

TE AHO TĀHUHU

the Progressive Home Ownership Webinar Series

First Home Partner Pathway

Leisa Nathan, Ochre Business Solutions Limited

Ko Wai Au?

- Te taha o toku papa – Matauri Bay (Ngapuhi) & Putaruru (Ngati Raukawa)
- Te taha o toku mama – Kaihu / Mamaranui (Ngati Whatua) & Mangonui (Ngati Kahu)
- Background in education, health, housing and business advisory
- Housing background includes:
 - assisting whanau into home ownership,
 - researching funding options for housing solutions for Marae,
 - former Chair of a Māori CHP,
 - papakainga subcommittee,
 - board member for Te Matapihi and
 - education/comms working group for PHO

Ochre Business - What we do

- Education Provider based in Tāmaki Makaurau
- Established in 2004
- Specialising in:
 - Business entrepreneurship
 - Financial capability
 - Home ownership
 - Governance
- www.ochrebusiness.com

Home Loan Readiness

- Accessing PHO requires whanau to be home loan ready
- Demonstrates your financial capability
- Gives comfort to lenders that you can pay your debts

Sorted Kainga Ora

- Financial capability programme with a focus on a housing solution for whanau
- Co-developed by CFFC and TPK
- Facilitated by approved providers
- Programme covers 8 modules:
 - Induction Pathway to Housing
 - Spending Beliefs
 - Money Plans
 - Motivations & Money Systems
 - Debt and Your Rights
 - Save Smart
 - Plan for the Unexpected
 - Looking Ahead

Other Programmes

- Certificate in Money Management – Te Wananga o Aotearoa
- He Papa Putea – MWDI
- Sorted Pacific People Pathway – Skills Updated Limited
- Other Sorted Programmes – CFFC
- CAP Money Course – CAP NZ
- Financial skills for Life – Open Polytechnic
- Banks

Working with PHO approved providers

- Able to assist providers in delivering financial capability to whanau
- Work with providers to build internal financial capability & facilitation/mentoring skills of kaimahi
- Implementation of an annual financial health check to determine if whanau can purchase additional shares (if shared equity)
- Assess readiness of whanau to become eligible & apply for PHO
- Working with providers to strengthen their governance
- Type of PHO product best suitable for your organisation

KEY TAKEAWAYS

- 1. Whanau needs to be home loan ready**
- 2. Programmes available to assist whanau in building financial capability**
- 3. PHO approved providers to demonstrate internal capabilities to deliver PHO product**

CONTACT DETAILS

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Te Tūāpapa Kura Kāinga
Ministry of Housing and Urban Development