

QUARTERLY PĀNUI

September 2023



Ka uruora ngā tangata Ka uruora ngā wānanga He uruora ki te whai ao Ki te ao mārama

Kei ngā uri katoa o Taranaki maunga nō runga i te rangi, tēnā rawa atu koutou katoa.



Ka Uruora is all about our iwi working together to create opportunities for our people.

One of our key objectives is to create warm, healthy affordable whare and great communities for our whānau to live, connect and grow. I'm very pleased to see that all the mahi over the past couple of years is now really starting to come together to produce some fantastic kāinga opportunities for our people.

This quarter, we were delighted to support our iwi partners deliver housing opportunities across Taranaki and for our whānau living in Tāmaki Makaurau.

In August, we were very excited to celebrate with Te Atiawa, the launch of its first housing opportunities in David Street, Ngāmotu. It was a privilege for us to support three whānau make home ownership a reality in these properties. We share further details below of this great day.

These David Street whare are just the beginning of the Te Atiawa programme, with an extensive pipeline in progress. These include home ownership opportunities in Inglewood that will be ready from this quarter. These are being offered under our shared ownership programme, where Ka Uruora will help provide the deposit and share the cost of the whare so they are more affordable for our whānau. Further details are on our Ka Uruora website. This quarter,

we were also able to continue to support Taranaki Iwi deliver housing opportunities for their people, celebrating another home ownership success in Ōpunake. Since supporting the Walls whānau in our first shared ownership whare in Ōpunake, it's been great working with Taranaki Iwi, and we are very excited about the future home ownership and affordable rental opportunities that are coming in Ōpunake and Ōkato for our iwi whānau.

This quarter, it was also a privilege for us to work with one of our whānau coming through our Ngāruahine-led education programme to help them buy their rented whare in South Taranaki. This will be the first of many and it is great to support our whānau convert the money they pay in rent into an inter-generational investment in the future of their whānau. Our Ngāruahine-led programme is being delivered by Ritihia Waller, who is doing amazing mahi supporting our whānau on their journey towards home ownership and financial independence.

In addition to supporting our iwi deliver kāinga opportunities across Taranaki, last month we also celebrated with Hāpai the delivery of our first kāinga project in Tāmaki Makaurau — Moroki. This project is a great demonstration of how our iwi can collectively come together to deliver affordable housing solutions for our whānau across Aotearoa.

Moroki is a 50-unit project, which includes 20 affordable rental units with rebates of up to 30% below market, offered exclusively for our iwi whānau under our Ka Uruora programme. It was a beautiful morning to commemorate the opening of Moroki last month with our iwi and whānau who will be living in the development. We feature the opening in our pānui below. In addition to delivering quality, healthy homes, this project is also about creating a great community for our whānau to live, connect and

grow — something that all our iwi can collectively be proud of.

The kāinga opportunities we offer form part of our wider Ka Uruora programme, including financial education and WhānauSaver, which all combine to support our iwi whānau build long-term financial independence. Our financial education programme is the key starting platform to access kāinga opportunities, and we are continuing to invest in expanding our education delivery across Taranaki to support more of our whānau. We have a great team of education facilitators, and have pleasure in introducing a new member of our team, Rangimokai in this pānui.

We are really starting to build some momentum in growing our Ka Uruora programme, and have an exciting pipeline of opportunities coming in the future. As we grow as an iwi programme, we collectively grow stronger to better support each other, so encourage all iwi members to join onboard.

Jamie Tuuta Chair, Ka Uruora



Quick Overview

WhānauSaver

696 No. of Whānau Signed-up

\$319,431 Total Whānau savings

Financial Literacy

214 No. of Whānau that have Completed the Programme

Whānau Supported into Home Ownership

8 Whānau supported into Shared Equity Home Ownership

10 Whānau supported into Outright Home Ownership,

Empowering Whānau through Financial Education

Expanding our program

We are dedicated to empowering our whānau on their journey to homeownership, and one significant aspect of this journey is financial education. We are excited to share the latest updates on our financial education courses, which are thriving and in high demand.

The strong desire from whānau to access financial education has been evident over the last quarter, with multiple courses now running each month and a growing waiting list for each. We understand the importance of equipping our whānau with the knowledge and skills to make informed financial decisions. In response to this need, we have taken proactive steps to expand our capacity.



Meet Rangimokai Knuckey

We recently sat down with one of our newly trained facilitators, Rangimokai Knuckey, to learn more about her and her journey in helping whānau achieve financial freedom.

