

1. HOW MANY HOMES ARE AVAILABLE TO URI OF RAUKAWA IWI, AND HOW BIG ARE THEY?

40 homes are being built for uri of Raukawa iwi:

- 31 are 3-bedrooms.
- 4 are 3-bedrooms + office.
- 5 are 2-bedrooms.
- Home sizes are 104 m² – 127m²

2. WHAT DO THE HOMES AVAILABLE TO URI OF RAUKAWA (TO EITHER RENT PURCHASE) INCLUDE?

- All homes come with an internal access single garage, roller blinds, low-flow tapware, 100% NZ wool carpet, double glazing, full insulation, and a fully fenced section with landscaping.
- All homes come with an appliance package including: heat pump, oven, ceramic hob, dishwasher, rangehood/ extraction fan and a hot water heat pump. In addition, affordable rental homes also include a Fridge/Freezer and Washing Machine/Dryer.

3. WHEN WILL THE HOMES BE READY TO MOVE INTO?

- The Affordable Rentals will be ready for whānau to move in from June 2026.
- The Progressive Home Ownership homes will be ready from Mid-2026 (completed in phases pending confirmation of Sale and Purchase agreements)

4. WHAT IS THE HEATING PROVIDED?

A Panasonic energy efficient heat pump for heating/cooling to the open plan living area.

5. WHAT IS THE HOT WATER SYSTEM?

A hot water heat pump system.

6. HAS RAUKAWA GOT AN IWI HOUSING PARTNER INVOLVED IN TE KOHA?

YES! We are proud to have Ka Uruora as our housing partner.

Ka Uruora is an iwi-led kaupapa providing whānau with support and empowerment tools on the journey to financial independence and improved wellbeing. At its core, Ka Uruora is about supporting our iwi whānau into healthy kāinga and greater home ownership opportunities.

Ka Uruora offers savings, education and home ownership opportunities to help you towards achieving financial independence for you and your whānau. For further info, see Q11 below.

7. WHO HAS PRIORITY TO THESE HOMES?

The homes will be offered in priority to:

- Registered uri members of Raukawa iwi
- Who have completed the Ka Uruora Te Uru Ahupūtea financial education programme and are working towards home ownership.
- Eligibility criteria applies to each housing pathway, including income requirements. For further details, see Q8 below.

For uri of Raukawa iwi, the first step in accessing the various Ka Uruora housing opportunities at Te Koha is by making sure you are a registered iwi member and completing the Te Uru Ahupūtea financial education wānanga. For 2026 wānanga dates, see Q11.

8. ARE THESE HOMES TO RENT OR TO PURCHASE?

The 40 homes will be available to uri of Raukawa iwi to either affordably rent or to purchase via a range of housing pathways delivered by our partner Ka Uruora.

These pathways include:

Progressive Homeownership: If owning your own home feels just out of reach, our progressive homeownership programme 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:

- Be a registered member of Raukawa 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)
- Have a household income up to \$120,000.
- Be able to 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.

Affordable 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 pathway is designed to keep rent manageable while whānau save for their future. Rent will be discounted by 10–30% of market rent based on household income and size. To be eligible whānau will:

- Be a registered member of Raukawa iwi
- Complete Te Uru Ahupūtea and commit to ongoing financial coaching
- Complete a registration form for Te Urunga Kāinga
- Have a total household income up to \$120,000
- Be able to pay the discounted rent, using no more than 35% of their income.
- Not currently own a home.
- Maintain an active savings and debt reduction plan.

Whānau Affordable: 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 where outright. Our Whānau Affordable market purchase option means you can do this here and enjoy the benefits of high quality, affordable brand new turn key homes within Te Koha. To be eligible whānau will:

- Be a registered member of Raukawa iwi
- Complete a registration form for Te Urunga Kāinga
- Have a household income of more than \$120,000 per year.
- Have mortgage pre-approval from a bank or demonstrate mortgage readiness.

9. HOW MUCH WILL THE HOMES BE TO PURCHASE THROUGH KA URUORA?

3-bedrooms from \$650,000*.

*Homes will be individually priced by location, unit size and amenity. All homes are fully fenced and landscaped with generous grassed backyards, patios and planting. Also included is an appliance package, a heatpump for heating/cooling, and a hot-water heatpump. Quality fixtures include 100% NZ Wool carpets, composite stone benchtops and window treatments.

10. HOW MUCH WILL THE HOME BE TO RENT THROUGH KA URUORA?

- 2-bedroom discounted rent from \$350/pw**
- 3-bedroom discounted rent from \$470pw**

**Affordable rental rates are assessed on the affordability of the whānau and are approximately~80% of the market medium rent for Tokoroa. This will be assessed at time of completion based on current rental market data. The rental discount level for each whānau will be assessed on their income and individual levels of affordability as part of a pre-letting assessment.

11. WHERE DO I SIGN UP THAT THE KA URUORA COURSE?

Upcoming course dates for Te Uru Ahupūtea financial education programme include:

- One-day full wananga: Saturday 31 January;
- Evening sessions (4-week blocks): starting Monday 2nd February; Monday 2nd March and Monday 31st March;
- Morning sessions (4-week blocks): starting Thursday 12th February.

