



**TE ARA  
AHUNGA ORA**  
Retirement Commission





# Plan for this webinar

- Welcome
- Brief introduction to the topic of housing for seniors
- Our speakers (20 minutes each):
  - Colleen Tuuta
  - Greer O'Donnell
  - Jason More
- Time to korero (break-out rooms – 20 minutes)
- Sharing (10 minutes) and wrap-up





# Housing for older people

Dr Suzy Morrissey

Te Ara Ahunga Ora Retirement Commission





# MĀORI HOUSING OPTIONS

Colleen Tuuta

Albatross Enterprises Limited





# MAORI HOUSING OPTIONS

## Older Persons Forum

Colleen Tuuta

Taranaki Tuturu, Ngati  
Mutunga, Ngati Mahuta,  
Ngati Maniapoto

Te Roopu Kaumatua o  
Whai Tara

2 September 2021





## TE KAKANO – 10 August 2011

- The seed was planted in August 2011 – and it was Unanimously agreed -
- "That there was an urgent need for a **First class Kaupapa Maori Kaumatua retirement papakainga for Kaumatua in Taranaki**"
- Poupou kuia – Josephine Herlihy
- Kaumatua – Mr Jimmy Pokere – Chair Kaumatua Kaunihera o Puke Ariki
- Daughter/Caregiver – Janica Herlihy
- Mr Christopher Manukonga – Manager, "Friends Plus" – NFP servicing North Taranaki older persons.
- Colleen Tuuta – Chair – TSB Community Trust/mokopuna





# FAST FORWARD

- **TE ROOPU KAUMATUA O WHAI TARA**
- 2015 - PATH Planning Workshop – Wisdom Village 2022
- Kaumatua – “Nothing about us – without us”
- 2019 – Covid19 – Thank you – we learnt a lot about our kaumatua during this time.





# WHAT DOES RETIREMENT LOOK LIKE FOR MAORI?

- November 2020 – Dr Kathie Irwin visits Te Roopu Kaumatua o Whaitara.
- 40 participants – 39 Kuia – 1 tamaiti (his wife told him to come).
- **Representatives from:** Aotea Maori Women's Welfare League, Te Atiawa Housing Trust, Tu Tama Wahine o Taranaki, Wellington Tenth's Trust and Palmerston North Tenth's Trust, lots of Kuia, lots of caregivers, a Grandparent parenting a special needs child.



# HUI – WAITARA NOV. 2020

- ▶ What does retirement look like for Maori ?
- ▶ Snapshots from an amazing hui and korero with a lot of very interested mana wahine hosted by Te Roopu Kaumatua o Whai Tara.
- ▶ Photos courtesy of Dr Kathie Irwin – Commission of Financial Capability








## WHAT DOES RETIREMENT LOOK LIKE FOR MAORI?

- “There’s no such thing as retirement for Maori – the older I get the busier I get!” – Aunty Marjorie Matarena Rau-Kupa (nee Raumati)
- “Retirement age lower for Maori” – Hui participant
- “No means testing for Maori – because compound impact of systemic racism” – Hui participant
- Safety is Paramount – Hui participant
- “I don’t want to die like my mother – she lived doing what she loved – being of service to her whanau, hapu and iwi, hahi and communities – but then she dropped dead from a massive heart attack. I love being of service too – but I would like to have some time in the sun too”. Hui participant
- Wisdom Village Path – C Tuuta on behalf of TRKoWT





## What does retirement look like for Maori? - WISDOM VILLAGE

- "That there was an urgent need for a **First class Kaupapa Maori Kaumatua retirement papakainga for Kaumatua in Taranaki**"
- A Papakainga
- Kaumatua centric
- "Te Whare Tapa Wha" in action
- "Te Wheke" in action
- Kingi Tawhiao in action
- Kai Ora! Rongoa Ora! Wai Ora! = Te ora o nga Kaumatua
- Safety is Paramount
- "Nothing about us – without us"
- **What it is NOT – a park and die facility!**





