

Whanau Workbook

He Iwi Kāinga – Sustaining Tenancies



kei roto...

TĪMATANGA

INTRODUCTION

3

OUR JOURNEY

4

HOW WE GET THERE

5

GOAL SETTING

6

NEXT STEPS

16

BUDGETING

17

tīmatanga

introduction

Thank you for your joining our Sustainable Tenancies service.

Our aim for this service is to work together to help prevent and reduce homelessness and housing stress by helping you to build a good foundation with a Kaupapa Māori approach.

Having a stable place to call home can make it easier to get ahead and deal with other issues in your life. Sustaining Tenancies offers support and services for tenants in both private rentals or public housing, who are in a tenancy but may need help to be able to stay in it.

Those issues could range from struggling to pay their rent, dealing with mental or physical health concerns, or risk factors such as addiction or family violence.

Referrals for this service can be made by individuals, private landlords, agencies or community services that are working with the whanau.



Our journey

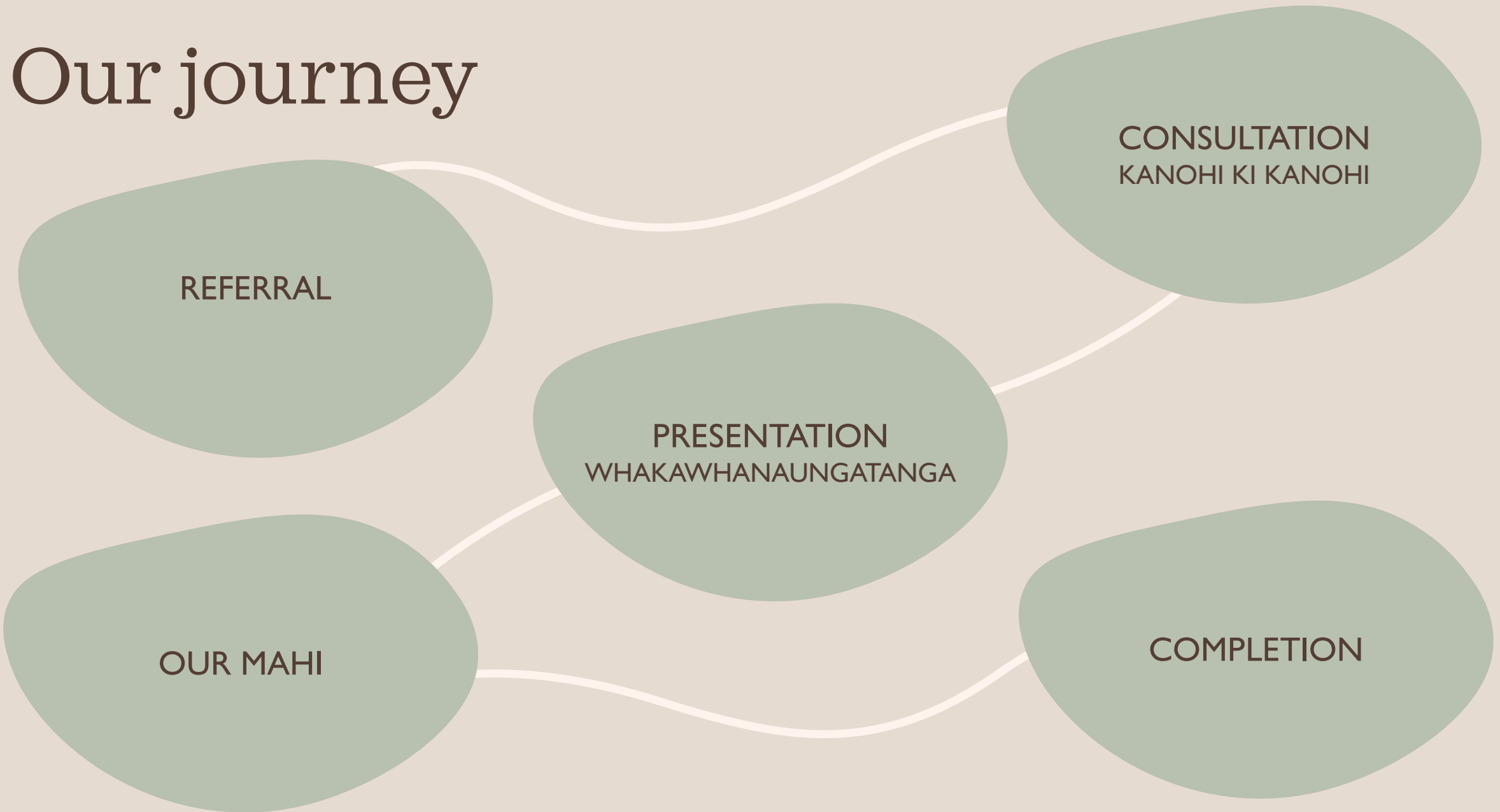
REFERRAL

OUR MAHI

PRESENTATION
WHAKAWHANAUNGATANGA

CONSULTATION
KANOHI KI KANOHI

COMPLETION



how we get there

CONSULTATION

In our first meeting we will discuss openly all aspects of your life including your whanau, health, finances, services you have used and any risk factors that may be affecting you or your whanau. We will then look at what goals you have and what you are hoping to achieve.

