

QUARTERLY PĀNUI

December 2023



KA URUORA

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 about our iwi collectively coming together to support each other thrive and grow.

I'm extremely pleased to say that our Ka Uruora programme is really starting to build, as more and more of our iwi whānau are coming on-board and participating in our services and accessing affordable kāinga solutions.

Last quarter, we were very pleased to welcome Ngati Ruanui into the Ka Uruora whānau. It's great to now have six of our Taranaki iwi collectively working together to support the growth of our Whānau. In the relatively short time we've been working, we have now supported 20 iwi whānau into home ownership in Taranaki. We are also working with a number of other whānau at the moment, so this number will continue to grow this year. Every single one of our whānau who make the journey to home ownership is a fantastic success and an inspiration for us to follow.

It has been great to work with our iwi partners to offer whānau a range of opportunities under our shared ownership programme, where we help share the cost of the whare so they are more affordable and accessible. In addition to working with Taranaki Iwi to offer opportunities along the Coast, we have been working with Te Atiawa to support whānau acquire units in Ngamotu, and most recently (December) in Kohanga Moa (Inglewood). We feature the successes

of three of our whānau who acquired whare in Kohanga Moa last quarter in this pānui later below. We are continuing to grow the number of home ownership opportunities for our iwi members, so encourage all iwi members to participate by signing up to our education programme as the first step.

In addition to home ownership opportunities, we are also very excited to be able to work with our iwi partners to start offering rentals to expand the range of kāinga solutions for whānau.

Collectively, we have an initial programme of 40 new iwi rentals for our iwi whānau in development across Taranaki, that will be offered with an average rebate of 20% below market to help make them more affordable for our whānau. More units are also in planning stages, so we can continue to offer a long-term pipeline of opportunities for our iwi whānau.

The first units in our rental programme will be delivered by Taranaki Iwi in Ōkato this month! Further details of these units, and others in the pipeline are detailed later in this pānui, and on our website.

The key starting foundation to accessing our kāinga solutions and support is through our financial education programme. We have an awesome team of kaimahi who run these courses, and we are expanding the way we can offer this programme so more of our whānau can benefit. Knowledge is power, and we are doing everything we can to empower our whānau through these courses.

A great example was last quarter, where we collaborated with Otaraua Hapū to offer our programme to Hapū members, facilitated by Rangimokai Knuckey. We feature more on the success of this course in this pānui, which we will look to offer to other groups who are interested in supporting their iwi members. The total

number of iwi whānau who have now completed the programme is fast reaching 250 (237 at 31 December). We hope to triple this number in three years!

The other key offering in our programme is WhānauSaver — our collective iwi savings programme offered to support the intergenerational future of our whānau. All our iwi partners contribute financially to match the savings of our members, and if you whakapapa to more than one iwi, you can receive contributions from all your iwi — multiplying the growth of your savings!

We are very excited about the opportunity for WhānauSaver to make a massive difference in the lives of our whānau, especially our tamariki and mokopuna — we encourage you to sign up your pēpi from birth to maximise the savings contributions over time. We now have over [700] iwi members signed up, with over \$380,000 in savings. We're growing fast, so hope to celebrate 1000 iwi members this year!

Check our website to sign up. As we collectively grow, we can offer more opportunities for iwi whānau — so encourage all iwi members to get onboard and join us on our journey of building the financial independence and prosperous future for our whānau.

Jamie Tuuta Chair, Ka Uruora



Quick Overview

WhānauSaver

737

No. of Whānau Signed-up

\$382,654

Total Whānau savings

Financial Literacy

238

No. of Whānau that have Completed the Programme

Whānau Supported into Home Ownership

10

Whānau supported into Shared Equity Home Ownership

10

Whānau supported into Outright Home Ownership

Celebrating Success: Three Whānau Find Home in Kohanga Moa

In December of 2023, Ka Uruora was privileged to attend three whare taki karakia for whānau moving into their new whare in Kohanga Moa (Inglewood).

Three deserving whānau have successfully moved into their freshly renovated whare, under our shared equity home ownership scheme, marking a momentous achievement. The journey towards homeownership is no small feat, and we extend our congratulations to these whānau for their unwavering commitment and hard work.

Among them was Jazinda Komene, a single mum on permanent acc, who demonstrated remarkable determination in accomplishing her goals despite facing various obstacles. Her savvy financial management skills were evident, showcasing her dedication and resilience. [You can watch more about her inspiring story here.](#)

Mirihana Patu and Gloria Rehu, another whānau who collected the keys to their new whare in Kohanga Moa, diligently worked to pay off a significant amount of debt to become mortgage-ready. Their journey serves as an inspiration to other whānau who may feel overwhelmed by debt, showing that with determination and effort, financial freedom is achievable.

The third whānau were Abbey Rowe, her partner Rowan Norton, and their tamaiti. Their journey to homeownership reflects the effort of a whānau striving for a brighter future together.

Te Kotahitanga o Te Atiawa, through their dedication to iwi well-being, acquired and renovated the whare, providing a foundation for uri to thrive. Their partnership with Ka Uruora and our shared equity home ownership scheme has created opportunities for whānau to step into

the realm of homeownership, which once may have seemed impossible.

Central to the empowerment of these whānau was our financial literacy course, which equipped them with the knowledge and skills necessary to navigate the financial landscape and work towards achieving their homeownership goals.

