

Te Keteparaha mō ngā Papakāinga

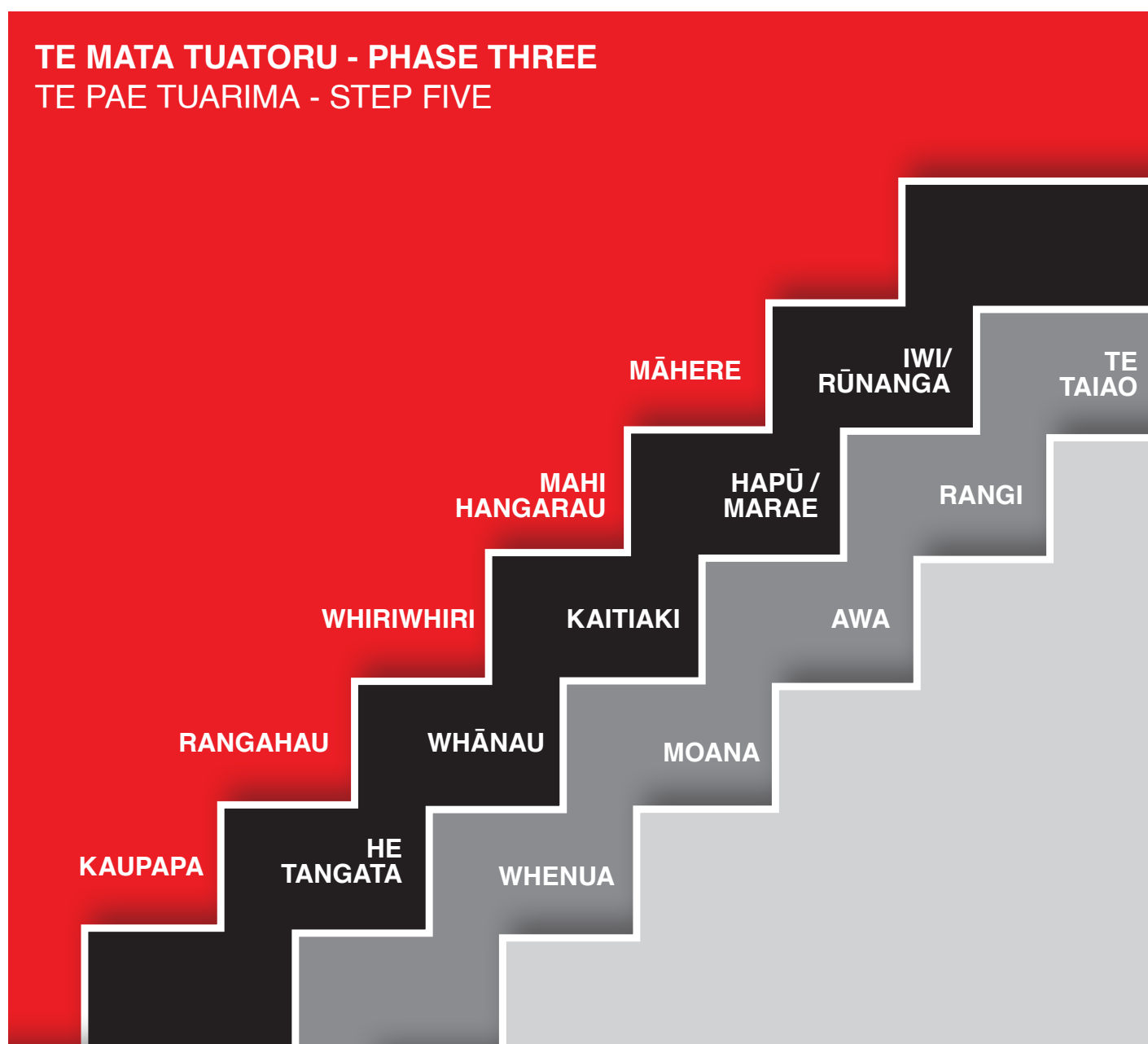
Māori Housing Toolkit



Whānau
Papakāinga

Building Communities

TE MATA TUATORU - PHASE THREE TE PAE TUARIMA - STEP FIVE



Kōrero Whakamārama / Cover story

TE KITEPARAHA MŌ NGĀ PAKAKĀINGA Translates to “Māori Housing Toolkit or Papakāinga Toolkit”

The traditional Poutama stairway pattern is commonly seen as a tukutuku panel in many meeting houses across the motu. Poutama symbolises our whakapapa (genealogies) relationships, mātauranga whānau, hapū and iwi at various levels of learning and intellectual achievement. The Poutama pattern also represents the journey of ascent undertaken by Tāne-o-te-wānanga to reach the top-most realm of the heavens in his quest for superior knowledge and attainment of Ngā Kete Aronui, Tuatē and Tuauri.