# ENTER – NGA PEKANGA CATHOLIC MAORI SOCIETY

- **Strategic PATH** – Nga Pekanga 2025 – “Hahi WHANAUngatanga”
- **Nga Pou e Toru:** Whare Karakia, **Kaumatua Housing**, Te Whare Oranga
- **2020/2021:** Successfully completed Repairs and Renovations to 3 existing kaumatua flats in Waitara - Two funders – total expenditure: \$231K.
- WISDOM VILLAGE aligns to our Kaumatua Housing pou.
- We own land in Waitara.
- We have one territorial funder interested in investing funds into our leadership and project management of WISDOM VILLAGE
- We are proceeding with strong intent at this time






## WHERE TO FROM HERE?

- Governance model moved to a Trust model
- Governance – internal and external needs analysis
- Commence Plans, Budgets, timeline, research and consultations for the Governance and Management of the building of Stage 1 and Stage 2 of Wisdom Village
- Start date for build: October 2022
- Completion date of build: October 2023





# WISDOM VILLAGE and THE NATIONAL STRATEGY FOR FINANCIAL CAPABILITY

- WISDOM VILLAGE – aligns with the Purpose, the Vision and the Goals
- WISDOM VILLAGE - IS – ALL of the Priority Audiences
- WV is engaging in research to support their creation of a Sustainable Kaupapa Maori Financial model for residents of Wisdom Village.
- The Pataka Institute – The Aotearoa New Zealand Living Standards
- [www.patakainstitute.com](http://www.patakainstitute.com)
- **Shift the Dial** – project – to Amend the Public Finance Amendment Act 2020 and the Reserve Bank Act 1989 to demystify for Tangata Whenua and Tangata Te Tiriti how our Government and the Reserve Bank currently work and why we need to change this particular form of financial governance at this point in time.





## NGA MIHI AROHANUI

to the seed  
planters...

- ***Taking Mum to visit Aunty Edwina in her Rest Home***
- *"We pull up and I notice that Mum's energy levels are going up. She is getting excited and is really happy to be going to see one of her favourite whanaunga (relatives). When we get inside and they see each other they are all smiles and then there is tangi tangi (tears) and big awhi (hugs) to each other. Then the katakata (laughing starts) and immediately they korero te reo Maori to each other. They are catching up from last months visit – loud, laughing and just so happy both of them. When it is time to leave – the same, still speaking their Taranaki dialect, they awhi, they tangi , tangi and we wave goodbye until next months visit - and then we go back the next month and they do it all again exactly the same".*



