically due to the inability to qualify for home

⁷ The Kauhale Concept Multi-Family ‘Ohana Homestead, Department of Hawaiian Homelands (undated).

loans to build a dwelling or not having the family or ability to participate in self-help/build projects.⁸

To qualify for the kupuna housing, a person must be 62 years or older, at least 50% and have a low income. Kupuna pay between \$USD303 and \$USD545 per month on a sliding scale based on income (2002 figures) with the rent waived entirely for homeless kupuna.

Multi-family housing is a more feasible way to satisfy the needs of this population than single-family dwellings in a residential or agricultural subdivision. Moreover, particularly for the elderly, it promotes more convenient access to services and fosters a sense of community to alleviate social isolation.

Transit-Orientated Developments

In 2017, DHHL sent out a request for proposals seeking private sector developers to develop plans to utilise three significant parcels of land for transit-oriented development projects along the new Honolulu rail route. The three areas are near future rail transit stations in East Kapolei, Shafter Flats near Honolulu International Airport, and in the Honolulu neighbourhood of Kapalama. DHHL also acquired nearly 30 acres of land in East Kapolei, which is earmarked for low density apartments. Another 30 acre parcel is currently being transferred to DHHL from another state agency. All parcels are near rail stations and are currently vacant making residential development attractive to developers.

Challenges for Native Hawaiian Housing

While DHHL has opened 97,000 homesteads through the Hawaiian Homes Land Program since its establishment in 1960, there is criticism as to why more has not been done over this time to get those on the waitlist for the home lands leases situated and well-housed.⁹ In response, DHHL has said that funding is the biggest roadblock to creating more homes. While as it says it currently generates about \$USD 12 to 14 million per year from its lands, it can take upwards of \$USD 100,000 to open a single property equating to \$USD 10 million per 100 lots.¹⁰ Therefore, DHHL says with current state funding, it is only able to open between 200 to 400 lots per year. A new report confirms this pointing to a lack of funding and political support, as well as the struggle of leveraging the land asset.

As unspent grant money began to accumulate several years ago, hitting a peak of unspent monies in the order of \$USD 55 million in 2015, the then Obama administration began scaling back Hawaii's NAHASDA appropriation, and in 2016 zeroed out funds for the programme over concerns about the unspent balance. This was unfortunate timing given the slow recovery from the GFC and also a growing shortage of affordable housing stock on Oahu in particular.

⁸ However, if a kupuna takes an apartment as part of a DHHL housing project they do not have to give up their place on the homestead waitlist.

⁹ In 2018, there were 27,000 Native Hawaiian on the waitlist with roughly half of the waitlist applicants on Oahu.

¹⁰ Figures taken from DHHL's Kapolei development on Oahu.

Subsequently, at year end on 30 June 2017, DHHL had produced no new housing units during that financial year and had closed out with \$USD 30 million in unspent federal housing funds.

DHHL contends however that it is putting its federal housing funds to good use, paying homeowner financing and infrastructure for homestead communities all the while, continuing to award homestead lots to Native Hawaiians on the waitlist. DHHL also has said further in response to these numbers that it administers a land trust and is not a housing agency.

There has also been growing political pressure on the DHHL.¹¹ House and Senate Housing and Hawaiian Affairs committees have held joint legislative briefings in Washington D.C. to investigate the issues and reported outcomes.

The Sovereign Councils of the Hawaiian Homelands Assembly (the Assembly), a state-wide coalition of homestead associations that advocates on behalf of beneficiaries, has been especially critical of the DHHL's inability to spend down millions in federal funding earmarked for affordable housing for Native Hawaiians. The Assembly has also called for NAHASDA funds to be redirected to a not for profit housing agency instead of DHHL.¹² To this end, it is noted that Hawaii's grant is the only one that is awarded to a state government. In contrast, the more than 200 other NAHASDA grant recipients across the United States are not for profit organisations. The Assembly believes that this would open up an avenue that DHHL is unable to do, namely leverage federal funding with philanthropic grants.¹³ The Assembly also has called for NAHASDAA funding entitlements to be directed primarily toward the development of rental housing for beneficiaries that cannot qualify financially for the purchase of a single-family dwelling on a residential or agricultural lot. This is likely to include a substantial number of elderly beneficiaries who have been on the waitlist for an award for many years.

3. Canada

Overview

For the most part, Canadian government housing programmes and policies for First Nations have failed to provide sustainable long-term positive housing outcomes and have led to persistent substandard living conditions with negative impacts on health, education, and economic development. There are also significant policy, infrastructure and financial barriers to achieving an acceptable level and quality of housing stock on First Nations lands. These issues are deeply embedded in historical, legal economic and political events that still resonate today. To date, First Nations housing has been delivered in fragmented ways across federal, provincial, municipal and territorial jurisdictions. This has caused a separation between on and off reserve housing delivery leaving many First Nations people to fall through the gaps. However, First Nations are slowly

¹¹ State Senator Will Espero (D, Ewa Beach-Iroquois Point) and also the chairperson of the Senate Housing Committee has publicly said he has requested DHHL to consider developing high-rises or condominiums in order to get more beneficiaries housed but that DHHL never pursued that request.

¹² The Assembly has also called for an entity it created in 2009, the Homestead Housing Authority, to be a recipient of the federal housing dollars. This entity successfully completed a pilot project of 12 tiny homes on Kauai that the Assembly purports could serve as models for additional dwelling units on homestead lots.

¹³ The Honolulu Star-Advertiser, May 2017.

changing the direction of housing and related infrastructure services from dependency-based to self-determined and governed by First Nations.

Under the Indian Act of 1876, certain tracts of land were set aside by the for the use and benefit of a First Nations band and are known as reserve lands. While possession of reserve land is held collectively by a band, the Government continues to own the land. Band councils are permitted to allot lands to individual band members provided that the Government's approval is obtained. These rights in the land are then notated in a federal Indian Lands Registry.

On-reserve housing situations vary from community to community. Some communities have their own source of revenue and also high employment rates (and with that, reliable levels of income) that result in good quality housing. However, as many communities do not, typically there is a lack of adequate housing on reserve lands.

Barriers related to land and housing ownership arise from several factors. Key amongst them are the unique land tenure regime on-reserve, the remote location of many on-reserve communities and limited access to private financing in the form of mortgages or housing loans. On this latter point, since the land on-reserve is held in common and is legislated under the Indian Act, which states that reserve lands are not subject to seizure under legal process, access to standard mortgages available to every other Canadian are not an option. Consequently, these restrictions often prevent the development of successful housing programmes. With regard to land tenure, a complicating feature of land and housing ownership on reserve lands is that title to the land is distinct from title to buildings. While title on reserve lands can only be held by the Canadian Government, ownership in housing can be band-owned or individually-owned.¹⁴

Federal Housing Agencies

There are three key public agencies working in First Nations housing in Canada:

Canadian Mortgage and Housing Corporation

Canadian Mortgage and Housing Corporation (CMHC) is Canada's largest Crown corporation and although it is controlled by the Government, it operates like a private sector corporation. CMHC's chief mandate is to assist Canadians to access a variety of affordable housing options and it has a variety of functions ranging from undertaking research to providing mortgage loan insurance that re-insures approved lenders. More specifically, CMHC supports skills development, the construction of new homes, and the renovation of existing homes.

