



NGĀTI WHĀTUA ŌRĀKEI  
WHAI RAWA

Papa Kāinga Development

# Hawaiki





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# Kōrero Arataki



Following on from the award-winning development, Kāinga Tuatahi, we announced in March 2022 that we will be building more homes for Ngāti Whātua Ōrākei whānau to purchase.

We are pleased to announce that we are building 24 one, two and four-bedroom terraced homes for our Ngāti Whātua Ōrākei whānau to own, and to assist whānau into home ownership.

Nestled near the corner of Hawaiki Street and Kupe Street, these new homes will sit atop the Kupe ridge linking Takaparawhau and Pourewa, two significant pieces of whenua for Ngāti Whātua Ōrākei.

More homes also allows for more of our whānau to help maintain our ahi kā, our long history and connection to our whenua, our turangawaewae.

Ngāti Whātua Ōrākei has bold aspirations to see more of our whānau living in the Ōrākei papa kāinga in warm, healthy homes in close proximity to Ōrākei marae and immersed in our culture.



# Hawaiki

Hawaiki has been designed by leading architects Jasmx based off kōrero from whānau captured in Kākahuria te Whare workshops held in 2021, and informed by surveys conducted with whānau.

- 1 Bdrm – 1 Level
- 2 Bdrm – 2 Level
- 4 Bdrm – 2 Level
- 4 Bdrm – 3 Level



Ka tū pari tokatoka,  
ka horo pari oneone.

A pā built from stone will stand strong,  
that made of earth will crumble.

# Our Homes

The location of these new homes offer stunning views over Ōkahu Bay towards the city centre and is nestled on Kupe Street in walking distance to both Ōrākei Marae and Pourewa.

# One Bedroom

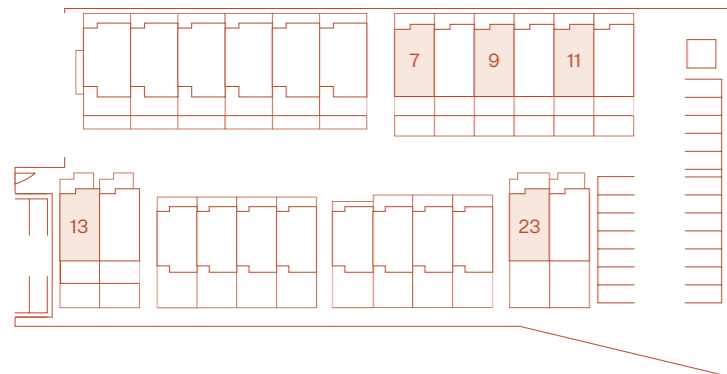
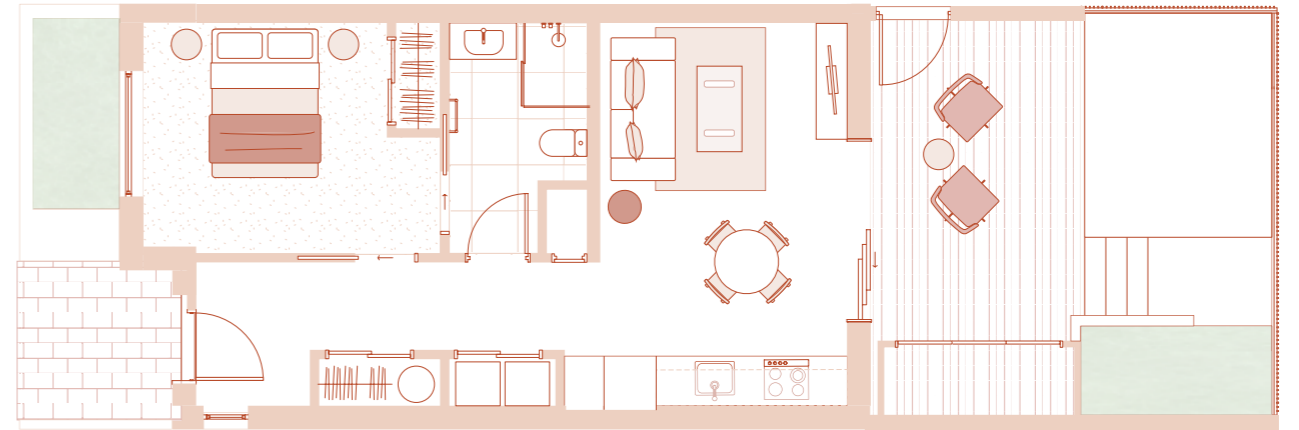
\$395,000



