

# KA URUORA



# HERETURIKŌKĀ 2024

# Ka uruora ngā tāngata Ka uruora ngā wānanga He uruora ki te whai ao Ki te ao mārama



Hemi Sundgren  
Chair, Ka Uruora Te Taihū

## Ka Uruora Te Taihū: Strengthening Our Collective Future for Generations to Come.

Tēnā koutou katoa,

As we mark the first 12 months of Ka Uruora Te Taihū, I am filled with pride and optimism for the journey we have undertaken together. This past year has been one of growth, learning, the foundations to build momentum and progress in a way that empowers our whānau to build brighter, more secure futures.

When we launched Ka Uruora Te Taihū, we set out with a clear mission: to harness the collective strength of our iwi, create opportunities, and build communities where our whānau can thrive. I'm pleased to report that our efforts are bearing fruit. We are seeing the vision we had at the outset coming to life in ways that provide transformative opportunities for our people across Aotearoa.

Our success continues to be in mobilising our collective goodwill in a way that has impact for our respective whānau. The support and collaboration of our partner iwi—Ngāti Tama, Te Ātiawa, Ngāti Rārua, and Rangitāne has been unwavering. The leadership and commitment to our shared vision has been instrumental in driving positive outcomes with whānau. We are also delighted to welcome Ngāti Kuia, who joined the programme this year, further strengthening our connections across Te Taihū iwi.

Our programme, built on the three core pou—Te Uru Ahupūtea (Financial Education), Te Urunga Kāinga (Housing Solutions), and Te Uru Tahua (WhānauSaver)—has started to make a significant impact. We have over 100 whānau who have embraced the financial education courses offered through Te Uru Ahupūtea. The stories emerging from these wānanga are inspiring, showcasing the real changes our whānau are making in their lives, from improved financial literacy to the achievement of homeownership.

One of the highlights of this year has been the development of our first kāinga project, Moroki, in Tāmaki Makaurau. This 50-unit project, including 20 affordable rental units with rebates of up to 30% below market rates, is a testament to what we can achieve when we come together. Moroki is more than just housing; it's about creating a community where our whānau can live, connect, and grow. You can read more about this in the pages following as some of our Te Taihū whānau share their Moroki experience.

Our focus remains on providing not just homes, but also the knowledge and tools our whānau need to secure their financial futures. The integration of financial education with our housing solutions ensures that we are not just providing short-term relief but fostering long-term independence and prosperity.

As we look ahead, I am excited about the future. We have an exciting pipeline of opportunities in the works that will continue to build on the momentum

we've created, including the launch of Te Uru Tahua – WhānauSaver Te Taihū.

The past year has shown us what is possible, and I am confident that the best is yet to come.

On behalf of our iwi leadership, I want to extend my heartfelt thanks to everyone who has been part of this journey—our dedicated kaimahi, our iwi kaimahi, and most importantly, our whānau who have embraced the opportunities offered through Ka Uruora Te Taihū. Together, we are building a future that we can all be proud of.

Ngā mihi nui,

Hemi Sundgren

Chair, Ka Uruora Te Taihū

# OVERVIEW



## Te Uru Ahupūtea

111

Whānau that have completed our financial education programme



## Te Uru Tahua

KŌANGA  
2024

WhānauSaver  
Te Taihu  
Launches in  
our rohe



## Te Urunga Kāinga

15

Whānau supported into Iwi / affordable rentals

10

Whānau supported into PHO opportunities



# Te Uru Ahupūtea

We recently sat down with one of our Pou Tūhono delivering financial education and navigation support to uri across Te Taihū. Debra-Lee Wilkie reflects on a year that was and shares her insights on our Te Uru Ahupūtea programme.





# Looking Ahead

## Te Uru Ahupūtea: Empowering Whānau through Financial Literacy and Collective Growth.

As we reflect on the past year, it's great to see how far we've come since Ka Uruora began its journey in Te Taihū. During that time, more than **100 whānau** have chosen to start their journey. In this collective effort to address the housing crisis, healthy homes, healthy whānau, and intergenerational wealth are among the many goals we are striving to achieve.

Te Uru Ahupūtea, one of the three key pou offered by Ka Uruora is the essential first step on the journey towards Te Urunga Kāinga, our housing continuum.

The importance of financial literacy cannot be overstated—whānau who gain access to financial education are empowered to grow this knowledge, leading to successful outcomes and a healthy relationship with money. Te Uru Ahupūtea serves as the roadmap for this journey, providing the foundation upon which our kaupapa is built.