E tū te mouna Taranaki
E rere ngā wai o Whaitara
Hoeā te waka Tokomaru
Koiane te mokopuna o Te Ātiawa, o Ngāti Mutunga, o Ngāti Tama
E tiaki tonu ana i ngā marae o Pukearuhe, o Urenui,
o Owae-Whaitara, o Kairau, o Mururaupatu
Ko Rangimokai Knuckey tōku ingoa



In your view, why is financial literacy a crucial skill for whānau to acquire? What benefits do you think it brings to people's lives?

I have seen many whānau take the tools given by the financial literacy programme and use them to make better choices with their pūtea, paying off debt, and saving towards their own whare. I love being a part of that journey, and helping whānau take their best steps toward their own set goals.

What motivated you to pursue becoming a facilitator for this kaupapa?

I love whānau success wholeheartedly, whether it's at the marae, as an iwi, as a kāhui, in a whānau, or as individuals. That's why I chose to help at this kaupapa, to help our whānau achieve their goals.

If you could go back in time and offer advice about pūtea to your younger self, what would you share?

If I could go back and offer advice to my younger self, it would be to prioritise my pūtea better, saving a little bit of money and doing it a little more often.

Some may be hesitant about enrolling in a course like this. What would you want to say to these whānau?

I love that this programme is offered to our whānau for free, this helps more whānau access this resource and more whānau into their own financial security. There are so many benefits from this kaupapa right down to being in the same room as whānau who are working on the same thing together, I have seen first hand how this empowers each whānau in the room to achieve their goals.

Looking Ahead

We are excited about the growth of this kaupapa and the positive impact it has on those that have participated. As we move forward, we eagerly anticipate meeting more whānau and helping as many of them as we can to achieve their dream of owning their own whare.

We want to emphasise that completing the financial literacy course while under our annual household income cap is a significant step toward homeownership. Even if whānau experience a pay rise after course completion, they will still be eligible for shared equity. We assess eligibility at the time of course completion, providing a pathway to homeownership that remains open and inclusive.

We believe that every whānau deserves the opportunity to have a safe and warm whare, and we are committed to walking this journey with you. Together, we build brighter futures, one step at a time.



Whakanoa of Te Atiawa Units

In a beautiful morning filled with karakia and proud smiles, Te Atiawa celebrated the sale of three whare purchased by whānau through the Ka Uruora kaupapa. This occasion was nothing short of special, as the sun shone, whānau, Ka Uruora and their partners gathered to whakanoa the whare.

These sales marked a significant milestone for Te Kotahitanga o Te Atiawa and its uri as they were the very first properties to be sold by the iwi through the Ka Uruora kaupapa. The freshly renovated units are now the homes for three of our whānau; Hamiora McLeod, Rangiamohia Bolstad, and Trent Hohaia, along with his partner, Grace Allen.

For Te Atiawa, the sale of the David Street units represents more than just a financial transaction; it signifies a significant step forward in the collective effort to secure a prosperous future for whānau. This momentous occasion sets the stage for even greater achievements, and both Ka Uruora and Te Atiawa look forward to what the future holds for uri around the motu.

As a way of sharing this moment with whānau who weren't able to be part of it, a video capturing the morning's ceremony has been created. Click the link below to have a watch



[Watch Video](#)



Contributions have been paid / Pēpi packs (Te Atiawa)

Iwi contributions into your WhānauSaver accounts have been successfully paid, and you should now be able to see these contributions in your accounts.

We understand the importance of building a strong financial foundation for your whānau future, and we're excited to be part of your journey. Your iwi contributions are an example of the commitment we share in securing a prosperous future for our whānau.

If, for any reason, you do not see the correct amount of iwi contributions in your WhānauSaver account, we ask you to reach out to us. Our dedicated tīma is here to help in any way.

In addition to this exciting news, Te Atiawa will be adding WhānauSaver vouchers into their new Pēpi packs! This initiative allows your whānau to kickstart the savings journey for your tamaiti right from birth. It's never too early to begin thinking about their future financial security, and this is our way of helping you get started on the right foot.



as a koha from us

\$50

WHĀNAUSAVER CONTRIBUTION
when you sign your pēpi up to WhānauSaver



WHAT IS WHĀNAUSAVER?
WhānauSaver is a powerful way to invest in your financial future and the future of your tamariki. WhānauSaver can be set up from birth and can be contributed to by your wider whānau, (grandparents, iwi etc) which over time can grow to create a financial nest egg for education, housing, retirement and financial emergencies.

