

Roskulture

AROUND ROSKILL AND NEARBY NEIGHBOURHOODS

ROSKILL DEVELOPMENT

FUTURE PROOFING OUR
NEIGHBOURHOODS

AWA ART

THE TALE OF
THE TOHU

ROOPS

THE SWEET LIFE

HOMES FOR SALE NOW

ROSKILL SOUTH AND
ŌWAIRAKA 2 BEDS
FROM \$795,000



Kāinga Ora
Homes and Communities



Roskill Development
PUT YOURSELF IN THE CENTRE



TĀMAKI MAKĀURAU-BASED ARTIST, NUMANGATINI MACKENZIE WITH HIS STYLISED EEL ART AT FREELAND RESERVE. FOR MORE INFORMATION ON NUMA AND HIS ART, VISIT [ROSKILLDEVELOPMENT.CO.NZ/NEWS](https://roskilldevelopment.co.nz/news).

Welcome to the fourth issue of Roskulture, a magazine for the people of Roskill and nearby neighbourhoods. Roskulture was created by Kāinga Ora to celebrate our communities in and around Roskill while keeping you up to date with the Roskill Development, which will bring around 11,000+ new homes to 14 neighbourhoods across the central isthmus over a 20 year span.

Since our last issue we've achieved some exciting development milestones.

The upgrades to Freeland Reserve in Roskill South have been completed and the reserve was officially opened with a blessing by iwi on 31 August 2022 followed by a community celebration at Freeland Reserve on Saturday 29 October 2022. The completion of this amenity and infrastructure will support our growing neighbourhoods for generations to come.

We're well underway delivering the 2,190 homes that will be built in the Roskill South and Ōwairaka neighbourhoods. It's exciting to see new, warm, well-designed homes being made available to KiwiBuild and other buyers, and to whānau who need housing assistance.

For more news on these initiatives, please visit roskilldevelopment.co.nz

facebook.com/roskilldevelopment

WITHIN THESE PAGES

- 02 Doing the Groundwork
- 06 Total transformation
- 08 The tale of the Tohu
- 12 Roskill Development map
- 14 Homes for sale in Roskill South and Ōwairaka
- 17 Homeownership products
- 18 Our journey to becoming homeowners
- 22 A new way to buy your first home
- 24 Signature Dish - Jalebi joy

THREE OF THE GOOD PEOPLE WHO HELPED PUT THIS ISSUE TOGETHER.



ALEXIA SANTAMARIA

Alexia Santamaria is a freelance journalist who loves to write about food and anyone in Tāmaki Makarau who is doing interesting and inspiring things. For this issue she met the Mehta family who own Roskill institution, Roops, where she often buys street food specialities like Dabeli, Masala Dosa and their famous sweets to enjoy at home.



HALEY GUILFORD

Haley Guilford has been capturing life through her lens for more than 10 years. She loves telling people's stories in pictures, especially sharing classic Kiwi ingenuity and passion projects.



KATHY HUNTER

Although she has lived all over Auckland, Kathy Hunter describes anywhere she can write about 'movers and shakers' in local communities as her happy place. In this issue she follows the tale of Tohu, a new symbol created for Te Auaunga, our awa.

ROSKULTURE IS PUBLISHED BY



DOING THE GROUNDWORK

It takes a lot more than new homes to enable a community to thrive. Some of the most important work literally goes on underground.

Imagine if there were more fish swimming in cleaner waterways as a side effect of your house being built.

What if the pipes and cables underground – the ones that bring you fresh water and provide electricity – also meant your local environment was healthier than it had been for decades? It may all seem a little far-fetched, but this is already becoming a reality.

Kāinga Ora builds homes for Kiwis, but it must also provide the infrastructure – those pipes and cables, as well as roads and more – that makes those homes great places to live. More than 600 separate Kāinga Ora infrastructure projects in our large scale developments like Roskill Development will go ahead over the next 20 years, and 54 are already under way.

Speaking about those projects, Mark Fraser, Kāinga Ora General Manager of Urban Development and Delivery, is clear: “We’re leaving the land better than we are finding it, and I can say that unequivocally.”

His words highlight what it means to provide infrastructure in today’s New Zealand. “When we talk about infrastructure, yeah, it’s the hard stuff like pipes and cables and roads,” Mark says, “but it’s also the things that bring people together and enable successful communities.”



What does any of this have to do with fish?

On the face of it, you might assume a stormwater upgrade simply provides better drainage for a community. For Kāinga Ora, it's also an opportunity to create benefits that span beyond housing.

"We're currently finishing a project which has the potential to remove tonnes of fine-grain sediment from the Waitematā Harbour," says Tamsyn McDonald, Acting Director Large Scale Developments.

"That's pretty significant from a water clarity perspective, and the clearer the water, the higher the particulate count for invertebrates like plankton and other small fish. Those then spur on larger fish, and it acts as a whole ecological system within our cities," he says. "The infrastructure work we do can have a material effect on our environment, even though it's housing related."

Infrastructure now means things like native and riparian planting, and opening up natural waterways. It means improving soil quality through remediation from things like asbestos and lead – materials left behind from previous generations.