PRESENTATION

With the information shared I will consolidate and present it back to you in a visual plan with your key priorities noted and what steps we can take together to achieve your goals. We take a kaupapa Māori approach so in this we utilize Whakawhanaungatanga and can look to involve other services with your agreement.

MAHI

With agreed steps in place, we can then work towards achieving your goals. Throughout this journey we are available to provide advice, advocate for you and engage in services with you. We can meet as often as you need, and the relationship will be ongoing until you feel you have achieved a position of Sustainable Tenancy.

goal setting



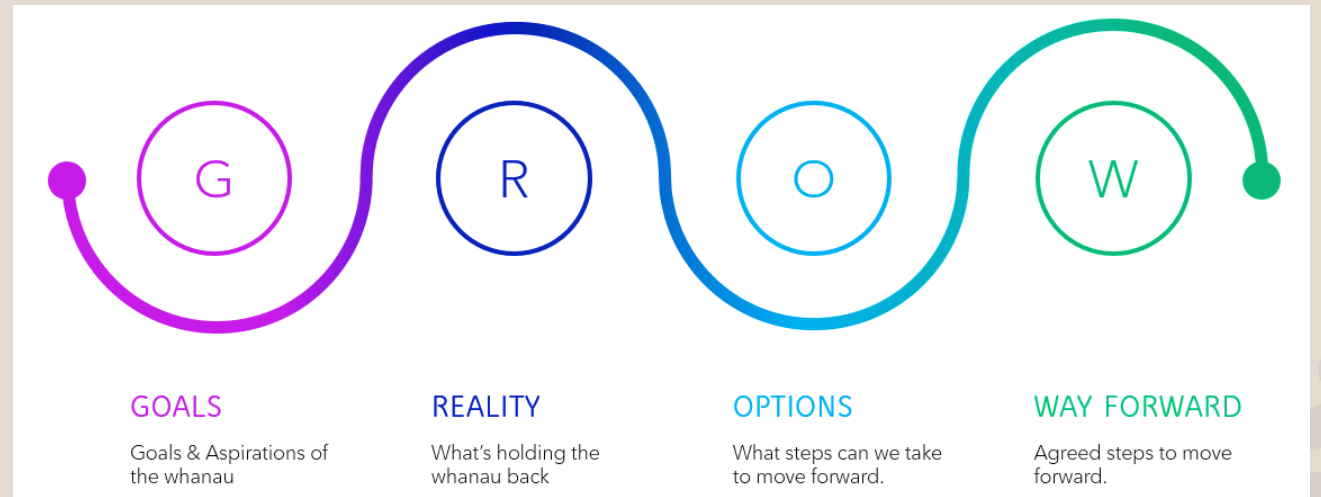
**He aha te kai o te rangatira?
He Kōrero, he kōrero, he kōrero.**

What is the food of the leader?
It is knowledge. It is communication.



grow model

The GROW model helps us to understand more about what you're wanting to achieve; understand the position you are currently in and where we can fit it to help you be successful. Its a great tool to self reflect and create an awareness where you can be attuned to your needs, limits, emotions and resources. When we are aware of our situation and what you are wanting to work towards, we can make change.