What has been truly inspiring on this journey is not just the whanaungatanga or the laughter we share, but witnessing the tangible results that emerge from our wānanga. There's a noticeable shift in our whānau as we progress through each session together – a transformation from quiet observers to engaged and active change makers. Our whānau consistently express the value they experience in the wānanga, with comments like,

"Great as I've been well supported to engage in ways that work for me."

"Learned how to make my money work for me," "No judgment, just encouragement."

and

"Āe, ka mihi ki ngā kai whakaaro o tēnei kaupapa o Ka Uruora. He whāinga ora mā te katoa."



## “Ki te kotahi te kākaho, ka whati; ki te kāpuia, e kore e whati”.

Money can be a sensitive topic, but Te Uru Ahupūtea offers a safe and supportive space for learning and growth. Here, our whānau feel secure to engage openly, knowing they are in an environment designed to uplift and empower them. Beyond our immediate programme, Ka Uruora taps into a wider network of community support, all aligned with our goal of achieving successful outcomes for whānau who are dedicated to realising their moemoea.

As we look ahead to the next 12 months, I can't help but smile at the thought of what's to come. Despite the uncertainties in the current political climate, I have confidence in our ability to navigate whatever challenges arise. If there's one thing we've proven time and again, it's our ability to turn challenges into opportunities. The knowledge we're building together through Te Uru Ahupūtea is the foundation of our success, and I'm excited to see the continued growth and empowerment of our whānau as we collectively move forward on this journey.

In the words of our tūpuna, “Ki te kotahi te kākaho, ka whati; ki te kāpuia, e kore e whati” – “if there is only one reed, it breaks easily, but gather many together they will not break.” We're laying the groundwork for a prosperous and thriving future for all Māori and iwi whānau, this generation and the next.

If you are keen to start your journey with Ka Uruora, register for one of our Te Uru Ahupūtea courses [here](#).

Looking forward to seeing you there!





# Te Uru Tahua – WhānauSaver Te Taiuhu

## WhānauSaver: Building a Secure Financial Future for Ka Uruora Te Taiuhu Whānau

We are excited to introduce WhānauSaver, a powerful new tool designed to help our iwi whānau to grow their financial futures and create lasting legacies for generations to come. This innovative savings programme has been developed in collaboration with Te Kotahitanga o Te Atiawa, Te Kāhui o Taranaki, and SuperLife, and is now available to registered members of all participating iwi within Ka Uruora Te Taiuhu.

WhānauSaver is more than just a savings account—it's an investment in your future and the future of your tamariki. Whether you're saving for retirement, purchasing your first home, or funding tertiary education, WhānauSaver offers a flexible and supportive way to grow your savings.

With the ability to set up accounts from birth, and contributions possible from parents, grandparents, wider whānau, and your iwi, this programme is designed to provide a strong financial foundation that can be passed down through the generations.

Managed by Smartshares, Te Uru Tahua – WhānauSaver allows you to choose from six different funds, giving you control over how your money is invested. This flexibility enables you to tailor your savings strategy to your specific goals, whether it's building a nest egg for the future or creating a safety net for financial emergencies.

One of the unique features of WhānauSaver is the annual contributions from your iwi, which are tailored to suit each rohe and iwi. These contributions, along with Māori Authority Tax Credits, offer a significant boost to your savings, helping you achieve your financial goals even faster. Each year, your participating iwi will inform you of the amount it will





contribute to your WhānauSaver account, ensuring that your investment grows steadily over time.

We believe that WhānauSaver is a game-changer for our iwi whānau, providing a simple yet powerful way to build financial independence and security. By combining the support of your iwi with the investment expertise of SuperLife, WhānauSaver offers a unique opportunity to create a brighter financial future for you and your whānau.

We encourage all whānau to explore the benefits of WhānauSaver and consider how this programme can help you achieve your financial aspirations. Whether you're just starting your savings journey or looking to enhance your

existing financial strategy, Te Uru Tahua - WhānauSaver is here to support you every step of the way.

Together, let's take control of our financial futures and build a legacy of prosperity for our whānau and future generations. Ka Uruora WhānauSaver is offered through SuperLife Invest, a managed investment scheme issued by Smartshares Limited. The product disclosure statement is available at [kauruora.nz/savings](http://kauruora.nz/savings).

To register your interest in Te Uru Tahua - WhānauSaver refer [here](#) for more details.







# Building Futures Together: The Success of Moroki Kāinga

It's been nearly a year now since Ka Uruora and Hāpai Housing celebrated the delivery of our first kāinga project in Tāmaki Makaurau – Moroki. Moroki is a Hāpai Housing (multi-iwi investment collective) led development, showcasing how we can collectively come together to deliver affordable housing solutions for our whānau across Aotearoa.