# Housing

Greer O'Donnell

The Urban Advisory



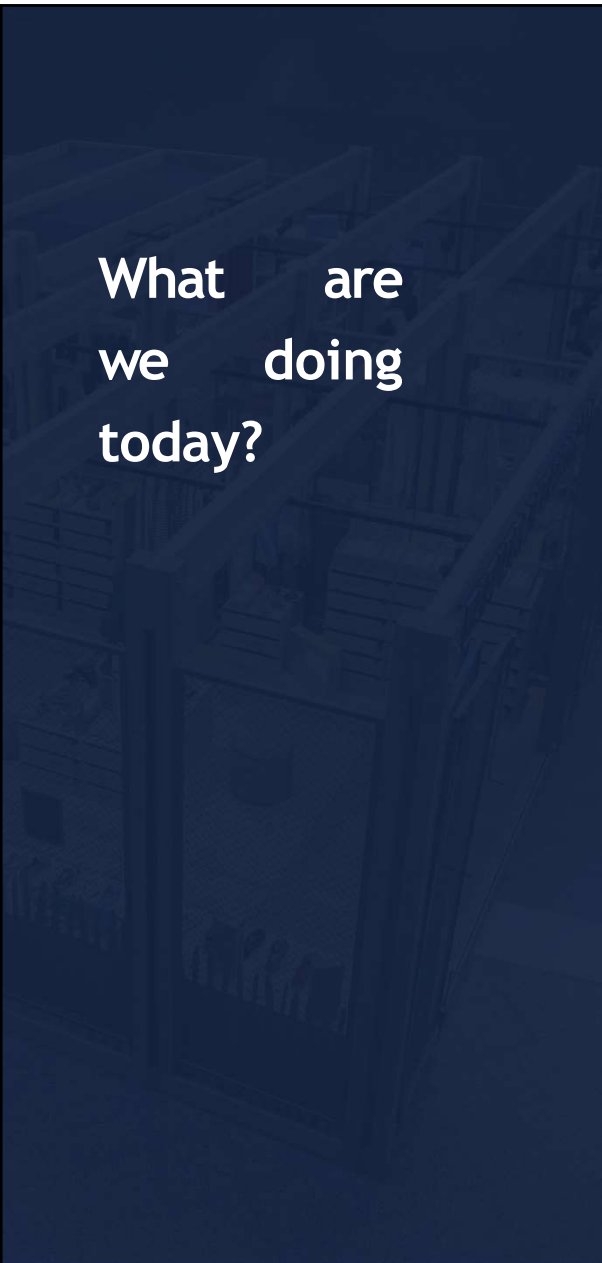


# Retirement Commission - Older Persons Forum Webinar on Housing

2 September 2021

Greer O'Donnell

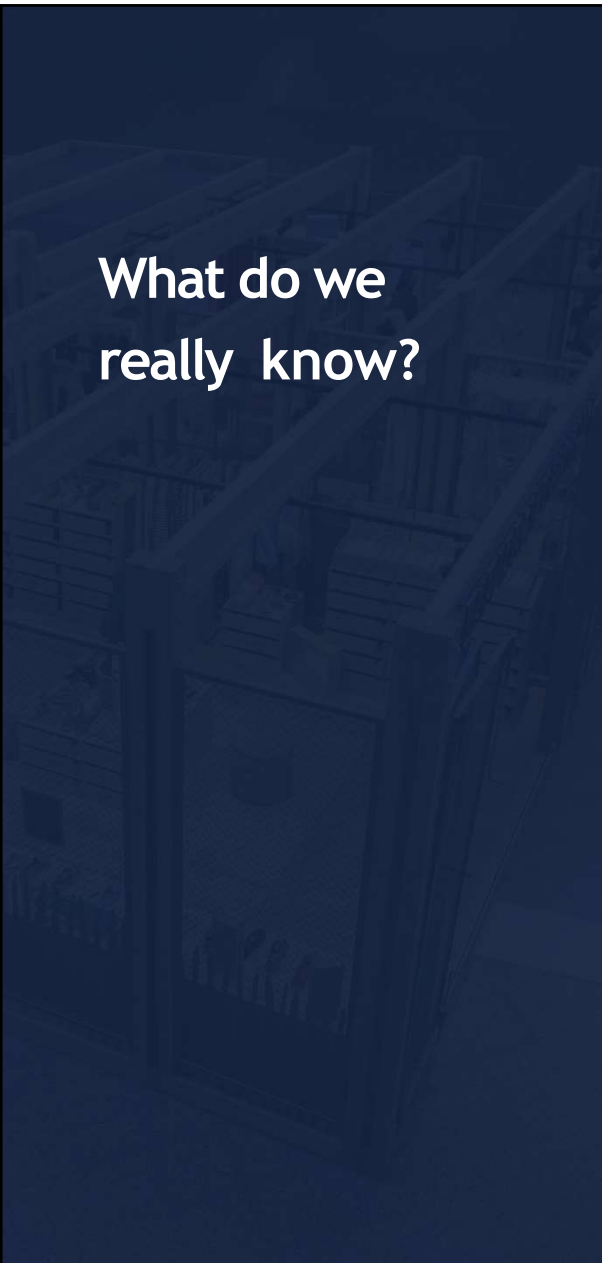




What are  
we doing  
today?