HOW IS WHĀNAUSAVER DIFFERENT TO KIWISAVER?
WhānauSaver is intended to complement KiwiSaver. Instead of the government making contributions, each eligible iwi that you are a registered member of does instead. Contributions from each eligible iwi can vary.

WHEN CAN MY TAMAITI WITHDRAW THE MONEY FROM THEIR WHĀNAUSAVER?
Upon registration, you will select an age at which you would like your tamaiti to take ownership of their WhānauSaver account. From there they can withdraw from their WhānauSaver account for things such as Tertiary Education, First Home Ownership, Retirement and Emergencies.

HOW TO SIGN UP FOR WHĀNAUSAVER?
Visit the Ka Uruora website kauruora.nz to register. In order to register your pēpi you will need to be registered with Ka Uruora in the first instance. Once you are registered with Ka Uruora please contact Ka Uruora and they will arrange for the \$50 koha voucher to be credited directly into the WhānauSaver account for pēpi.

FOR MORE INFORMATION VISIT THE KA URUORA WEBSITE kauruora.nz



Moroki Update, Housing Update

Ka Uruora, in collaboration with representatives from various iwi and partners across the motu, proudly unveiled a groundbreaking partnership project with Hapai housing this quarter: Moroki.

This brand-new housing development is set to redefine long-term rental opportunities in Tāmaki Makaurau, offering a safe and warm where whānau can truly thrive.

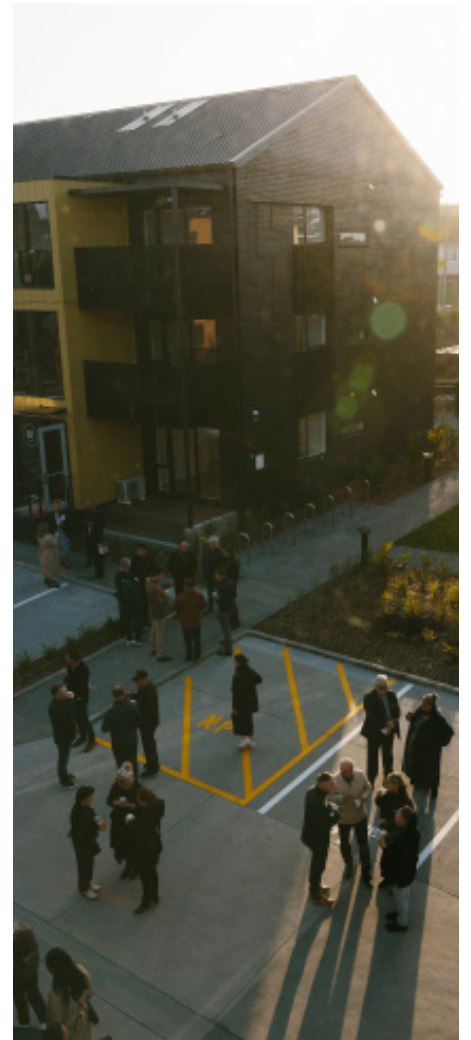
Moroki comprises 50 beautifully designed residential units, each crafted to cater to the unique needs of whānau. Nestled in the heart of Glen Innes, this development showcases captivating design elements. It seamlessly integrates cutting-edge energy-efficient solutions and Toi Māori into its very essence. Moroki also boasts communal spaces where whānau can come together — whether that be in the maara or while cooking up a kai in the barbeque area.

Our commitment to providing affordable housing solutions for whānau fills us with immense pride. Moroki offers a special opportunity, with 20 of its units available at discounted rents. We consider it a privilege to be part of this transformative journey toward affordable housing.

But our dedication doesn't stop there. In Taranaki, our iwi partners continue to work diligently to provide housing solutions. We're excited to announce freshly renovated properties in Inglewood nearing completion, keep an eye out on our social pages for when we share the registrations of interest forms.

As we look to the future, both in Taranaki and across the motu, we are committed to expanding opportunities for affordable housing. We understand that every whānau is unique, and we are dedicated to tailoring our solutions to your specific needs. In addition to housing, we are also here to support you through initiatives like financial literacy education and savings schemes.

Moroki is more than just a housing development; it's a testament to our shared vision of thriving communities and healthy environments for whānau. Stay tuned for more exciting housing opportunities on the horizon.



Iwi Partners



Funding and Delivery Partners



Ka Uruora Te Urunga Kāinga Programme



Iwi Partners

Funding and Delivery Partners





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