In terms of indigenous housing, the CMHC serves 618 communities across Canada, 65% of which are in rural, remote and special-access areas and more than half of these communities have fewer than 250 residents. CMHC skills development initiatives for First Nations include targeted programmes, such as the Housing Internship Initiative for First Nation and Inuit Youth (HIIFNIY).

¹⁴ Although renting from a First Nation or one of its members may be permitted, landlord and tenant rights and obligations with regard to tenancies on reserves is not as clear as off reserve tenancies which are governed by provincial and territorial landlord and tenant legislation.

HIIFNIY provides work experience and on the job training for the First Nation and Inuit youth aged 15 to 30 to assist them in pursuing long-term employment in the housing industry in areas such as administration, construction, renovation, maintenance, and client counselling. Notable CMHC new housing construction programmes include the On-Reserve Non-Profit Housing Program and the Direct Lending Program. Renovation programmes include the On-Reserve Residential Rehabilitation Assistance Program, the Home Adaptation for Seniors Independence, and the Shelter Enhancement Program.

Crown-Indigenous Relations and Northern Affairs

Crown-Indigenous Relations and Northern Affairs (CIRNA) was formed by the dissolution of the Indigenous and Northern Affairs Canada (INAC) and the creation of two new departments, Indigenous Services Canada and CIRNA. CIRNA's stated purpose is "to renew the nation-to-nation, Inuit-Crown, government-to-government relationship between Canada and First Nations, Inuit and Métis, modernise Government of Canada structures to enable indigenous peoples to build capacity and support their vision of self-determination, and to lead the Canada's Government work in the North". CIRNA is primarily responsible to administering the Indian Act and other legislation dealing with "Indian and lands reserved for Indians".¹⁵

Indigenous Services Canada

Indigenous Services Canada (ISC) works collaboratively with partners to improve access to high-quality services for First Nations, Inuit and Metis peoples. The goal in doing so is to support and empower indigenous people to independently deliver services to their own communities while working to improve socio-economic conditions.

Key Strategic Documents

National Housing Strategy

The National Housing Strategy announced by the Canadian Government in November 2017 is a 10-year \$CAN55 billion strategic plan to direct funding and financing opportunities for new affordable housing stock, renovation of existing stock, technical assistance and financial support for the community housing sector, and targeted funding for innovation and research in the housing sector. As part this increased funding for housing generally across Canada, there will be significant new investment in First Nations housing being "steps towards addressing housing needs and closing the unacceptable gap for indigenous peoples".¹⁶

National First Nations Housing + Related Infrastructure Strategy

Since 2017, ISC has supported First Nations-led engagements across Canada to provide opportunities for First Nations communities, leaders and technicians to explore housing priorities,

¹⁵ Subsection 91(24) of the Constitution Act 1867.

¹⁶ Stephanie Mehta, Economic Policy Analyst at Indigenous Services Canada.

needs, and recommendations for reform. Engagements on housing reform have been First Nations-led and regionally based helping to ensure that the specific needs and aspirations of participants are reflected in housing reform undertakings.

The Assembly of First Nations (AFN) is mandated pursuant to AFN Resolution 27/2017, *Development of a First Nations National Housing and Infrastructure Strategy*, to jointly develop, with the Chiefs Committee on Housing and Infrastructure and the federal government, a Terms of Reference for the establishment of a joint working group that will develop a First Nations National Housing and related Infrastructure Strategy, which will include housing both on- and off-reserve.

In November 2018, the AFN hosted its third National Housing and Infrastructure Forum to discuss and further develop the First Nations 10-Year National Housing and Related Infrastructure Strategy (the Strategy), a strategy aimed at ensuring that all First Nations members living in or away from their First Nations have access to housing that suits their needs. The discussions on the Strategy were also to identify responsive and innovative governance systems that support First Nations to transition to care, control, and management of housing and related infrastructure fundamentally grounded in the traditions, cultures, knowledge and beliefs of First Nations people. It also acknowledges treaty rights and the right of each First Nation to develop its approaches, relationship and arrangements with the Canadian Government.

There are four key elements to the Strategy, namely governance and delivery of housing, funding and finance, capacity and skills development, and information sharing and engagement. Taking each of these elements in turn:

Governance and Delivery of Housing

This element involves the development of new frameworks and models for national and regional housing delivery systems to support the transformation, and a First Nations Housing Research Institute to undertake this. A key goal is to increase housing choice for First Nations and improve programme coordination and streamline delivery across jurisdictions in the short term to improve housing conditions in the longer term.

Funding and Finance

The strategic pathways under this funding and financing element are to develop sufficient, sustainable and predictable funding for housing and other infrastructure to enable leverage for planning and sourcing, and to explore and test new financial mechanism leading to the development of financing alternatives to meet the range of housing options for First Nations (e.g. community housing, rental development, private home ownership). This includes leveraging First Nations and government and related infrastructure investments to enhance financial opportunities for housing, identify and develop a suite of new financial mechanisms for housing delivery, maximise funding for housing delivery systems across all jurisdictions to better serve First Nations members living away from their communities and to reform the First Nations Market Housing Fund (see further below).

Capacity and Skills Development

The Strategy also address the need for capacity and skills development, which is critical for successful indigenous housing programmes. As such, it aims to assess needs, identify gaps and strategies at local, regional and national levels for managers, leadership, administration, community members, trades, and professionals. It also wants to set the course to develop programmes to build and mobilise adequate capacity for Tribal Councils and technical service providers, as well as to support recruitment, retention, training and professional certification for housing and related infrastructure professionals.

Federal Housing Policy + Programmes

Since April 2016, there has been \$CAN 504.3 million invested in First Nations housing, which has equated to 10,391 units/lots built, renovated, repaired, serviced and acquired out of 15,050 underway, with 566 communities served.

The On-Reserve Housing Policy

The Government's On-Reserve Housing Policy enables First Nations to significantly participate in how, where and when housing funds are invested. In keeping with this, the policy's main principles are First Nations' control and expertise, shared responsibilities, and increased access to private-sector financing.

The On-Reserve Non-Profit Housing Program

The On-Reserve Non-Profit Housing Program supports First Nations in providing affordable rental housing on-reserve. In essence, it allows First Nations to borrow funds from CMHC or an 'approved lender' for the construction, acquisition, rehabilitation or conversion of housing on-reserve. First Nations and CMHC enter into an operating agreement, which stays in effect commensurate with loan payments (up to 25 years).

First Nations Market Housing Fund

There is a growing view that market-based housing is a necessary part of any long-term effective approach to meeting the current and future housing needs of indigenous people in Canada. Market-based housing means the owners and occupants pay for the cost of their housing either through rental or loan payments and so includes private home ownership, rentals, and rent-to-own housing. Currently, approximately 31% of on-reserve houses are privately owned compared with approximately 69% of non-indigenous Canadians.¹⁷

¹⁷ Data from Statistics Canada.

Overview of the Fund

As noted earlier, many reserves are remote rather than near urban centres where housing markets function. As such, homeowners on reserves have few assurances they could recoup their investment if and when they want to sell. Obtaining a mortgage also requires a credit history and a steady income, neither of which many residents on-reserve have. Some already have subsidised housing provided by a band council and struggle to meet even those payments. Moreover, since the land on-reserve is held in common and is legislated under the Indian Act that prohibits reserve lands being subject to seizure under legal process, standard mortgages available to other Canadians outside of reserves are not available.

