

QUESTIONS & ANSWERS

COLLECTION 3: TE RAU TŪPUNA



Please refer to Te Rito Q&A for information about the project in general. These questions are for the housing opportunities within our third collection: Te Rau Tūpuna.

Q1. WHAT IS TE RAU TŪPUNA? WHAT THESE HOMES INCLUDE. Te Rau Tūpuna is the third collection to be built at Te Rito. The 21 high-quality homes have been designed by Designgroup Stapleton Elliot (DGSE) and are positioned on Ratima Avenue/Tuivaiti Street. The homes have been enabled through impact investment from [Hāpai Housing & Heretaunga Tamatea Pou Tuhua](#), in partnership with [Ka Uruora](#)

All homes have off-street parking, low maintenance landscaping and are fully fenced.

15 homes are standalone and single storey (choose from two layouts):

- 3-bedroom (3 x doubles)/1.5-bathroom/102.4m² layout (#'s 1,2,3,4,5,6,13,14,17,18,21) or,
- 4-bedroom (3 x double, 1 x single)/1.5-bathroom/internal access garage / 125.9m² layout. (#'s 15,16,19,20).

Six homes are two-storey triplexes: 3-bedrooms (2 doubles, 1 single)/1 bathroom/95.4 – 97.7m² layout. (#'s 7 – 12).

These 21 homes are available to uri of Tamatea Pōkai Whenua to either rent/ eventually purchase, and include:

- A Haier kitchen appliance package (oven, ceramic hob, dishwasher).
- Carrier Allure heat pump.
- 180L Hot Water cylinder.
- All blinds (block-outs in bedrooms).
- Low-flow tapware.
- Double glazed and fully insulated.
- High-performance flooring (carpet + vinyl planking).
- Fully fenced, landscaped.
- Single garage for type G homes, type F and H homes have off-street parking on the driveway
- All Ka Uruora purchasers will receive a welcome home & garden maintenance set (tools and essentials) gifted by the Partnership for the start of your new housing journey.

Q2. WHEN WILL THE HOMES BE READY? The first homes are programmed for completion from early February 2027, with the remainder programmed for completion by end of March 2027. Please note, before you can move in, HBRC needs to sign them off, so the move in date is dependent on Council processing timeframes.

Q3. WHAT IS THE HEATING PROVIDED? An energy efficient highwall heat pump for heating/cooling to the open plan living area.

Q4. WHAT IS THE HOT WATER SYSTEM? 180L Hot Water Cylinder

Q5. DOES TAMATEA PŌKAI WHENUA HAVE SUPPORT FOR WHĀNAU AVAILABLE TO PLACE WHĀNAU INTO TE RITO? YES! We are proud to have Ka Uruora as our housing partner. Ka Uruora is a PSGE and iwi-led kaupapa built on one simple belief: all whānau hold the potential to thrive. With the right tools and support, that potential can be realised, creating financial independence and better wellbeing for this generation and the next. Ka Uruora is working in partnership with Tamatea Pōkai Whenua to deliver:

- Te Uru Ahupūtea, financial education programmes covering budgeting, debt, saving, and planning.
- Te Uru Kāinga, housing solutions, opening pathways to secure, affordable kāinga.

These are supported by Pou Tūhono, Ka Uruora navigators who walk alongside whānau throughout the journey.

Q6. WHO HAS PRIORITY ACCESS TO THESE HOMES?

Only uri of Tamatea Pōkai Whenua. You must be a registered member of Tamatea Pōkai Whenua to access any of the Ka Uruora housing pathways at Te Rito. As we want whānau to live comfortably in the homes, you will also have to complete the Ka Uruora Te Uru Ahupūtea financial education programme and be working to improve financial independence / progress towards home ownership.

Q7. WHAT ARE THE INCOME LIMITS? For Shared Home Ownership and Affordable Rental: household income up to \$120,000. At least one household member must be in full-time employment (30 or more hours per week). For uri of Tamatea Pōkai Whenua, the first step in accessing the various Ka Uruora housing opportunities at Te Awhi Rito is by completing Te Uru Ahupūtea - our financial education programme, which offered through a 1-day wānanga, or a 4-week course (designed at a local level for our local needs). We would love you to sign-up to Te Uru Ahupūtea, whether you want to prepare for an affordable rental or get ready to take on a shared or full home ownership pathway, (more info in Q11).

Q8. ARE THESE HOMES TO RENT OR TO PURCHASE? The 21 homes will be made available to members of Tamatea Pōkai Whenua to either affordably rent or to purchase via a range of housing pathways delivered by our partner Ka Uruora. These pathways include:

- **Shared Ownership:** supports whānau needing to bridge the affordability gap to secure a mortgage on their first home.
- **Affordable Rentals:** For whānau seeking to access high-quality affordable rental homes. The homes will be offered to qualifying whānau with rent set at 80% of the median market rental. Providing security of tenure and a home from which whānau housing aspirations can begin.

If you do not qualify for a shared ownership or affordable rental home through Ka Uruora, our development partner TW Homes will have a new housing solution for you within Te Rito. Please register your interest at our website to be notified when these become available.

Q9. HOW MUCH WILL THE HOMES IN COLLECTION 1: TE AWHI RITO BE TO PURCHASE?