Image: Artist impression only

Levels: 1

Floor area: 55m<sup>2</sup>



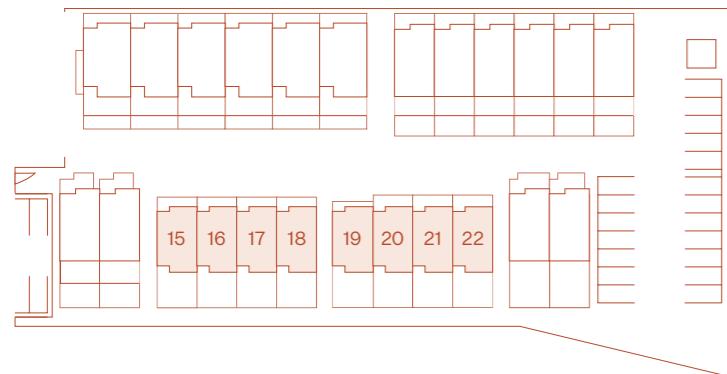
# Two Bedroom \$650,000



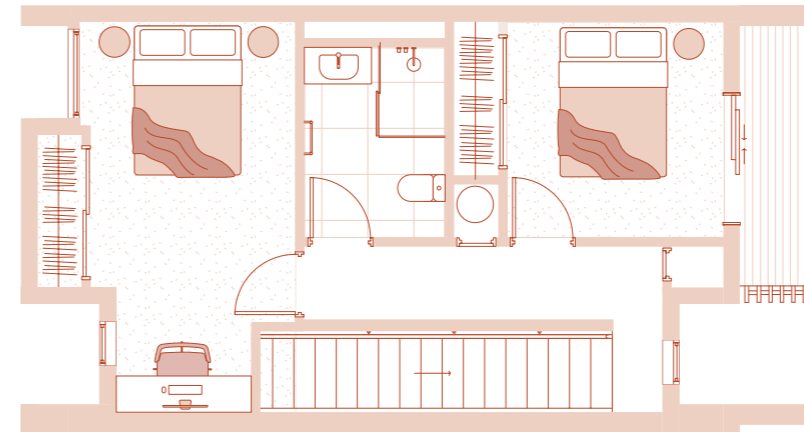
Image: Artist impression only

**Levels:** 2

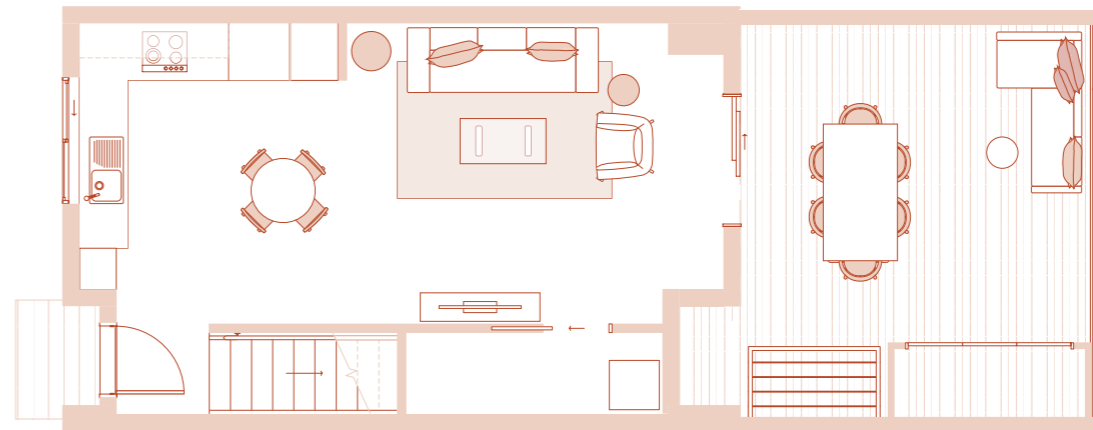
**Floor area:** 100m<sup>2</sup>



First Floor



Ground Floor