Sign-up here: bit.ly/4rup8Qd



12. HOW HAS RAUKAWA ENSURED THAT THESE HOMES ARE DELIVERED AT THE LOWEST POSSIBLE PRICE FOR WHĀNAU?

- Our building partners have had robust tender requirements & ongoing reporting.
- We have driven discounts on building materials as low as possible, enabled through nationwide strategic partnerships: from carpet to timber, to foundation systems.

- We have included excellent appliance packages as part of our offerings. Homes that are purchased include a heat pump, oven, ceramic hob, dishwasher, rangehood/extraction fan and a hot water heat pump. In addition, homes that are rented also include a fridge/freezer and washing machine/dryer: just bring your furniture!
- We are working with Ka Uruora as our housing partner, ensuring whānau have access to an excellent financial education programme and ongoing support.

13. WHAT AM I RESPONSIBLE FOR?

- You are responsible for having your insurance sorted.
- You also need to sort your own power and internet suppliers
- You are responsible for ensuring the upkeep of your home and will have an agreement with Ka Uruora on responsibilities.

14. TELL ME MORE ABOUT THE KA URUORA COURSE? ALSO, WHO WILL I BE DEALING WITH?

Leading the programme locally is kaiwhakatere, Stevie Ave, who brings a unique blend of her own experience, insight and genuine aroha for whānau in her mahi. These are Stevie's words:

"Ka Uruora is about more than just financial literacy, it's about restoring mana, building confidence, and supporting whānau to realise goals that sometimes feel out of reach: like homeownership, savings, or becoming debt-free."

Developed by Māori, for Māori, the kaupapa starts with a free, four-week wānanga that helps whānau understand budgeting, debt management, smart saving, and planning for financial stability.

More than just a classroom, it's a space of open kōrero, whānaungatanga, and manaaki. "I keep the groups small and relaxed, so everyone feels safe to share their whakaaro. There's no judgement or pressure, just guidance. And even after the eight weeks, I'm still here for whānau who want to keep going," Stevie says.

Once you've done that course, Stevie will guide you through your options. To any whānau who feel uncertain or whakamā, Stevie has a simple message: "You don't have to have it all figured out. This kaupapa meets you where you are. If you're ready to take the first step, I'm here, let's start the journey together". You can contact Stevie on 0800 RAUKAWA or email kiaora@tekoha-tokoroa.nz.

15. I'D LOVE TO WORK TOWARDS OWNING MY OWN HOME, HOW CAN KA URUORA HELP?

Ka Uruora will work with you to support you to purchase your home. This may include participating in Ka Uruora's progressive home ownership programme (where Ka Uruora helps share the purchase cost and ownership of your home until you can afford to take full ownership).

16. IF I DO WANT TO EVENTUALLY OWN THE HOME, CAN I SELL IT IN THE FUTURE?

These properties are fee simple and freehold. If you purchase via the Ka Uruora progressive home ownership programme, you can sell your home, but we require that you first offer it back to Ka Uruora at whatever the current market valuation is at the time.

This gives Ka Uruora the opportunity to then support another eligible whānau into home ownership. If Ka Uruora doesn't buy your home back from you at its current market value, then you can sell it on the open market.

If you want to sign up to one of our Te Uru Ahupūtea financial education courses, you can get that done here: <https://nam.dcv.ms/AXdRldvVBI> or contact Stevie on 0800RAUKAWA or kiaora@tekoha-tokoroa.nz for further info.

17. CAN I MAKE ANY IMPROVEMENTS TO THE HOME WHEN I AM RENTING IT?

No, unfortunately you can't, but you can once you are in full ownership of the home, but see Q21.

18. AM I ALLOWED PETS IN MY RENTAL?

Yes, but no more than two small dogs or cats (small dogs are defined as those under 20kg). Ka Uruora will provide for rules around the management of pets, but pets will be managed to ensure they do not interrupt the quiet enjoyment of neighbours.

19. WHAT IS SOMETHING BREAKS WHEN I AM RENTING THE HOUSE?

If something breaks and it is defective, it is covered under builder warranties for 12-months and they will repair it at no cost. If you however break it, and it needs to be repaired there will be costs that you as the tenant will need to meet. It is important if there is an issue you report it, so that Ka Uruora can resolve the issue quickly.

After the 12-month defect liability period, any warranty issues are to be raised directly with the supplier or builder. You need to notify Ka Uruora as soon as you notice any issues so that they can resolve them quickly.

20. WILL I BE SHOWN HOW EVERYTHING WORKS?

Yes, a full handover will be provided on the day you move into your new home. Your whānau navigator and our build partner will do a full walk-through and induction with you on everything you need to know about your new home.

21. CAN I CHANGE THE DESIGN OF THE HOME?

No modifications to the house designs are possible prior to settlement, we have driven the costs as low as possible to ensure these homes are attainably priced.

Any exterior renovations you do to the home after settlement must comply with the Te Koha Design Guide, available on our website.

22. HOW DO I PUT MY NAME FORWARD FOR ONE OF THESE HOMES?

If you have already completed the financial education course, you just need to complete and submit your Te Urunga Kāinga registration form.