Homes are priced from:

- 3-bedroom homes (2 x doubles, 1 x single): from \$569,000*.
- 3-bedroom homes (3 x doubles): from \$647,300*.
- 4-bedrooms (3 doubles, 1 single): from \$717,000*.

**Homes are individually priced by location, unit size and amenity. All come fully landscaped, fenced and with an appliance package, heat pump, and hot-water cylinder. Also included are window blinds and a home/garden maintenance tools package.*

Q10. HOW MUCH WILL THE RENT BE?

- 3-bedroom homes (2 x dble, 1 x single): \$590/pw** (less whānau discount**).
- 3-bedroom homes (3 x dble): \$635pw (less whānau discount**).
- 4-bedrooms (3 dble, 1 single): \$715pw** (less whānau discount**).

***Affordable rental rates are assessed on the affordability of the whānau and are circa~80% of the market medium rent for Flaxmere. 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.*



Q11. WHERE DO I SIGN UP TO THE KA URUORA COURSE? The first step is to register with Ka Uruora at Kauruora.nz - you will then see upcoming dates for Te Uru Ahupūtea, our free financial education programme. A QR code to take you there is over the page.

Q12. WHAT AM I RESPONSIBLE FOR IF I AM RENTING A HOME AT TE RITO?

- Having your contents insurance sorted.
- Organising your own power and internet suppliers
- Ensuring the upkeep of your home. You will have an agreement with Ka Uruora on responsibilities.

Q13. WILL THERE BE NEIGHBOURHOOD RULES FOR LIVING WITHIN TE AWHI RITO? Some rules apply as an ownership covenant on the land (e.g. no temporary structures/caravans/graffiti), but please talk to Ka Uruora for rules you need to be aware of.

Q14. TELL ME MORE ABOUT THE KA URUORA COURSE: WHO WILL I BE DEALING WITH? Developed by Māori, for Māori, Te Uru Ahupūtea is a free wānanga that covers budgeting, debt management, smart saving, and planning for financial stability. It is run in small groups with a relaxed approach. Your Pou Tūhono can share upcoming dates and formats (full-day, evening blocks, or other sessions).

Whitney Olsen-Miller is Pou Tūhono for Ka Uruora - Te Matau-a-Māui. Whitney is someone many whānau across the rohe will know well. A familiar face and a trusted wahine who is always ready to help where needed, walking alongside whānau ensuring they feel supported as they move forward on their housing journey. She knows that everyone carries their own story, challenges, and housing aspirations, and takes the time to strengthen hononga and find practical steps that work for each person.

Q15. 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 acquire your home. This may include participating in a shared ownership programme where Ka Uruora helps share the purchase cost and ownership of your home until you can afford to take full ownership.

Q16. 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 shared ownership programme, you can sell your home at any time, 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.

Q17. 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.

Q18. AM I ALLOWED PETS? Yes, but no more than 2 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.

Q19. 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.

Q20. 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 TW Homes will do a full walk-through and induction with you on everything you need to know about your new home.

Q21. HOW DO I PUT MY NAME FORWARD FOR ONE OF THESE HOMES? You need to be registered with Tamatea Pōkai Whenua, and have completed the free financial education programme via Ka Uruora to be eligible:

To register with Tamatea Pōkai Whenua, go to www.tpw.iwi.nz/rēhita-mai.



If you have already completed the financial education programme, you just need to complete and submit your Te Urunga Kāinga registration form for Te Awhi Rito online via your Ka Uruora login.

To sign up for Te Uru Ahupūtea financial education programme, go to www.kauruora.nz/sorted-kainga-ora/ (click on the button for Te Matau-a-Māui to register).



Or if you want to have a kōrero about housing opportunities available across Te Matau-a-Māui, (including at Te Awhi Rito) reach out to Whitney at whitney@kauruora.nz.

Q22. WHAT IF I AM NOT ELIGIBLE FOR A HOME AT TE AWHI RITO THROUGH KA URUORA AND STILL WANT TO OWN A HOME IN TE RITO, WHO DO I TALK TO? If you are not eligible for a home via Ka Uruora, you can register your interest at www.terito-flx.nz, a home via TW Homes may be available. You will need to get in quick as these homes will not last long.

Q23. THE TIMING ISN'T RIGHT FOR ME FOR THIS COLLECTION. WILL THERE BE OTHER OPPORTUNITIES AVAILABLE TO WITHIN TE RITO FOR MEMBERS OF TAMATEA PŌKAI WHENUA? Yes! The Partnership has already delivered 15 homes in collection 1, after these 21 homes are delivered in collection 3, a further 19 homes will also be delivered within Te Rito, which will be released as housing solutions for whānau. This marks a significant investment into housing for Tamatea Pōkai Whenua and Hāpai.

These homes will be completed before the end of March 2027 and are in addition to the significant numbers of homes within Te Rito which will be delivered to community by Development Partner TW Property (available to purchase via TW Homes). Register your interest in Te Rito at our website to be notified of housing opportunities from either Ka Uruora or TW Homes.

Q24. WHERE CAN I FIND MORE INFORMATION ABOUT THE OPPORTUNITIES AVAILABLE AT TE RITO?

At our website: www.terito-flx.nz

Email us: kiaora@terito-flx.nz or

follow our social media pages: [@teritoflx](https://www.instagram.com/teritoflx)