# Four Bedroom (Two Level)

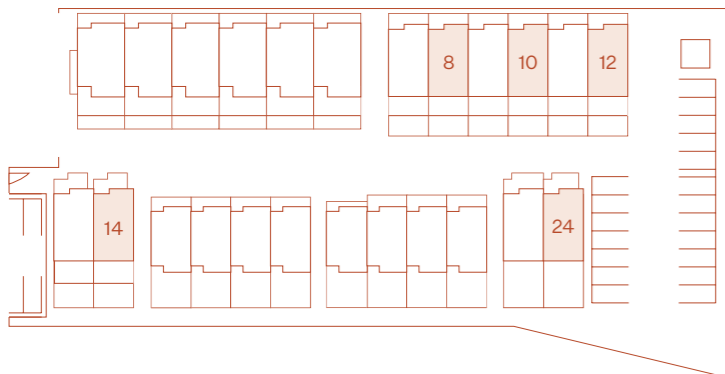
## \$900,000



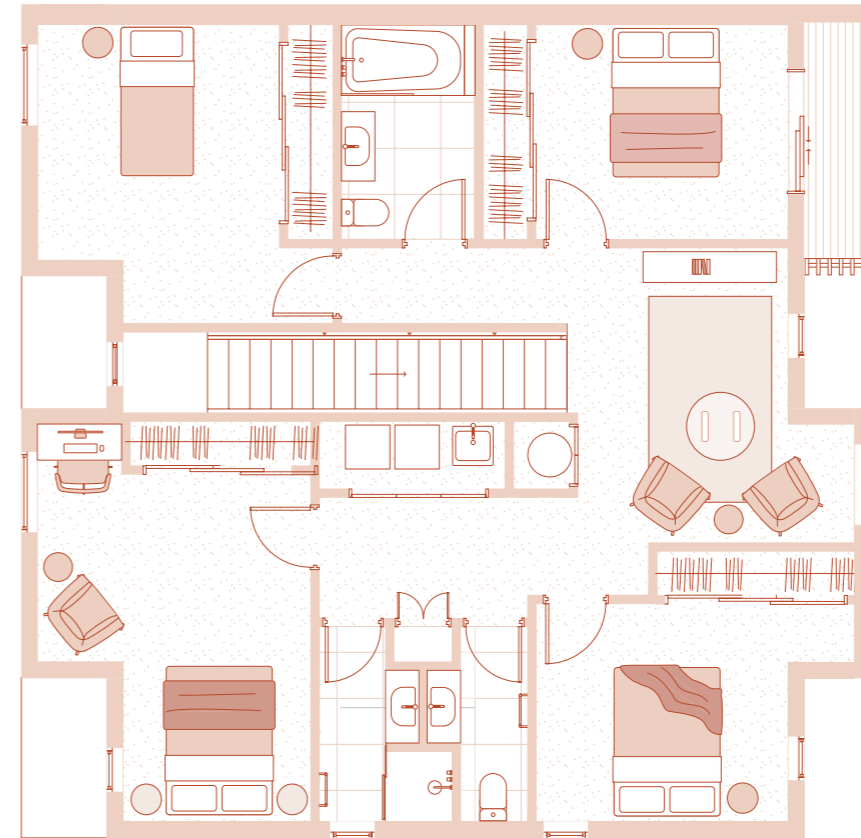
Image: Artist impression only

**Levels:** 2

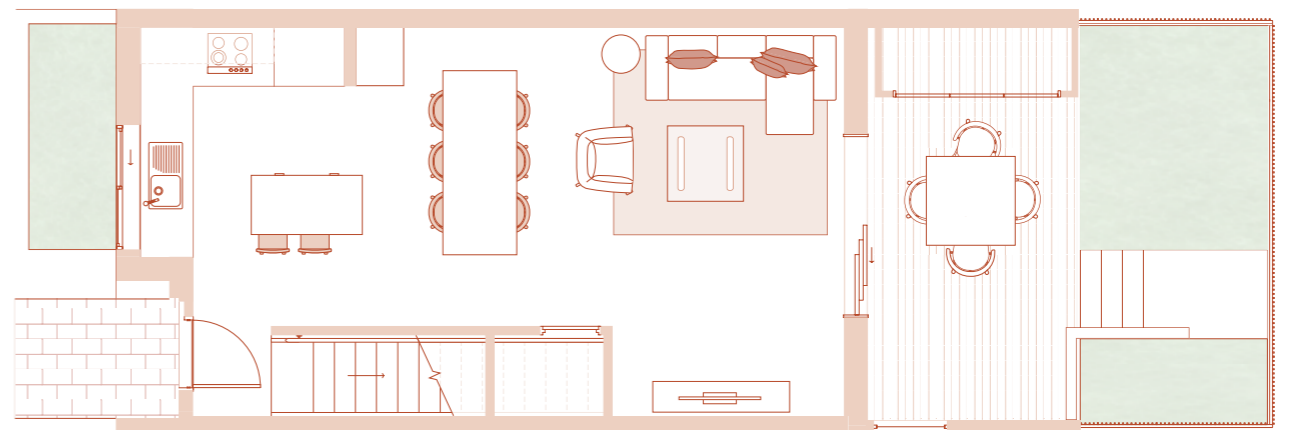
**Floor area:** 169m<sup>2</sup>



First Floor



Ground Floor





# Four Bedroom (Three Level)

## \$940,000

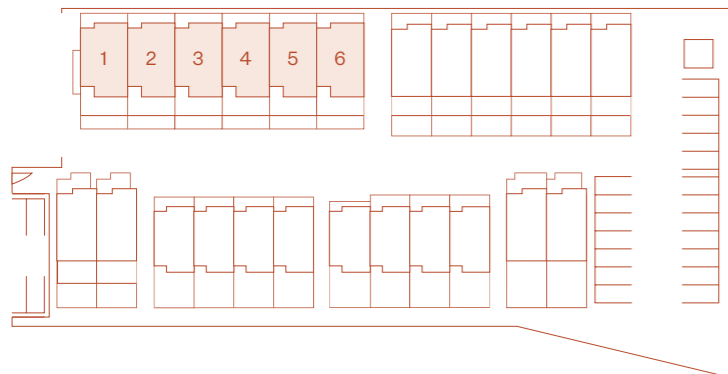
4 | 2 | 1