As a result of these challenges, the First Nations Market Housing Fund (the Fund) was created in 2008, via a Government grant of \$CAN 300 million, to back potential loans. The goal was to introduce market housing on reserve, fuelled by private ownership, financing and mortgages.

The Fund is managed by the Canadian Mortgage and Housing Corporation, under the oversight of trustees, and specifically helps First Nations communities by:

- Providing a 10% backstop for housing loans guaranteed by the First Nation.
- Providing financial leverage to negotiate with lenders for the best possible loan terms and conditions.
- Strengthening First Nations communities and supporting increased self-sufficiency by providing financial literacy and financial management tools, enhancing the governance framework, and developing capacity with education, information, and innovative services.

Credit Enhancement Facility

The Fund provides an alternative form of security for housing loans made on-reserve and settlement lands where appropriate through its so-called Credit Enhancement Facility. The backing provided by the Fund, in addition to First Nation guarantees, attracts lenders by offsetting some security issues while preserving the communal nature of the land. This enables First Nations to achieve favourable financing terms and conditions such as interest rate discounts, loan features, risk sharing agreements, reduced loan programme access fees, and favourable administrative arrangements. In essence, the Credit Enhancement Facility was a new approach to expand market-based housing on reserve by providing easier access to homeownership, rental and renovation loans in First Nations communities.

The Capacity Development Program

The Fund's Capacity Development Program focuses on developing an expanding market-based housing capacity through the provision of training and advice as well as codes, policies, by-laws, laws and systems and practice at the leadership, administrative and membership level. This helps First Nations members on-reserve to obtain loans where their First Nation meets certain criteria, such as a demonstrated ability to manage their finances, loans and housing. Once the First Nation

has made the arrangement with the lender or lenders, members of that First Nation are able to apply for a housing loan with similar lending terms and conditions for off reserve Canadians. Lenders review the value of the house, the borrower's income and the borrower's ability to repay a loan when their other expenses are considered. Assuming the borrower meets the lender's criteria, they are typically approved for a loan.

Fund's Track Record

The Fund has approved potential credit of \$CAN 950 million for some 6,600 home loans to date, however this level of take-up for fund-backed mortgages has been criticised as low. Responses to this is that housing on reserves has long been seen as a treaty right and so the responsibility of the Government, therefore market-based housing is a new concept that arouses scepticism among some First Nations.¹⁸

The Fund's Executive Director further acknowledges that its early assumptions may have been flawed and further that the Fund's slow uptake may have been due to people on reserve not being ready to take on loans *“so, while there may be pent-up demand, they may have to fix some of these things in their life before they are qualified to borrow, that might mean reducing their spending in other areas, it might mean rebuilding good credit - those are things people have to work on and that takes time”*.¹⁹

The Fund now has expanded to help some First Nations' housing managers apply for financing, provided the First Nation has an existing track record of good financial management and infrastructure in place for water, electricity and sewage. The Fund also wants to speed up the existing funding application and approval process and to teach more First Nations how to build their financial credit so they can qualify for standard loans in the future.

4. United States

There are an estimated 2.5 million Native Americans in the United States made up of 562 federally-recognised tribes. Approximately 1.7 million live outside tribal areas with the remaining 750,000 Native Americans live on reservations and other tribal areas. These populations of Native Americans are challenged with poverty, unemployment, and homelessness due to a lack of jobs and affordable housing.

Historical Overview

The United States Housing Act of 1937 established the Public Housing Program to provide decent, safe, and sanitary housing for low-income families. For many years, this legislation was interpreted to exclude Native Americans living in or near tribal areas. However, in 1961, the U.S. Department of Housing and Urban Development (HUD) and the BIA determined that Native Americans could

¹⁸ Ken Coates, Professor Public Policy at the University of Saskatchewan.

¹⁹ Executive Director of the First Nations Market Housing Fund Deborah Taylor in a March 2017 interview with *The Discourse*.

legally participate in the rental assistance for low-income families authorised by the 1937 Act and issued regulations to implement this determination.

The Indian Self-Determination and Education Assistance Act 1975 redistributed power from the federal government to tribes in education and programme administration. Later amendments in the 1980s and 1990s established block grants from the Indian Health Service and Bureau of Indian Affairs to cover other programmes.

In 1988, the Indian Housing Act established a separate Indian housing programme and prompted HUD to issue regulations specific to this programme.

In 1996, the US Congress completed the process of separating Indian housing from public housing with the enactment of the Native American Housing Assistance and Self-Determination Act (NAHASDA). This authorised Indian tribal governments to develop, construct and maintain housing for members. The NAHASDA consolidates existing housing funds into a single block grant, the Indian Housing Block Grant, and enables tribes to exercise self-determination by designing and implementing tribal housing and other community development infrastructure programmes that best meet the needs of their members.

The HEARTH Act of 2012 creates an alternative land leasing process.²⁰ Tribes are authorised to execute agricultural and business leases of tribal trust lands for a primary term of 25 years and up to two renewal terms of 25 years each without approval by the Secretary of the U.S. Department of the Interior.

In terms of Alaskan Natives, the Alaska Native Claims Settlement Act 1971 authorised Alaska Natives to 44 million acres of public land in Alaska and \$USD 962,000,000 in cash as settlement of their aboriginal claim to land in the state. It established Alaska Native villages and regional Alaska Native corporations to oversee the lands and payments.

Federal Housing Agencies

There are four key public agencies working on Native American housing in the United States:

U.S. Department of Housing and Urban Development

Significant differences exist between HUD's assistance to Native Americans living in urban and other areas. HUD's assistance for Native Americans derives, in part, from the nation's recognition of special obligations to the Native American population and is reflected in treaties, legislation, and executive orders. The federal government deals with recognised tribes directly in a sovereign-to-sovereign relationship, rather than through the general system of state and local government. This status allows tribes to establish their own system of laws and courts.

²⁰ HEARTH is an acronym for Helping Expedite and Advance Responsible Tribal Home-ownership.

HUD oversees a range of funding programmes for Native American housing, including most notably the Section 184 Indian Home Loan Guarantee Program: Loan Guarantees for Indian Housing, commonly referred to as the Section 184 Program, which is a home mortgage programme specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or Tribally Designated Housing Entities. Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance and are guaranteed 100% by the Office of Loan Guarantee within HUD's Office of Native American Programs.

Office of Native American Programs

The Office of Native American Programs (ONAP) is part of HUD. ONAP administers housing and community development programmes for American Indian and Alaska Native tribal governments, tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organisations. It has a main office in Washington, D.C. and six field offices. With the help of approximately 189 Indian Housing Authorities, HUD's ONAP administers the majority of the housing programmes that benefit Native American families in or near tribal areas.

Bureau of Indian Affairs

The Bureau of Indian Affairs (BIA) typically holds in trust a considerable amount of land for tribes as a whole so therefore this land is not subdivided into many private holdings as occurs in the rest of the country. This trust arrangement has frustrated the development of private housing markets in tribal areas and has long been seen as a special justification for federal assistance in housing production. The BIA also provides a relatively small amount of funding, approximately \$USD 20 million annually through its Housing Improvement Program for constructing new affordable housing.