- Thinking more broadly about aging in place
- What are some of the different housing options that exist





## What do we really know?

We know we have an aging population... and a need for dwellings to support smaller households...

But what does this actually mean?

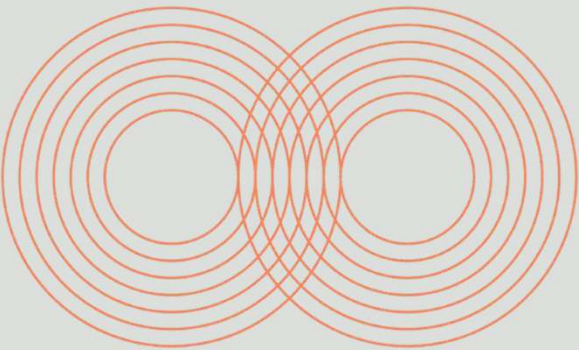
*“In each of the most realistic scenarios, between 30,000 to almost 40,000 additional dwellings would be needed to cope with demographic change – per year...”*

*From The need to build- Leonard Hong*

But do we know what our elderly want, what they can afford, what's important to them?



# TE TIRITI AND THE CROWN AS A BICULTURAL PLACE

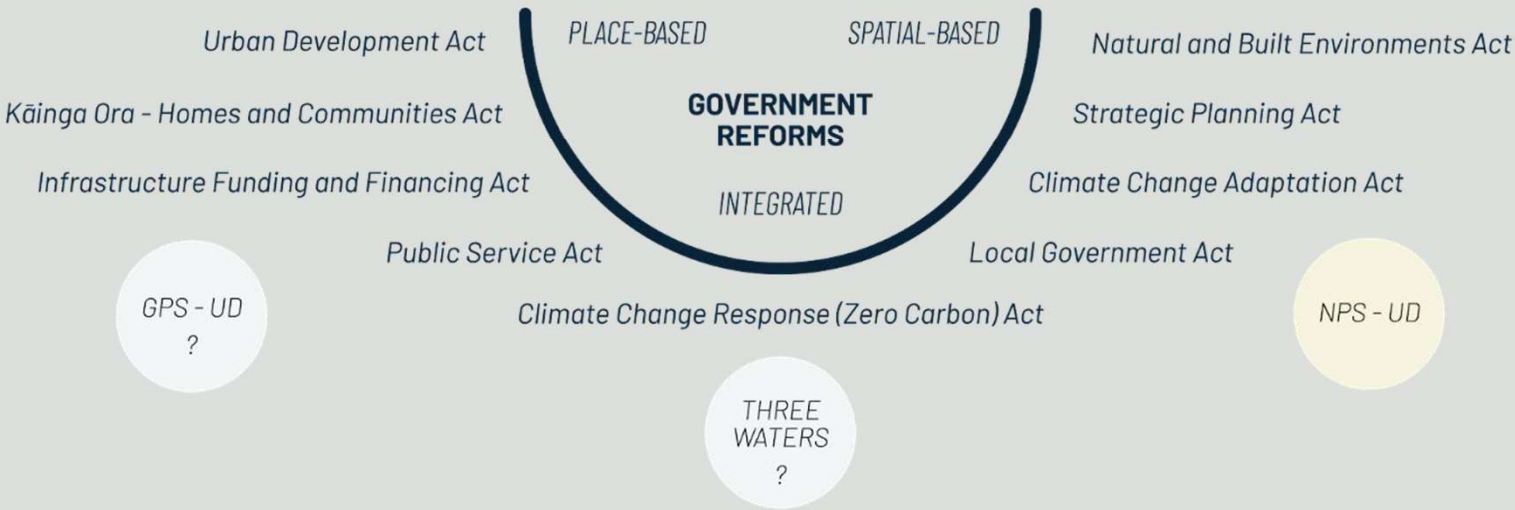


## THE GOVERNMENT'S WELLBEING AGENDA



HOW DOES THIS IMPACT  
FUTURE/CURRENT  
PARTNERSHIPS?