We extend our warmest congratulations to these three whānau who have embraced the opportunity to create kāinga filled with aroha, laughter, and shared memories. May these whare be a source of joy and fulfilment for many years to come, and may their success inspire others on their journey toward homeownership.



WhānauSaver: A Growing Movement

Ngāti Ruanui Joins WhānauSaver

In an exciting development for Ka Uruora and WhānauSaver, this quarter Ngāti Ruanui became the sixth Taranaki iwi to join the WhānauSaver kaupapa. Timing allowed us to celebrate this at Taranaki Tū Mai, an inter-iwi competition featuring all eight Taranaki iwi. The occasion not only showcased the fiery competition and whakawhanaungatanga among the iwi but we also witnessed a surge in WhānauSaver registrations.

An email was circulated to all existing WhānauSaver members, asking those that whakapapa to Ngāti Ruanui to confirm their registration, as Ngāti Ruanui uri are eligible for their annual contribution, receiving a dollar-for-dollar match up to \$100.

Taranaki Tū Mai proved to be a great platform for WhānauSaver, with an influx of registrations on the day. Ka Uruora kaimahi enjoyed having the opportunity to engage with whānau ā kānohi, offering valuable insights into the various services that we provide. It was great to have our Ka Uruora Te Tauihu kaimahi and a few of the team from SuperLife join us to run the stall for the day, mihi ana ki a koutou.

Adding to the momentum, Ka Uruora also attended the Ngāruahine Whānau Day this quarter, spending a day at the pools alongside Ngāruahine uri. This provided a great opportunity for those contemplating WhānauSaver registration to sign up, ensuring that they don't miss out on the benefits offered by the initiative.

Excitement is building as WhānauSaver numbers continue to rise, and we're confident that this upward trend will persist into 2024. The increasing interest and engagement from various iwi, including Ngāti Ruanui, coupled with attending events such as Taranaki Tū Mai and the Ngāruahine Whānau Day, have been instrumental in driving the exponential growth of WhānauSaver, showcasing its effectiveness in reaching and benefiting a broader range of whānau.

As we look forward to the new year, the expanding WhānauSaver movement is set to make a lasting impact on the financial well-being of our whānau, one registration at a time.

Taranaki kaimahi at the Ngāruahine Whānau Day



SuperLife kaimahi joining our team at Taranaki Tū Mai 2023



Otaraua Hapū

In this quarter we welcomed a collaboration between our financial literacy kaupapa and Otaraaua Hapū, a course that brought valuable knowledge and empowerment to the kaimahi of the hapū. At Ka Uruora, we take pride in working closely with local workplaces, iwi, and hapū to tailor courses that align with their unique needs and schedules.

Otaraua Hapū recently embraced the opportunity to equip their kaimahi with essential financial skills. The financial literacy course, aimed to provide practical insights and tools to navigate the ever-changing financial landscape. The sessions were structured to accommodate busy schedules. This flexibility allowed kaimahi to actively engage in the learning process without disrupting their mahi commitments – rawe!

The course covered a range of topics, from budgeting and savings strategies to investment basics and understanding credit scores. Facilitating the sessions was our very own Rangimokai Knuckey, a skilled facilitator and Otaraaua uri, who guided participants through interactive discussions and hands-on activities, ensuring that the content was not only informative but also easily applicable to their daily lives.

By tailoring financial literacy courses to address the unique needs of each roopu, our aim is to empower individuals to make informed financial decisions, thereby building a secure future for themselves and their whānau.

The success of the financial literacy course with Otaraaua Hapū is a shining example of the positive impact that collaborative efforts can have on community development.

If your organisation is interested in partnering with us for a customised financial literacy course, please reach out. Together, we can empower more whānau on the path to financial well-being.



Exciting Updates on Ka Uruora Taranaki's Affordable Housing Initiatives

Ōkato Photo Updates

Ka Uruora is happy to announce the completion of our first affordable rentals on Old South Road in Ōkato. As Taranaki Iwi finalised construction, we are currently reviewing rental applications from prospective tenants/whānau. The response has been overwhelming, with over 70 people registering their interest in these much-needed affordable whare. This strong demand underscores the pressing need for accessible rental options in our rohe. Ka Uruora are committed to addressing this need and are actively working to expand our rental portfolio to better serve whānau in need.

We recognise the critical importance of affordable housing in fostering thriving communities. Through our ongoing initiatives and partnerships, we remain dedicated to creating pathways to secure and sustainable housing for all whānau. Stay connected with us through our social media to keep up to date with any available whare opportunities.



Papa Pounamu Expansion

Looking ahead, Te Atiawa has identified Barrett Street as the site for their next development and our next affordable rental opportunity in Ngāmotu. While currently a bare section adjacent to the old hospital, plans are underway to transform this space into a vibrant community of beautiful townhouse units. We anticipate work on this project will commence later this year, further expanding our efforts to provide affordable housing solutions for our whānau.



Iwi Partners

Funding and Delivery Partners



Ka Uruora Te Urunga Kāinga Programme

Tennyson Street Development

The next Taranaki iwi development project, located on Tennyson Street in Opunkae, is rapidly nearing completion. The construction of these new whare is well underway, and we are excited to share some sneak peeks with you through the latest photos. The progress is remarkable, and the houses are shaping up really well. Stay tuned for further updates as we get closer to the completion of this exciting venture.



Iwi Partners

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