KA URUORA

Te Urunga Kāinga

Our housing pathways

Every whānau deserves to live in a warm, safe whare and to be free of worries about money. We can help you get the tools you need to get there.

Who we are

Ka Uruora is an iwi-led initiative that supports intergenerational wellbeing by helping whānau build financial confidence and access pathways into safe, affordable housing. We work in partnership with hapū and iwi across Aotearoa, giving whānau the tools, knowledge, and opportunities they need to thrive.

Our housing solutions are delivered collectively: iwi provide the whānau connection and leadership, Ka Uruora provides pathways and navigation support, while our development partner Hāpai – an iwi-owned collective – delivers the homes. Together, we're creating not just houses, but strong foundations for whānau futures.

Building strong financial foundations

Before whānau can access our housing solutions, it's important to have solid financial skills and support.

That's why Ka Uruora begins with:

Te Uru Ahupūtea

A financial literacy course to build knowledge about budgeting, saving, debt management and long-term planning.

Te Uru Tahua

WhānauSaver scheme that helps whānau put money aside and plan ahead, with matched contributions available through participating partner iwi.

Pou Tūhono

Dedicated navigators who work with whānau throughout their Ka Uruora journey, helping them plan their next steps and connect to the right opportunities.

Together, these services prepare whānau for **Te Urunga Kāinga**, our housing solutions.

We walk alongside whānau every step of the way on their journey to financial independence.

Helping whānau take steps towards a prosperous future, on their own terms.

Te Urunga Kāinga

Whānau housing needs are diverse. Ka Uruora offers a range of pathways, recognising that one size does not fit all. These pathways sit on a continuum.

Community Rentals

Where funding allows, our developments include secure, affordable rental housing for kaumātua (55+) and beneficiaries.

Discounted Rentals

Rents set at no more than 35% of income, designed to keep homes affordable and reduce financial stress.

Shared Home Ownership

A stepping stone into home ownership, where whānau buy a share of their whare and gradually increase their ownership over time.

Market Purchase

In some developments, homes may also be available to purchase outright at market rates, offered in preference to our iwi whānau.

Most of Ka Uruora's projects focus on **discounted rentals** and **shared home ownership**, and where possible we try to include community rentals and market purchase options as well. This way, whānau have a choice of pathways that best fit their unique situation.

The goal isn't just to get you into a whare – it's to make sure you can stay there comfortably.

Te Rārangi Uru Tomohou – General Entry Criteria

To be eligible for any of our housing pathways, whānau must:

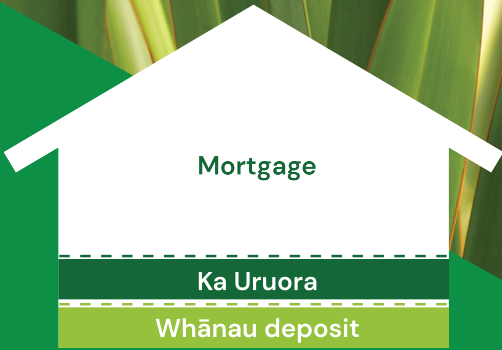
- Be a registered member of a Ka Uruora partner iwi.
- Complete Te Uru Ahupūtea and commit to ongoing financial coaching.
- Complete a registration form for Te Urunga Kāinga.
- Have at least one whānau member in full-time employment (30+ hours per week) for all pathways except community rentals.

Each housing pathway has further criteria (more information below), and some of our projects have specific criteria as well.

Iwī Discounted Rentals

If home ownership is your ultimate goal, but you still need to rent while you save pūtea, discounted rentals could be the right fit for you. This is our most common pathway – designed to keep rent manageable while whānau save for their future. Rent will be discounted by 10–30%, based on household income. Whānau must:

- Meet the general entry criteria for Te Urunga Kāinga (see page 7).
- Have a total household income between \$50,000–\$120,00 (or otherwise demonstrate that current rent costs exceed 30% of income).
- Be able to pay the discounted rent, using no more than 35% of their income (after any accommodation supplement is applied).
- Not currently own a home.
- Maintain an active savings and debt reduction plan.



Shared Home Ownership

If owning your own home feels just out of reach, shared home ownership helps you take the first step, and build towards full ownership over time. Whānau purchase the property in partnership with Ka Uruora, progressively increasing equity share over time. This requires bank engagement and a mortgage approval, with a transition to full ownership at your own pace (but within 15 years). This makes homeownership more achievable by reducing the upfront costs and financial barriers. To be eligible, whānau must:

- Meet the general entry criteria for Te Urunga Kāinga (see page 7).
- Have a household income up to $120,000.
- Be able to pay service a mortgage at 30–35% of household income.
- Have mortgage pre-approval from a bank or demonstrate mortgage readiness.
- Maintain an active savings plan and manageable debt.
- Not currently own a home.
- Commit to progressively increasing their equity share with the long-term goal of full ownership.
- Commit to living in the property as their primary residence for a minimum of three years.