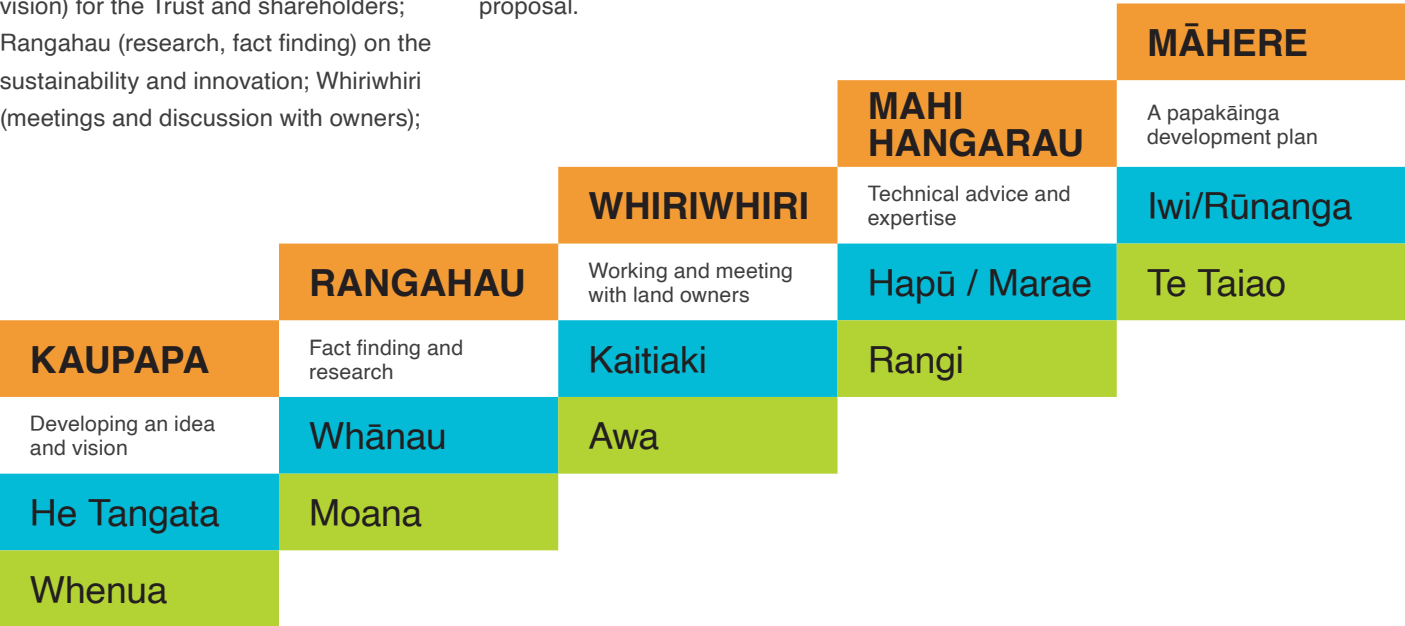
The 5 Steps discussed in this guide are Kaupapa, (purpose, values and vision) for the Trust and shareholders; Rangahau (research, fact finding) on the sustainability and innovation; Whiriwhiri (meetings and discussion with owners);

Mahi Hangarau (technical expertise and skills) required to explore the design and engineering options for homes and services, and Māhere (a papakāinga concept / master plan) that shows the layout of homes and the appropriate infrastructure services with indicative construction and costs.

Underpinning the 5 Steps are the traditional Māori family structures (in blue): tangata (individual), whānau (family), kaitiaki (trustees / boards), hapū / marae (sub-tribe / marae), and iwi / rūnanga (tribal authority) that may be involved and support your papakāinga proposal.

The green pathway identifies those cultural connections with Papatūānuku and Ranginui that connect mana whenua with the whenua (land), moana / tāhuna (sea / harbour), awa (river or stream) Ranginui (the sky and air we breathe) as te taiao (our natural environment).

The learnings gained from each of the 5 Steps add value by building the intergenerational capability and capacity of whānau to manage and administer the whenua, homes and infrastructure services on your papakāinga.



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Māhere / Papakāinga Development Plan and Financial Proposal



Ma te mahi tahi, ka ora ai te lwi

“People working together are nurturing wellness & safety.”

Introduction

The Māori Housing Toolkit supports Māori Land Trusts in utilising their whenua (land), where appropriate, to provide affordable and sustainable housing solutions for their beneficial owners.

The fifth and final step confirms and collates the technical details from Step 4 to determine the total infrastructure costs for the project. This section summarises the information and data the Trust has researched and gathered in Step 4 as supporting material for your financial proposal.

In addition to the costs of the proposal, the Trust will also need to use demographic, income and affordability data from Trust surveys of owners who are considering building and living on the papakāinga to help determine the Demand for housing.