HOW DOES THIS  
AFFECT OUR ABILITY  
TO DELIVER?





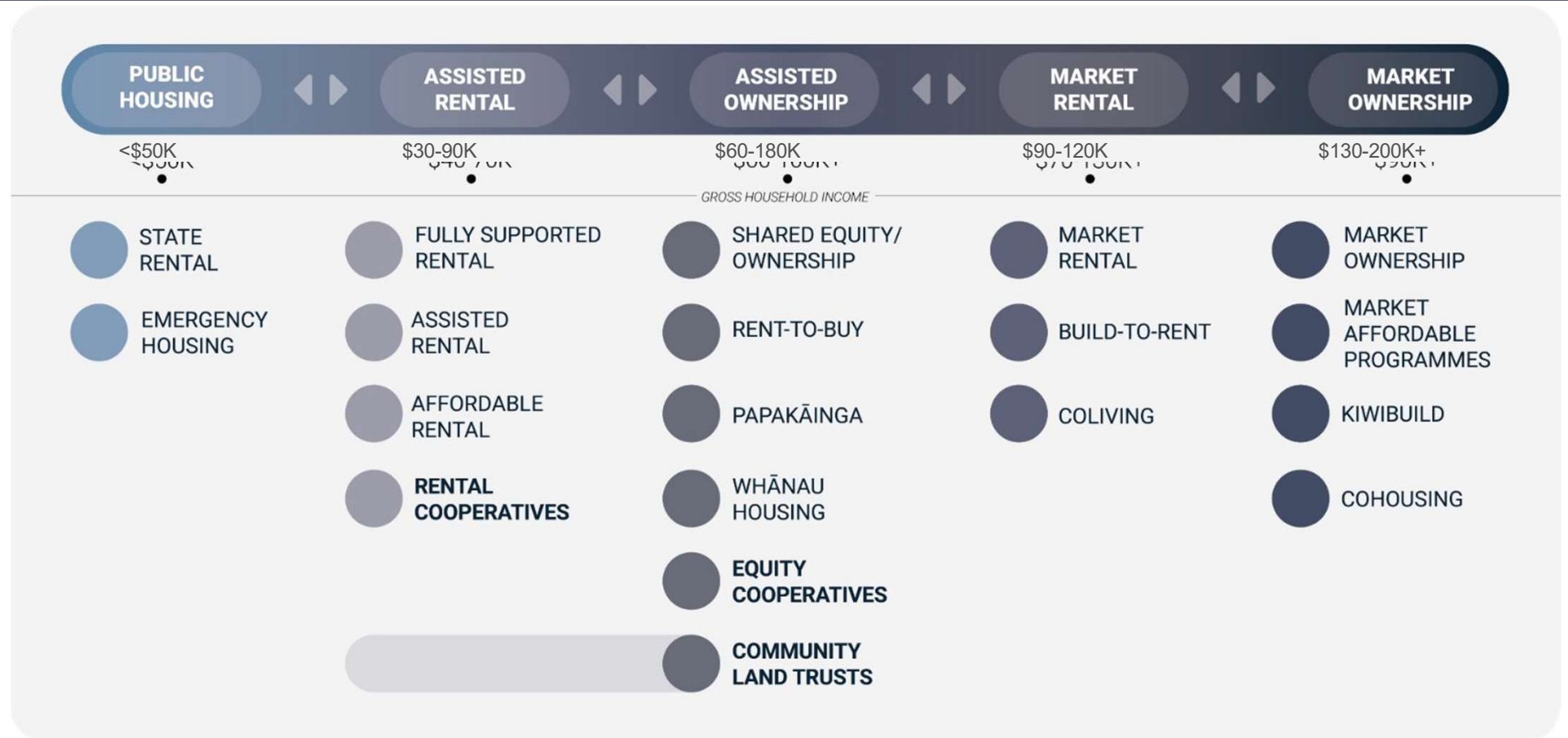
## Housing Preferences

What about the needs of women, less abled, those who do not want to or can't afford to live in a retirement village?