Iwī Community Rentals

If your whānau needs a safe, stable place to live right now, our community rental pathway offers options where you can settle and feel secure. Where funding allows, our developments will include secure, affordable housing for kaumātua (55+) and beneficiaries who meet the eligibility criteria for the public housing register. These homes are designed to meet long-term housing needs when other pathways are not accessible. To be eligible, whānau must:

- Meet the general entry criteria for Te Urunga Kāinga (see page 7).
- Be kaumātua (55+) or receiving a primary income from benefits, superannuation, or other fixed low-income sources.
- Demonstrate need for affordable, secure housing and inability to secure a mortgage.
- Have weekly income (after tax) under $807.63 if you're single with no children, or $1242.51 if you have a partner or children, and cash assets worth less than $42,700.
- Not currently own a home.
- Be able to maintain tenancy responsibilities, with support where needed.

Market Purchase

If your whānau has a household income over $120,000, you might not qualify for our other pathways – but you could be in a position to buy your own whare outright. Our market purchase option means you can do this within a Ka Uruora development, and still enjoy the benefits of being part of an iwi-led community. You'll also have early access through our uri pre-release scheme, giving you time to secure your home before the development opens to the wider public.

Not every Ka Uruora development offers this pathway, and those that do may look slightly different, so keep an eye out for the opportunity that is right for you. To be eligible, whānau must:

- Meet the general entry criteria for Te Urunga Kāinga (see page 7).
- Have a household income of more than $120,000 per year.
- Have mortgage pre-approval from a bank or demonstrate mortgage readiness.

"

It's a dream that I didn't think would be possible. Ka Uruora, with the help of my iwi, were able to make that dream come true.

"

Te Hau Pānārae Wilkie

Te Ātiawa, Ngāti Tama, Ngāti Rārua, Ngāti Kuia, Ngāti Koata, Ngāti Mutunga

Living the Dream

Having worked as a painter-decorator, and more recently as a Pou Tūhono with Ka Uruora, Te Hau has spent years helping others with their dream homes – all the while believing it would never be a reality for her. Now, with Ka Uruora's support, she's stepping into that future. Soon her mum will join her, moving from Ōtautahi to live together under one roof. And with the financial guidance and pathways she's accessed through Ka Uruora, that home will be warm, secure, and sustainable for the long term.

"

The message I have for whānau is simple – if this can happen for us, it can happen for you too.

"

Suz Tawaka

Ngāti Kuia, Rangitāne o Wairau

A Strong Foundation for the Future

For Suz, a mum of six, home ownership always felt like a dream beyond reach. Her whānau have deep whakapapa connections in Te Tauihu, but owning their own kāinga had never been part of their story. That's changing now. With her two youngest sons still at home, Suz has finally been able to put down roots in her own place. Having a base of her own means stability, strength, and a foundation for the future – not just for herself, but for her tamariki and mokopuna to come.

Your Whānau Journey with Te Urunga Kāinga

Every whānau has a different starting point. Te Urunga Kāinga is a guided journey that takes you step by step toward a whare of your own – and you'll have support to choose the pathway that works best for your whānau.

1	**Whakarite** Preparation	Register, confirm iwi membership, and complete our Te Uru Ahupūtea financial skills programme.
2	**Aromatawai** Assessment	Meet with a Pou Tūhono advisor, make a financial plan, and review debt and savings.
3	**Huarahi** Pathway Match	We help match your whānau to the housing pathway that best fits your situation.
4	**Whakaaetanga** Agreement	Work through the legal and financial agreements to secure your home.
5	**Urunga Kāinga** Living & Support	Move into your whare with ongoing coaching and mentoring support.
6	**Mana Motuhake** Sustainable Ownership	Achieve secure, long-term home ownership and financial independence.

He Pātai?

Do I have to do Te Uru Ahupūtea first?

Yes – every whānau needs to graduate from our financial training course before accessing any of our housing pathways.

What support will I get through the process?

You'll have someone from our Pou Tūhono team guiding you every step of the way.

How long can I stay in a discounted rental?

These are designed as long-term, stable homes. They are a pathway to financial independence and home ownership.

Do I have to join Te Uru Tahua?

In some cases, it is compulsory to register with our WhānauSaver scheme. Even if it isn't, we encourage all of our eligible uri to open an account and make the most of the matched contributions from our partner iwi.

Do I have to register with my iwi?

Yes, you need to be a registered member of one of Ka Uruora's partner iwi to get first access to most of our opportunities.

Start your journey today

At Ka Uruora, we believe every whānau deserves the chance to live in a safe, healthy home – without sacrificing their wellbeing to do so. Whether you're just starting to build financial knowledge, looking for support with savings, or ready to step into a new whare, we're here to walk alongside you. Visit our website for more information or email us with any questions.

Website: **https://kauruora.nz/**

Email: **kiaora@kauruora.nz**

No matter where you are in your journey, there's a pathway for you. Ka Uruora will help you take the next step at your own pace.

KA URUORA