Freelance writer Amokura Panoho (Te Atiawa; Taranaki; Ngāruahinerangi), who has been a member of Ka Uruora since its inception, took the opportunity to be one of the first tenants at Moroki. She shares the insights gained from speaking with some of the residents who whakapapa to our Ka Uruora Te Taihu iwi collective and are now residing in Moroki, Glen Innes, East Auckland.

## The Vision and Need

The Moroki Kāinga project worked alongside the Ka Uruora programme, which aims to provide affordable housing to iwi communities. With housing costs in urban centres skyrocketing, the need for safe, affordable, and culturally connected homes has never been more urgent. The vision behind the Moroki project is to create homes where whānau

can live comfortably and maintain strong connections to their whakapapa and iwi.

## Whakapapa and Connections

Whakapapa plays a crucial role in the Moroki project. The ancestral ties and heritage of the iwi are central to the approach taken in developing these homes. Residents have expressed a deep sense of belonging and connection to their iwi, their new homes, and their Moroki whānau.

Rangitāne, Ngāti Koata, Ngāti Kuia and Ngāti Toa resident Erana Dobson shared her surprise and gratitude upon hearing about the project, as she had not expected such opportunities to be available outside of her tribal area. "Growing up in Auckland, you don't really hear much about our iwi up here in the community. Finding out that they were building something here was like, wow, this is incredible."

The importance of these connections was reinforced by Rangitāne/Ngāti Koata resident Maya Speers. "Being part of this project has connected me with a lot of amazing people and does make me feel supported by my iwi."





The Māori artwork also gives this place a sense of community, which is really awesome.” Having moved from her home town a few years ago, this was something she noted about the place.

### The Journey

The establishment of Moroki Kāinga was fundamentally driven by the collective efforts and partnership of 15 different iwi and hapū who have invested into Hāpai Housing. Te Taihū iwi recognise the importance of collaboration, shared aspirations, and pooled strengths, providing opportunities that would have been challenging to achieve individually.

The collaborative process behind Moroki Kāinga involved manawhenua, community leaders, architects, and builders.

“We just can’t achieve this kind of thing by ourselves. So our approach to partner with other iwi, to come together and share each other’s aspirations and the strengths that come from working collectively together, provides opportunities for all of our whānau. It’s probably the biggest thing that we’ve had to learn,” noted Hemi Sundgren, Chairperson, Ka Uruora Te Taihū.

### Building Not Just Houses But Communities

The vision behind Moroki Kāinga extended beyond merely constructing houses; it was about building a cohesive community where residents could foster connections and support each other. This approach distinguishes Moroki Kāinga from typical housing developments.

“I think not just building a house but building a community is key. It’s more of a community than a development. Bringing people together in a shared space and providing opportunities to build not just your whānau in one place, but

to have connections with those around you as well,” said Sundgren.

Maya Speers acknowledged that she was initially hesitant about moving in, not knowing what to expect, but found the community and the design of the housing complex welcoming and supportive. “I love being around our people. The designs, the artwork, it all makes it feel very homely.”

Ngāti Tama & Te Ātiawa resident Tim Ward-Holmes, who had returned from living in Paris to take up the opportunity to reside at Moroki, acknowledged the collaborative efforts to create an affordable, comfortable, and visually appealing residence. “The collaboration between the different iwi is something I hadn’t thought much about before, but seeing it come together in this project is amazing. It shows how much can be achieved when we work together.”

Tim expressed his hopes for future projects: “Housing is a key area, especially for our generation trying to find affordable places to live. I’m grateful that our iwi are looking into this.”

Slade Placid (Ngāti Tama; Te Ātiawa) commented, “I really admire and am very grateful for the support from our iwi. It’s an awesome opportunity for my sister Tiana and I to be part of this.”

In addition to providing quality housing, the project, in partnership with Ka Uruora, required iwi members to participate in financial planning as a prerequisite to accessing the iwi rental subsidy of up to 30%.

Slade also shared his appreciation for the financial education provided by Ka Uruora. “The financial course I participated in helped me refocus our finances into things we want to look forward to. For example, I’ve been able to save for my upcoming wedding, which is very exciting.”





