



Pūrongo ā-Tau

Annual Report 2024

1 Hōngongoi 2023 ki 30 Piripi 2024
1 July '23 to 30 June '24



Te Taumata o Waingākau: The WHDL Board of Directors visit site to inspect the quality of homes being built for whānau Māori (L-R): Kāne Koko (Director) Mike Paku (Chair), Waylyn Tahuri-Whaipakanga (Director), and George Reedy (Independent Director) – Dec '23.

Karere ā-Tiamana Waingākau Chair Message

Tangata ako ana i te kāinga te tūrangā ki te marae, tau ana. A person nurtured in the community contributes strongly to society.

As Chair, I'm once again privileged to present the Pūrongo ā-Tau for Waingākau Housing Development Limited (WHDL) for the year ending 30 Piripi '24.

Firstly, thank you to our Shareholder, Te Haaro, Te Taiwhenua o Heretaunga (TToH) Board of Trustees. Your unwavering support and belief in the Waingākau vision has been critical as we have revised our internal processes and reset our approach.

Since inception in 2019, WHDL has continued to progress and gone from strength-to-strength, reaching significant milestones. We have now completed 40% of the total 87 homes in Stages 1 to 6, with a further 30% in Design or Under Construction, leaving only 30% remaining in Stage 6. This includes six Affordable Rentals, which have merged into the Waingākau hapori seamlessly. Our commitment to high standards of Haukāinga Hauora (Healthy Homes) providing warm, dry, safe and efficient homes remains unchanged. These achievements have sometimes come at costs above our budgeted spend which in some cases are a reflection of the current economic times and the costs associated with this. However, this impressive progress is a truly remarkable feat and has provided the opportunity for WHDL to reset our focus and align back to our two aspirations:

1. The primary goal and output is to make the dream of obtaining a high-quality home a reality for inter-generational whānau Māori. This is focused across Ngā Kāinga Poutama (Housing Continuum) from Affordable Rentals, Public Housing to Homeownership.

2. The ultimate goal and outcome is focused on building a supportive, inter-generational community; where whānau are at the center, people look out for each other and contribute to the thriving, positive and safe community that they live in. A strong vibrant community is a diverse and healthy community of mixed-tenure.

We are very proud that we have supported seven whānau in total (with a further two whānau likely before Christmas) to purchase a home, via the TToH supported Shared Equity Programme. Looking forward, we are pleased to announce that TToH have secured Progressive Home Ownership funding via the Ministry of Housing and Urban Development to continue to support whānau Māori via the Shared Equity pathway. This support of whānau along their home ownership journey remains the key focus, where we now have close to 30 whānau calling Waingākau home.

We are also very pleased with the start of Stage 6 civil infrastructure, which will unlock 26 more lots with an average section size of 524m². This significant project will be completed before end of the year and allow more homes as planned. This milestone will allow the team to focus on finding efficient solutions for the awkward shaped Stage 7 with neighbouring landowners and Te Aranga Marae.

Finally, we wish to sincerely thank our many partners and individuals who have supported our journey and remain resolute to our vision of a nurturing, vibrant community. We look forward to your continued support and working with you into the future.

Tihei Mauri Ora
Tihei Waingākau

Nā,

Mike Paku
WHDL Chair

Mauri noho: The Wilson-McGhee whānau starting their journey in their new home with karakia



This is our Homestead

As a family of five, with four grandchildren, Jontè and Luke had always dreamed of buying their own home and helping out their whānau. So three years ago when they were told their rental lease was up, they decided it was now or never.

The only trouble was, that none of the houses in their price range fit the bill. As Jontè says "house prices were high, and homes within our budget were a bit rundown." Luke agrees, "they were always missing one or two of the essentials on our list, and the real estate agents just talked jargon." So when Jeanette, the mortgage broker mentioned Waingākau, Jontè and Luke went online for a look.

That was the moment that changed their lives, as Luke says "once we decided to go with Waingākau, there was no more stress. We were talking the same language, and the whole process was made easy by Vanessa and the team." Their first time buying a home and buying off plans at that. Jontè and Luke agree that the experience was so good they would 100% buy off plans again.

Jontè says that shared equity was the leg-up they needed. "We could have gotten into a smaller house without it, but we really wanted four bedrooms, because with our kids the front door is always revolving, and the attached living is there for Luke's elderly parents when they need it."

"We loved the location, and we trusted the process. With Waingākau we had the confidence and the support. We could lock in the price, and the shared equity was a blessing. It really helps people who aren't quite there yet."