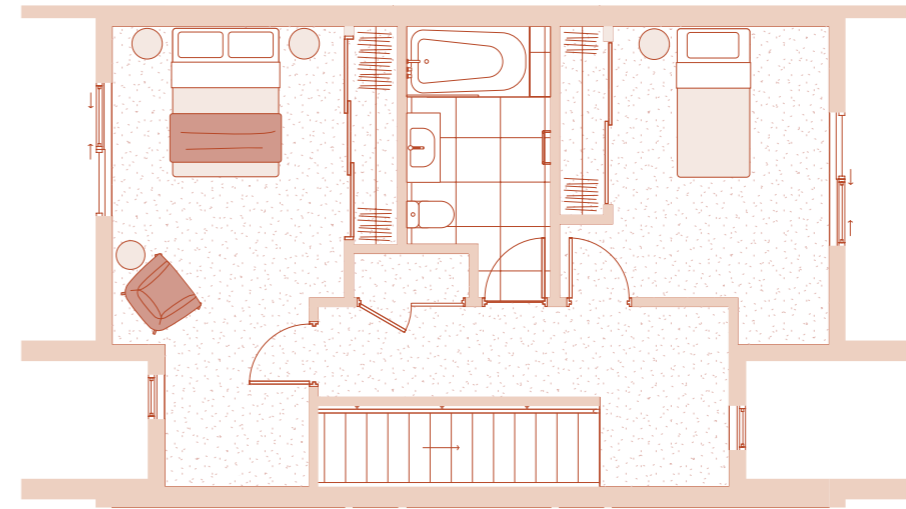
Image: Artist impression only

**Levels:** 3

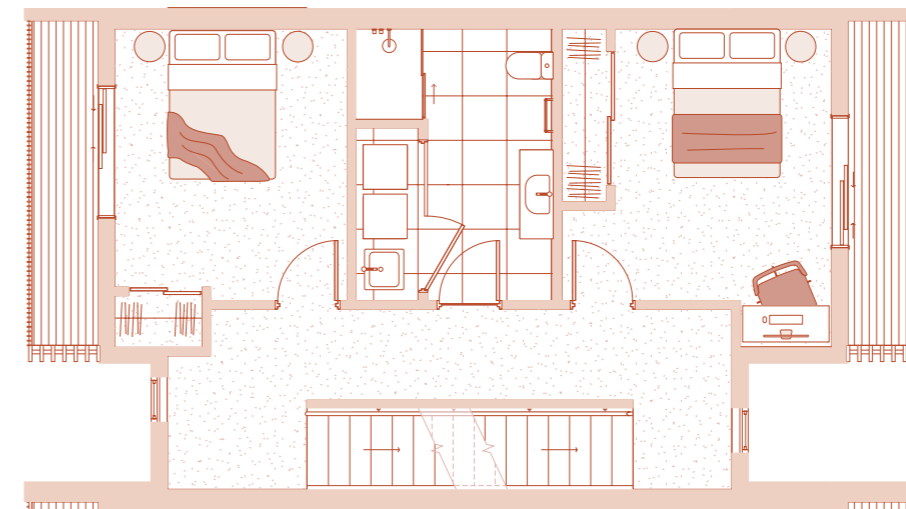
**Floor area:** 181m<sup>2</sup>



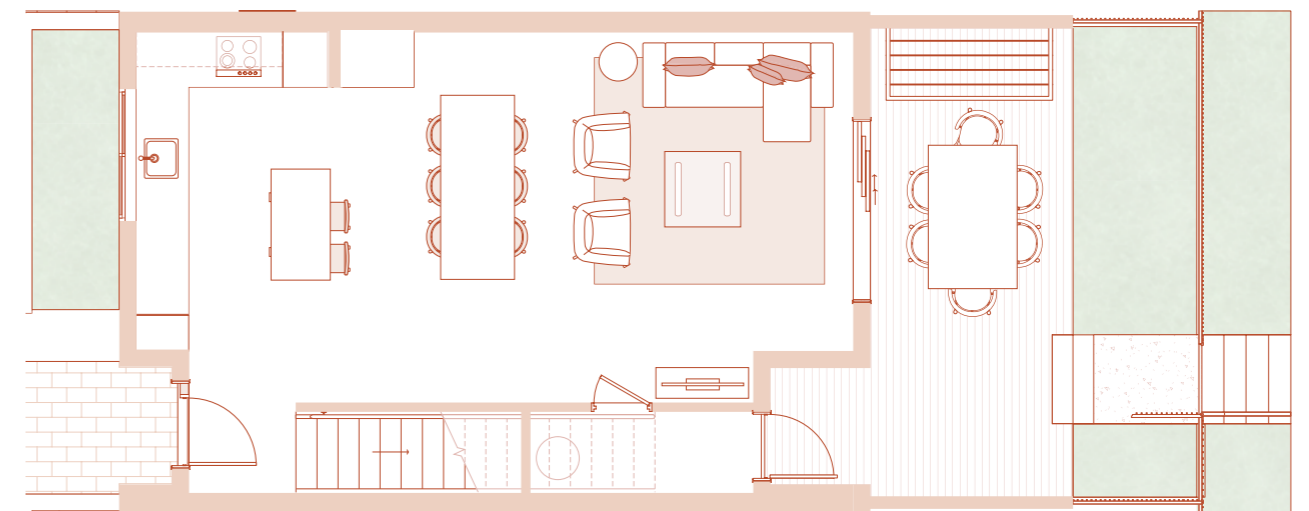
Second Floor



First Floor



Ground Floor



# Four Bedroom + One Bedroom Home

## \$1,295,000

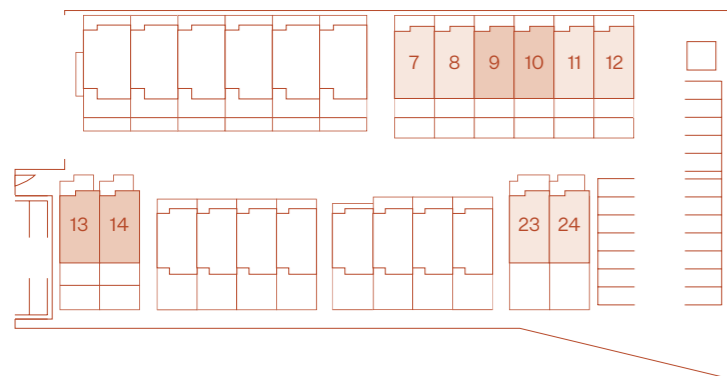
5 | 3 | 2



