



KA URUORA

TE TAUIHU

QUARTERLY PĀNUI

November 2023



KA URUORA

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

Unleashing the power of Ka Uruora Te Taiuhu: Empowering our Iwi for a brighter future.



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

Today, we welcome you to our first edition of our quarterly pānui and invite you to embark on a transformative journey that is Ka Uruora Te Taiuhu. In the heart of every community, there exists a wellspring of untapped potential, a source of resilience, and the key to unlocking brighter futures. Ka Uruora seeks to nurture, pursue knowledge, and empower our whānau towards a prosperous and thriving future.

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. We are delighted to see the mahi over the past year starting to come together to produce some fantastic opportunities for our people.

Celebrating our recent launch, we understand that empowering our iwi whānau means more than just offering support; it's about nurturing the dreams and aspirations that reside within each of us. Ka Uruora Te Taiuhu represents a significant step forward, a commitment to harness the collective strength of our

iwi, and a dedication to breaking down barriers that have held us back for far too long.

At its core, this programme is built on the principles of self-reliance, knowledge, and unity. We recognise that financial stability is a cornerstone for achieving our dreams, and that's why we've laid the groundwork for a robust financial literacy education programme. This initiative aims to equip our whānau with the tools and knowledge necessary to secure their financial futures, from understanding budgeting to making informed investment decisions. There are three core pou offered by Ka Uruora - [Te Uru Ahupūtea](#) - Financial Education; [Te Urunga Kāinga](#) - Housing Solutions and [Te Uru Tahua](#) - WhānauSaver. With over 70 iwi whānau registered for our Te Uru Ahupūtea courses, we're witnessing firsthand the transformative power of knowledge.

The stories of positive changes are inspiring, and some whānau are implementing these newfound skills and confidence in realising their dreams of home ownership, bringing hope and security to their families.

While we are still in the early days of our journey, we are proud to share the experiences of whānau, who have embarked on their huarahi with Ka Uruora Te Taiuhu, showcasing the real and tangible impact this programme is having on our iwi members.

An innovative, iwi-led kaupapa, Ka Uruora Te Taiuhu programme is on a mission to make a lasting impact, to uplift our iwi, and to instill a sense of hope and empowerment that will echo through generations. We have a dedicated team of kaimahi ready to support our whānau in accessing the services and opportunities offered by Ka Uruora, and we invite all iwi members to join us on this transformative path. Last month we celebrated 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. We feature the opening in our pānui below.

This kaupapa aims to provide a sense of belonging and stability by offering innovative housing solutions for our whānau. 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 to build long-term financial independence.

Our financial education programme is the key starting platform to access kāinga opportunities. We have a great team of education facilitators, and have pleasure in introducing them to you in this first edition of our I-Pānui. 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.

As we launch this new initiative, we encourage you to explore, engage, and share in the collective vision of Ka Uruora Te Taiuhu. Together, we can unleash the full potential of our iwi, and together, we can build a brighter and more secure future for us all. 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.

Hemi Sundgren,
Chair, Ka Uruora Te Taiuhu



Quick Overview

Ka Uruora Te Taihu

Launch

Ngāti Tama Rangitāne
Ngāti Rārua Te Ātiawa

Te Uru Ahupūtea

33

No. of Whānau that
have Completed
our financial literacy
courses

Te Urunga Kāinga

05

Whānau
supported
into brand new
iwi rentals

10

Whānau working
towards home
ownership
opportunities

A pathway towards raising financial independence and prosperity for whānau.

Immersed in welcoming in te tau hou, the Māori new year, Te Taihu iwi and whānau marked a year of new beginnings with the launch of Ka Uruora Te Taihu. A significant milestone for our four founding iwi – Ngāti Tama, Rangitāne, Ngāti Rārua and Te Ātiawa, this kaupapa will provide opportunities for our whānau to build wealth and enhance wellbeing across generations.

An innovative iwi-led programme, our goal is to support our iwi members to access affordable, healthy kāinga and home ownership opportunities.

The term “Ka Uruora” has its origins in classical karakia of Taranaki Whanganui and acknowledges connection to place and to revitalise and encourage growth. An ‘uru’ is also a term used to describe a grove of trees. The oldest groves of trees in the forest were considered the noble leaders, providing shelter and support whilst empowering others within the forest to grow. Ka Uruora seeks to give effect to these symbols and ideas.

We are proud to be launching Ka Uruora in our rohe and are excited to deliver this new kaupapa for our whānau.

As a way of sharing this moment with whānau, iwi share their thoughts on what Ka Uruora means for them.