Ahakoā itī, he pounamu
Treasure even the smallest of achievements

goals & aspirations

<p>What the whanau want to achieve Short Term / Long Term</p>	<p>It's important because....</p>
<p>Ranking of goals 1-10</p>	<p>When we reach our goals, it will look like/ feel like.....</p>

family

health

finances

career

*personal
growth*

*quality of
life*

future

Have your goals included?



reality

Things going on for us are...

What we'd like to see happen...

What is different about these times...

When has problem been better...

strengths

The first step was engaging in our programme – what other strengths do you possess that have helped you..



options

If something wonderful happened, things would be like this...

If the improved situation is now a 10, we are now...

Times when it was closer to a 10...

Things were better when we were....

areas of focus

KEY PRIORITIES FOR WHANAU

KEY PRIORITIES FOR KAIARAHU

ways forward

<p>Plan to move one step closer to our goals we can...</p>	<p>Confidence in doing so....</p>
<p>Support we need to make this happen....</p>	<p>If things become difficult, we can....</p>

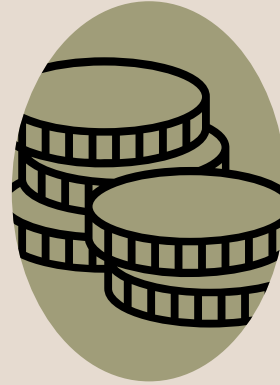
whakawhanaungatanga



Health Professionals



Financial Institutes



Budget Advisors



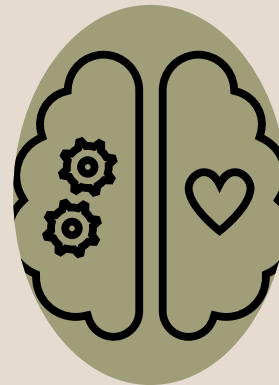
Social Services



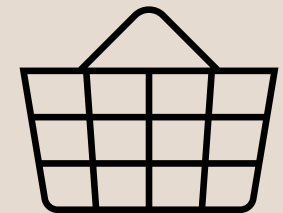
Landlord or Property Manager



Debtors or Utility Providers



Personal Development



Naku te rourou nau te rourou
ka ora ai te iwi
With your basket and my basket, the people will live

Goals

Action Steps/ Notes

Is my goal S.M.A.R.T?

Goal:

Specific:

What EXACTLY do you want to achieve?

Measurable:

How will you know when you've achieved it?

Achievable:

Do I have the resources and capabilities to achieve it?

Realistic:

Is it realistic and within reach?

Timely:

When do you want to achieve your goal?

1

• Goal Date

2

• Goal Date

3

• Goal Date

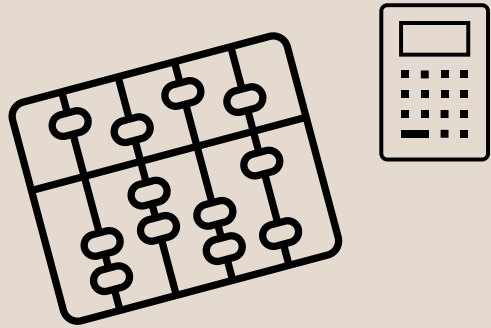
4

• Goal Date

5

Goal Date

Budgeting



Tē tōia, tē haumatia
Nothing can be achieved without a plan

- What exactly is a budget?

A budget is a plan. Here we list all the money that's coming in and plan how to spend it. Everyone benefits from a budget – they are a great tool to make sure we are getting ahead by steering our money where we need it to be.

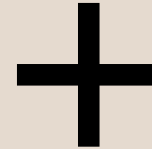
To build a budget we simply add up how much money is coming into our household, then how much is going out. Then work out the difference.

A budget lets us see whether we have money left over (a surplus) or not enough money to cover our spending (a deficit). The aim is to make as much surplus as possible so we have spare money to pay off debt, save and invest towards our goals.