Image: Artist impression only

**Levels:** 3

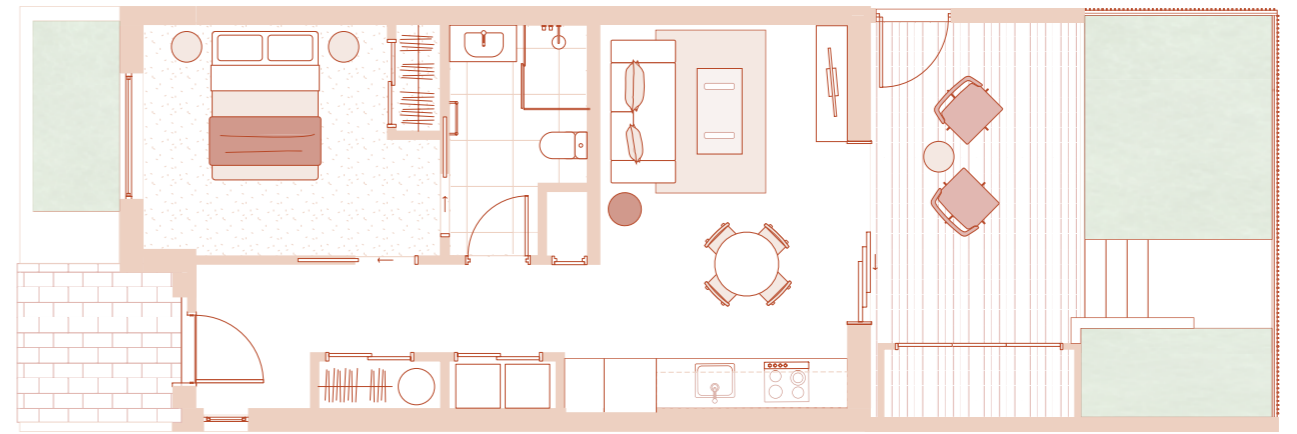
**Floor area:** 224m<sup>2</sup>



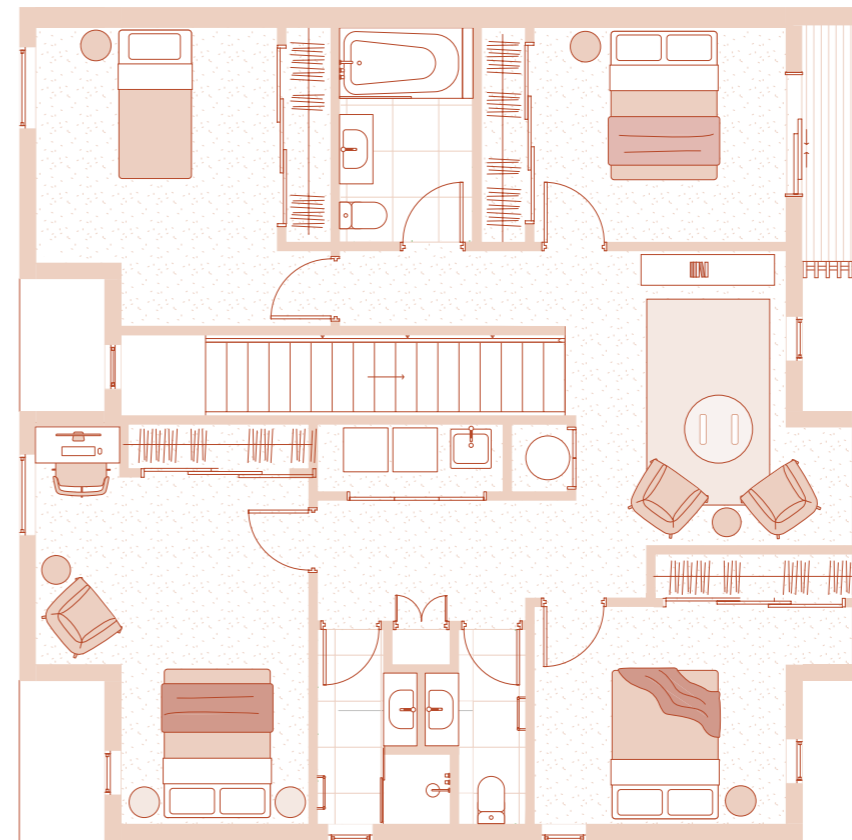
**Please note:**

This is two adjoined units that promotes multi-generational living. With this option, you are purchasing two separate homes that can be sold separately in the future.

