

# Muaūpoko Tribal Authority Inc.

306 Oxford Street, Taitoko, 5510 – PO Box 1080, Taitoko, 5540  
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Submitted via: [consumer@mbie.govt.nz](mailto:consumer@mbie.govt.nz)

Consumer Policy  
Building, Resources and Markets  
Ministry of Business, Innovation & Employment  
Wellington

## **RE: Guidance for lenders on assessing affordability: draft changes to the Responsible Lending Code**

Muaūpoko Tribal Authority Inc. support the recommendations in FinCap's submission. Our encounters working closely with our members and whānau has highlighted the necessity for a stringent affordability assessment requirement. We believe these assessments ensure that our members who vary in age populations and the whānau we service can realistically meet the financial commitments associated with housing and other essential services.

We have observed that inadequate affordability evaluations often lead to financial strain, housing instability, and increased stress among whānau and our members. By implementing stringent and comprehensive affordability assessments, we can better support sustainable living conditions, promote financial well-being, and enhance the overall quality of life for whānau.

Muaūpoko Tribal Authority strongly supports FinCap's recommendation for clear guidance on affordability assessments. Through interactions with whānau it has shown us the critical need for such measures to protect our members from financial harm.

We frequently assist whānau facing urgent needs for food and financial support. This situation highlights the ongoing challenges of financial insecurity within our hāpori. Whānau struggle to provide adequate and nutritious kai for their households, a fundamental necessity that impacts overall well-being and health.

We work diligently to address these needs through various services. Our initiatives include food parcel distributions, linking in with government agencies and organisations to ensure that no whānau goes hungry and can feel supported during these times.

These efforts are part of our broader commitment to ensuring the health and prosperity of our people, our whānau and our hāpori. Our work is guided by the values of manaakitanga, ensuring that every whānau receives the support and respect they deserve.

The mahi we do with whānau underscores the importance of implementing robust and clear guidelines for affordability assessments. By supporting FinCap's recommendations, we aim to prevent such situations and promote financial stability and well-being within our Hāpori.

### **Ko Wai Mātou**

Muaūpoko Tribal Authority Inc. was established in 1997 with the primary goals of:

- Protecting Muaūpoko identity and assets: We strive to foster a robust economic, social, and cultural foundation.
- Growing and sharing Muaūpokotanga, Te Reo me ona Tikanga: We are dedicated to promoting and preserving the language and traditions of the Muaūpoko for all members, those with Muaūpoko whakapapa and as a Manawhenua responsibility for whānau who walk our whenua.

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- Guided by our Tipuna: Our actions are directed by the principles established by Muaūpoko tupuna and are dedicated to the aspirations (moemoeā) of Muaūpoko whānau, hapu, and iwi, and Muaūpoko Mana Motuhake.

## OUR VISION

“Whakahōno, kia tū kaha, Muaūpoko” - Unite, stand strong, Muaūpoko.

## KAUPAPA MĀORI PRACTICE

Our practice is rooted in Kaupapa Māori models, including Te Ara Whānau Ora and other Kaupapa Māori approaches such as Te Whare Tapa Wha. We firmly believe in Mana Motuhake (self-determination) - that whānau have the power and capacity to achieve their aspirations (moemoeā) and define their own health and well-being (Hāuora and Whānau Ora).

A central principle of our practice and service delivery is to advocate, broker, coach, and support whānau. We provide tools and systems that encourage whānau to dream and aspire, to self-manage, and to begin from a position of strength. The Kaupapa Māori models we employ promote healthy lifestyles, active participation, and confidence in connecting to whakapapa, Te Ao Māori, and the wider hāpori (community).

## OUR CORE PRACTICE OUTCOMES

- Mana Motuhake for whānau: We aim for self-determination according to whānau aspirations.
- Support for our kaimahi: We ensure that our staff have the best possible practice in all aspects of their roles, as we believe our whānau deserve our absolute best in everything we do.

## OUR HĀPORI - TE HĀPORI O MUAŪPOKO

Our hāpori is diverse and vibrant with a deep connection to our whakapapa, whenua, tikanga and kawa. We face significant challenges, including financial instability, health disparities, and social inequities. Our services aims to address these issues by providing wrap around support and advocating for better policies and protections. Through our efforts, we aim to build a more resilient and thriving hāpori for our members and our the whānau we service.

## Conclusion

Thank you for considering our submission. We are deeply committed to the well-being of our whānau and hāpori. We believe that with clear guidance and robust policies, we can better address the pressing issues of affordability and financial stability. Your support in implementing these recommendations will greatly enhance our efforts to protect and uplift our people and our hāpori.

Please contact Di Rump, CEO on 021 021 61043 to discuss any aspect of this submission further

Nāku noa nā,



Di Rump  
He Kura Hokioi  
Muaūpoko Tribal Authority Inc

Cc: Tim Tukapua  
Chair, Muaūpoko Tribal Authority Inc Board