Why doesn't Kāinga Ora just stick to building homes?

A key operating principle for Kāinga Ora, set out in the legislation from which it was created, is to ensure urban development "contains quality infrastructure and amenities that support community needs".

Remember those 600 infrastructure projects over 20 years? In Tāmaki Makaurau they will enable more than 36,000 new homes on Kāinga Ora land and another 21,000 on private property. Those homes will be a mixture of public housing, affordable rentals and sales, and those sold on the open market.

"The work we're doing – infrastructure, amenity, housing – is being planned and thought of in its entirety," Mark Fraser says. "We're not thinking about it one

house or one street at a time. We're looking at it one community at a time, and beyond that – how those communities are linked."

Public housing customers and affordable homebuyers will benefit from those links, but so too will private developers and simply those looking to build a home of their own.

"Generally we're upgrading infrastructure to allow for everyone else to develop as well," says Shanon Tapp, Kāinga Ora Director of Infrastructure and Civil Construction. "We're not just providing infrastructure for Kāinga Ora land, our work enables a lot of the stuff that's privately owned as well. It's going to make it easier for many to build and develop."

In some places, Kāinga Ora will also sell land to large developers. Homes will need to be built within a specific timeframe and meet design guidelines, and the revenue from those land sales will then be used to enable more Kāinga Ora development.

Before selling that land, Kāinga Ora has already delivered infrastructure to service the new homes. That infrastructure isn't just for the benefit of new homes, either. A Kāinga Ora stormwater upgrade, for example, will provide better drainage for the entire area. New roads, walkways and parks bring everyone together and help get people to where they need to go.

"The infrastructure work we do can have a material effect on our environment, even though it's housing related."

"New roads, walkways and parks bring everyone together and help get people to where they need to go."



MONITORING THE HEALTH OF OUR WATERWAYS IN NORTHCOTE DEVELOPMENT AT THE SOURCE OF THE AWATAHA STREAM.



AN ARTIST'S IMPRESSION OF NEW HOUSING IN THE ROSKILL SOUTH NEIGHBOURHOOD.

As Tamsyn says, this infrastructure makes way for more local jobs and for new businesses to open and flourish. "We're helping ensure these are places where people want to live. By putting the demand back into the suburb, we're actually allowing other forms of real estate – other than just purely residential – to receive investment."

But, Mark, Tamsyn and Shanon are all quick to note, Kāinga Ora has no intention of working alone to make this all a reality.

"We can only achieve the ambitions we have for these projects in partnership," Mark says. At one level, there are partnerships that support vision and history, with iwi, non-government organisations, and community and resident groups who call the area home.

"When we're seeking to make these improvements or leave these places better than we found them, it's iwi who are helping us to do that really well," says Mark.

That shared vision and understanding then flows through the partnerships at an operational level, which includes the likes of councils and their organisations, electricity providers and Government agencies.

"All the pipes, the telecommunications cables, the stormwater, sewers, roads and parks," Mark says, "often we'll build them, but we will not own them. Our partners own these assets."

"When we're seeking to make these improvements or leave these places better than we found them, it's iwi who are helping us to do that really well," says Mark.

Shanon goes on to explain that's because every piece of Kāinga Ora infrastructure work forms part of a much wider network. None of this infrastructure would work in isolation, so nor should it be built this way.

Part of the role of Kāinga Ora, Shanon says, is to bring all of these partners and asset owners together. Doing so can save time, money, and provide a better outcome for communities.

"To put it simply, rather than all of us spending one dollar, we can all chip in 50 cents and get the same outcome," he says.

Kāinga Ora also works with the Ministry of Education to cater for things like roll growth in schools, and partnerships with the likes of Auckland Transport and Waka Kotahi NZ Transport Agency ensure vital links for commuters.



TOTAL TRANSFORMATION

A project to reinvent a flood-prone, underused and unloved reserve in Roskill South has found solutions to multiple challenges and created a valuable asset for the community.

People sit at park benches and chat about their day. Others gather around the community barbecue to share some kai. Children park their bikes in the stands and play along the new boardwalks while their parents gaze out from new viewing decks, admiring Māori artwork and more than 7,800 new trees and shrubs.

This is what successful infrastructure looks like in Roskill South. “It has been designed as a place for people to gather, a heart of the community,” says Lucy Smith, Kāinga Ora Senior Development Manager.

The place Lucy is talking about is the transformed Freeland Reserve. Following an official blessing and celebration, the reserve is now open for the community to enjoy.

“We are very proud of the project,” Lucy says. “Freeland Reserve is a fantastic example of collaboration to deliver a great outcome for the community and our development work in the Roskill South neighbourhood.”

Auckland Council’s Healthy Waters, the Puketāpapa Local Board, Friends of Oakley Creek and mana whenua all worked with Kāinga Ora and Piritahi to reinvent the reserve.

Artists and collaborators provided an essential connection to the community and its history.



“This upgrade not only improves stormwater quality downstream, it serves as stormwater treatment for around two thirds of the Roskill South development.”

Artist, Numatangatini McKenzie created designs representing Te Auaunga (Oakley Creek) and the tuna (eel) that we hope will return to the stream.