How does it feel having a brand-new off-plan home? "The whānau absolutely love it. So much space and it's ours. Our son and his partner live here, my god-daughter is here. This is the homestead now, like we used to have with our koroua, and that's what we had always planned."



Keys secured: Jontè and Luke making the dream of owning their own family home come true

Sorted Kāinga Ora

Homeownership education

Sorted Kāinga Ora is a Te Puni Kōkiri-funded course designed to help whānau build their financial capability and support them on their journey to home ownership. Robyn Taka shares the highlights and lessons she took away from completing the eight-week course.

The very first session left a strong impression on me because our homework was to find out our credit score. That was my first lightbulb moment – you can't avoid the reality of your credit score.

Initially, talking about money was really tough. Money isn't always a comfortable topic, especially with strangers. But creating a safe space to discuss our financial situations was really valuable. Vanessa, one of the facilitators, told us early on that the more honest we were about our financial situations, the more genuine the help we would receive.

After a few of us spoke in code and didn't really get to the point, I took Vanessa's advice to heart and decided to be upfront and honest. I explained my situation and asked for help. We had been living in a weekly deficit after hitting a rough patch but saying it out loud made me feel free and open to receiving the help needed to move forward.

Being honest with them meant I got the most out of the course because they could then provide a tailored plan. They would say, "This is what you need to do." It wasn't just about being honest with them, but also with myself. Acknowledging our situation out loud gave me a starting point for change.

All of the guest speakers were fantastic – different whānau, different backgrounds, different journeys, but the same goal. That was inspiring.

I particularly connected with one speaker's story. We had both lived a simple life with paddocks, long-drops, and tank water. My kids experienced that too. I thought if they had attended, they might appreciate what we have now even more. We endured two-minute showers and trips to the laundromat, all as part of our journey forward.

Now, I openly discuss money with my kids. If we're struggling, I tell them – not to burden them, but to make them aware. By the end of the course, I checked my credit rating again, and the proof of what I had learned was there in black and white – my credit score had improved. I'm really grateful that our whānau are in a Whare Āhei home which really makes us feel closer to being able to achieve homeownership one day soon.

Getting Sorted started with Getting Real for Robyn



Robyn graduates: Rikki Te Kira and Vanessa Rimene give Robyn the thumbs up

Tā Tātau Hapori

Our Community

Community members from Waingākau, Flaxmere West gathered to address ongoing anti-social behaviour plaguing the area, including unsafe driving, theft, and illegal dumping on the marae and surrounding grounds in and around Waingākau.

The group, of homeowners and residents, kura staff, Te Aranga Marae Trustees, City Assist ambassadors, Flaxmere Community Patrol members, Hastings District Council staff and Police, unanimously agreed that it is time to reclaim their streets, homes, and communities, echoing the sentiments of Henare O'Keefe from 2008 – Enough is Enough.

Matariki Perepe-Perana, a local resident, Principal of Te Kura o Kimi Ora and Chair of Te Whare Aroha o Ngā Mokopuna, emphasised the importance of extending the values taught at the kura beyond the school gates. "Whakamānawa is about honouring and respecting our whenua, our whānau, our marae, and our neighbours. All we really want is for our community and the whenua that we live on to be respected," said Matariki.

Shona West, Chairperson of Te Aranga Marae, voiced her concerns, "Enough is enough. Dumping on our marae grounds, dangerous activities, and bringing funny business into our community must stop. We need to know that our mokopuna are safe, whether they are in or around schools, kohanga, or at the Marae."

Eru Hiko Tahuri, a Waingākau homeowner, echoed these sentiments, "We are lucky to be homeowners. This is our neighbourhood, and we want to look after it," a sentiment shared by all other residents and homeowners.

Local Police officer Sue Liley who was raised in Flaxmere attended the meeting to show support for local residents and to offer assistance as part of the solution. She was joined by Hastings District Council's City Assist team, Night Security teams, and Parks and Reserves teams, who all play a role in keeping the area safe, clean, and well-maintained.

Te Taiwhenua o Heretaunga CEO, Waylyn Tahuri-Whaipakanga closed the meeting by thanking everyone for their support of the kura, the marae, and the community, reminding them of the moemoeā (dreams and aspirations) of those who laid the foundation for what is now Te Aranga and Waingākau – a vision of a nurturing community where whānau flourish.



Whai Pānga

Shared Equity

Shared Equity (or Shared Ownership) is a tool to help whānau secure a mortgage. Te Puni Kōkiri and Ministry of Housing and Urban Development support TToH to purchase a percentage of the home (equity).

The aim of Shared Equity is to help families, who otherwise wouldn't be able to step into home ownership.