Click the link below to have a watch.



Watch Video



Ko te tau hou Māori - Celebrating new beginnings with Ka Uruora.



Tō Tātou Tīma

Meet Your Ka Uruora Team

Poari Matua | Board of Directors



Hemi Sundgren
Chair
CEO Ngāti Tama



Justin Carter
Dep. Chair
CEO Te Ātiawa



Shane Graham
Director
CEO Ngāti Rārua



Corey Hebbard
Director
CEO Rangitāne

Pou Tuitui | Iwi Champions



Lonafu Pusa
Ngāti Rārua



Michelle Lavendar
Ngāti Rārua



Alena Beard
Te Ātiawa



Jade Shallcross
Te Ātiawa



Skai Ingram
Rangitāne



Erina Macdonald
Rangitāne



Jasmine La'auli
Ngāti Tama

Pou Tūhono | Navigators



Debra-Lee Wilkie
Pou Tūhono
Ka Uruora



Quilla Kiore
Pou Tūhono
Ka Uruora



Jim Jessep
General Manager
Ka Uruora

Pou Whakakōkiri



Keri Wanoa
Pou Whakakōkiri
Ka Uruora

Ka uruora te rangi
Ka uruora te papa
Ka uruora ngā
tāngata
Ko te whakauruora
ki te kaununu
Ko te whakauruora
ki te kaununu
Ko te whakauruora
ki te kauroroa
Hoi ra, he uru ora ki
te whai ao
ki te ao marama!

Meet your Pou Tūhono



Ka Uruora Te Taihu welcomes our new Pou Tūhono who lead out our Te Uru Ahupūtea and Te Urunga kāinga programmes. We sat down with them both to learn more about their journey in helping whānau achieve financial freedom.

Ko Tū Ao Wharepapa, Pukeone me Taranaki ngā Maunga
Ko Motueka, Riuwaka me Waiongana ngā Awa
Ko Te Awhina, Onetahua, Whakatū, Te Hora me Mururaupatu ngā Marae
Ko Tainui me Tokomaru ngā Waka
Ko Te Ātiawa, Ngāti Rarua, Ngāti Tama, Ngāti Koata me Ngāti Kuia ngā Iwi
Ko Debra-Lee Wilkie tōku ingoa

What do you love about being a part of Ka Uruora?

There's a genuine need for affordable housing throughout Aotearoa. What separates us from the rest is ngākau being at the centre of an Iwi-led kaupapa. We have a genuine desire to be part of a solution that wants nothing more than to see our whānau succeed. It's about empowering our whānau and walking beside them as they navigate through often uncharted waters and it's a buzz to see the lights go on when it comes to them taking control of their finances and future.

What do you think are the best skills that you bring to your mahi?

I'm flax roots, what I've learned is from the ground up. I don't have any formal education apart from completing my apprenticeship back in 2015, but have strong leadership skills which has seen me elevated to leadership roles in my chosen fields. My brothers and I were brought up in a state house neighbourhood where we played and excelled in a lot of sports. We also learned how to stick up for ourselves, our mates and be kind to our neighbours/village.

What does a typical day look like for you?

Going for a 5km walk (weather permitting) is a great way to kick off my day then into emails. I connect with

individuals in my cohorts depending on their needs as initially it's all about getting them through Te Uru Ahupūtea. While going through this four week process I allow whānau to absorb the content and work around their schedules to connect with them over a cup of tea to discuss their home ownership hopes and dreams. Once we have completed this process, we go into one-on-ones where we go deeper and try to guide them towards reaching achievable goals. It's a personal journey where some prefer less contact than others and I can shift accordingly. I'm often down at Te Āwhina Marae spending time with whānau, at hui, AGMs and wānanga or hanging out with the Aunts and whānau.

What am I passionate about?

Being a good Mum to my two sons. They mean the world to me... 'walking over hot coals...' and 'die for them'... - that pretty much sums it up. We lost Dad to cancer earlier in the year, a short journey, a hard journey, a beautiful journey. It puts a lot of things into perspective about just how short life is and that you need to live life to its fullest as it's over way too soon. So smile more, laugh more and push yourself beyond your comfort zone because life is truly worth living. And then there's my Mumma who will be coming to live with me in the very near future, she's the sweet pink haired kaumatua you often see with me.

Meet your Pou Tūhono



Ko Puke Koromiko te Maunga
Ko Mangapu te Awa
Ko Tainui te Waka
Ko Ngāti Maniapoto tōku Iwi
Ko Aharoa, Ko Tomotuki ōku Marae
Ko Quilla Kiora ahau

What is your role at Ka Uruora and how can you help whānau looking to get into home ownership?