### Future Aspirations

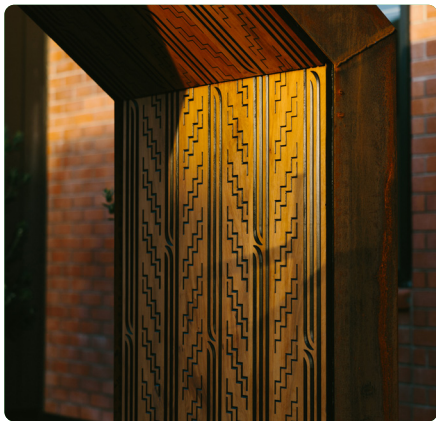
Inspired by the success of Moroki, Ka Uruora and Hāpai Housing have significant plans for future housing projects. “We are also engaging in providing opportunities for a savings scheme for our whānau and looking at how we can access some of our relationships and land to provide housing,” says Sundgren.

This ongoing commitment to providing sustainable, affordable housing for all iwi whānau is unwavering. The Moroki Kāinga project is more than just a housing development; it is a beacon of hope and a model for future collaborative efforts.

### Call to Action

Together, we can create lasting change and build a brighter future for all our whānau. We encourage all whānau to register with their iwi and sign up for Ka Uruora to learn more about future kāinga projects and become a part of this transformative journey.

To hear more from our Te Taihū whānau living in Moroki, follow the link [here](#) and if you are interested in our upcoming housing projects, register for [Te Uru Ahupūtea](#) today.





# Kōrero with Erana Dobson



Tribal Affiliations: Rangitāne o Wairau; Ngāti Koata; Ngāti Kuia; Ngāti Toa

## Present Work:

Erana works as an Executive Assistant at a creative innovation studio called 'Previously Unavailable'. She grew up in Auckland and has deep connections to the city.

## Involvement with Iwi/Hapū:

Although Erana grew up away from her ancestral land, she maintains strong connections to her iwi through her involvement in the Moroki Kāinga project. She appreciates the support and sense of belonging that comes from being part of this initiative.

## Insights:

Erana values the opportunity to live in a community that supports her cultural heritage. She highlights the importance of feeling connected to her iwi, even while living in a different region. "Growing up in Auckland, you don't really hear about our iwi up here. Hearing that they were building something here was like, wow, this is incredible." She also remarked on the quality of the housing, "The actual apartment itself, with support from our iwi, is incredible. It's a place that anyone should have access to."

# Kōrero with Tim Ward-Holmes



Tribal Affiliations: Ngāti Tama ki te Waipounamu; Te Ātiawa o Te Waka-a-Māui

## Present Work:

Tim is involved in the hospitality and tourism industry, and presently works at the Park Hyatt hotel in Auckland CBD. He has previously worked in the tech industry in Auckland, where he focuses on innovative solutions and project management.

## Involvement with Iwi/Hapū:

Tim's participation in the Moroki Kāinga project has enhanced his awareness of iwi collaborations and the direct benefits they provide. He supports the ongoing efforts to create affordable housing for iwi members.

## Insights:

Tim is optimistic about the future of iwi-led housing projects and the potential for further collaborations. "The collaboration between the different iwi is something I hadn't thought much about before, but seeing it come together in this project is amazing." He also reflected on the importance of such initiatives, "Projects like Moroki Kāinga not only provide housing but also strengthen our cultural connections and support networks."



# Kōrero with Slade Placid



Tribal Affiliations: Te Ātiawa o Te Waka-a-Māui; Ngāti Tama ki te Waipounamu

## Present Work:

Slade works in water treatment equipment at a company called Liquipro in Auckland. His work is conveniently located near his new home in Moroki Kāinga.

## Involvement with Iwi/Hapū:

Slade, along with his sister Tiana, has strengthened his connection to his iwi through the Moroki Kāinga project. He participated in the financial education provided by Ka Uruora, which has helped him plan for his future, including his upcoming wedding.

## Insights:

Slade appreciates the financial support and the sense of community that comes with living in Moroki Kāinga. "I really admire and am very grateful for the support from our iwi. It's an awesome opportunity for my sister and me to be part of this." He also noted the project's impact on his personal life, "It's been very freeing to have a space just for my sister and me, without the challenges of flatting with different people from various backgrounds."

# Kōrero with Maya Speers



Tribal Affiliations: Rangitāne o Wairau; Ngāti Koata

## Present Work:

Maya works as an assistant project manager at Beca, a project strategy and delivery company in Auckland. She moved to Auckland for her studies and has since established her career there.

## Involvement with Iwi/Hapū:

Maya has deep roots in Nelson, where she grew up with strong ties to her iwi. Her involvement in the Moroki Kāinga project has allowed her to reconnect with her cultural heritage in a new setting.

## Insights:

Maya values the community and design of the Moroki Kāinga homes. "I love the designs. There's lots of Māori artwork, and even the brickwork is designed in a way that feels very connected to our culture." She also emphasised the convenience and sense of community, "It's been lovely to have my cousin living in the same complex. It's brought us closer together."

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