The tohu connecting the reserve to the rest of the waterway was thanks to Whaotapu Trust (see story on page 10). Storyboard artist Hinengarangi Makaore-Artahua worked with Ngāti Whātua Ōrākei, Te Ākitai Waiohū, Context Architects and students from Auckland City Education Services. Lucy is also grateful for the input of the late Bryan Ngamata, a former resident, and his wife Debra who provided a quote for the kōwhatu storyboards that tell of the history of Te Auaunga.

Freeland Reserve’s transformation has also provided important functions for neighbouring homes. Previously the area had flooding issues, it lacked transport links for locals and there were issues with anti-social behaviour.

“The Freeland Reserve project deals with all four of those challenges really nicely,” says Tamsyn McDonald, Acting Director Large Scale Developments.

“The reserve now provides a safe route for school children to get from parts of Roskill South over to May Road Primary School. It provides a recreation and community space that reflects the community and mana whenua, and it’s a place that people can be proud of and have genuine recreation within, in a safe manner.”

And as for the flooding? The reserve’s wetland capacity has increased, meaning more flora and fauna – a better habitat for wildlife – and improved stormwater quality downstream. That increased capacity is then bolstered by three floodwalls, and already they have proven their worth.

“Just weeks after their completion, the area experienced the most rainfall in a single hour since 1969,” Lucy says, “and the stormwater was redirected away from the houses.”

Freeland Reserve is on Freeland Ave, Mt Roskill. There are two entry points on Freeland Ave and one on Balfron Ave.



THE FREELAND RESERVE WAS OFFICIALLY REOPENED WITH A DAWN BLESSING BY [IWI] ON THE 31ST OF AUGUST 2022.



TE TOHU O TE AUAUNGA

THE SYMBOL OF OUR AWA

Kathy Hunter spent some time talking to some of the many people who contributed to creating a Tohu (symbol) unique to Auckland's longest urban river, Te Auaunga (Oakley Creek), which flows through many of the Roskill neighbourhoods.

A Symbol for Unity

Te Auaunga, which means 'swirling waters' (otherwise known as Oakley Creek), is the longest urban river, or awa, in the Auckland isthmus, flowing about 15 kilometres from the ridgeline above Waikōwhai to the Waitematā Harbour.



YEAR 4 STUDENTS FROM NEARBY MAY ROAD PRIMARY (CLOCKWISE FROM TOP LEFT): UNALOTO, MARK, TE AOMARAMA AND SUNITA.

It runs through three local wards (Puketāpapa, Albert-Eden and Whau) and many different communities and cultures.

Years of work on restoring Te Auaunga has united these groups, and has given the community a beautiful extended parkway for walking, cycling, playing, or just hanging out with friends and neighbours. This unification has been formalised through a single symbol, Te Tohu o Te Auaunga, which can be spotted along the length of the stream. The Tohu's latest appearance is at the newly opened Freeland Reserve.

A fresh environment

Kāinga Ora has been working closely over the last two years with Healthy Waters (Auckland Council) to upgrade Freeland Reserve, near the origin of the main tributary of Te Auaunga.

Their work means that flooding risk will be further decreased and water quality improved, which contributes to the mauri, or life force, of the awa. In addition, the area has been transformed into a new park, complete with native plants, a walkway, footbridges and even a viewing platform over the water. You'll find the Tohu here and if you venture further along Te Auaunga, you'll begin to see it everywhere.

Designing the Tohu

Tohu, in te reo Māori, means ‘mark, symbol, emblem or landmark’.

The Te Auaunga Tohu came about as part of the process of the Puketāpapa Local Board, mana whenua and Friends of Oakley Creek working collaboratively on producing an Upper Catchment Strategy back in 2015-16. It was felt that having a symbol that was unique to the awa was very important.

The Tohu is a beautiful piece of artwork developed to represent the awa and its relationship to the environment and the people of the land through which it flows. It was designed by Tohunga Wikuki Kingi (Tainui, Ngai Tai) and Sunnah Thompson (Te Kawerau a Maki; Te Wai o Hua) of Whaotapu (Sacred Chisels). Whaotapu is a collective of Mana Whenua Tohunga, Master Carvers, and Kainga Toi. They express Te Ao Māori and the stories of whenua (land), wai (waters), and tangata whenua (people of the land) through their creations.



A slice of history

Two hundred years ago this whenua looked very different. In the mid-upper part of the catchment the river was part of a vast wetland called Te Wai o Rakataura (the waters of Rakataura), which was full of native birds and fish, building and weaving materials such as raupō and harakeke, (bullrushes and flax), and rongoā (medicinal plants) – all of which were sustainably harvested by Māori with future generations in mind. The wetland had another important natural feature, too: it absorbed and filtered seasonal floodwaters.

During the 1840s the land was taken over by early settlers, who drained wetlands and cleared the forests to build homes and farms. Housing intensification was booming by the 1950s – but flooding was becoming problematic because houses had been built on the natural floodplains.

Encasing the awa in concrete pipes and channels was thought to be the best way to prevent this. As we now know, it wasn’t.