Where to start

What you'll need

- A list of what you spend each week (receipts)
- Bank Statements and bills for at least the past three months. These show how you're spending money on things like rent, hire purchases, credit cards, utilities, insurances and other commitments.
- A list of what you pay from time to time, such as car registrations, medical expenses, gifts and holidays
- A list of money you receive, such as pay, benefits or other government support, NZ Super, interest on savings or grants
- A list of any money you save regularly



A surplus is when we have money left over – in other words, we're spending less than we have coming in. This is helpful to achieve goals.



A deficit is when we don't have enough money to cover our outgoings – in other words we are spending more than we have coming in. This is not an ideal situation.

Assets – are things you own

Liabilities – obligations you must pay



PERSONAL MONTHLY BUDGET

	Income 1		
PROJECTED MONTHLY INCOME	Extra income		
	Total monthly income		
	Income 1		
ACTUAL MONTHLY INCOME	Extra income		
	Total monthly income		

HOUSING	Projected Cost	Actual Cost	Difference
Rent			\$0.00
Phone (mobile/ landline)			\$0.00
Electricity			\$0.00
Gas (Home)			\$0.00
Internet			\$0.00
Sky/ Netflix			\$0.00
Waste removal			\$0.00
Rental Arrears			\$0.00
Wood			\$0.00
Other			\$0.00
Subtotal			\$0.00

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			\$0.00
Bus/taxi fare			\$0.00
Insurance			\$0.00
Registration			\$0.00
Fuel			\$0.00
Maintenance			\$0.00
Other			\$0.00
Subtotal			\$0.00

INSURANCE	Projected Cost	Actual Cost	Difference
Home			\$0.00
Health			\$0.00
Life			\$0.00
Other			\$0.00
Subtotal			\$0.00

FOOD	Projected Cost	Actual Cost	Difference
Groceries			\$0.00
Dining out			\$0.00
Other			\$0.00
Subtotal			\$0.00

PERSONAL MONTHLY BUDGET

LOANS	Projected Cost	Actual Cost	Difference
Personal			\$0.00
Student			\$0.00
Credit card			\$0.00
Hire Purchases			\$0.00
Afterpay			\$0.00
Other			\$0.00
Subtotal			\$0.00

PETS	Projected Cost	Actual Cost	Difference
Food			\$0.00
Medical			\$0.00
Grooming			\$0.00
Toys			\$0.00
Other			\$0.00
Subtotal			\$0.00

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical			\$0.00
Hair/nails			\$0.00
Clothing			\$0.00
Dry cleaning			\$0.00
Gym			\$0.00
			\$0.00
Other			\$0.00
Subtotal			\$0.00


TOTAL PROJECTED COST	\$0.00
TOTAL ACTUAL COST	\$0.00
TOTAL DIFFERENCE	\$0.00

YEAR AT A GLANCE 2023

Important Dates

JANUARY							FEBRUARY							MARCH							APRIL							
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	
1	2	3	4	5	6	7				1	2	3	4				1	2	3	4							1	
8	9	10	11	12	13	14	5	6	7	8	9	10	11	5	6	7	8	9	10	11	2	3	4	5	6	7	8	
15	16	17	18	19	20	21	12	13	14	15	16	17	18	12	13	14	15	16	17	18	9	10	11	12	13	14	15	
22	23	24	25	26	27	28	19	20	21	22	23	24	25	19	20	21	22	23	24	25	16	17	18	19	20	21	22	
29	30	31					26	27	28					26	27	28	29	30	31	23	24	25	26	27	28	29		
																					30							
MAY							JUNE							JULY							AUGUST							
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	
	1	2	3	4	5	6					1	2	3							1				1	2	3	4	5
7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8	6	7	8	9	10	11	12	
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21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22	20	21	22	23	24	25	26	
28	29	30	31				25	26	27	28	29	30	23	24	25	26	27	28	29	27	28	29	30	31				
													30	31														
SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER							
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	S	M	T	W	TH	F	S	
					1	2	1	2	3	4	5	6	7				1	2	3	4							1	2
3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9	
10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16	
17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23	
24	25	26	27	28	29	30	29	30	31					26	27	28	29	30	24	25	26	27	28	29	30			
																		31										

Notes





thank you

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