I am a Pou Tūhono, currently we are assisting whānau to know and understand the steps that will enable them to access kainga pathways now and in the future of which financial literacy is a key driver of success.

What do you think are the best skills that you bring to your mahi?

I'm passionate about people and I'm very keen to partner with those who are ready to uplift and support them to achieve their moemoeā. I have had the privilege to work as kaimahi in Kaupapa Māori spaces where utilising whānau ora centric practices enabled whānau to transform their lives.

What are you passionate about?

I treasure my family. I have an amazing wife and great children who are becoming terrific adults that we can be immensely proud of. Our children grew up in our family home for over 20 years, that provided stability for us all, through the good times and the bad. Our kāinga was more than a building, it was 'haumarū' — our safe place. Our daughter Gracie tattooed a picture of our kāinga, awa and māra onto her arm, including the GPS coordinates.

What do you love about being part of Ka Uruora?

Having spoken to many Māori about their current circumstances, they talk about the high cost of homes, inflation eating their wages and salaries, the struggle to save and just the general battle to keep their heads above the waterline. Ka Uruora provides a sense of hope, where the hope of living in a warm comfortable safe home may have seemed to many as nothing but a pipe dream.

What is a typical day like for you?

I'm not sure there is a typical day in this role. Every day is different. The main difference about this mahi is that we achieve our goals together. Working collaboratively is key. We recently had the privilege of assisting our whānau who whakapapa into our Te Taihū partner iwi into eight apartments in the Moroki Development — this involved connecting with the application whānau, interacting with local iwi confirming applicants and communicating with our wider Ka Uruora team and tenancy managers.

Something interesting about yourself:

I am a novice Hang glider Pilot, who hasn't flown off a hill in two years now — but I will be back in the rangi (sky) on my waka tauihi (hang glider) within the next few months. Karakia is welcome.

Empowering whānau through financial education



We are dedicated to empowering our whānau on their journey to homeownership, and a significant aspect of this journey is financial education. We are excited to launch Te Uru Ahupūtea, our financial education courses in Te Taihū, which have been a huge success so far for our iwi members.

The strong desire from whānau to access financial education has been evident during this first quarter, with multiple courses running in Whakatū, Motueka and Wairau.

We understand the importance of equipping our whānau with the knowledge and skills to make informed decisions when it comes to their finances.

Read more about Te Uru Ahupūtea as Kerri, Josh and Jordy share the start of their Ka Uruora stories.

Te Uru Ahupūtea is delivered in partnership with Te Puni Kōkiri and Te Ara Ahunga Ora. [Register here.](#)

Empowering whānau through financial education

Navigating the path to home ownership and financial freedom

Residing in Wairau, Kerri Rimene (Te Ātiawa, Ngāti Rārua, Ngāti Tawhirikura, Ngāti Kahungunu, Rangitāne ki Wairarapa) her partner, and their two children are making their dream of owning a home a reality through Ka Uruora. For Kerri, owning a home signifies more than just material possession; it embodies permanence, security, and a lasting legacy for her whānau.

Kerri and her whānau started their journey towards homeownership three years ago with an open mind and determination and joined Ka Uruora to better understand the intricacies that go into securing a house.

“Ka Uruora has provided that in-depth knowledge around home ownership that has helped us to understand our money better — things like looking at where our money is going, creating a budget, paying off debt, and finding ways to save,” explains Kerri.

Over the four-week programme, Kerri and her whānau gained valuable insights into financial management, including understanding KiwiSaver and various schemes designed to support whānau who want to buy a house, such as rent-to-buy, shared ownership, and leasehold options. Kerri says she has gained newfound confidence, especially when it comes to managing her KiwiSaver fund.

“Now when I look at my KiwiSaver, I understand where my money is going and how I can grow that fund.”



Ka Uruora Pou Tūhono (Navigator) Debra-Lee Wilkie was with Kerri throughout the programme and saw her progress first-hand. She emphasises Kerri’s focus on family and the significant role decisions can play in shaping outcomes.

“What stood out to me about Kerri’s journey is her unwavering focus on achieving goals with her whānau at the forefront. She understands that changing habits isn’t about loss but gaining control,” says Debra-Lee.

Kerri and her whānau have set a goal to achieve homeownership within the next two years. During this time, they plan to focus on growing their KiwiSaver fund and managing their debts, a goal that her entire whānau is actively working towards.