Mana Whenua come to the Council

The Te Auaunga restoration in terms of a flood mitigation project was first discussed at Council nearly ten years ago and formally documented in 2016. Harry Doig of the Puketāpapa Local Board has an engineering background, and for most of his years at council, he had referred to the awa as simply a ‘stormwater reserve’, a label he now speaks of rather ruefully.

Harry remembers his first hui with representatives of the various local iwi. “In that first meeting, I listened to people whose ancestors had lived in this area for hundreds of years explain patiently to us what it meant to them. How it was not simply a drain, but was a living taonga which had once nurtured communities in every way, and could do again.”

Harry pauses to reflect. “I’d say that hui was actually a life-changer for me. I look at the stream in a completely different way these days.” Others agree that the process of restoring the awa has been extraordinary in unifying and educating the diverse groups involved about the importance of the awa, including all three of the local boards.

Bringing back the mauri of Te Auaunga

For Māori, a healthy waterway is critical to the health and wellbeing of the people who live around and depend on it. It has its own mauri, or life force, which helps it to sustain healthy ecosystems, including flora and fauna; and to support mara kai (food gardens).

The mauri of Te Auaunga stream had been much reduced, but now it’s blooming again, with rubbish gone and thousands of native species planted. Friends of Oakley Creek, led by Wendy John, has been working particularly hard on this for almost 20 years – and many other groups and individuals have joined them with the common goal of restoring the awa.

“It’s great to see another part of our awa restored at Freeland Reserve, and to have the beautiful Tohu as a unifying symbol linking it to the rest of the catchment,” says Wendy.

“Some parts of Te Auaunga look completely different to others and the Tohu helps you realise it’s all the same body of water running beside you, which is very special.”

You’ll find the Tohu at Freeland Reserve and you’ll see it too on other signage, pou, murals and more along the length of Te Auaunga. Perhaps when you see it you’ll think of the history of the awa, how it flows behind you into the past – and ahead of you into the future.

Symbolism of te Tohu o Te Auaunga

The design of the Tohu encompasses specifically selected elements. Unaunahi or fish scales represent fish and tuna (eels), while pungawerewere (a stylised spider) represents the insects living in and around the awa. Manaia, symbolised by two birds, show seasonal change, and niho taniwha, the taniwha tooth, symbolises the peak of our aspiration to restore Te Auaunga to what it was. The colours of the Tohu - kahurangi (blue) and kakariki (green) embody the skies, water and plantings of te awa. Finally, the spiral represents encircling arms of mana whenua and the ripples of the living waters.

THOMAS DIXON OF AUCKLAND COUNCIL (LEFT)
AND HARRY DOIG OF PUKETĀPAPA LOCAL BOARD
CONTRIBUTED TO THE TOHU PROJECT.





Mt Albert East

ŌWAIKAKA
MT ALBERT

Sandringham

Balmoral

Mt Eden

Dominion Road

TE TĀTUA-A-RIUKIUTA
BIG KING

Three Kings

New Windsor

SH20

Wesley

Roskill Schools

PUKETĀPAPA
MT ROSKILL

Roskill South

Warren & Carr

Keith Hay

Hillsborough

SH20

Waikōwhai

Roskill Development

The Roskill Development is bigger than the name suggests, extending well beyond the boundaries of Mt Roskill itself. With around 11,000+ new homes coming over the next 15–20 years, all of the neighbourhoods will benefit from a greater choice of housing and upgraded streets and local amenities. Development is now underway in Roskill South, Ōwairaka and Waikōwhai.

KEY

- State Highway 20
- Dominion Road
- Te Auaunga (Oakley Creek)
- Maunga

WHEN

11,000+ NEW HOMES
OVER THE NEXT

15–20
YEARS

WHERE

Mt Albert East

N

New Windsor

W

E

Three Kings

S

Waikōwhai

WHO

Kāinga Ora's Urban
Development team,
the company behind
the development of
Hobsonville Point.





There are some pretty special Auckland neighbourhoods, right on your doorstep, that you might not have heard about.

If you love living close to the city, value modern, stylish homes, easy access to transport networks, excellent schools, green spaces and cycle paths - not to mention a ton of vibrant cafes and boutique eateries - the up-and-coming neighbourhoods of Ōwairaka and Roskill South have it all, and so much more!

Check out these gorgeous, high-quality homes, all built to 6 Homestar standards by Roskill Development's trusted builder partners.

You can find more homes at:
roskilldevelopment.co.nz/for-sale



FIND OUT MORE ABOUT BUYING IN ROSKILL

Come and chat to someone in our friendly team about what's coming to the Roskill Development and how to buy.

