

Introduction

In Aotearoa, institutional racism continues to shape the housing system in ways that disproportionately disadvantage Māori, with serious consequences for hauora Māori. Māori are four times more likely than non-Māori to live in overcrowded, poor-quality homes, and are significantly more reliant on state-provided housing. (1) These housing inequalities are rooted in historical and systemic injustices that persist to this day.

This essay will explore how institutional racism operates within the housing system in Aotearoa, and how it impacts hauora Māori. Institutional racism refers to the discriminatory policies and practices within systems and institutions that may not be overtly racist, but they create and maintain inequities between racial groups. In the context of public health and housing, institutional racism leads to unequal access to healthcare and safe, secure housing for indigenous and minority populations, reinforcing cycles of disadvantage and poor health outcomes.(2)

I am a Colombian wahine who migrated to Aotearoa ten years ago. I come from a city in Colombia called Medellín, which has a lot of inequality. As a result, many of its residents face serious challenges with housing insecurity and homelessness. The indigenous populations in Colombia have long been displaced due to institutional racism and internal conflict, and this is sadly reflected in my city through high rates of indigenous homelessness. I find this deeply upsetting, and it is something I wish my country would do more to address.

As a non-Māori immigrant, I acknowledge that there are experiences of tangata whenua I will never fully understand. However, my background has led me to feel a strong connection to this topic. I am motivated to learn more about how these issues are experienced in Aotearoa, and how Te Tiriti o Waitangi can be used as a foundation to address institutional racism in housing. I approach this work with humility, and a belief in the potential of Te Tiriti to support better housing outcomes and strengthen hauora Māori.

This essay will begin by examining international evidence of institutional racism in housing, before focusing on how these patterns manifest in Aotearoa. It will then explore the impacts on hauora Māori and then consider anti-racism strategies within the housing context.

International Evidence of Institutional Racism in Housing

Institutional racism does not only occur in Aotearoa. Indigenous populations in countries like Canada and Australia—with similar colonial settlement histories—have also struggled with institutional racism, and many of the same issues with racism and housing as in Aotearoa. In Australia, indigenous Australians are the most disadvantaged ethnic group, and this is associated with both historical and contemporary racism, as well as colonisation and oppression. (3) Remote indigenous communities in Australia are among the most isolated in the world. Policy responses aimed at improving Indigenous housing have repeatedly failed, due to factors such as funding shortfalls, and centralised approaches that fail to reflect the diversity and needs of these communities. (4)

The indigenous population of Canada also faces similar struggles including poor housing conditions. The 2006 Census found that 31% of the Inuit population lived in overcrowded houses, compared with only 3% of Canada's general population. This figure is even higher for Inuit children, with 40% living in overcrowded homes. This in turn contributes to increased rates of respiratory issues and hospitalisations. (5) This situation is exacerbated by the Canadian government's rejection of the suggestion that it has legal responsibility for Aboriginal health care—responsibilities that would have included addressing the housing crisis in indigenous communities. (6)

These examples from Canada and Australia show that institutional racism and housing issues are closely linked to colonial history and Eurocentric governance structures. They demonstrate the clear connection between racism, lack of government intervention, inadequate housing, and poor health outcomes—for example, increased respiratory problems due to overcrowded housing. It is important to examine these global patterns so we can grow from the mistakes of others, as well as learn from their successes here in Aotearoa.

Institutional Racism in Housing in Aotearoa

In Aotearoa, Māori experience significant disparities in access to housing, which have stemmed from colonisation, land alienation, exclusionary legislation and policy, and institutional racism.

Inequities in housing began with the loss of land during colonisation—through Crown purchases under pre-emptive rights and land confiscation via the New Zealand Settlements Act in 1863. (7) Since then, there have been many examples of racism and inadequate policy that have deepened housing inequities for Māori in Aotearoa. One example is exclusionary policies of the 1940s and 1950s, which resulted in Māori being denied access to state housing and State Advances loans due to a policy that referred all Māori to the Department of Native Affairs (DNA). (8)

This was partly due to Māori having a large rural population, while state housing was primarily located in urban areas. However, other factors were that Māori often did not meet a Eurocentric housing standard, which required people to live a respectable life “in a European manner” (8). The DNA also claimed that Māori appeared content with their living conditions, despite numerous letters sent to the Ministers of Health and Native Affairs expressing the opposite. (8)