It is critical that the Trust engages fully, and as widely as possible, with their whānau shareholders, local infrastructure service consultants, government agencies, and other key housing organisations identified previously in the toolkit in completing this section.

Financial information gathered in previous steps will enable the Trust to prepare a business case model. The business case model provides financial details of your papakāinga proposal in a concise and professional manner to Councils, funding agencies, banks, building companies and suppliers, and the wider community. The proposal may be tailored to specific audiences, but it will always express the vision for the project and the key steps to achieving your papakāinga goals, values and whānau home on the whenua. This Business Case is the outcome of Step 5.

Step 5 consists of the following parts:

1. Based on outcomes from Step 4, the Trust will confirm the next stage of development and with whom the Trust will contract to deliver the required engineering and geotechnical information and reports.
2. If you haven't already done so, the Trust needs to appoint a project manager to manage external consultants: planners, engineers, geotechnical and surveyors and others. The project manager will lead the tendering process for the resource/land use consent application, and the engineering, design, and build costs if the Trust intends to become the landlord and rent homes to shareholders.
3. Complete a spreadsheet to assist the Trust in identifying:
 - » shareholder demand for housing based on the Trust's papakāinga survey;
 - » the Trust engages a consultant to apply and obtain a land use consent from Council for your papakāinga project;
 - » an indicative list of the civil infrastructure services to consider;
 - » housing costs are based on the tendering and contract negotiations between the project manager and the agreed building company.
 - » and the house and scenario worksheet which assists in calculating the total amount you are likely to borrow and the mortgage repayments.
4. A template for a business case
5. Possible funding sources.

It is critical that the Trust engages fully with their whānau and the various agencies and organisations identified in the toolkit. These agencies may have access to additional resources, capacity and funding. engaged at an early stage in this step.

Steps 1- 4 Progress Checklist

By now, you will have completed the following tasks on your journey:

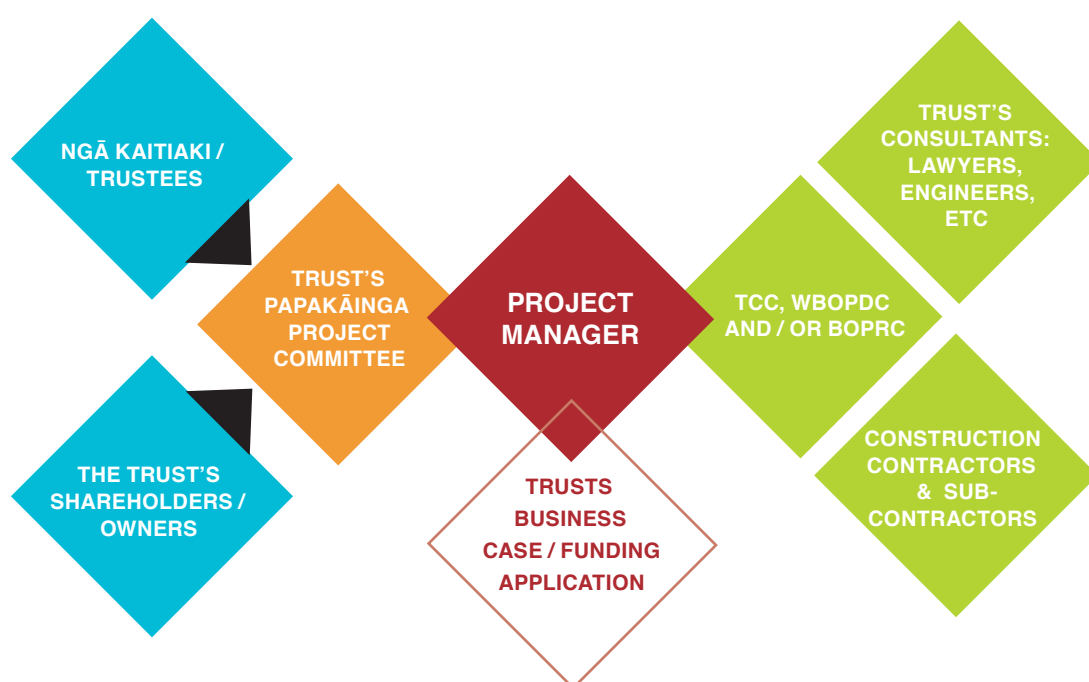
- ☐ Developed the purpose and vision for your Papakainga (Step One)
- ☐ Researched and gathered information from the Maori Land Court, and Council, about your Maori Land Block. (Step Two)
- ☐ Set up an Ahu Whenua Trust, or reviewed/modified an existing Trust structure to administer and manage the whenua on behalf of all shareholders through a Trust Order. (Step Three)
- ☐ Met with your wider whanau, and gained support for your vision. Together, you've come to an agreement on how decisions will be made in relation to progressing your papakainga project, and how the development will be managed via the Trust. (Step Three)
- ☐ Met with the relevant agencies in Council to understand planning and resource consent requirements that apply to your papakainga (Step Four)
- ☐ Gathered technical information, explored options, and associated costs related to infrastructure, engineering, and services. (Step Four)
- ☐ Made preliminary decisions on the design of your papakainga including style and number of homes and general community layout. (Step Four)
- ☐ You may have already engaged some professional services or appointed a project manager. (Step Four)
- ☐ You may have already begun to put together a business case and resource consent application (Step Four)

It is assumed for the purposes of this Toolkit that the size of proposed developments would range between 5 to 10 homes or more. Who will manage the project through to completion on behalf of the Trust and the homeowners?