ROSKILL DEVELOPMENT

Our main information centre is at 142 May Road, Mt Roskill.
Open Wednesday to Saturday, 10am - 4pm

ŌWAIKAKA

The Ōwairaka Info Cube is at 78-80 Hendon Ave, Mt. Albert.
Open Thursday and Saturday, 10am - 4pm
roskilldevelopment.co.nz



APARTMENT

Ōwairaka

1, 2 or 3 | 1 or 2 | 1-2 | 48-88m²

- The ideal lock up and leave home
- Designed by award-winning architects
- Allocated carpark(s) and storage locker
- Beautifully appointed interiors
- Four exterior walls, just like a freestanding house!
- Move-in mid-2023

JALCON HOMES

0800 52 52 66
sales@jalcon.co.nz

POA

KIWIBUILD

Ōwairaka

1 | 1 | 48m²

- Excellent local amenities, parks and easy access to central city
- Only 1 year occupancy!
- Selling as direct sale, no ballot!
- Move in mid 2023

JALCON HOMES

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sales@jalcon.co.nz

\$550,000

TERRACE

Ōwairaka

3 | 1.5 | 1 | 99m²

5-7 RANGE VIEW ROAD

- End terraced home under construction
- Open plan design with indoor outdoor flow
- Great location and amenities nearby
- Due for completion in May, move in June

NEILSTON HOMES

Jim Rodgers
021 832 075
jim@neilston.co.nz

\$995,000

KIWIBUILD

Ōwairaka

3 | 1.5 - 2 | 1 | 99m²

DUNKIRK TERRACE

- Contemporary design
- Floor-to ceiling windows
- Open plan design with indoor outdoor flow
- Generous sized bedrooms

NEILSTON HOMES

Jim Rodgers
021 832 075
jim@neilston.co.nz

\$860,000

APARTMENT

Ōwairaka

2 | 1 | 61m²

- Seamless open plan living
- Architecturally designed by Oxygen architects
- Complimentary bike storage on site
- Designer kitchen with engineered stone
- Completion in May 2023

PROPERTY PARTNERS

Ty Jones
021 448 780

From \$730,000

APARTMENT

Ōwairaka

1 | 1 | 1 | 57m²

- Available to move in August 2023
- Ground level apartment
- 10 Year Registered Master Build Guarantee
- Only 8km from the CBD

mikegreerhomes

Trish Day
027 5616556
tday@mikegreerhomes.co.nz

\$619,000

TERRACE

Roskill South

2 | 1 | 1 | 75m²

61 FREELAND AVE (WHAKATŌ)

- Designed by Crosson Architects
- Open plan living
- Engineered stone benchtops

AVANT PROPERTY DEVELOPMENT

Karishma
021 023 59083

POA

TERRACE

Roskill South

3 | 1 | 1 | 101m²

11 PLAYFAIR ROAD

- Private landscaped courtyard
- Built in wardrobes
- Flooded with natural light

AVANT PROPERTY DEVELOPMENT

Karishma
021 023 59083

POA



MEET THE BUILDERS

Roskill Development has partnered with some of the most trusted building companies in the country to bring new homes to the Roskill South and Ōwairaka neighbourhoods.

At Jalcon we've been bringing joy to new home owners and building beautiful neighbourhoods across Auckland for almost 30 years. Right now, we are building architecturally designed 1, 2 and 3 bedroom apartments in Ōwairaka. Visit the Jalcon Homes display apartment at 87 Hendon Avenue, Ōwairaka. Open Thursday – Sunday, 11am – 3pm, or by appointment.

jalcon.co.nz
sales@jalcon.co.nz
0800 52 52 66

Property Partners' boutique development on 71 Hendon Ave, Ōwairaka, is designed by Oxygen Architecture and has 30 apartments. They are fully landscaped with a large central courtyard, and feature sunny open plan living with a modern, yet timeless, design. Book an appointment today to visit our showhome.

hendonave.co.nz
Ty Jones - 021 448 780

Neilston Homes is built on the idea that all Kiwis should have a chance to connect with a piece of our beautiful country; a place to raise a family and call their own. That's why the homes we are building in Ōwairaka and Mt Roskill are modern, affordable, sustainable and to a quality Kiwis expect.

neilstonhomes.co.nz
Heather Rodgers - 021 832 071
heather@neilston.co.nz

For over 30 years, Mike Greer Homes has been helping Kiwis achieve their dreams by creating beautiful homes where memories are created, moments are shared, and life is lived. Our houses are practically designed, tailored to budgets, and built with care and craftsmanship. Whatever stage of life you're at, we have a home for you.

mikegreerhomes.co.nz
Trish Day - 027 561 6556
tday@mikegreerhomes.co.nz

Stonewood Homes is proud to be one of the largest and leading home builders in New Zealand. Since opening our doors in 1987, we have built more than 7,500 homes for Kiwi families. Now, we're bringing some of New Zealand's most loved new home designs to Roskill South in 2023.

stonewood.co.nz
Jimmy Huang - 021 614 5971
jimmy.huang@stonewood.co.nz

Te Māra (the garden) is a collection of inspiring 2-4 bedroom homes coming to Mt Roskill, designed by the award winning Crosson Architects. The homes are crafted with both sustainability and aesthetics in mind. Te Māra is a new project from Whare Tupu, a partnership of Avant Group and Te Ākitai Waiohū.

temara.co.nz
Karishma Singh - 021 023 59083
karishma.singh@colliers.com

WHICH HOMEOWNERSHIP PRODUCTS COULD BE RIGHT FOR YOU?

Kāinga Ora offers several products to give you a helping hand into homeownership.