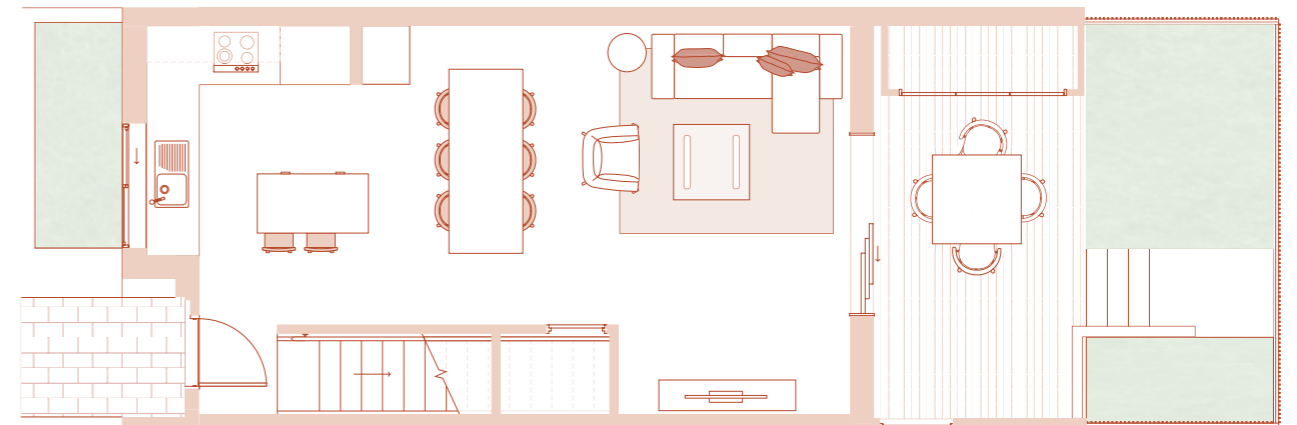
One Bedroom – Ground Floor



Four Bedroom – First Floor

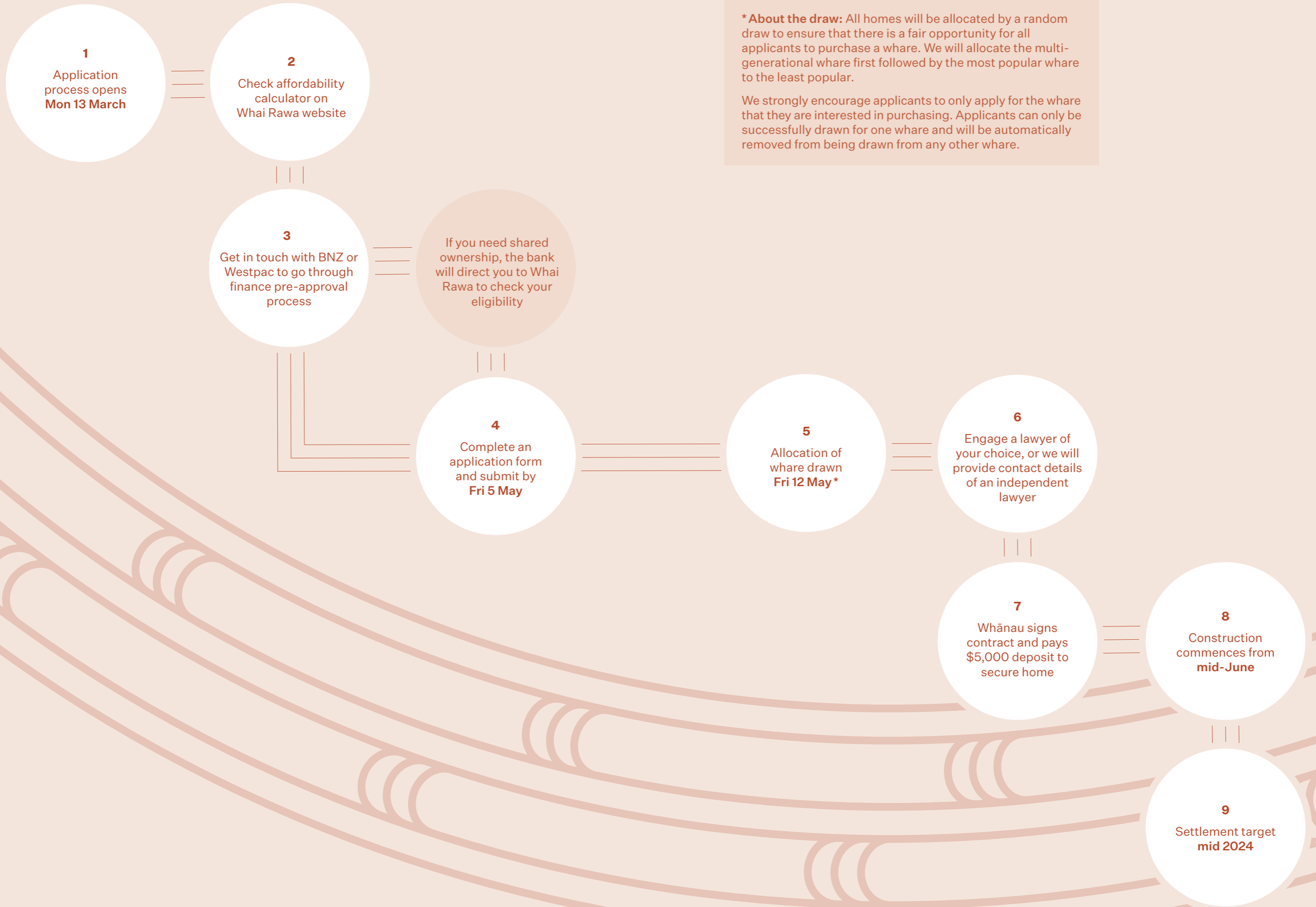


Four Bedroom – Ground Floor





# Buying a Whare



# Application Process



Cost is a key barrier to whānau owning their own whare in Tāmaki Makaurau, and indeed in other places across Aotearoa. These homes are more affordable than similar homes built in Ōrākei as the iwi will continue to own the land.

When you purchase a home in Hawaiki, you will own the whare and have an allocated car park. The land on which the development is built is owned by Ngāti Whātua Ōrākei but you will own a “leasehold interest” in the land – this means you will have the legal right to occupy the land in accordance with the terms of a lease registered against the title to the land.

**If you are offered a home to purchase, you will be asked to:**

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Sign two documents with Ngāti Whātua Ōrākei: an Agreement to Build and an Agreement to Lease

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Pay a \$5,000 cash deposit

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At settlement (when the build is complete), Ngāti Whātua Ōrākei will enter into a Put Option Agreement with you, which enables you to ‘put’ (sell) the home back to Ngāti Whātua Ōrākei at the price you paid, until December 2031.

A summary of the legal documents can be found on our Whai Rawa website.

# Mortgage and Financial Assistance



# Borrowing to Buy a Whare



We've partnered with BNZ and Westpac so whānau are able to borrow from them to purchase one of our homes.

## Pre-approval process

You **MUST** have a letter confirming finance pre-approval to enter the draw for allocation so it's important that you contact the banks as soon as possible so you have plenty of time to go through their pre-approval process.

Please note you will not have a mortgage until settlement, once construction is finished.

However, you may need to periodically update your pre-approved amount with the bank you choose during the construction phase.

## Before you contact the bank

All banks have slightly different lending criteria, but most will ask for the following:

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Proof of income

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Value of assets you own

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The amount you can contribute to a deposit (e.g. savings, KiwiSaver, a koha from whānau)

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Your current debt, liabilities and household expenses (e.g. credit card, hire purchase, etc.)

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## FAQs

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### Can I go to my bank for a mortgage?

We have worked closely with BNZ and Westpac (Participating Banks) who understand the unique nature of our development, the legal documentation and our shared ownership programme. Additional Participating Banks may be added overtime.