Failures in housing policy have led to the intergenerational injustices and trauma experienced by Māori. Today, Māori are disproportionately represented in state housing, overcrowded homes, and homelessness. They are the largest ethnic group in public housing, more likely to be on the public housing waitlist, more likely to live in poor housing conditions, and significantly less likely to own a home—only 30.1% compared to 66.9% for the general population in 2006. (9) In some regions such as Gisborne, South Auckland, and Christchurch, Māori women also face discrimination from private landlords more frequently than non-Māori women. (10)

Policy failures in Aotearoa have meant that the needs of Māori have not been met; instead a Eurocentric housing system and approach to land use have been embedded. The Te Ao Māori view of whenua is fundamentally different from the European perspective. Māori view land as taonga—a treasured resource—and see themselves as its guardians or caretakers. By contrast, European land values revolve around individual ownership and legal title. The European view of land centres on economic value, while Māori focus on the cultural and spiritual significance of whenua. (7)

Understanding these differing world views is critical in delivering Māori-centred policy that addresses both housing and health inequities. Historically, this has not happened in Aotearoa,

leading to housing systems that marginalise Māori and undermine their tino rangatiratanga (self-determination).

Impacts of Institutional Racism in Housing on Hauora Māori

Institutional racism in housing has detrimental impacts on hauora Māori—it affects all aspects of wellbeing. This is evident in Te Whare Tapa Whā, a model that represents Māori health across four dimensions: taha wairua (spiritual health), taha hinengaro (mental health), taha tinana (physical health), and taha whānau (family health). (11) Poor housing impacts all the four dimensions of Māori health, and each of these has a flow-on effect on the next. (11) For example, if taha wairua is impacted through trauma, this has flow-on effects—causing poor health, mental and emotional distress, physical illness, and impacts on whānau wellbeing. (12)

For example in 1840, Māori owned all land in Aotearoa, but by 2017, Māori ownership had dropped to just 5%, often due to land confiscation. (7) Ties to land are critical to wairua, which in turn affects physical and mental wellbeing, as well as family health. Many Māori elders report poor health due to loss of connection to their land. (7)

The loss of land has often lead to challenges in securing healthy housing. As a result, homes may have poor air quality due to overcrowding or inadequate ventilation, be damp and mouldy, cold, or infested with pests such as rats or cockroaches. (13) Living in such conditions has serious impacts on tamariki. For example, children in damp and mouldy homes are 50% more likely to have asthma or wheezing, and are hospitalised more frequently due to pneumonia. Cold and overcrowded homes also lead to increased rates of respiratory illness in children. (13)

We spend most of our time in our homes. In Aotearoa, children and the elderly spend more than 90% of their time indoors. It is the primary space we are exposed to. Yet in the 2018 Census, 36% of people reported that their homes were mouldy. (14) In Aotearoa, rental homes are more likely to be older, damper, and mouldier than owner-occupied ones. Māori, who have lower rates of home ownership, and often live in rental homes, are therefore more

likely to live in such conditions. (15) Māori are also four times more likely to live in crowded homes, and five times more likely to be homeless. (16)

Institutional racism in housing does not only result in economic or social disadvantage for Māori—it has deep and lasting effects on hauora Māori. Addressing inequities in housing is essential for healing the generational trauma caused by colonisation, improving wairua, and, in turn, mental, physical, and whānau health.

Anti-Racism Strategies in the Housing Context

Papakāinga housing

Papakāinga housing stems from a traditional Māori model of community housing that includes connection to whānau, whenua, and whakapapa. It can be defined as communal settlements on ancestral lands. It allows whānau to live in alignment with Māori cultural values. It supports social cohesion, enables cultural revitalisation, and improves wellbeing. Unlike traditional housing policies (such as social housing), it is focused on families and enables Māori governance, which in turn contributes to improved hauora Māori, education, and economic development. (17)

Papakāinga aligns with the principles of Te Tiriti o Waitangi, including partnership, protection, and participation. (18) It allows Māori to exercise tino rangatiratanga over their land and housing. It helps to protect Māori taonga, including whenua and cultural identity. Local councils and government agencies are increasingly recognising the importance of these developments, incorporating Māori values into planning and policy frameworks as part of their Treaty commitments.