If you have not already done so, it is highly advised to get a Project Manager on board as soon as possible. The Project Manager will work with the Trust and / or its papakāinga subcommittee; manage the house building Project; and help collate and develop your “Business Case Model” analysis for funding sources.

There may be someone associated with the Trust who can undertake the task, or the Trust may decide it's best to hire an independent project manager.

Either way, the Project Manager will need to have the available time, and necessary administrative skills and practical knowledge in order to effectively deliver on the Trust's expectations.



Project Manager Skills Needed

- ✓ An understanding of the Council papakāinga planning and construction processes, and how these relate to your project.
- ✓ Residential construction and building experience, or a very good understanding of the construction process.
- ✓ Excellent communication and people skills in order to effectively work with the Trustees, funding agencies, tradespeople, suppliers and other professionals.
- ✓ Financial management and administration skills. Word processing, spreadsheet and email
- ✓ Knowledge of best-practice health and safety. Site safety is an important compliance matter for all building projects, and papakāinga projects.



A Project Manager's responsibilities:

Supervises the entire build process on behalf of the Trust and the homeowners, making sure their expectations are met.

Representing the Trust in the tendering process for infrastructure services and the housing construction

Administers the budget, including checking invoices and authorising payments to contractors, and makes regular financial reports to the Trust

Monitors the site and ensures that best-practice health and safety procedures are adhered to. This includes environmental aspects (making construction waste and general rubbish is properly disposed of) and any COVID-related protocols are in place

Administers contracts with the main builder, and any sub-contractors and other consultants.

Schedules contractors, subcontractors and consultants to be available when needed.

Deals with suppliers. Coordinates ordering and schedules delivery of materials.

Answering questions that arise during building and clarifying anything in the construction documents with the contractors.

Arranges necessary inspections with Council Building Compliance, and ensures that the necessary work has been completed and any appropriate tradespeople (plumber, electrician, contractor etc) are present during the inspection.


Addresses compliance issues raised during inspections and makes sure they are resolved.

Negotiating with the builder and subcontractors to come back and fix any work not completed or done properly.

Completes paperwork for any amendments to the Building Consent, if necessary

Ensures there is a final Code of Compliance Certificate (CCC) inspection to confirm all work complies with the Building Consent; and that the work is legal, compliant to the necessary standards, and complete.





If multiple houses (three or more) are being built for the Trust, or a group of owners, at the same time, you may consider a formal arrangement in which the lead building or infrastructure contractor also project manages the construction process as part of their overall contract at a fixed price.

The advantage of this approach is that the Trust can use the contractor's experience, knowledge about the construction process, and familiarity with the roles and relationships with other sub-contractors. They will also take the lead on arranging inspections, site monitoring and addressing compliance issues with the respective councils; and any project budget over-runs then become their responsibility.

In addition, the Trust needs to decide who will complete the business case. Will it be a responsibility of the project manager or is a different person better suited to take this on? These tasks must be clearly identified and resourced for the Trust to succeed in completing this final Step. The Trust is strongly encouraged to discuss options with agencies at an early stage if assistance is needed.

Finalising your Development Plans

As you progressed through Steps One – Four you gathered information and made preliminary decisions on the plan and design for your papakainga development. Now, it's time to finalise that plan.

Every papakāinga development project is different but understanding the essential stages of a residential building project will help you build it right. Check out the TCC and WBOP website links on and the NZ Building Performance website links:

1. Building Performance <https://www.building.govt.nz/> and
2. Get the right people for your project | Building Performance (<https://www.building.govt.nz/projects-and-consents/planning-a-successful-build/scope-and-design/choosing-the-right-people-for-your-type-of-building-work/>)

Separating out the essentials (what you must achieve) and the nice-to-haves (what you would like to achieve), will help determine your priorities, budget and timing. Getting cost estimates from designers or builders will help determine whether your goals are realistic.

Talk to your council to get a better understanding of your land and how your ideas will fit; and whether you'll need a building consent, resource consent or any other permits.

Both TCC and WBOPDC can provide a project information memorandum (PIM). A PIM will indicate what is possible and practical; including details on what authorisations you will need to get and issues you may need to consider. A PIM will help make your planning and design easier and more accurate.

