



# Home Ownership Products

## National Services

Final Decisions  
July 2024



Released under the Official Information Act 1982

## Introduction by Natalie Burton

Kia ora tātou,

This document sets out the decisions made on the proposed Home Ownership Products change proposal, following careful consideration of the feedback received during the consultation period.

I would like to take this opportunity to thank everyone who made a submission on the proposed change. Overall, we received 30 submissions (29 individual and 1 group submission) which were thoughtful, valuable, and well-reasoned. Overall, the feedback showed our teams understanding of the funding environment and how cessation of key products would impact the size of the team. The feedback received showed an understanding of the need for change following changes to key products the team administers, but also raised some concerns about particular aspects of the change proposal particularly the consultation process, resourcing and potential risks resulting from the proposal.

I have read and given much consideration to the all the questions, comments and feedback put forward throughout this process. Your feedback has informed the final decisions I have made, and you will see some of this feedback reflected in these decisions.

I would also like to take the opportunity to thank you also for your continued professionalism during what many people will find to be a challenging period. I continue to encourage you to access the support available to you as we move through the implementation of the decisions set out in this document.

Ngā mihi



Natalie Burton  
Director – Practice and Customer Contact

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## Context

### Our role

The role of the Home Ownership Products (HOP) Team is to help aspiring buyers into home ownership who would not otherwise be able to purchase a first home. This is done by administering financial products on behalf of the Government. The team provides a national customer interface for products, working directly with customers, banking partners and delivery partners to support customers to access financial products through a range of supports, programmes and initiatives to applicants all over New Zealand.

The products administered by the team include:

- First Home Grant
- KiwiSaver first-home Withdrawal for previous homeowners
- KiwiBuild
- First Home Partner
- First Home Loan
- Kāinga Whenua
- Axis Series homes
- New Zealand Defence Force Eligibility
- Tenant Home Ownership Grant
- Residential Earthquake-Prone Building Financial Assistance Scheme.

Funding for the products and their administration is provided through appropriated funding, meaning that funding is subject to successful budget bid processes, which Government decides. Furthermore, the policy settings typically rest with policy arms of Ministry of Housing and Urban Development (HUD) and Ministry of Business, Innovation and Employment (MBIE).

This creates a dynamic operating environment for the HOP team in Kāinga Ora who then need to adapt to changes. In recent years, this has led to significant growth in the team in response to emerging products and changing parameters. The team has responded by adding new teams and roles somewhat sporadically in response to manage workload, but this has driven siloed and transactional processes, span of control challenges and sub-optimal working experiences for our people.

In September 2023, the HOP team was consulted on a change proposal to reorganise the team in a way that would provide a better operating model that would provide:

- a better working experience for our people
- a more customer-centric approach for applicants that took a holistic approach across products.

In August 2023, changes to the policy settings for one of our key financial products, First Home Partner, quickly saw a rise in volume, and the scheme was fully subscribed by the end of September 2023.

The change proposal was put on hold until there could be greater certainty in funding.

## Why the need for a change process?

### **Cessation of key products**

The Government has recently announced some changes to some of the products the HOP team administers, which will have a material impact on the team. These changes include cessation of:

- Earthquake-Prone Building Scheme
- KiwiBuild
- First Home Grant

This follows the winding-down of the First Home Partner scheme that was fully subscribed in September last year.

We are operating within a tight fiscal environment, and it is the Government's intention to re-prioritise this funding towards social housing. While there will be ongoing compliance requirements for some of these products, Kāinga Ora will no longer be funded for the current number of team members, and we will need to reduce the size of the team as a result.

We also have an obligation to ensure we organise ourselves as efficiently and effectively as possible, while making sure we have adequate capacity in the right places to meet current and future demands. This might mean we need to stop doing some things or consider doing some things differently moving forward.

### **Customer-centric operating model**

We know that a number of home ownership customers have accessed more than one product to achieve their first home purchase. Because the team has grown sporadically in response to products as they have emerged, each product has established its own application process. This means

that the team's function in silos, and customers must submit multiple applications, and deal with multiple team members which is both inefficient and does not offer a good customer experience.