However, it does face limitations in access to ancestral land, due to complex land ownership structures, prevalent on Māori freehold land with multiple owners. Resource consent processes are often long and costly, further compounded by inconsistent council policies which further complicate the development of new housing. (17) A report by Te Puna Kokōkiri found that district plans often caused barriers to papakāinga due to factors, such as limiting the number of houses on a single title. District plans that have an explicit papakāinga rule, are often found to enable easier development; however there are variation between rules across different councils. (17) Barriers such as these must be addressed to ensure that papakāinga can reach its full potential, as it offers promise in delivering housing solutions

that are both sustainable and culturally aligned with Te Ao Māori views and Te Tiriti o Waitangi principles.

Whai Kāinga Whai Oranga

Another iwi-led housing initiative is Whai Kāinga Whai Oranga, delivered by the Ministry of Housing and Urban Development and Te Puni Kōkiri. It was launched in 2021 and provided \$730 million to support Māori-led housing solutions that improve housing outcomes and wellbeing for Māori. (19) It supports the development of new homes and the repair of existing homes for Māori housing providers. Using a kaupapa Māori approach, it empowers iwi and Māori organisations to lead developments that reflect Māori values and aspirations. This helps to restore mana to iwi and develop local solutions tailored to whānau needs. (19)

Like Papakāinga, Whai Kāinga Whai Oranga aligns with the Te Tiriti o Waitangi principles of partnership, protection, and participation. (18) It seeks to address housing inequities through collaboration with Māori, and supports tino rangatiratanga, giving Māori autonomy over housing development. The programme enables Māori-led design and decision-making and is an example of co-governance that allows Māori to define their own housing futures.

Whai Kāinga Whai Oranga faces many of the same limitations as papakāinga housing, such as land access, long and complicated resource consent processes and council policies (though district plans) that are often inconsistent and difficult to navigate. Other barriers are that the demand for development far outstrips supply, and it is also difficult for Māori to get loans from banks due to building on land with multiple owners. (20)

Summary

Both initiatives represent positive steps towards reducing housing inequities, while supporting Māori tino rangatiratanga and helping the Crown meet its Treaty obligations. However, for these programmes to be effective and scalable, councils must proactively engage with iwi, and streamline district plans with an explicit papakāinga rule. Resource consent processes for these projects should be prioritised to improve delivery. Government and banks should work with Māori to create the appropriate loan structure. Central Government should deliver further funding to these projects. These measures would enhance equity for Māori and have a positive impact for both housing outcomes and hauora Māori.

Conclusion

Aotearoa, like other countries with similar colonial contexts, has entrenched institutional racism within its housing system that continues to impact its indigenous population. Housing inequities experienced by Māori are tied to the confiscation of land following colonisation, which has undermined hauora by affecting wairua and contributing to poor housing conditions. This has led to significant health issues, particularly respiratory conditions among Tamariki. However, there have been positive initiatives to improve housing equity for Māori, such as papakāinga housing and Whai Kāinga Whai Oranga. These strategies show promise and aim to uphold Treaty principles like partnership, participation, and protection, they must be accompanied by structural reform. Current barriers, such as, restrictive resource consents, district plans that fail to align with a Te Ao Māori view of whenua, shortfalls in funding, and inadequate loan structures highlight the systemic challenges that need to change.

Reflecting on my positionality, this research highlighted parallels between Colombia and Aotearoa—two places shaped by colonisation and indigenous inequities. I would have liked to include a Colombian perspective on institutional racism and housing. However, I found that research is not as widely documented as it is in Aotearoa. This demonstrated to me that, although Aotearoa still faces its challenges, there is visibility and understanding of, institutional racism within its housing system, and the importance of continuing to take proactive steps to make amends for the past. This research deepened my understanding of how colonial legacies continue to shape housing outcomes, and taught me about the necessity of Māori-led approaches to equity.

Going forward, meaningful housing reform in Aotearoa must be led by Māori and support their right to develop housing on their whenua, grounded in their values and cultural practices. Equity-focused design must be central to these reforms, ensuring that housing systems uphold the dignity and wellbeing of Māori whānau across all dimensions of hauora. Anti-racist housing system must be grounded in Te Tiriti o Waitangi and support tino rangatiratanga.

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