**As your ideas come together,
think again about what you can
afford and how you will pay for it.**

1 Preliminaries:

Confirm the final plan for the papakāinga development, based in information gathered in Step Four. Organise the infrastructure design and layout, surveying of house sites and communal facilities / areas and consider any financial constraints and opportunities.

Enhance the working relationships with council by establishing a schedule and structure for project team meetings.

Have a clear understanding of the Trust's papakāinga goals and objectives as well as the cultural values associated with the land.

2 The Project Manager will organise the builder and subcontractors:

Tenders by selected builders and/or subcontractors for prices to do the work.

Select the form of contract that best suits the Trust's needs and expectations.

Investigate the option of employing family members.

3 Find out about Council Consents, Development Contributions, and Property Rates:

Once your plan is finalised, apply for and obtain building consents and resource consents from either TCC, WBOPDC and BOP Regional Council and/or a Historic Places Trust authority.

Have Discussions with the relevant Council(s) on building, subdivision impact and development fees. This will assist with determining the feasibility of papakāinga projects and the actual building costs of whānau homes.

TCC website has a new development contributions tool that will assist Trusts and shareholders to estimate the local and city-wide fees for a new whare based on the location of the property. However, the web tool only applies to properties within the urban growth areas. The majority of Māori freehold lands in TCC are located outside the urban growth areas. Click here: Tauranga City Council Development Contribution Charges 2020 - 2021 ([arcgis.com](https://taurangacc.maps.arcgis.com/apps/webappviewer/index.html?id=31e231c0823a4cf19565bdbbc3f6b19f))

<https://taurangacc.maps.arcgis.com/apps/webappviewer/index.html?id=31e231c0823a4cf19565bdbbc3f6b19f>

The Trust and owners / occupiers will need to consider Council property and water rates, and determine an approach that apportions these costs across all new house sites on the property. Council staff can discuss these matters with the Trust and residents.





Putting the Business Case together

1. Identify Capital Infrastructure Costs and Building Costs

The second tab is “Infrastructure \$” as shown in Table B below and includes 12 headings that will assist the Trust to determine the total infrastructure costs for your papakāinga proposal. A copy of the infrastructure worksheet is attached in Appendix 2.

The project manager will be able to insert all of the costs into Column B (“Costs”) under each table heading (i.e. 1. Technical Reports; 2. Wastewater; 3. Water Supply etc). The individual costs are then automatically totalled in Column C as the “Total Costs” for each heading.

The Summary of Infrastructure Costs are automatically calculated to produce the Total Infrastructure Costs (TIC) at the end of the worksheet highlighted in green as **\$395,830.00** on page 8.

Dividing the TIC by the “total number of houses to be built” i.e. “5” from the demand Survey on page 9, indicates the cost of the services for each house site **\$77,166.00**. (Note: that all of these highlighted costs are just examples).

There are likely to be some costs that have not been included in the provided spreadsheet that you will need to insert with additional rows. In this situation you must make sure that your changes to the spreadsheet have been included in the formulae in the table.

The tab also includes a contingency amount (i.e. item 12) that accounts for cost items that were not identified or provided for in the original schedule of costs.

In the event that you engage the contractor to also project manage the construction of the infrastructure and/ or construction he or she will collate all of the costs into spreadsheet, and you must then ensure that you read the information and are satisfied that it covers everything the Trust requires.

Table B - Infrastructure \$ (note, this is the summary sheet from the Spreadsheet in Appendix 2.)

SUMMARY OF PAKĀINGA INFRASTRUCTURE COSTS:		AMOUNTS:
1.	Technical engineering and design reports	\$ 56,200.00
2.	Wastewater onsite system or connections to town services	\$ 50,000.00
3.	Water supply tanks or town reticulated supply	\$ 45,000.00
4.	Storm water onsite or town network	\$ 43,000.00
5.	Electricity supply by local provider	\$ 30,000.00
6.	Roading design to meet Council requirement	\$ 35,000.00
7.	Communications fibre	\$ 8,000.00
8.	Trust papakāinga community facilities: play-ground, park / green space, mara kai or whānau whare etc.	\$ 00.00
9.	Environmental Impact Assessment	\$ 7,000.00
10.	Māori Land Court and survey fees	\$ 5,000.00
11.	TCC, WBOPDC and / or EBOPRC Fees	\$ 63,000.00
12.	Contingency (Estimate 10-15%)	\$ 51,630.00
TOTAL INFRASTRUCTURE COSTS		\$393,830.00

Work with the Project Manager, and external consultants to collate the appropriate infrastructure costs, council fees and development costs and run them through the spreadsheet.

The two key cost components of your papakāinga proposal are the costs of the infrastructure services and the cost of building new homes, or relocating and renovating an existing home, on to the whenua.

