

TE AHO TĀHUHU

the Progressive Home Ownership Webinar Series

Working with Whānau

Janice Thompson, New Zealand Housing Foundation



TE MATAPIHI
HE TIROHANGA MO TE IŪ TRUST



Te Tūāpapa Kura Kāinga
Ministry of Housing and Urban Development

Ko Wai Au?

- Te taha o toku papa – Whakataane, Te Teko, Poroporo (Ngati Awa)
- Te taha o toku mama – Ruatoki (Tuhoë) , Tokomaru Bay (Ngati Porou)

Housing background includes:

1. Assisting whanau into home ownership through NZ Housing Foundation's Rent to Buy , Long term community rental and Shared ownership pathways
 - Waimahia Inlet (295) , Puhinui Park Manukau, Papatoetoe
2. Supporting Iwi and Maori Led organisations with their Housing pathways:
Waikato Tainui – Te Kaarearea , Te Taiwhenua o Heretaunga - Waingakau, Taranaki - Opunake, Te Tumu Paeroa – Waimahia Inlet and Puhinui Park, Te Punawai – Wainuiomata, Te Puea Marae – Mangere
3. Implementation of pilot programme with NZ Police

Working with Whanau

- 1. Analysing the need-** Needs analysis. What are common themes appearing?-incomes, debt, deposit, whanau composition- understanding the house typologies needed to meet the demand
- 2. Understanding and Assessing the Whanau** circumstances: gathering information for accurate assessment- application, which product are they best suited for?- based on their current financial position and readiness
- 3. Presenting** an overview of the product/ pathway via one to one/group presentations
- 4. Laying out** the process- FAQs

5. Tailoring a Purchase Pathway plan in plain speak language and terms that's best suited to whanau outlining their shares, the organisation's equity, deposits and bank loan, what are repayments, other costs?

6. Having a Go to person for any communications with the Whanau, Organisation

7. Implementing an annual financial health check which supports whanau to buy back full shares over time according to their affordability and property inspection

KEY TAKEAWAYS

- 1. Understanding the Need**
- 2. Assessment & Purchase Plan**
- 3. Annual Review**

CONTACT DETAILS

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