Their journey serves as a reminder of the power of perseverance,

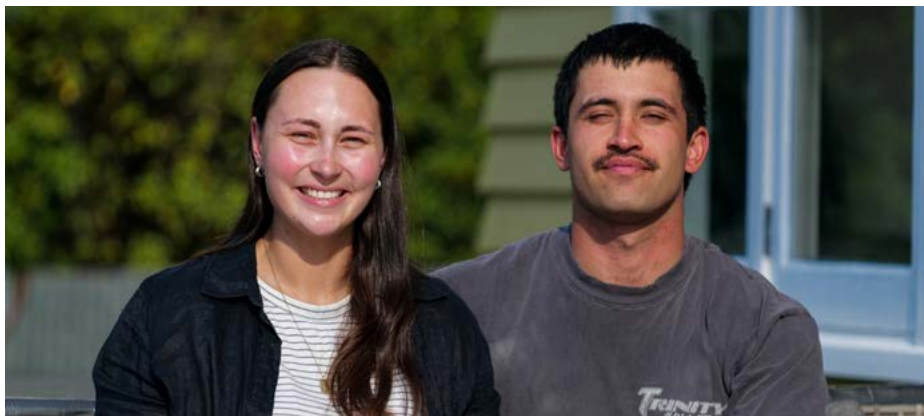
education, and community support, demonstrating that the dream of having a home to call their own is indeed within reach.

For families contemplating their journey towards homeownership, Kerri offers a simple yet profound piece of advice: “Keep an open mind and give it a go — what do you have to lose?”

Join us in celebrating Kerri and the journey of her whānau so far – stay tuned for further updates on their progress.

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.

Empowering whānau through financial education



Starting the home ownership journey with Jordy and Josh

Meet Jordy Peipi (Tūhoe, Ngāti Kahungunu) and Josh Reece (Te Ātiawa, Rangitāne, Ngāti Rārua), a young couple from Blenheim, who started their journey towards home ownership earlier this year with the guidance of Ka Uruora Te Tauihu. Motivated by the desire for stability and the dream of having a place they could truly call their own, they joined Ka Uruora to help them get prepared for the future.

In their early 20s, the pair joined the first cohort of Ka Uruora Te Tauihu, seeking clarity around what owning a home could mean for them. At the outset, they say their understanding of the complexities of buying a house was limited, but their experience with Ka Uruora has left them feeling empowered and well-prepared for the road ahead.

Jordy reflects on their initial uncertainty, stating “In the beginning, we didn’t even

know where to start. Now we have clear roadmap to get us ready to buy a house when the time is right for us.”

“We’ve gained valuable knowledge about all the things that go into buying a house — like how to secure a loan, credit scores, and how to manage your money,” adds Josh.

Learning about the different pathways to home ownership that were available to whānau was a surprise to the couple says Jordy. “We had no idea about options like rent-to-buy, shared equity, and leasehold but were introduced to those options throughout the programme.”

Josh confesses to feeling a bit nervous before starting Ka Uruora but says the support of fellow whānau on the programme made him feel much more at ease. The couple enjoyed the interactive nature of Ka Uruora, which allowed them to connect with other whānau, making the learning experience more enriching.

“We could talk to each other, share experiences and knowledge and go on the journey together,” adds Josh.

Ka Uruora Pou Tūhono (Navigator) Quilla Kiore was impressed by the young couple and the goals they have

for the future.

“Though young, Jordy and Josh struck me as a couple with clear vision and ambitious goals for their shared future. With Josh excelling in the field as a newly qualified builder and Jordy making waves as a primary school teacher, their dedication is admirable,” he says.

“I have high hopes that partnering with Ka Uruora will be an integral part of the plan so that they will achieve their goal of home ownership and the stability that this will bring to this beautiful whānau,” he says.

Looking ahead, Jordy and Josh have set their sights on managing their budget, keeping a watchful eye on the housing market, and working through their to-do list. While their plans are still evolving, they intend to keep their options open, knowing that Ka Uruora has equipped them with the knowledge and tools to make informed decisions.

For other young whānau thinking about their own home ownership dreams, Jordy and Josh advocate for joining Ka Uruora.

“Regardless of your unique circumstances or aspirations, Ka Uruora offers invaluable guidance, whether it’s in budgeting, debt management, securing a mortgage or understanding insurance,” says Jordy.

Jordy and Josh’s journey with Ka Uruora shows the transformative impact of the programme, providing whānau with the knowledge, confidence, and support needed to achieve their dreams of home ownership and financial freedom.

Please join us in celebrating Jordy and Josh’s achievements so far. We look forward to sharing updates from their journey in the future!