Product	For first home buyers	For previous home owners	Income Caps	House Price Caps	Remember that...
FIRST HOME GRANT A grant of up to \$10,000 for KiwiSaver members to help with putting together a deposit for their first home.	✓	✓*	✓	✓	<ul style="list-style-type: none"> You must have contributed to KiwiSaver for at least three years. You will need a deposit of 5% of the purchase price of the home. You will need to live in the home for the first six months.
FIRST HOME LOAN Loans made by select banks and other lenders that can make it easier for you to get into your first home by lowering the required deposit to 5%.	✓	✓*	✓		<ul style="list-style-type: none"> You will need to meet the lending criteria of a participating bank or other lender. You must live in the home for the full life of the loan.
FIRST HOME PARTNER A shared ownership scheme to help first home buyers whose deposit and home loan aren't quite enough to buy a home, purchase a new home together with Kāinga Ora.	✓	✓*	✓		<ul style="list-style-type: none"> You will need to meet the lending criteria of a participating bank or other lender. You will need a deposit of 5% of the purchase price of the home. The maximum contribution Kāinga Ora will make is 25% of the price or \$200,000 (whichever is lower).
KIWISAVER FIRST-HOME WITHDRAWAL You may be able to withdraw your KiwiSaver savings to put towards buying your first home. Kāinga Ora provides qualifying previous homeowners with a letter to assist in the withdrawal.	✓	✓*			<ul style="list-style-type: none"> The withdrawal is made through your KiwiSaver provider who will determine the withdrawal conditions. \$1,000 must remain in your KiwiSaver account.
KIWIBUILD An initiative that provides opportunities for New Zealanders to purchase new homes at more affordable prices.	✓	✓	✓	✓	<ul style="list-style-type: none"> You will need to live in the KiwiBuild home for a minimum period of time before the home can be rented or sold.
KĀINGA WHENUA LOAN An initiative between Kāinga Ora and Kiwibank to help Māori achieve home ownership on their multiple-owned land.	✓	✓		✓ (loan cap)	<ul style="list-style-type: none"> The dwelling must be on multiple-owned Māori land. You will need to meet the lending criteria of Kiwibank. There is a maximum loan cap of \$500,000.

* Asset cap conditions apply
The eligibility criteria for all home ownership products is available at kaingaora.govt.nz/home-ownership.

Ōwairaka

KIWI BUILDS A BRAND NEW FUTURE

Owning a home has long been on Natasha Covic's mind. She's been squirrelling money away for the last five years as she didn't want to spend her life paying off someone else's mortgage. But as house prices rose that dream seemed less attainable – until a friend suggested she investigate one of Kāinga Ora's homeownership products.

"I've always wanted to own a home," says Natasha, who works as a radiologist. "I've been saving towards that goal for a long time, but the market was just getting more and more expensive, so I had given up temporarily, as it seemed impossible." That's when a friend showed her the KiwiBuild website.

"I'd never really considered it, as I didn't think I'd be eligible, and I thought the chances would be so small of actually winning the ballot. I was so wrong," Natasha laughs. She decided to try her luck, getting her application in the day before the ballot closed, and is now the proud owner of a three-bedroom house in Ōwairaka.

"I still can't really believe it," she says. "I'm so grateful. The criteria was different to what I expected. For me as a single person with no dependents, buying my first home, I had to be earning less than \$120,000 before tax a year. I think lots of people don't realise they qualify."

The house is being built by Neilston Homes in Roskill Development's Ōwairaka neighbourhood. "It's just patches of levelled dirt right now, but I should be able to move in, in 12 months' time, so it's not long."

Natasha is excited about finally being on track to move into her own home. Having rented for years she's lived in many places she describes as 'far from healthy'. She is looking forward to a new, warm, dry house close to a dog park, cafes and lovely walks.

"The fact that it's a new build is great," she says. "I think so many people are stretching themselves to afford a mortgage and then having to deal with renovations, repairs or leaky homes on top of that. Knowing I won't have to spend more money to make it liveable is a huge relief. I also love the fact that it's in a mixed housing area and that there will be lots of different types of people from different backgrounds. I grew up knowing my neighbours and really want to be part of that neighbourhood environment again. I hope one day to have my own children and that they are able to play with other kids who live nearby."

Her advice to anyone trying to get on the property ladder? "Don't give up. There are more opportunities than you realise, be it KiwiBuild, First Home Grant or whatever. I don't think I would have been able to do it without KiwiBuild and I think lots of people don't really understand the mechanisms that are out there to help them become a homeowner. Keep saving that deposit – for me that meant eating less UberEats – and look into what might be available to you."



**"Don't give up.
There are more
opportunities
than you realise,
be it KiwiBuild,
First Home Grant
or whatever."**



PHOTO BY HALEY GUILFORD

NATASHA COVIC BOUGHT IN ŌWAIKAKA
WITH THE HELP OF KIWIBUILD.



PHOTOGRAPH BY HALEY GUILFORD
LIAM AND SCOTT.

BUDDIES BAND TOGETHER TO GET ON THE LADDER

Ōwairaka

We meet a couple of mates who went down the co-ownership route to achieve their dream of owning their first home. Story by Kathy Hunter.

Getting the deposit together to buy your first home in Tāmaki Makaurau can be quite a task, so Liam Hunt and Scott Goulding, both 27, decided to band together and combine their resources. Liam, who works in sports management, and Scott, a plumber, have known each other for most of their lives.