Indian Housing Authorities

In addition to the federal housing agencies, there are the Indian Housing Authorities (IHAs) that are responsible for implementing federal policies on a local level. IHAs administer most of the low-income housing assistance that HUD provides to Native Americans along with HUD that also provides some housing assistance directly to tribes and individuals. Funding provided through housing authorities is used to develop housing for eventual ownership by individual families through the Mutual Help Program under which families lease and then buy their homes by making payments to the IHA of approximately 15% of their adjusted income and must cover their own routine operating and maintenance expenses. Funding available to tribes and individuals includes loan guarantees for home mortgages, block grants through the HOME Program for tribes to develop affordable housing in tribal areas, and community development block (CDBG) grants to enhance infrastructure and other economic development activities.

Challenges for Native American Housing

While Native Americans living on reservations are U.S. citizens, Native American tribes are recognised as domestic sovereign nations with treaty relationships with the United States Government. The Government however holds in trust approximately 56 million acres of trust land for tribes and Native Americans. As this land has been taken into trust by the United States, specifically the Bureau of Indian Affairs (BIA), the legal title to the land is also held in trust.²¹ Not having legal title means that while the tribe is the beneficiary of the land, they do not have the right to sell, lease, or mortgage the trust land, nor can they lose it for failure to pay taxes. This creates a unique situation that causes lenders to be hesitant to invest and lend money to Native Americans who want to own their own homes. As the majority of land on reservations is held communally meaning that tribal members residents cannot get clear title to the land where their home sits, this also makes it difficult for Native Americans to establish credit and borrow money to improve their homes because they cannot use the land as collateral. The result is substandard housing with deferred maintenance and the ubiquity of mobile homes on reservations.

The housing needs of Native Americans are increasing. Overall population has increased six-fold over the past four decades to over 2 million in 1990, 60% of whom live in tribal areas or in the surrounding counties.²² Indian housing conditions are much worse than housing conditions in other areas of the country. Forty percent of Native Americans in tribal areas live in overcrowded or physically inadequate housing compared with 6% of the total U.S. population.

Over the last century both the extent and the pattern of lands held by Native Americans has changed dramatically. The land area over which Indians had sovereignty and was available for creating reservations was reduced to small areas in remote areas. This in turn has created significant problems for housing development.

The remoteness of tribal areas also has certain challenges. Unlike urban areas, where basic infrastructure systems (including sewers, landfills, electricity, water supply and treatment, and paved roads) already exist, remote tribal areas often require a large capital investment to create these systems to support new housing. Remoteness also increases the cost of transporting supplies, raises labour costs, and reduces the availability of supplies.²³ In addition, private housing developers, private financial institutions and not for profit groups are all less available to assist with housing needs in remote tribal areas. The limited human resources of many IHAs also contributes to the high cost of developing and maintaining housing.

As noted above, Native American Housing Assistance and Self Determination Act (NAHASDA), signed in 1996, replaced the myriad programmes that had previously provided housing assistance to Native American tribes under the U.S. Housing Act of 1937 with a block grant that allowed tribes or their Tribally Designated Housing Entities more flexibility to decide whom to serve, what

²¹ The Snyder Act 1921 authorised the BIA under the supervision of the Secretary of the Interior to direct and expend certain land and resources “for the benefit, care, and assistance of the Indians throughout the United States”.

²² Report by the Urban Institute, May 1996.

²³ Native American Housing Needs, Urban Institute 2014.

services to offer, and how to deliver programmes and services.²⁴ To qualify for the grants, tribes must submit to HUD annual plans and 5 year plans that provide statements of the tribes' needs and resources available to address those needs. They must also submit annual performance reports that describe the accomplishments of the prior year and describe how the tribe would change its programme as a result of its experiences. While NAHASDA has most certainly resulted in increased tribal capacity to address related infrastructure and economic development challenges, funding for the Indian Housing Block Grant-NAHASDA has remained stagnant at approximately \$USD 650 million since FY 2012, while the need for housing continues to increase.

²⁴ A Tribally Designated Housing Entity is the entity designated by each tribe that is responsible for administering its housing assistance programme that is funded by the United States Government.

SECTION THREE KEY LEARNINGS AND IMPACT

1. Key Learnings

My most significant learning from my research travels was simply that current indigenous housing policies and programmes in the United States and Canada are not adequately meeting the needs of the people. I also came to realise that because of the historical, legal and financial frameworks within which indigenous housing interventions operate in United States and Canada that there could only be limited application to improve affordable housing outcomes for Māori. Therefore, I broadened my research to look at other innovations to address housing unaffordability for the general population.²⁵ My key learnings to this end included the following:

- High-quality strategic plans are vital and in turn need to be supported by robust financing and dedicated agencies to implement targeted programmes.
- The public sector needs to innovate around policy and regulatory tools to achieve affordable housing outcomes.
- Public private partnerships are increasingly essential to achieving affordable housing outcomes at scale.
- Innovation is needed in housing typologies and ownership models to boost affordable housing outcomes.
- New funding tools and incentives are being deployed to address the affordable housing challenge.

The following discusses each of these key learnings with examples for both the United States and Canada to illustrate relevance and possible application for improved affordable housing outcomes in New Zealand.

High-quality strategic plans are vital and in turn need to be supported by robust financing and dedicated agencies to implement targeted programmes

Improving affordable housing outcomes is difficult so therefore high-quality strategic plans are vital along with dedicated agencies to implement the strategic direction and activities arising.

Strategic plans are needed to be both at the national and also the city level. Two examples that I discussed extensively with housing practitioners that especially stood out as good examples of high quality plans were the Canadian Government's National Housing Strategy and Chicago's Five-Year Housing Plan. The Canadian Government's National Housing Strategy announced in November

²⁵ In the United States, the housing affordability crisis affects everything from subsidised low-income housing to middle-income and workforce housing with about half of the nation's 43 million renter households considered cost burdened (i.e. spending over 30% of their household income on rent, and half of those 10 million spending over 50% of their income on rent). In terms of public housing, the pressures are increasing, and existing arrangements are being stretched to almost breaking point. Meantime, overall production of housing continues to not keep pace with overall demand, nor the type of housing required.

2017 that is a 10-year \$CAN 55 billion strategic plan to provide funding and financing opportunities for new affordable housing stock, renovation of existing stock, technical assistance and financial support for the community housing sector and targeted funding for innovation and research in the housing sector. The new Chicago Five-Year Housing Plan comprises of \$USD 1.4 billion in city government support for 40,000 residential units with a plan to guide future housing initiatives for 2019 - 2023. Its core goals include:

- Invest in affordable rental housing stock across all markets.
- Support housing options for Chicago's most vulnerable residents.
- Employ neighbourhood-based housing investment strategies to address diverse community needs that range from markets facing gentrification to those struggling with disinvestment.
- Expand affordable homeownership opportunities.
- Promote housing innovation, partnership and collaboration.

A new Chicago Department of Housing will administer several new programmes identified in the Plan, including the Building Affordable Neighborhood Homes Program to help residents buy affordable homes on vacant city lots, targeted affordable requirement ordinance strategies for neighbourhoods experiencing gentrification pressures, and a new transit-oriented development (TOD) policy for high ridership bus lines, among other initiatives.

I also noted in Section Two of this report the 10-Year National First Nations Housing and Related Infrastructure Strategy, which is setting the course for additional public funding and undergirding the collaboration between Canadian Government and First Nations to support a transition to the care, control and management of housing and related infrastructure to First Nations. Again, this is an example of a strategic document being a solid first step to taking a variety of actions in a comprehensive and managed way.