These two-broad cost-centres will require many inputs including technical reports, materials, subcontractors, design and engineering consultants, and various applications and consenting fees. The Toolkit provides a series of spreadsheets that summarise the costs into tables to act as a prompt and guide for you to consider and ensure that you have included all of the costs in your proposal.

The spreadsheets are attached as appendices to Step 5 and they are also available and can be downloaded from the Western Bay of Plenty District Council website www.westernbay.govt.nz on the A-Z Services page under “Māori Housing Toolkit”.

2. Whānau Housing Demand Survey

Highlighted in the red box in the bottom left-hand corner of Table A are 2 Tabs (Demand; Infrastructure). Each Tab represents a separate worksheet that has been formatted with formulae to collate and add up columns for your proposal. To open and view a Tab you can simply click the tab with your mouse.

Demand is shown as Table A below. The worksheet analyses the information from the Trust's initial "housing survey" of beneficiaries interested in living on the property as a home-owner or as a tenant. A copy of the Demand worksheet is attached in Appendix 1.

This worksheet is completed using the information obtained from the whānau survey in Step 4. If the survey is out-of-date you should update the information around the proposed tenants to see if their circumstances have changed. It is important for the Trust to identify the number of prospective home-owners and rental tenants, because this assists in determining the size and scale of your proposal: i.e. how many house sites, ownership and when? Appendix 6 is an example of a housing survey that the Trust may use to update their demand information.

The Total Number of Houses to be Built "5" highlighted in green above (as an example) is carried forward to the "Infrastructure \$" tab. This will determine the infrastructure costs per house site.

The Trust will be particularly interested in the costs and the number of rental units to be built and the ability of the tenants to cover these costs.

The homeownership information should form the basis of further discussions with the prospective owners including determining the house type and cost.

Identifying the costs of the project is only one part; without the whānau putting their hands up and committing to either purchasing or renting papakāinga housing, the project will not be able to proceed.

WHĀNAU HOUSING DEMAND SURVEY	PĀKEKE NO'S:	TAMARIKI NO'S:	HOME- OWNERSHIP	RENTAL HOME	WHEN? TIMEFRAMES	COMMENTS
Kaumātua tokorua (couple) or koroua / kuia anake (single)						
* Add whānau details	2			1	12 – 18 months	Retired and returning home
Whānau with tamariki / children						
* Add whānau details	2	3	1		ASAP	Hapū Partition
* Add whānau details	3	2	1		12 – 24 months	LTO
* Add whānau details	2	1	1		ASAP	LTO
Whānau without tamariki children / dependants						
* Add whānau details	2		1		6 – 12 months	New mahi / jobs at home
FIVE (5) WHĀNAU RETURNING HOME	11	6	4	1		5 homes to be built

3. Financial Assistance

The Trust and individual owner / occupiers will seek their own financial assistance from their respective bank, or a mortgage broker. Assistance will be based on the type of security you provide over your section i.e. licence to occupy, occupation order, hapū partition or a full partition note the discussion in Step 3 on Māori Land Titles.

Funding alternatives for papakāinga are the government-guaranteed “Kāinga Whenua” loans from Kiwi Bank; or other government assistance from Kāinga Ora and the Ministry of Housing and urban Development (MHUD).

Financial Affordability.

The affordability for an individual homeowner is determined by their level of household income (as an individual, or jointly for a couple) in conjunction with their existing financial commitments (hire-purchase agreements and other personal loans). Hence, the best financial position to be in when applying for a loan is to maximise your income and to reduce your debt and other financial commitments. These personal affordability details are addresses separate by each whānau.

The same principles apply to the Trust, in the case where the Trust is building and providing rental properties for beneficial owners. It is expected that the Trust will receive independent financial advice at this stage as well.

The financial information from the spreadsheet provides the Trust with the best estimate of the current design and infrastructure costs for the papakāinga if the owners / occupiers were to enter into individual mortgages in a homeownership model.

Project Costs and Housing Demand Checklist

- ☐ Have you identified and recorded all of the Infrastructure Costs in the appropriate worksheets?
- ☐ Have you run another “Housing Demand” survey if needed, and identified the Whānau demand for rental and home-ownership houses?
- ☐ Have you identified the House Costs that relate to the Trust?
- ☐ Have you worked with prospective home-owners to clarify their individual house costs and financial positions?
- ☐ Are the mortgage payments and rentals affordable for the homeowners and renters>



Presenting the Business Case – papakāinga development proposal

This part of Step 5 will assist the Trust in creating a business case proposal for the infrastructure services from Appendix 2 spreadsheet and presenting the Business Case to Funding Agencies for assistance. Whilst some Agencies have been supporting your papakāinga project throughout the completion of all of the previous steps, this final Step will challenge a wider base of Agencies to support your project.