# Diverse people need diverse housing



NB: Mitchell (2020) report table 1.1, Kiwibuild rules and intel about public housing requirements have been used to guide the income bands for Auckland.  
 Mitchell, I. (2020). Intermediate housing market and housing affordability trends in Auckland update 2020. Auckland: Auckland Council.  
<https://knowledgeauckland.org.nz/publications/intermediate-housing-market-and-housing-affordability-trends-in-auckland-update-2020/>





**HUNZIKER AREAL MEHR ALS WOHNEN**  
ZÜRICH  
[mehralswohnen.ch/](https://mehralswohnen.ch/)

## Enabling factors

Low cost patient capital from revolving fund (pension, and cooperative financing funds)

Enterprise, schools and housing

Mixed tenure, people, means and resources



Older Women's Cohousing, London

## Observations

Aging population, with over representation of women

It took 17 years - with no support

Quality design outcomes - award winning

Now there is government funding, enabling hubs, grants and development capital



## The struggle...

Planning and consents process long and costly

Legal structure had to be created from scratch (at great expense)

Well resourced team and family money

Valuation issues for shared spaces

**COHAUS**  
AUCKLAND  
[cohaus.nz/](http://cohaus.nz/)





## Underway...

Preferential access to land (via a family connection) so did not have to compete at market

Highly skilled group, with capital and resources

Early contractor involvement and cost estimates

**URBAN HABITAT COLLECTIVE  
WELLINGTON**

[urbanhabitatcollective.nz/](https://urbanhabitatcollective.nz/)