The public sector needs to innovate around policy and regulatory tools to achieve affordable housing outcomes

Cities have significant ability to grow and shape their internal economies as they have substantial control over local land use, zoning, planning, and enforcement. Whether in partnership with other sources of capital or in the absence of access to external capital, cities can leverage their policy and regulatory powers to create a regulatory framework that promotes the design, building, operation, and maintenance of public infrastructure by the private sector. Policy and regulatory tools enable governments to influence or shape redevelopment in a given area on private land.

Non-fiscal regulatory tools solely depend on the government's land use planning powers and ability to leverage these powers in achieving urban regeneration. Cities that lack the legislative authority or fiscal space to borrow can leverage their limited resources in other ways, such as by exercising regulatory powers. For example, cities can offer zoning flexibility and streamline permits or offer more flexible building codes. While arguably a more passive approach than proactive investment of capital or proactive disposition of public land, leveraging land use policy and

municipal regulatory powers to encourage or disincentivise aspects of development within a target urban regeneration area can be powerful with respect to advancing an urban regeneration vision.

Restrictive zoning codes are often an effective tool in the fight against new construction and, frequently, densification, helping to suppress housing supply even as demand rises. Whether by limiting the height of new buildings or requiring larger apartment buildings to have a minimum number of parking spaces, regulatory restrictions make construction more difficult and more expensive.²⁶ The rapid rise of these types of regulation has only strengthened the corresponding 'not in my backyard' (NIMBY) sentiments among residents and landowners. The result is sharply increased property values and added to the cost of building new housing. It also has impeded the ability for new people to take up job opportunities in fast-growing areas with high concentrations of job vacancies and made it harder for workers to chase opportunity by moving into fast-growing areas with high concentrations of open jobs. It has been estimated that the U.S. economy is 14% smaller as a result of constraints on housing development.

Efforts advanced by pro-development groups to push back against these rules include streamlining permitting processes, eliminating parking requirements (which add to the cost of new construction), encouraging transit-oriented developments, and changing zoning laws to allow for more high-density projects. Inclusionary zoning policies (see further below), which require developers to include a certain number of affordable units within a larger market-rate development, have also been enacted in cities through the United States, albeit with varying rates of success. Ultimately, advocates across the spectrum feel local control only entrenches established power, and that state and federal governments should promote more policies that create affordable housing. A well-known proposal, namely California's SB 50 would allow for more dense housing development near transit hubs across the state regardless of local rules.

During my fellowship travels, I had numerous discussions about regulatory tools that were being deployed with some degree of success in the United States and Canada, in particular, inclusionary zoning, up-zoning and permitting accessory dwelling units all, which have the potential to be applied successful in New Zealand to facilitate affordable housing outcomes. Taking each of these in turn:

Inclusionary Zoning

An example of this is the key regulatory tool that cities have to increase the number of affordable housing units, namely inclusionary zoning. First developed in the 1970s, inclusionary zoning is an increasingly popular public sector regulatory tool for having the private market subsidise affordable housing. It does this by requiring or incentivising private developers to designate a certain percentage of the units in a given project as below market rate (BMR). In some instances, this happens in exchange for a permission to rezone or to do a development with higher density than would otherwise be permitted by the zoning regulations. The proportion of BMR units a

²⁶ Inclusionary zoning laws existed in 886 jurisdictions at the end of 2016, in a total of 25 states and the District of Columbia. The large majority of these jurisdictions are in Massachusetts, New Jersey, and California, which have state-wide rules that mandate inclusionary zoning (ref: Ground Solutions Network). Eleven percent of Americans live in jurisdictions with IZ policies (ref: The Washington Post '*Snob zoning' is racial housing segregation by another name*, September 25, 2017).

developer is required to build usually depends on the size of the project. In many cities, projects with fewer than ten units do not trigger inclusionary zoning requirements, while projects with hundreds of units might have steeper requirements, proportionally, than a project with fifty. In the United States, the actual price of BMR units is usually determined based on the area median income (AMI). In some cases, a developer might be allowed to provide a greater number of middle-income units (for people earning 80 to 120% AMI) and a lower number of low-income units (for people earning less than 50% AMI), as the latter require a greater subsidy per unit. As a result of this, inclusionary zoning can be more effective for producing housing for middle income households that are not served by other programmes, such as Section 8 vouchers, which are usually reserved for people earning less than 30% AMI. Housing lotteries are generally held to determine who gets to occupy these affordable units. The large majority, around 80% of major cities in the United States have some form of inclusionary zoning regulation. In places where inclusionary zoning is optional, it is often tied to density bonuses meaning a developer can increase the size and unit count of its development beyond existing zoning, in exchange for producing affordable housing.

For city governments, the big appeal of inclusionary zoning is that it requires little, or sometimes no, public subsidy. It also is one of the main tools that cities have for maintaining neighbourhood diversity and keeping high-opportunity areas affordable. Inclusionary zoning policies usually encourage developers to build their inclusionary units on site, which facilitates the class and race mixing that exclusionary zoning (i.e. segregation) prevented.²⁷

I was also introduced to a number of useful technology tools that have been created to support the uptake of inclusionary zoning regulations, including the Inclusionary Housing Database Map provides a clearing house for information on inclusionary zoning programmes. This tool allows a user to determine where inclusionary zoning programmes are in place across the United States, what are the characteristics and impact of these programmes are, and what is the state legal context regarding adoption of local inclusionary housing programmes. The Inclusionary Housing Calculator includes simulations for different levels of density, as well as options for rental and for sale housing, and various other inputs, including inclusionary zoning.²⁸

Up-Zoning

Another regulatory approach to increase the affordable housing outcomes is up-zoning or allowing through planning rules to change single family zoning to accommodate greater medium density housing.

Currently, it is not possible under the prevailing regulatory controls to build anything other than a detached single-family home on 75% of the residential land in many American cities to build anything other than a detached single-family home. Single-family zoning came to dominate American cities in response to fears that dense housing would create noise, generate traffic, and

²⁷ There is a long history in the United States of exclusionary zoning often referred to as 'red-lining'.

²⁸ Developed by the Grounded Solutions Network and accessible at www.groundedsolutions.org.

block sunlight.²⁹ However, the city of Minneapolis is showing the way forward by ending single-family zoning and other cities can learn from each other and adopt policies that lead to more affordable, equitable development. Along with policy, emerging technology can help cities balance the need for greater density with the desire to limit nuisances. Digital design tools can help planners weigh the trade-offs across competing development interests and share these options with the community before a project breaks ground. Real-time building code systems can help city agencies measure impacts such as noise and air quality to enable denser, mixed-use development to thrive in a safe way.

D.C. Zoning Map was designed by the District's government to enhance the efficiency and transparency of zoning processes in the District. It is an interactive virtual map that helps to visualise zoning data as well as curate potential development scenarios and offers 3D building and geospatial feature accuracy.

Accessory Dwelling Units

Accessory dwelling units (ADUs) are secondary units shared the lots with a primary dwelling and can either be attached or separate, such as a basement or an apartment. ADUs are known by a range of monikers, including alley flat, backyard cottage, basement apartment, carriage house, garage apartment, English basement, or as most commonly used in New Zealand, a granny flat.

ADUs help to diversify local housing stock without changing the physical character of neighbourhoods and they typically also improve housing affordability by adding new housing, which although smaller, might be a right fit for a growing number of people, such as the aged or singles. In so doing, ADUs provide flexible solutions to growing demographic needs. For example, ADUs can allow seniors to age in their existing homes with live-in care or make it possible for adults to assist their aging parents, adult children, grandchildren, or other family. ADUs also enable property owners to capitalise on their investment and generate rental income, typically also boosting a property's value.