They had similar ideas around getting on to the property ladder early, and over a few drinks one night they joked about buying a house together. They both have partners who weren't ready to buy, so after talking about it a bit more seriously, Scott and Liam decided to team up.

"After Scott and I realised we could get the deposit together, we found this awesome lawyer who talked us through a co-ownership agreement," says Liam. "It was pretty simple once she had explained it all."

The price of Auckland housing was still daunting however. "We looked at some of the Kāinga Ora financial products like the First Home Grant and First Home Loan, but together we earned just a tad over the threshold to qualify. Then I talked to a friend about KiwiBuild – we were eligible, so we decided to give it a go."

Their first application was unsuccessful. They then entered a second ballot for a home in Roskill Development's Ōwairaka neighbourhood. Liam remembers clearly the day that changed his life.

"After Scott and I realised we could get the deposit together, we found this awesome lawyer who talked us through a co-ownership agreement."

"I woke up on a Friday morning and saw the email from KiwiBuild and assumed it was another 'no'. I opened it and saw the word 'congratulations,' and – well, I'm not normally that excitable and neither is Scott but there was a lot of jumping and shouting to be honest."

Scott agreed. "It was quite surreal actually. We were lucky for sure – but it's also about saving as soon as you can – I ramped up my KiwiSaver to the max when I started full time work. It's great to know that what I'm paying in rent will be soon going into my own property."

So what would their advice be to other young would-be homeowners?

Liam says: "Save hard, do your research and check out your options – there are lots out there. Mortgage brokers can be really helpful too. Ours put us in touch with a bank that had a first home buyers' scheme which was way better than our own banks'. Their expertise has been really helpful."

COULD BUYING A KIWIBUILD HOME BE RIGHT FOR YOU?

Liam and Scott discovered that by buying a KiwiBuild home, getting their start on the property ladder was more affordable. The sale price of a KiwiBuild home is set by the developer and will reflect its type, size and location. To keep KiwiBuild homes in more affordable price ranges, price caps are used that set the maximum price all KiwiBuild homes can be sold for.

IN AUCKLAND, THE CURRENT KIWIBUILD PRICE CAPS ARE:

Studio or one-bedroom - \$550,000
Two-bedroom - \$760,000
Three-bedroom - \$860,000

TO BE ELIGIBLE TO BUY A KIWIBUILD HOME, YOU AND ANYONE ELSE YOU ARE BUYING THE HOME WITH, MUST:

- be over 18 years old
- be a New Zealand citizen, permanent resident, or a resident visa holder who is "ordinarily resident in New Zealand"; or
- be applying with someone who meets the citizenship or residency requirements and you are married to or in a civil union or de facto partnership with that person
- be a first home buyer or previous homeowner
- have a total before tax income from the last 12 months of:
 - \$120,000 or less for an individual buyer without dependents; or
 - \$150,000 or less for an individual buyer with one or more dependents; or
 - \$200,000 or less for two or more buyers, regardless of the number of dependents

FIRST HOME PARTNER

A NEW WAY TO BUY YOUR FIRST HOME

If your deposit and home loan aren't enough to buy a home, First Home Partner could help to bridge the gap.



WHAT IS FIRST HOME PARTNER?

First Home Partner is a new and exciting way to help bridge this gap, and support aspiring first home buyers by giving them the helping hand they need to afford a home in the current market through shared ownership.

HOW DOES FIRST HOME PARTNER WORK?

This means that instead of owning the home outright, a buyer initially purchases the home with Kāinga Ora.

We provide equity toward the purchase of the home and, in return, take a share in its ownership. The new homeowners then buy this share back from us over time.

The make-up of shared ownership is affected by several factors, including:

- How much money you have to put towards your deposit
- How much a participating bank is willing to lend you
- How much Kāinga Ora will contribute towards buying the home

You need to provide a minimum 5% contribution towards a deposit and meet the lending requirements of one of our participating banks. We can offer a **maximum contribution of 25% of the purchase price or \$200,000** towards a home purchase – whichever is lower. A home loan from a participating bank then makes up the difference.

What is even more helpful, is that **you do not need to pay interest or fees** on the equity contribution from Kāinga Ora for the first 15 years of ownership.

We also provide guidance to help you find a home that is right for your household.

Once you've moved into your new home, we will work with you over the years to help support you to buy our share back and become independent homeowners.

HERE'S AN EXAMPLE:

- You have saved 10% of the purchase price of a home. (Your deposit can also include money from your Kiwisaver or a Kāinga Ora First Home Grant).
- A participating bank is willing to lend you 75%.
- Kāinga Ora contributes 15% to purchase the home with you in return for a 15% share of ownership in the home.

That's 100% of the purchase price. You're on the ladder!

WHO CAN APPLY?

To be eligible for First Home Partner, you must:

- be over 18 years old
- be a New Zealand citizen, permanent resident, or a resident visa holder who is "ordinarily resident in New Zealand"; OR be applying with someone who meets the citizenship or residency requirements, and you are married to or in a civil union or de facto partnership with that person
- have a total household income before tax of no more than \$130,000
- have a good credit rating (subject to a credit report)
- be a first home buyer
- not previously received shared ownership support from Kāinga Ora

You must be buying the home for you to live in and commit to living there as your primary place of residence for at least three years from your settlement date.