# Affordable Housing Partnership

Jason More

The Selwyn Foundation





Affordable Housing Partnership  
CFFC Older Persons' Webinar  
2 September 2021

Jason More, CFO, The Selwyn Foundation

**HAUMARU** HOUSING  
*Communities for older people*

The Selwyn  
Foundation



**Auckland  
Council**  
Te Kaunihera o Tamaki Makaurau







Registered Charity  
Services to older people

Origin in Auckland,

Operating for 67

Offer services to 2,000+

clients each year

861 staff

707 Independent

521 Residential

Care provided people in day

Operate services in Auckland, Wellington, Northland,  
Waikato and Canterbury



# Selwyn's housing journey





Coughlan Court





Selwyn House

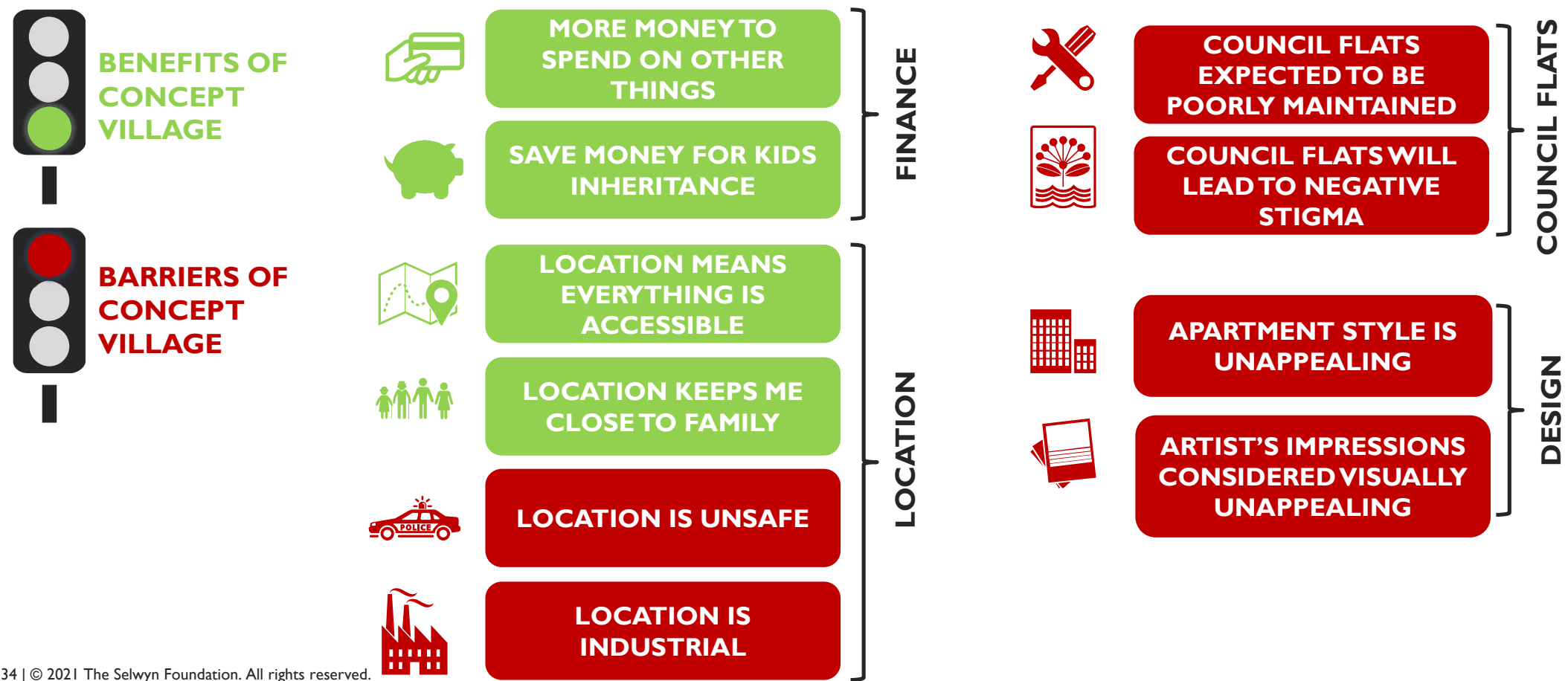




architects  
pacific environments



Benefits & barriers  
Affordable living village





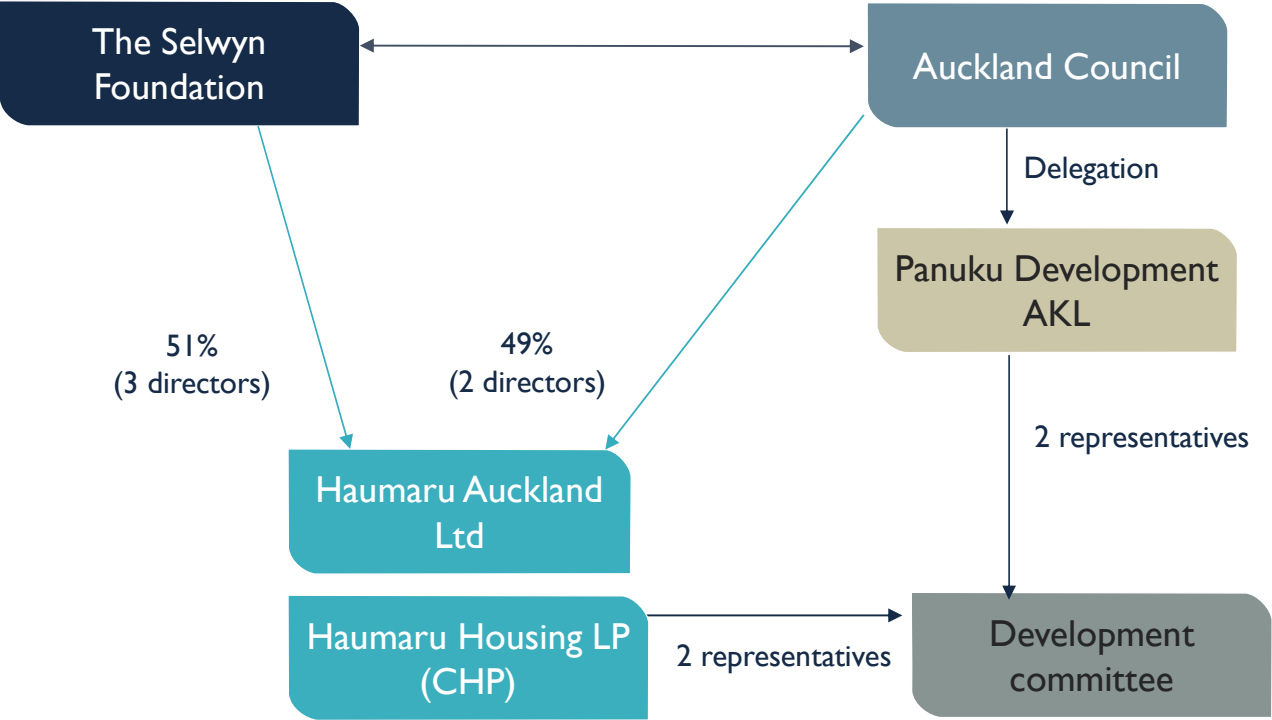
## Auckland Council

Looking for a partner to:

- Access Government's income related rent subsidies (IRRS)
- Reduce operating, maintenance and refurbishment costs
- Unlock value from the portfolio
- Facilitate innovation
- Meet obligations of current tenants
- Improve the quality of current stock
- Help to grow the community housing sector
- Contribute to Auckland Plan strategies



# The Joint Venture Structure





“Haumaru Housing is a registered Community Housing Provider (CHP) which provides holistic tenancy and asset management services for Auckland Council’s portfolio of 1,446 rental units for older people.

Established in late 2016, we are a limited partnership between registered charity, The Selwyn Foundation, and Auckland Council.



## WHAT JV PARTNERS BRING TO HAUMARU HOUSING

### 67 years experience of older people

- Access to wrap around services