Many zoning codes in the United States make it difficult to create legal ADUs. However, this is slowly changing given the recognition that a range of tools and strategies need to be deployed to tackle affordable housing, the denser use of lots with existing buildings is required by way of infill housing. American cities such as Portland, Los Angeles, Seattle, San Francisco, Atlanta and Washington, D.C. have recently reformed and liberalised their respective zoning regulations pertaining to ADUs. For example, as of September 2017, Washington D.C. property owners have been typically permitted 'by right', one ADU on their property, with a limitation on the unit to 35% of the total gross floor area of the primary dwelling. Also in 2017, the state of California implemented state-wide legislation that eased restrictions for homeowners to build backyard homes and guest houses. The issue of housing is often a 'hot issue' in the state and so it was telling that the new ADU legislation was, in a rare show of solidarity, praised by legislators on both sides of the aisle, housing advocates, and homeowners alike. The impact of the legislation was

²⁹ *Cities Start to Question an American Ideal: A House With a Yard on Every Lot*, Emily Badger and Quoctrung Bui, New York Times, 18 June 2019.

demonstrable and by way of illustration, 80 ADUs permitted in Los Angeles in 2016 and 1,970 in 2017.

Public private partnerships are increasingly essential to achieving affordable housing outcomes at scale

Public private partnerships (PPP) are often referred to as ‘creative alliances’ and formed between a government entity and private developers to achieve a common purpose. To date, most PPPs have been to develop critical infrastructure but they are increasingly being used in the United States in particular, to facilitate the development of a real estate asset or community area. Affordable housing is an area that can benefit greatly from a collaborative effort by the public and private sectors to use the skills and resources of each to shape and carry out developments that respond to these challenges and as a result PPPs are increasingly essential to achieving affordable housing outcomes at scale.³⁰

Subsidies continue to be integral to helping create affordable housing. Affordable housing policies and programs have been in place at the federal level in the United States. In recent decades, private sector developers are key partners in the creation and operation of affordable housing. Data shows that private sector owners of affordable housing held more than 50% of existing privately owned (nongovernment) units in 2017, operate over 60% of privately-owned affordable housing, and created 85% new construction of affordable housing in 2016.³¹

Partnering between for profit developers, not for profit organisations, local jurisdictions, and other participants is proving to be a successful model that creates affordable housing while delivering a good return on investment. Innovative public entities are also partnering with the private sector in making underused government-owned sites available for affordable housing, such as repurposed rights of way, surplus properties, or land and entitlement swaps.

Faith-Based Developments

Partnerships between churches and affordable housing developers offer opportunities to combine assets and create long-term community benefits. On the east coast of the United States in particular, many faith-based communities are grappling with how to make the best use of their land while continuing to meet social justice needs. Some churches are resolving this by selling or leasing their land to not for profit developers to build affordable housing. By doing so, they are relieved of a significant financial burden, can use the proceeds to find or build space better suited for congregational needs, and have the satisfaction of knowing that their land will be used for public good. Examples that I discussed in the DMV area surrounding Washington D.C. included three developments that not for profit developer AHC Inc. was involved in, namely, the St James Plaza project, the Macedonia Baptist project, and the Episcopal Church of the Resurrection. Taking the latter project, the Episcopal Church of the Resurrection congregation, as a respond to its declining members, decided to evaluate how to best utilise its two-acre site in Alexandria, VA.

³⁰ *Successful Public Private Partnerships – from Principles to Practice*, Urban Land Institute, 2018.

³¹ Data from Robert Charles Lesser + Co.

After polling its members, 96% supported the redevelopment of its property for affordable housing. The church is now working with development partners on the new build of 113 affordable housing apartments for low-income working families. The development site will also include a new, smaller church that will accommodate the congregations' worship and meeting needs and outreach efforts.

I also had many discussions with faculty and students involved in real estate programme at Georgetown University who were working to these types of faith-based partnering opportunities.

The increasingly use of partnering to realise affordable housing outcomes is also playing out in closer collaboration in the sector with a new understanding the industry must work together to address these many challenges. The terms of the multifamily industry, sentiments shared frequently with me is that it needs to have a more cohesive voice so that the traditional affordable housing sector and the conventional apartment industry in the United States can be aligned in the industry's approach to addressing the affordability crisis. Organisations like the National Multifamily Housing Council, National Council of State Housing Agencies, and Urban Land Institute's Terwilliger Center all have ongoing initiatives to ensure that the housing affordability crisis is a shared problem to facilitate the many diverse players and forces at work. This links into the growing understanding there needs to be a 'national playbook' for creating a national playbook for local and state-level implementation and a compendium of strategies employed successfully in jurisdictions across the United States that could be adopted elsewhere.

Innovation is needed in housing typologies and ownership models to boost affordable housing outcomes

There are burgeoning new housing models to assist a range of people and households into affordable housing either through home ownership programmes or subsidised rental. These models are currently being trialled in both the United States and Canada, as they are in New Zealand (with leading examples noted). Taking each of these models in turn:

Assisted Home Rental Model

Assisted home rental requires people to invest sweat equity into a rental property in exchange for a reduced rent. Examples include Habitat for Humanity's (HFH) Assisted Home Rental Programme where households invest 500 hours of their time to build their home (or that of others) alongside HFH and volunteers. The household makes regular repayments to pay for their home and these payments are reinvested through a revolving fund allowing HFH to build yet more homes.

Rent to Own Model

Rent to own schemes (or lease to own) are where a tenant pays a certain amount each month to live in the house and at the end of a set period (generally within three years) they have an option to buy it. Each month that a tenant pays is income for the seller while a portion of that payment goes towards a deposit to eventually buy the home. Rent to own is typically transacted through the private market (usually in a slow market) although some organisations, typically Community

Housing Providers (CHP), use this model too and add a layer of helping people with financial management in the renting period so that they can afford to buy it after a certain period of time. Examples include: New Zealand Housing Foundation's (NZHF) Affordable Rental Programme, where over a five-year period, NZHF provides financial planning support so that the client can clear debts and save a deposit. Use of Kiwi Saver savings after the qualifying period towards the deposit for the home. Assuming that the property increases in value, above the original cost, the person gets a portion of this increase (normally 25%) to use as a deposit to buy the home. After five years, instead of paying rent, a person could have similar-sized, or even lower, mortgage payments but now they are buying their own home.

Social Rental Model

Social rental is where a tenant pays a form of income-related rent. In practice, an organisation provides rental housing, which it either owns or rents from the private market, and subsidises the rent for a tenant, based on their income/ability to pay. Examples include HFH's Social Rental Programme, where HFH provides rental accommodation to low-income individuals and families. The rent is based on a tenant's income and is subsidised by HFH.

Affordable Equity Model

The shared equity model (or shared ownership or co-ownership) is where there is more than one investor in a single house, who are co-owners. In practice, affordable equity models are a shared equity model employed by organisations, typically CHPs, to assist people into home ownership through co-ownership. It is noted that while the affordable equity model is similar to the rent to own model, there are some differences namely around the responsibility for repairs and maintenance. Examples include NZHF's Affordable Equity Programme, where a household purchases a share of the property that is valued at the market price to a level they can afford, subject to certain parameters and conditions. The remainder is owned by the NZHF and both parties' interests are noted on the property title. The household organises its own mortgage with the advantage under this arrangement that they have a smaller mortgage than they would otherwise require. Households can also choose to increase their ownership percentage at any time. When a householder wants to move on, they can sell its equivalent share (75% in the above example) back to NZHF or to the open market based on an independent valuation less a management fee.