There is opportunity to apply these learnings and reset the team to better accommodate new products and changes in policy and establish an operating model that will enable a single application process across products.

Furthermore, a customer-centric operating model places customers at the heart and recognises different customers may need differing levels of support to progress their application. A tiered approach to delivering customer-centric ways of working will also help future-proof the team's operating model.

## Key outcomes sought

The following key outcomes have remained front of mind when considering feedback and making the final decisions.

- A team size and structure that will be able deliver the remaining home ownership functions within the reduced funding available
- An operating model that will:
  - maximise the customer experience
  - be more efficient whilst balancing Service Level Agreement (SLA) requirements with appropriate workloads
- Future proof the team to best respond to future changes in products and policy settings

## Consultation

On 20 June 2024, we commenced consultation with you to seek your views on the proposed changes for the Home Ownership Products team. Feedback on this proposal was sought over a two-week period. We also ran weekly drop-in FAQ sessions for people to ask questions and seek clarification on the proposal.

We received 30 submissions of feedback (comprised of 29 individual submissions and one group submission).

## Feedback consideration

In reviewing the feedback and making final decisions, clarification and input was also sought from Jason Lovell, Manager - Home Ownership Products. There has also been follow up conversations where further explanation and clarification on feedback was sought.

There was a range of feedback including general comments on the proposed structure as well as more specific feedback relating to the proposed teams, resourcing and some specific roles.

As you read through the change decision document, you will see where we have considered feedback and, in many cases, made changes to the proposal as a result.

The change decision document outlines the confirmed structure changes and decisions, feedback themes and responses, a summary of what you said about the proposal and the organisation structure charts and positions impacts.

## Feedback themes

The feedback received shows an understanding of the need for change following changes to key products the team administers. The feedback raised some concerns about aspects of the change proposal particularly the consultation process, resourcing and potential risks resulting from the proposal.

The table below summarises key themes received through the feedback.

### Feedback themes: The Consultation Process

Feedback	Response
<p>There was strong feedback to increase the EOI timeframe and provide information prior to the EOI process commencing.</p> <p>In addition, people asked for clarification on whether they could prepare their EOI during work hours.</p>	<p>It is important that people have adequate time to prepare their EOI.</p> <p>We have increased the EOI process from 3 working days to 7 working days and provided information in advance of the EOI process commencing so the team can start preparing. In addition, EOI/CV and Interview workshops have been available ahead of the decision on this change process.</p> <p>We support people to complete their EOI, please talk to your people leader if you need time during work hours.</p>
<p>There was strong feedback that challenged the closed EOI process for Team Leader positions given the broadened nature of the roles.</p> <p>People believed the proposed new Team Leader positions had broader responsibilities than current Team Leader roles, including but not limited to accountabilities of the current Senior Product Manager position.</p>	<p>We have reviewed the responsibilities of the new Team Leader positions. As they have broader roles and responsibilities compared to the current Team Leader positions (which include picking up some functions of the current Senior Product Managers), we are opening the EOI process for the Team Leader positions to all people affected through this change.</p> <p>These additional responsibilities have also been identified in the position descriptions.</p>
<p>There was some feedback about the timeline for a decision and whether this could be extended.</p>	<p>Following feedback and the decision to extend the EOI timeframe, we also decided to extend the decision date by a week to Wednesday 24 July.</p>



There was some feedback about role locations and why some position descriptions varied the role location.	As the team is primarily located in Auckland, we indicated Auckland as a preferred location in the Position Descriptions. Following feedback, we have decided to open the location of these positions across the country.
There was some feedback about the necessity to explore an IT solution as a part of the consultation.	The decisions in this document are not dependent on the IT solution, but signal this as a key component of the future state.