- Access to capital
- Understanding the needs of older people
- Development experience
- Access to charitable grants applied for by Selwyn for Haumaru Housing tenants



### Local body with property portfolio

- Commit funds to upgrade current property (\$30m Long term maintenance)
- Commit \$20m development fund facility
- Panuku as development partner



## SNAPSHOT

63

Villages across Auckland

1,446

Units

1,567

Tenants

77

Average age of tenants

26

Staff

1:56

Staff : Unit ratio





## SNAPSHOT

38%

Tenants housed from social housing register

100%

Tenants rent charged at less than 30% income

100%

Occupied units meet CHP registration and IRRS requirements

98.6%

Occupancy of available units

3

Days taken to reoccupy fit for purpose units





## ACHIEVEMENTS

**40** New units

**\$14m** Revenue (2020)

**\$3.1m** Net surplus for re-investment  
(2020)

**91%** Overall tenant satisfaction (+29%)





## IMPROVING QUALITY OF STOCK

**before**



**HAUMARU** HOUSING

*Communities for older people*





**HAUMARU**HOUSING

*Communities for older people*





**HAUMARU** HOUSING

*Communities for older people*





## IMPROVING QUALITY OF STOCK

after



**HAUMARU** HOUSING

*Communities for older people*





# HAUMARU HOUSING

*Communities for older people*





- 
- Old Portfolio
  - Low Density
  - How do we Fund Developments
    - Bank Finance
    - Kainga Ora
    - Commercial Financing Partners
    - Impact Investors
  - Restrictions of Lease Structure



# Invitation to korero

Reflections on presentations in break-out groups





**Sharing what we discussed**

**Thanks for participating!**