Community Land Trusts + Limited Equity Co-operatives

There is also a growing use of community land trusts and limited equity cooperatives models to facilitate affordable housing outcomes particularly in the United States.

Community Land Trusts

Community land trusts (CLTs) are created to preserve long-term affordable homeownership for low- and moderate-income families. Most CLTs in the United States are not for profit, community-based, 501(c)(3) organisations. However, eligible CLTs can also include public entities, such as state

or local governments, counties, school districts, universities, or colleges. How CLTs work is that a limited income household purchases the home and improvements at affordable prices. In turn, the CLT leases the land parcel on which the home is located to the homeowner by means of a long-term ground lease for an affordable monthly lease fee. A typical ground lease is 99 years in length, inheritable and renewable. The lease typically contains provisions that restrict the price at which the home may be sold, should the homeowner ever choose to sell, so that the home will remain affordable to another low- or moderate-income homebuyer household.³²

Limited Equity Co-operatives

In a limited equity cooperative housing development, members buy a share in the development, which gives them the right to occupy one of the units. Members pay monthly fees to cover maintenance expenses and participate in decision-making around building management. To ensure that limited-equity cooperatives remain affordable, shares have restricted resale values and members must also fit income limitations. This arrangement can make limited-equity cooperatives more accessible to lower-income households than community land trusts or other affordable housing models.

Alternative Housing Delivery

Apart from differing ownership and control structures, many developers are increasingly seeking innovative ways to lower the cost of building new housing through smaller units, different amenity packages, and using modular and pre-fab construction techniques. This is also something that is starting to emerge in New Zealand.

New funding tools and incentives are being deployed to address the affordable housing challenge

Innovative investors and developers are pioneering new tools with new approaches gaining traction from private-sector investment sponsors, large institutional investors, local and national developers, and public-sector officials. However, these innovations will need further support and wider adoption to make a real difference.

State and local bond initiatives are funding millions of dollars for housing affordability. As federal resources for housing have declined in the United States local jurisdictions are increasingly looking for local sources of funding for housing programmes. While options have been fairly limited, there is a growing sense of the need to be more inventive in identifying funding sources at the local level. For example, cities such as Seattle are using tax-credit incentives to help offset the cost of development for affordable housing, as well as joint-venture development, waived parking requirements, and other tools.

Another idea gaining ground are incentives for sellers of apartments, such as tax incentives or other tools. Often developers only want the highest price the marketplace offers, unless there are

³² Restricting the sale price constrains a home owners' capital gain, which for some in the sector is controversial.

incentives to motivate them to preserve affordability. Tax increment financing typically requires very close proximity to the affordable housing project it funds, but if districts have more flexibility you could use the financing to build housing where it is actually needed and to create more of it.

Investors/lenders are creating new products and funds and changing investment strategies. On the private-equity side, more institutional investors are pursuing 'impact investing' where they can receive long-term, stable cash flow and a risk-adjusted, market-rate return on the more stable sector of workforce housing. Impact investing does not mean concessionary returns.³³ Large fund sponsors and investors, such as state pension funds, insurers are also starting to create specific investment programs in various slices of housing affordability. To date, the predominant model in existing multifamily product has been in short-term hold, value-add investments. Socially minded private investors and companies with corporate social responsibility programmes are emerging sources of funding for affordable housing developments.

Social Impact Bonds

Social impact bonds, or as commonly referred to in the United States as 'pay for success', is a developing policy tool to provide public financing based in delivering agreed outcome with application to housing outcomes. Social impact bonds operate on a relatively simple premise. Investors fund a set of interventions in the form of definable project to achieve a desired social outcome. If the goals are achieved, the public entity repays the costs of the programme plus a return for the financial risk the investors took on in undertaking the project. If the project goals are not achieved, the investors lose their money, and the government owes nothing. Therefore, it limits risk because the public entity is financially liable only if a project meets its targets. This financial model also has strong support among groups who want to better tie public expenditure to measurable impact, and therefore accountability for funding.

At the current time, social impact bonds, as a financing tool, have not been widely adopted. This is likely due to the fact that social impact bond programmes are highly complex, require a strong working relationship among the participants, and raise legitimate questions about whether employing profit-making practices is an appropriate way to address social issues. However, there are few nascent projects underway in the United States. The most often referenced is in Denver where the state government launched a project using social impact bonds in 2016 to provide supportive housing to 250 residents. While social impact bonds are a relatively new innovation, it may have the potential to be another tool to create more public-subsidised housing in New Zealand with private sector involvement.

2. Impact of Fellowship

The key purpose of my research was to identify programmes and policies in the United States and Canada that could be tailored to improve affordable housing outcomes for Māori, and to share those learnings with housing practitioners, including policy makers, in New Zealand.

³³ For example, data from Fillmore Capital Affordable Housing shows that it is investing institutional capital in workforce housing sector and delivering strong annual cash-on-cash returns and a core-plus yield of 9 to 11% net to investors over a 10 to 15-year hold period.

Apart from applying the learnings gained from my research in my professional capacity, a number of initiatives have arisen as a direct result of my fellowship. For example, I am currently working with a group of officials from the Canada Housing and Mortgage Corporation (CHMC) who want to schedule a series of video conference calls to discuss shared equity housing models for the benefit of indigenous communities with New Zealand practitioners. As such, I am organising representatives from the Ministry of Business, Innovation, and Employment (MBIE), Habitat for Humanity, the New Zealand Housing Foundation, Community Housing Aotearoa, the Independent Māori Statutory Board, as well as Māori housing specialists to participate. CHMC officials have also arranged for me to be part of a professional 'Expert Community on Housing', which is a collaborative online network of housing experts established to "share housing knowledge and to contribute to the development of housing".

I also met a number of New Zealanders working overseas who are interested in the 'sharing and applying international learnings' approach of the fellowship. For example, Skye Duncan, a leading urban specialist based in New York City, is interested in convening a community of internationally-based New Zealand practitioners to facilitate the best of international ideas and models around urban issues. Skye is also on the board of the Kiwi Leadership Network and I am also in discussion with founder of the Network, Xavier Walker, about this possible initiative.

I continue to be in close contact with affordable housing practitioners whom I met through the Grounded Solutions Network, some of whom want to work with New Zealand practitioners to spread the concept of community land trusts and join with the rapidly-growing international body of community land trust organisations.

My fellowship also created links with other fellows working on affordable and community housing research, including Winston Churchill Fellows from the United Kingdom, one of whom was travelling in the United States researching limited equity cooperative developments, and a Public Policy Fellow at Ian Axford Fellowship - New Zealand Government/Fulbright New Zealand. The latter, Jeff Mosley spent time in New Zealand with the peak body for community housing providers, Community Housing Aotearoa, and subsequently wrote extensively on how under-served communities access financial capital to develop and preserve affordable housing and community facilities. Part of his research was also on efforts to build and sustain local capacity to access the capital and undertake development projects. Jeff has returned to the United States but remains interested in the application of his research to support the work of the New Zealand community housing sector.