### Feedback themes: Resourcing

Feedback	Response
There was strong feedback that there should be more of the newly created Processor – Home Ownership Products roles in the structure to accommodate the current and future volume of work.	<p>The proposal sought to strike a balance between meeting Service Level Agreements (SLAs) and providing excellent customer service whilst respecting workload pressures</p> <p>We proposed four permanent Processors, and four fixed term Processors to December 2024 (to manage the wind down of the First Home Grant). Unlike the current team structure, the Team Leader will not be required for approvals ongoing, and so will have some capacity to assist with volumes.</p> <p>Following feedback, we have removed the Fixed Term Coordinator – Home Ownership Products and Assessor – Quality Assurance and created two additional Fixed Term Processor - HOP roles. We have also removed a Senior Advisor – Product Support and added another permanent Processor – Home Ownership Products role.</p> <p>We believe this provides adequate capacity to manage volumes to the end of December 2024. We are also exploring IT options to enable online applications, which will in turn reduce pressure on future volumes.</p>
There was feedback that the portfolio size for the newly created Senior Advisor – Goals and Engagement role in the new structure requires an additional resource	The proposal seeks to strike a balance where we continue to meet SLAs and provide excellent customer service whilst respecting workload pressures.

Feedback	Response
	<p>We proposed three permanent Senior Advisor - Goals and Compliance roles which have a specific focus on Goals Management. Unlike the current structure, the Team Leader will not be required for approvals ongoing, and so will have some capacity to assist with volumes.</p> <p>In addition, where applicable, the team can access support from two permanent Senior Advisor – Product Support roles.</p> <p>We proposed a team structure that would enable a collaborative operating model, leading to a team approach to resource forecasting and planning. This will be further enabled with alternative ways of working, such as online visits, based on the customers level of need/support. We therefore feel the resourcing confirmed in this document is adequate.</p>
<p>There was some feedback Fixed Term roles should be extended to early 2025.</p>	<p>Current volumes indicate the proposed resourcing to be sufficient. There will also not be the available funding to provide additional capacity beyond December 2024.</p>

**Feedback themes: Potential Risks**

Feedback	Response
<p>There was strong feedback that a role for home ownership customer service calls is essential to the success of the Home Ownership Products team</p>	<p>Prior to the cessation of key products, the volume of calls through the centre warranted a stand alone function, and this has contributed to great customer service.</p> <p>Following cessation of key products, current call volumes confirm the need for 1-2 FTE and are tracking downwards.</p>