Moroki: Iwi-led Kāinga Solutions



Ka Uruora, in collaboration with representatives from various iwi and partners across the motu, proudly unveiled a groundbreaking partnership project with Hāpai 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 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.

Five iwi whānau of Te Taihū (Ngāti Tama, Rangitāne and Te Ātiawa) have now moved in to their brand new kāinga in Moroki. We look forward to sharing their journey in our next pānui. If you are looking for kāinga solutions in Tāmaki Makaurau, there are still some opportunities available for iwi whānau

in Moroki - register your interest [here](#).

As we look to the future, both in Te Taihū 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 education and iwi 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.

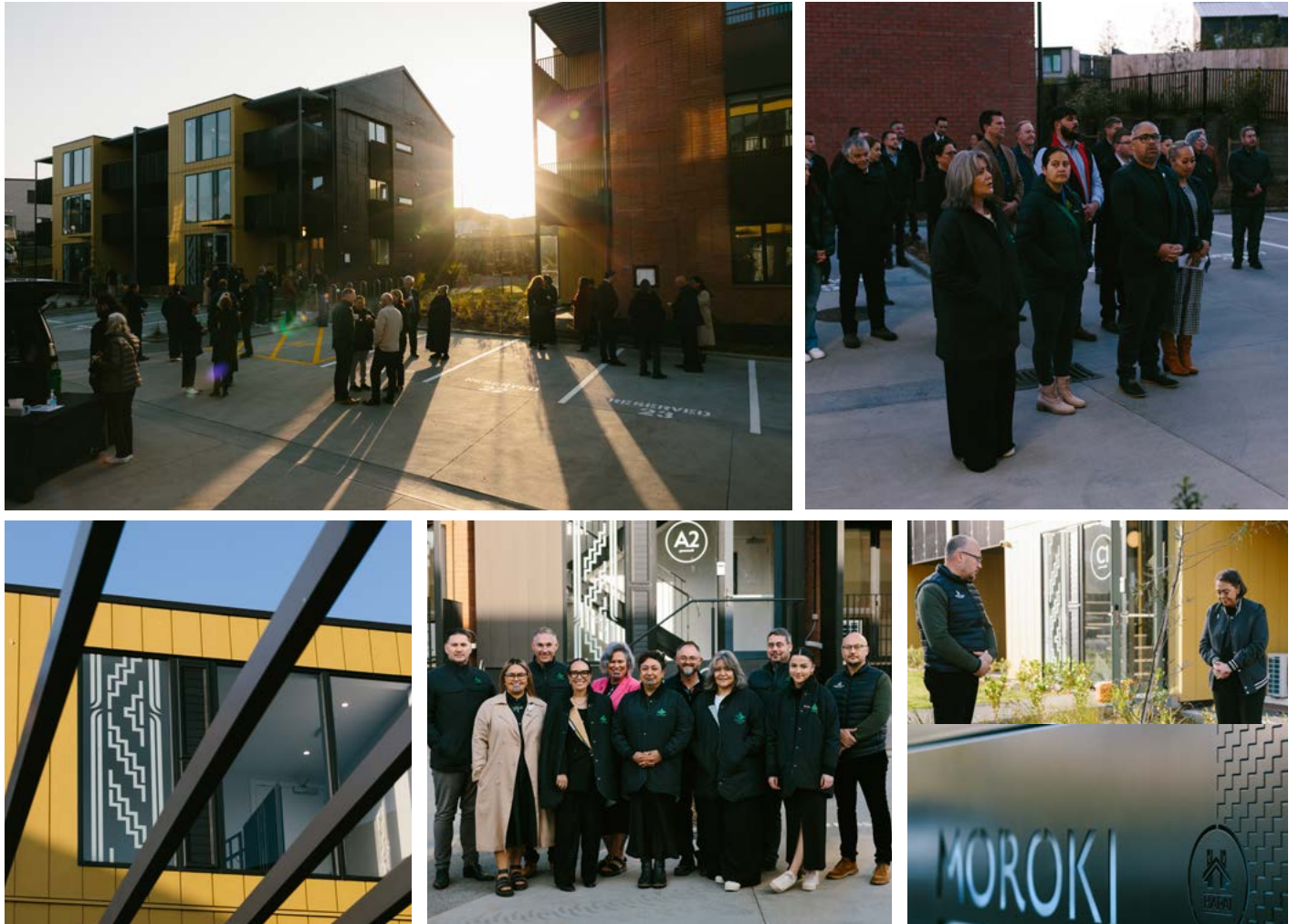


Iwi Partners

Funding and Delivery Partners



Moroki: Iwi-led Kāinga Solutions



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