The Business Case is assumed to be written by your Project Manager with the assistance of the Toolkit Agencies. Step 5 requires a very close relationship with the Agencies as it is progressed. The Business Case should include the following information:

1 Executive Summary

This is derived from the key elements of the Case sections, in particular the Business Case opportunity and benefits are presented.

2 Description of the Case Checklist

- ☐ A summary of the Trusts and property details and location
- ☐ A summary description of the proposal and Trust:
- ☐ Introduce the Trust and housing aspirations;
- ☐ Process undertaken;
- ☐ Governance structures (existing and proposed) and approvals;
- ☐ Allocation methodology;
- ☐ Reference to the Strategic context and background (a separate document);
- ☐ Trust contribution (usually the value of the land being contributed by the Trust and administrative support); and
- ☐ Agency contribution and support.

3 An estimate of the papakāinga development costs checklist

- ☐ Summary of costs for where appropriate:

- ☐ Governance or Trust related costs;

- ☐ Infrastructure and housing costs for Trust.

- ☐ Individual cost schedules:

- ☐ Infrastructure services (capital and maintenance costs);

- ☐ Estimated local construction / building costs for 2 and or 3 bedroom homes;

- ☐ Council consenting costs including Development Impact Fees at WBOPDC or Financial Contributions with TCC.

4 Local housing market and whānau demographics

- ☐ Summary of the whānau demographics and market information checklist:

- ☐ Local housing, living standards and affordability statistics from local sources. Priority One link: <https://ecoprofile.infometrics.co.nz/Tauranga%2bCity>

- ☐ Identification of how many whānau are ready to return home and ask whānau to provide a narrative about how returning to the papakāinga will address and improve their current housing situation.

- ☐ Identify social, cultural, economic and environmental benefits of the baseline scenario and business case opportunity scenarios.



Possible Funding Sources

Kāinga Whenua Loans

Kāinga Ora and Kiwibank help Māori landowners / shareholders through the Kāinga Whenua loan scheme. This loans scheme provides the opportunity for Māori to build, purchase or relocate a house onto multiple-owned Māori land. Kiwibank is the sole lender for this product, and loans are up to \$200,000, subject to certain conditions. These conditions include your licence to occupy the land from the Trust, a valuation from a registered valuer and a satisfactory building contract. There is no requirement for a deposit for loans below \$200,000.

You can talk to a Kāinga Whenua expert about the 11 steps detailed on the website: <https://kaingaora.govt.nz/home-ownership/kainga-whenua/kainga-whenua-loans-for-individuals/>

A Kāinga Whenua guide to their home-ownership programme on multiple- owned Māori land. <https://kaingaora.govt.nz/assets/Home-ownership/Brochures-and-forms/KO020-Kainga-Whenua-A4-Brochure-Oct2019-v1b.pdf>

Kiwi Bank contact details to discuss the loan amounts and Kāinga Whenua criteria / eligibility are detailed and explained on the website. However, we would encourage the Trust and individuals to talk directly with Kiwi bank on [0800 272 278](tel:0800272278) to discuss these matters.

Kiwi bank website link to the “Kāinga Whenua - home ownership on Māori land” link

[Low deposit options | Home loans \(kiwibank.co.nz\)](https://www.kiwibank.co.nz/low-deposit-options/home-loans)

You can talk to a home loan specialist about your Kāinga Whenua enquiries <https://www.kiwibank.co.nz/personal-banking/home-loans/talk-to-an-expert/>

Select your location “Bay of Plenty” and you’ll see a list of mortgage consultants in BOP region that you can contact to discuss your situation.

Tauranga Energy Consumer Trust (TECT)

- TECT provide grants or donations to community and charitable organisations who meet the following criteria:

- TECT consumers, your Trust must have TrustPower account and not a shareholder name;
- Based in Tauranga and the WBOP;
- A valid constitution, charter or Trust Order as a set of rules; and
- Audited financial accounts.

The TECT website is <http://www.tect.org.nz/> or call into the TECT Office at “The Kollektive” 145 – 17th Avenue (adjacent to the Historic Village), Tauranga. Phone (07) 578 5094; Fax: 07 578 9050 and Email: info@tect.org.nz.

Other Funding Websites

- a) Funding Information Services website: <http://www.fis.org.nz/>

Congratulations!

The Trust should now have progressed to the extent that funding is being sought for a development project (the business case), and a project manager or project managing committee have been engaged to help the Trust.

Whilst there can be no guarantee, by completing the Toolkit the Trust has significantly increased its chances of success.

In addition, the Joint agencies would have assisted the Trust to achieve several milestones and developed many meaningful relationships. The Joint Agencies wish the Trust every success for your project.