Shared Equity works like a 'Deposit Booster' to aid families in getting a mortgage. Te Taiwhenua o Heretaunga buys a portion of the house (equity), and over 15 years, the family buys out this share.

Since 2019 we have received over \$1million support from Te Puni Kōkiri, we have seen seven whānau become homeowners in Waingākau through this scheme with a further two whānau taking up the opportunity before Christmas this year.



Koia kei a koutou: The Walker-Morrell's have made their dream a reality through the support of TToH Shared Equity scheme

Whai kāinga

Progressive Home Ownership

This year we have secured a similar opportunity to shared equity with Ministry of Housing and Urban Development (HUD) which aims to provide interest-free loans to assist 11 eligible families to move into Waingākau through Progressive Home Ownership.

To access Progressive Home Ownership, priority will be given to Māori, Pacific peoples, and families with children who struggle with the deposit and mortgage repayments. This may include lower to median income households or those who can't afford to service a low deposit mortgage.



Marae whakatau: The Vlaardingerbroek whānau at Te Aranga Marae

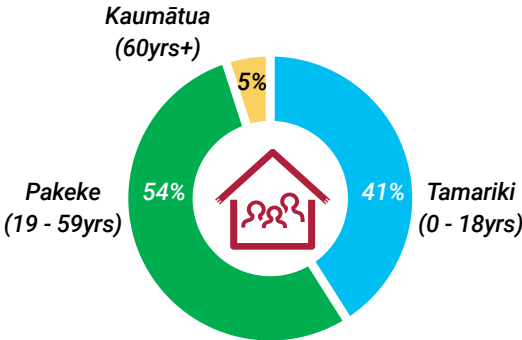


Whānau

Living within Waingākau

Waingākau remains dedicated to supporting individuals who aspire to achieve homeownership and are determined to turn that dream into a reality. The impact on our 97 homeowners has been profound, with many experiencing significant positive changes in their lives. The ambitions of Waingākau continue to grow stronger.

A key aspect of our vision involves creating a community around Te Aranga marae where generations including mokopuna and kaumātua live and thrive together.



Pakihi tautoko

Supporting small local businesses



At Waingākau, our partnerships mean more than just working together. We help each other grow, which in turn allows us to hāpai more people on the journey. Anthony Johnson is testament to that, he’s a junior architectural technician with our long-time partner - Simply Architecture.

He might not have known it at the time but Anthony’s career in architecture started when he was 10 years old playing Minecraft, with a special interest in designing whare. By the time he was 14 and at St. John’s College, he knew that was the direction he wanted to go in.

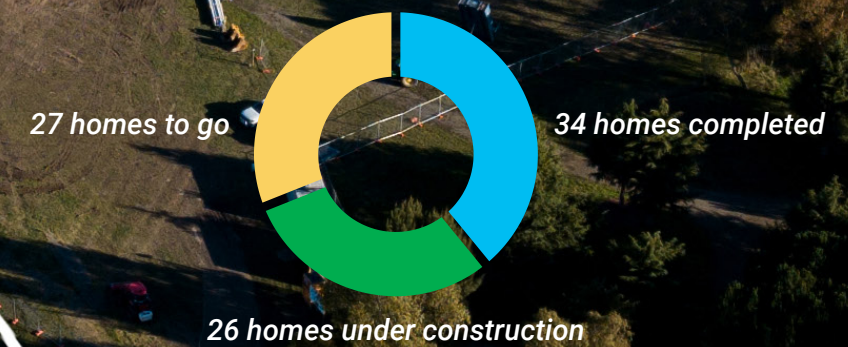
Anthony says it was his Aunty that set him on the path. “She worked at Te Aho a Māui and the architectural technology course came across her desk, so she immediately told me about it. I had a huge amount of support from my whānau right from the start, especially my mum who is an amazing role model, and I could see that all the hard work would pay off. It’s just sticking to your goal and thinking of your future and the future of your tamariki.”

After completing his studies at EIT, Anthony started at Simply Architecture in December 2022 and has already been involved in the design of Waingākau affordable rental homes. He says it’s his dream job. “It’s the kaupapa, wanting to give back to the community and seeing what Waingākau is doing for whānau. I’ve learnt it’s not all about the designs, it’s about working with the team to make sure we have the best outcome for the people who will live there. It’s a learning experience that has definitely made me think about things differently.”

What advice would Anthony give to young people considering a professional career path? “Gather the best support around you. Look at the long term, the bigger picture, and keep that clear vision in mind. That’s what gets me out of bed in the morning.” He laughs “that and my two-year-old daughter and four- year-old son, that’s why I do this.”



Stages 1-6 Build Progress



Kōrero mai
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