HOW DO I APPLY?

All the information you need, including an application form, can be found at:

kaingaora.govt.nz/home-ownership/first-home-partner/

YOU COULD BE ELIGIBLE FOR FINANCIAL HELP TO BUY YOUR HOME.

Get your FREE guide at roskilldevelopment.co.nz/for-sale





Mina holds a plate of Roops' 'world famous in Roskill' jalebies. These are sweet snacks that are deep fried in a swirl shape.

THE SWEET LIFE AT ROOPS

Alexia Santamaria meets the family behind Roops, Roskill's most loved Indian sweets and snacks shop, and discovers the food her school friends used to find strange is being enjoyed by a growing fan base, both inside and outside the Indian community.

If you'd told the Mehta family back in 1993 when they arrived in New Zealand that their future in their new country would include running a very popular restaurant and takeaway for 20 years, they might have laughed at you. Back in Gujarat, where they came from in India, they were a farming family – and hospitality was definitely not part of any future plans.

But in a story shared by so many other migrants, the Mehtas' new life meant different opportunities. "Our Dad, Raghuvir, worked in a factory when he got here and Mum wanted a job, but she didn't have a lot of experience, so it was hard to figure out what she could do," says daughter Toral. "Roops came about by accident, really. Mum started making roti and samosas from home and selling them to students and workers who were far from their families and home cooking - she had no idea back then it would get this big, or this busy."

"Roops came about by accident really, Mum started making roti and samosas from home and selling them to students and workers who were far from their families and home cooking"

"Back in those early days there was nowhere to get our food, only a few Indian places and almost no Gujarati ones," says Kit, Toral's brother. "Word of mouth spread, and people loved being able to get proper vegetarian curries and dhal." And Mina, his Mum, loved providing that for them – parcels of tasty food wrapped up in love for homesick souls.



LEFT TO RIGHT: RAJHUVIR, MINA, KIT AND TORAL MEHTA OF ROOPS.



*“It’s wonderful
sharing our
culture and
food with
other people.”*



“Spring is particularly busy for sweet making. There are three festivals almost one after another – Navatri, Ganesh Chaturthi – and of course Diwali, the festival of lights.”

It was soon clear there was demand for their food and by 2001 they had to find premises. Those are the same premises Roops now occupies on Richardson Road where people of all nationalities flock for thali meals, snacks and Indian sweets. “At first it was really only our community, but now we get people from all different backgrounds, some who understand the food; some who want to try it for the first time,” says Toral. And the family loves that curiosity. “It’s wonderful sharing our culture and food with other people.”

Spring is a particularly busy time for sweet making. There are three festivals almost one after another – Navatri, Ganesh Chaturthi – and of course Diwali, the festival of lights.

One of most popular sweets at Diwali are jalebies – the national sweet of India – and Roops are well known for theirs. These sweets are seen in brightly coloured piles (usually yellow or orange) on roadside stalls and restaurants all over India. Made from a mix of flour, water, sugar and food colouring, deep fried in ghee; you can’t help but look at them as their vibrant hues and translucent swirled circular form draw your eye in.

“Our customers have always loved our jalebies,” says Kit. “That encourages us to keep making sure they’re the best and freshest at all times.”

While COVID-19 has meant that the Mehta family can no longer staff their dine in service, there’s been no lack of enthusiasm from loyal customers who are happy to take food away. Whether it’s soft roti and curries, a full thali meal, street food specials or the sweet and crispy jalebi, Roops has created a community around them who love honest home cooking full of Indian flavour.

**Roops,
6/489 Richardson Road,
Mount Roskill
roops.co.nz**



PHOTO BY MICHELLE HYSLOP TORAL IN THE KITCHEN AT ROOPS IN RICHARDSON ROAD.



**TO FIND OUT MORE,
VISIT OUR INFORMATION CENTRES**

**ROSKILL DEVELOPMENT
INFORMATION CENTRE**

142 May Road, Roskill South
Open Wednesday to Saturday from 10am–4pm



ŌWAIKAKA INFORMATION CUBE

80 Hendon Avenue, Ōwairaka
Open Thursday and Saturday from 10am–4pm

**facebook.com/roskilldevelopment
roskilldevelopment.co.nz**

The proposed Roskill Development as depicted in this publication is indicative only and is intended to give an idea of what the final Roskill Development might be like. Some parts of the development are still at an early planning stage and the final development therefore may differ materially from that shown in this publication. Some applicable regulatory consents and approvals are yet to be obtained. Nothing contained in this publication should be taken as a representation that the Roskill Development will proceed as depicted or described or that any or all of the facilities depicted or described herein will be provided within any time frame expressed or implied. Some of the photographs and artwork in this publication are included for artistic purposes only and may not be accurate representations or reproductions of actual places or facilities at or in the vicinity of the proposed Roskill Development.

House prices published here are subject to change at any time. Please enquire with the relevant builder partner for current availability and prices.