**“Mā te kotahi te mahi, ka whiwhi ora /
People working together are nurturing
wellness.”**

Āpitianga Tuatahi: Housing Demand Worksheet

WHĀNAU HOUSING DEMAND SURVEY	PĀKEKE NO'S:	TAMARIKI NO'S:	HOME- OWNERSHIP	RENTAL HOME	WHEN? TIMEFRAMES	COMMENTS
Kaumātua tokorua (couple) or koroua / kuia anake (single)						
* Add whānau details						
Whānau with tamariki / children						
* Add whānau details						
* Add whānau details						
* Add whānau details						
Whānau without tamariki children / dependants						
* Add whānau details						
FIVE (5) WHĀNAU RETURNING HOME						

Āpitianga Tuarua: Infrastructure Services Spreadsheet

(INSERT TRUSTS NAME) PAKAKĀINGA DEVELOPMENT COSTS	COSTS	TOTAL COSTS
1. Technical Reports		
a. Engineering (services)		
b. Geotechnical		
c. Architect design		
d. Surveying		
e. Roading (traffic assessment)		
a. Other Technical Reports		
Sub Total		
2. Wastewater		
a. Conventional septic tank system to EBOP standards.		
b. Alternatives based on no: house sites, location, soil type & structure.		
c. Engineering system design and costs		
d. Maintenance and compliance costs for an waste water options		
e. Project management to build systems		
Sub Total		
3. Water supply		
a. Water reticulation system for the whole proposal		
b. Water tanks - rain water from the roof		
c. Water bore(s) storage tanks		
d. Fire fighting provisions		
Sub Total		



(INSERT TRUSTS NAME) PAPAĀINGA DEVELOPMENT COSTS

COSTS

TOTAL COSTS

4. Storm water

a. Access from the main road		
b. Internal access to each lot, road width		
c. Location of roads		
d. Type of roading material		
e. Curb and channelling		
f. Footpaths		
g. Cycle path		
Sub Total		

5. Electricity supply

a. Electricity source to the property?		
b. Underground or overhead options?		
c. Is a transformer required?		
d. Alternative power sources: solar, wind or water.		
Sub Total		

6. Roading

a. Access from the main road		
b. Internal access to each lot, road width		
c. Location of roads		
d. Type of roading material		
e. Curb and channelling		
f. Footpaths		
g. Cycle path		
Sub Total		

7. Communications

a. Telephone		
b. Internet / wireless internet		
c. Other		
Sub Total		



(INSERT TRUSTS NAME) PAKAKĀINGA DEVELOPMENT COSTS	COSTS	TOTAL COSTS
8. Community Facilities		
a. Whanau / community whare		
b. Open space, playground and / or sports field		
c. Garden areas & fruit trees		
d. Urupā		
e. Hauora & education facility		
f. Kaumatua units		
g. Whanau rental units		
Sub Total		
9. Environmental Impact Assessment		
a. Long term impacts on the block and neighbour properties		
b. Impact on any streams, creek, rivers and or harbour.		
c. Impacts of the disposal of the wastewater		
d. Culutral Impacts & protection of whanau, hapū and Iwi heritage sites.		
e. Community impacts		
f. Social impacts		
g. Economic impacts		
Sub Total		
10. Māori Land Court Costs		
a. Application fees		
b. Legal fees: Court appearance, trust documents,		
c. Whanau hui, advertising meetings		
d. Legal fees Re mortgage doc's		
e. Valuation Report		
Sub Total		



(INSERT TRUSTS NAME) PAKAKĀINGA DEVELOPMENT COSTS	COSTS	TOTAL COSTS
11. Council Fees		
a. Building consent & lodgement fees		
b. Subdivision consent		
c. Land use consent		
d. Financial Contributions		
e. EBOPRC waste water		
f. Other fees		
Sub Total		
12. Contingency Amount (15%)		
SUMMARY OF INFRASTRUCTURE COSTS		
1. Technical Reports		
2. Wastewater		
3. Water supply		
4. Storm water		
5. Electricity supply		
6. Roding		
7. Communications		
8. Community Facilities		
9. Environmental Impact Assessment		
10. Māori Land Court		
11. TCC, WBOPDC and / or EBOPRC Fees		
12. Contingency (15%)		
TOTAL INFRASTRUCTURE COSTS		
TOTAL INFRASTRUCTURE COSTS PER HOUSE SITE.		



Āpitihangā Tuatoru: Online Mortgage Calculators

Mortgage calculators are available on the internet from all of our major banks including:

Kiwi Bank:

[Guides & calculators | Home loans \(kiwibank.co.nz\)](https://www.kiwibank.co.nz/home-loans/guides-and-calculators)

Westpac:

[Home loan calculators, tools & resources | Westpac NZ](https://www.westpac.co.nz/home-loans/calculators-tools-resources)

ASB:

[ASB Calculators and Tools | ASB](https://www.asb.co.nz/calculators-tools)

ANZ:

[Repayments Calculator | What will my home loan repayments be? | ANZ Store](https://www.anz.co.nz/home-loans/repayments-calculator)