If you default, Ngāti Whātua Ōrākei have an agreement with the Participating Banks that Ngāti Whātua Ōrākei will acquire the loan, instead of the bank exercising a mortgagee sale and selling the property on the open market. This does not affect your obligation to pay your mortgage and Ngāti Whātua Ōrākei can enforce the mortgagee's rights on default.

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### Do I need to be an existing member of these banks?

No, the Participating Banks will step you through the process required to obtain a home loan and mortgage.

# Banks / Mortgage Advisor Details

The banks have assigned dedicated staff to work with whānau for the Hawaiki development.

## BNZ

**Simon J Crang**  
Home Loan Partner

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DDI: +64 9 263 7867

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M: +64 29 521 5810

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E: [simon\\_crang@bnz.co.nz](mailto:simon_crang@bnz.co.nz)

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**Dominic Paul**

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E: [dominic\\_paul@bnz.co.nz](mailto:dominic_paul@bnz.co.nz)

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## Westpac

**Jamie Roberts**  
Mobile Mortgage Manager

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P: 09 352 0783

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M: +64 21 612 948

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E: [jamie.roberts@westpac.co.nz](mailto:jamie.roberts@westpac.co.nz)

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**Joanie Rankin**  
Mobile Mortgage Manager

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M: +64 21 714 548

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E: [joanie.rankin@westpac.co.nz](mailto:joanie.rankin@westpac.co.nz)

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### Helpful Tips:

Have a kōrero with the banks about whether you're eligible for KiwiSaver, First-Home Withdrawal or Kāinga Ora First-Home Grant to go towards your home deposit.

You are welcome to shop around between the Participating Banks to find the best rates and /or offer that suits you.



# Shared Ownership with Ngāti Whātua Ōrākei Whai Rawa



If you meet the Participating Bank's lending requirements and can contribute a minimum of 5% of the purchase price, you can apply to Ngāti Whātua Ōrākei Whai Rawa for assistance through the shared ownership scheme.

## What is shared ownership?

Shared ownership is where Ngāti Whātua Ōrākei Whai Rawa will contribute towards the initial purchase price of your home (up to 25%) and own the corresponding share of the home to start with, which you agree to buy out overtime.

To apply for shared ownership, you will have a kōrero with an independent financial adviser engaged by Whai Rawa to check your eligibility. The bank will provide us with your information or you will need to provide it to us directly. The offer of shared ownership is entirely at the discretion of Ngāti Whātua Ōrākei Whai Rawa.

You must use your own financial resources in buying a home before being offered shared ownership by Ngāti Whātua Ōrākei Whai Rawa.

## For example

If you have a 10% purchase price and a participating bank is willing to lend you 75%, Ngāti Whātua Ōrākei Whai Rawa then contributes 15% to purchase the home with you in return for a 15% share of ownership in the home.

## How does it work?

If you are offered shared ownership, you will enter into a shared ownership agreement with Ngāti Whātua Ōrākei Whai Rawa. You will agree to use best endeavours to buy Ngāti Whātua Ōrākei Whai Rawa out within the first 30 years of ownership or the term of the mortgage, if shorter. The value of the share owned by Ngāti Whātua Ōrākei, is determined by the market value of the home at the time of the buy out.

## For example

If the value of the home is increased by 10% at the time you buy out Ngāti Whātua Ōrākei, the share owned by Whai Rawa will cost 10% more to purchase. You can agree to buy Ngāti Whātua Ōrākei out in instalments.

With shared ownership, you will still be entirely responsible for your mortgage and all the costs of your home (such as maintenance, insurance, rates).

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Further details about the shared ownership scheme and the share ownership agreement are on the Whai Rawa website.

# Eligibility Criteria



## All applicants must:

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Be at least 18 years or older at the date of application.

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Be a registered member of Ngāti Whātua Ōrākei.

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Provide a letter from one of the banks confirming pre-approved finance.

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Commit to living in the home as their primary place of residence for the entire time they own the home.

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## Joint applications

If two or more people would like to apply they may do so as a joint application. Joint applications may include an applicant that is not a registered member of Ngāti Whātua Ōrākei if they are married to or in civil union or de-facto partnership with a registered member of Ngāti Whātua Ōrākei.

All applicants must be a New Zealand citizen or ordinarily resident in New Zealand.

## Priority applications

**First priority** will be given to applicants that are first-home buyers or second chancers\*; AND households that, at the time of application meet the Ministry of Housing and Urban Development (HUD) Income Threshold. The HUD Income Threshold is a total household income from all sources before tax of no more than \$130,000. Joint applications from a multi-generational (adults from two generations) household will have a higher threshold for total household income of no more than \$147,000. Please note the income thresholds may increase before the homes are allocated.

**Second priority** will be given to applications from hapū members that are first homeowners or second chancers\*.

**Third priority** will be given to all other applications that meet the eligibility criteria.

## Why are there different priority groups?

Ngāti Whātua Ōrākei is applying for funding from Te Tūāpapa Kura Kāinga, Ministry of Housing and Urban Development (HUD) under their progressive home ownership scheme. The first priority applicants are those that meet HUD's criteria.

## What if I own shares in Māori land but I am a first-home buyer or second chancer?

Owning Māori land does not exclude you from being a first-home buyer or second chancer.

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\* A **second chancer** is someone who has owned a whare before but no longer does, and is back in the same financial situation as a first-home buyer. For example, due to a divorce.

# What are my risks?

Purchasing a home is more complicated than purchasing a standard freehold home.