A range of valuable resources have also been offered to me for the betterment of housing initiatives in New Zealand. A good example of this is the generous offer from Gene M. Bulmash, the inclusionary zoning programme manager at the D.C. Department of Housing and Community Development for all of the analysis behind the regulatory settings for the District's inclusionary zoning regulations, something that arguably Auckland Council did not do optimally with its short-lived inclusionary zoning regulations as part of the Auckland Housing Accord.

I am also in the initial stages of convening a group of housing practitioners to travel as an informal New Zealand delegation to the next World Urban Forum (WUF10) to be held in March 2020 in Abu Dhabi as a direct result of attending WUF9 at the outset of my travel year.

My travels also strengthen my appreciation of the global nature of housing unaffordability. To this end, I have become increasingly interested in new type of collaborations like The Shift that was initiated by the United Nations Special Rapporteur on the right to housing in partnership with United Cities Local Government and the Office of the High Commissioner for Human Rights. As so stated, it is “a new worldwide movement to reclaim and realise the fundamental human right to housing - to move away from housing as a place to park excess capital, to housing as a place to live in dignity, to raise families and participate in community”. In so doing, The Shift is attempting to bring together various parts of “civil society, all levels of government, multilateral institutions, national human rights institutions, academia, philanthropists, artists, the private sector, and grassroots movements, and represents the interests of the individuals, families, communities, slum dwellers, and neighbourhood associations”. The initiative is also grounded in rights-based strategies and action, which I endorse, linking to international human rights obligations and the commitments articulated in Agenda 2030 and the New Urban Agenda to ensure the right to adequate housing for all.

Lastly, I am in the process contributing to various articles in industry publications on topics such as the role of accessory dwelling units as one response to housing unaffordability in Auckland.

3. Conclusion

As stated earlier in this report and by way of conclusion, the key learning of my fellowship is that housing unaffordability is a global issue, which is affecting indigenous populations disproportionately. The issues involved are complex and the resources to deploy are limited. Therefore, it is vital to learn from others globally and for all parties to advance solutions to the housing crisis grounded in a common understanding that housing is a fundamental human right and with full acknowledgement of the additional responsibilities that governments have to indigenous people, through treaty relationships and other forms of obligations both legal and moral, to ensure that all are well-housed.

APPENDIX A Connections

HAWAII

Honolulu

Claudine Allen, Native Hawaiian Program Specialist, U.S. Department of Housing and Urban Development, Office of Native American Programs

Jonathan Ching, Land and Property Manager, Office of Hawaiian Affairs

Kapolei

Darrell Ing, Real Estate Development Specialist, Department of Hawaiian Home Lands

Nancy M. McPherson, Staff Planner, Department of Hawaiian Home Lands

Kaneohe

Robert J. Hall, Aukai Pacific, and former deputy chair, Department of Hawaiian Home Lands

UNITED STATES

Washington, District of Columbia

Louise Armitage, City of Fairfax, Virginia

Derek Ballentyne, Director, New Market Funds

Gene Bulmash, Inclusionary Zoning Program Manager, D.C. Department of Housing and Community Development

Robert Burns, Senior VP and Greater Washington Market Manager, Citi Community Development, and Chair, Grounded Solutions Network

Robert Cristiano, Faculty Member, Master in Real Estate Program at Georgetown University

Topher Cushman, Associate Broker, Cushman Real Estate

Ramina Davidson, Director of Housing Stability and Youth Initiatives, D.C. Alliance of Youth Advocates

Michael Downey, Senior Consultant, Deloitte

David Dworkin, President and CEO, National Housing Conference

Conrad Egan, Past President and CEO, U.S. National Housing Conference, and Board Member, Community Preservation and Development Corporation

Anna Fogel, Director, Social Finance Inc.

Salin Geevarghese, Founding Director, Mixed-Income Strategic Alliance and Innovation and Action Network

Daniel Gura, Director of Capital Markets and Financial Systems, Habitat for Humanity

Ethan Handelman, Senior Policy Analyst, Federal Housing Finance Agency

Ishan Heru, Director of Community Impact, Community Connections

Otto Hetzel, Otto Hetzel Esq. and Professor Emeritus, Wayne State University
Philip Houlding, Counsellor (Trade and Economics), New Zealand Embassy
Jim Knight, CEO, Jubilee Housing
Merrick Malone, Director, District of Columbia Housing Authority Office of Capital Programs
Debbie McBride, Bureau of Indian Affairs, Office of Indian Services, U.S. Department of the Interior
Aimee McHale, Project Manager, Office of Deputy Mayor for Planning and Economic Development
Michael Nolan, Director, UN Global Compact Cities Programme (hosted by RMIT University)
Tony Pickett, CEO, Grounded Solutions Network
Andrea Ponsor, CEO and Executive Vice President Policy, Stewards of Affordable Housing for the Future
Stefanie J. Reiser, Principal, Align Development
Todd Richardson, Associate Deputy Secretary, Office of Policy Development, US Department of Housing and Urban Development
Ginger Rumph, Executive Director, Douglass Community Land Trust/City First Enterprises
Sam Richens, Purchasing Specialist, Habitat for Humanity New Orleans Area
Maia Shanklin Roberts, Associate, Ballard Spahr
Caleb Sheldon, Project Manager, Office of the Deputy Mayor for Planning and Economic Development
Andrew Simmons, Research Director, Resilience Brokers
Jonathan Steffert, Communications and Public Affairs Officer, New Zealand Embassy
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Chapman Todd, Director, Jaydot Consulting
Sarah Tucker-Ray, Partner, McKinsey
Troy Villanueva, Housing Policy Associate, Bureau of Indian Affairs
Kent Watkins, Chairman, National Academy of Housing and Sustainable Communities
Derek Washam, Manager International Relations, American Institute of Architects
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Ernest Williams, Principal, Wiltrust Group

Chicago, Illinois

Lance Pressl, former President, Chicagoland Chamber of Commerce Foundation
Karen Weigert, former CSO, Mayor's Office, City of Chicago

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John Mogk, Chair, Michigan Council on Labor and Economic Growth, and Professor of Law at Wayne State University
Sue Mosely, Executive Director, Midtown Detroit, Inc.

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Marcie Portelance, Senior Policy Analyst, Indigenous Services Canada

APPENDIX B Conferences

World Urban Forum, Kuala Lumpur, Malaysia - February

Hosted by the United Nations. A bi-annual global conference on urban issues arising from rapid urbanisation. A significant stream of the conference was on housing, including informal settlements.

Urban Land Institute Spring Meeting, Detroit, MI - April

Hosted by The Urban Land Institute. Attended by real estate developers, investors and consultants working across the residential, retail, office, industrial, and hotel development sectors.

National Housing Conference Annual Policy Symposium, Washington, D.C. - June

Hosted by the National Housing Conference. An annual policy conference held to discuss innovations in community development strategies and how affordable housing leaders are achieving lasting change in distressed communities. A key focus of the symposium was the City of Detroit's recovery, as well as the role of public private partnerships in comprehensive community development efforts.

Build It In D.C., Washington, D.C. - August

Hosted by the D.C. Department of Consumer and Regulatory Affairs and the Washington D.C. Economic Partnership. Discussion centred on regulatory issues, particularly for new build developments.

Intersections 2018: Perusing Racial Justice through Housing, Pittsburgh, PA - October

Hosted by the Grounded Solutions Network. The theme of the conference was how to work collectively to make inclusive communities the new norm through sound policy and effective action. Focus areas included the use of community land trusts and limited equity cooperatives as a response to housing unaffordability.

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