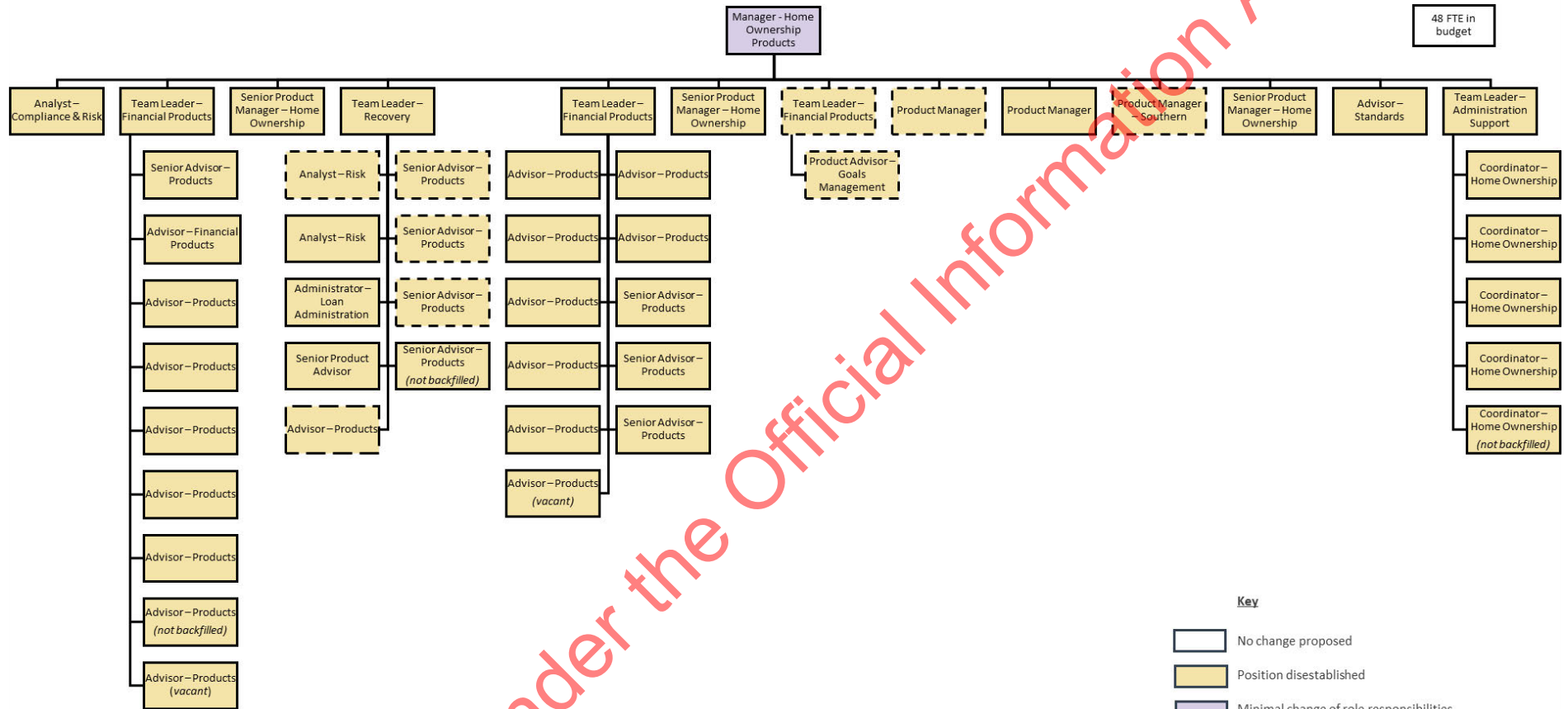
Feedback	Response
	<p>We do not think it is sustainable to maintain a call centre function for 1-2 staff members without compromising our customer service and experience.</p> <p>With constrained resources, we have had to make some choices about resource allocation, and so have made the decision to focus on processing as a core function.</p> <p>Utilising the CSC also allows flexibility in call support to meet fluctuations in demand. Training and systems access will need to be provided to a small group in the CSC and an escalation pathway agreed with the HOP team, this will be developed as part of transition planning.</p> <p>We are therefore confirming the call centre functions will move towards the CSC.</p>
<p>There was feedback that clarity is needed on where the duties of the Senior Product Manager role now sit and that to not address these in the new structure could create several risks to Kāinga Ora</p>	<p>Senior Product Managers have played a critical role to the implementation and management of products under the current operating model and structure.</p> <p>The cessation of core products will see the team move from needing management over ten products, to five moving forward, with significantly lower volumes. This means we will not need the number of Senior Product Managers that we currently have in the team.</p> <p>With constrained resources, we have had to make some choices about resource allocation, and so have made the decision to focus on processing as a core function.</p> <p>The functions of the current Senior Product Managers will therefore be split across the following roles:</p>

Feedback	Response
	<ul style="list-style-type: none"> <li>- The Manager – Home Ownership Products will support the Team Leads with escalations, stakeholder management and oversight of key initiatives and integration across the team.</li> <li>- The Senior Analyst – Home Ownership Products will support all reporting requirements and requests for information.</li> <li>- The Team Leader – Applications and Loan Administration will be the lead for First Home Loan, Legacy Loans and KiwiSaver Withdrawal</li> <li>- The Team Leader – Goals and Engagement will be the lead for Kāinga Whenua Loans and First Home Partner (Goals Management).</li> <li>- The Senior Advisor – Quality and Compliance will support all procedural, quality, compliance and policy enquiries.</li> </ul> <p>Support will continue to be sort from other parts of the business and external providers as required.</p>
<p>There was feedback about a lack of clarity with the Team Leader roles and who is the subject matter expert for the remaining Home Ownership Products.</p>	<p>See the response provided above regarding the Senior Product Manager role and the role of Team Leaders. We have reviewed the Position Descriptions for clarity of responsibilities.</p>
<p>There was feedback that product expertise across team is limited and there is a risk of losing institutional knowledge.</p>	<p>We acknowledge this is a risk, and while there are mitigations currently being worked through (such as clear process documents and wider training), this will need to be further clarified and detailed during transition planning.</p>