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## You should be aware that:

As well as the costs for the home you purchase, you will pay a share of Council rates for the entire development and your share of utilities and insurance cost in relation to the common areas. There is an annual contribution to the maintenance fund that Ngāti Whātua Ōrākei administers.

You can only sell your home to Ngāti Whātua Ōrākei members (or their spouses) for use as their principal place of residence. Any buyer must be first approved by Ngāti Whātua Ōrākei Whai Rawa as “respectable, responsible, solvent and suitable”.

You may not earn equity in your home as you may expect. The buyer pool is limited to Ngāti Whātua Ōrākei members. Also, the price that you may sell the property is capped under the lease to the market value of your home (excluding the value of the land), as determined by a registered valuer, plus 10%.

If you have taken shared equity you will have to buy Whai Rawa out within the first 30 years of ownership or at the end of the mortgage period (if shorter).

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### Please note:

This is not a complete list of matters which are important for you to consider and does not constitute legal advice. You should obtain independent legal advice as early as possible and in any event prior to entering into the legal agreements. Details of an independent lawyer, that has agreed to act for whānau will be shared with home buyers.

# Frequently Asked Questions

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## Will each home have a car park?

Each home will have an allocated parking space within the development. Parking has been designed in a way that maximises the space for housing.

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## Will we own or lease the land if we purchase a home?

You will have a lease for the land until 2173 but own the home.

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## Are there any lots available so I can build my own home?

Kao. All lots will be developed by Whai Rawa.

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## What's the program timeline?

We are aiming for completion by mid-2024.

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## Are there any rentals in this development?

There is an area within the development that is earmarked for rentals. Whai Rawa is working on proposals for additional rentals on the papa kāinga.



# Application

# Application Form

## Checklist

Before submitting your application, make sure you check that you have:

Completed and signed all relevant sections

Enclosed your letter of pre-approval from BNZ or Westpac

Copy of both sides of your drivers licence for each applicant

Proof of household income (if applicable)

## How to submit

Applications to purchase a whare can be submitted via:

Email: [hawaiki@ngatiwhatuaorakei.com](mailto:hawaiki@ngatiwhatuaorakei.com)

Post: PO Box 106-649, Auckland City 1143

Drop off to Whai Rawa office at:  
Level 1 AECOM House, 8 Mahuhu Crescent, Auckland 1010

This form can also be completed online on the Whai Rawa website:  
[www.ngatiwhatuaorakeiwhairawa.com/hawaiki/apply/](http://www.ngatiwhatuaorakeiwhairawa.com/hawaiki/apply/)

For assistance, please email:  
[hawaiki@ngatiwhatuaorakei.com](mailto:hawaiki@ngatiwhatuaorakei.com)

## Hawaiki Application Form

### 01 Applicant One

First Name	Last Name	
Date of Birth	Place of Birth	
Address		
Phone	Email	
Alternative Contact		
Are you a member of Ngāti Whātua Ōrākei Trust?	Yes / No	Ngāti Whātua Ōrākei membership number
If you are not a member, are you the spouse or parent of a registered member? If yes, please provide details:		Are you applying for shared ownership? Yes / No
Do you consent to a police check?	Yes / No	Do you consent to a credit check? Yes / No
Do you consent to a tenancy check? Yes / No		If no, please explain:
Drivers Licence Number	Expiry Date	Version Number

### 02 Applicant Two Please complete this section if this is a joint application

First Name	Last Name	
Date of Birth	Place of Birth	
Address		
Phone	Email	
Alternative Contact		
Are you a member of Ngāti Whātua Ōrākei Trust?	Yes / No	Ngāti Whātua Ōrākei membership number
If you are not a member, are you the spouse or parent of a registered member? If yes, please provide details:		Are you applying for shared ownership? Yes / No
Do you consent to a police check?	Yes / No	Do you consent to a credit check? Yes / No
Do you consent to a tenancy check? Yes / No		If no, please explain:
Drivers Licence Number	Expiry Date	Version Number

**Important note for all applicants:** Please attach a copy of both sides of your drivers licence

**03 Your Home Purchasing Status**  
All applicants must complete this section

**Applicant One**

Are you a first-home buyer or second chancer? Yes / No      Are you selling a property to purchase a home? Yes / No

Will the property be your principal place of residence? Yes / No

**Applicant Two**

Are you a first home buyer or second chancer? Yes / No      Are you selling a property to purchase a home? Yes / No

Will the property be your principal place of residence? Yes / No

**04 Household Income**  
Income levels are set out on P35 of this brochure

Does your household income qualify you as first priority in the draw? Yes / No      If yes, what is the total income of all applicants?

**Note:** If yes, please attach evidence

**05 Lots**  
All applicants must complete this section

Please tick which home/s you would like to enter the ballot for:

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22
- 23
- 24
- 7+8
- 9+10
- 11+12
- 13+14
- 23+24

**06 Disclaimer and signature**  
All applicants must complete this section

I certify that my answers are true and complete to the best of my knowledge. I understand that false or misleading information in my application or interview may result in an unsuccessful application.

I understand that any information provided through the Application Form will result in Whai Rawa having access to my private information for the purposes of the home buying application. This information will be held securely and used for no other purpose.

By signing this form, I acknowledge that neither Ngāti Whātua Ōrākei nor Whai Rawa have provided financial, legal or other advice to any person in connection with this application or the shared ownership scheme.

In addition, Whai Rawa reserves the right to make changes including but not limited to, cancelling, delaying or deferring, the project described herein as required in Whai Rawa's discretion.

Signature      Date      Signature (if applicable)      Date  
**Applicant One**           **Applicant Two**





NGĀTI WHĀTUA ŌRĀKEI  
WHAI RAWA