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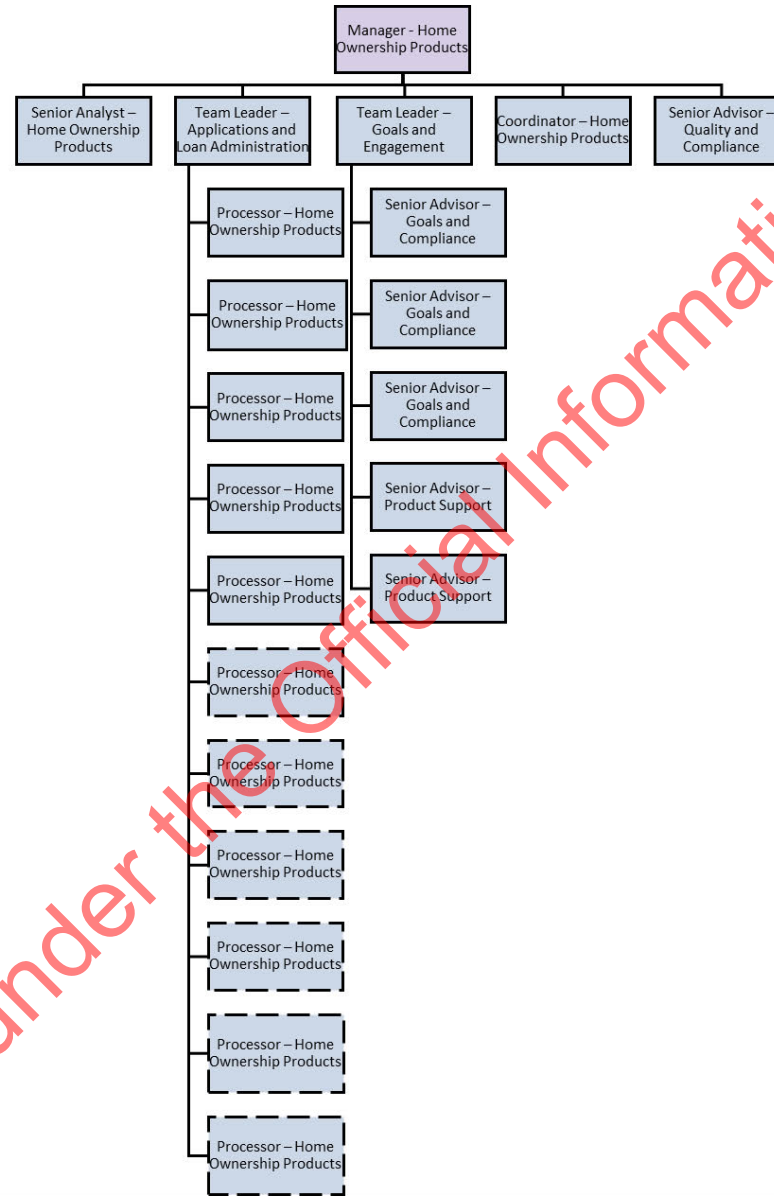
# Current structure – Home Ownership Products

The organisational chart shows the current positions in the Home Ownership Products group.



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# Confirmed structure – Home Ownership Products



**Key**

- No change
- New position – open EOI
- Minimal change of role responsibilities
- Fixed term position (with deferred redundancy for people with an affected status)

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## Confirmed Operating Model

A conceptual model of the confirmed operating model is outlined below:



### Customer support and engagement

The operating model includes a tiered model of support that recognises applicants and customers may require different levels of support.

- ~10% may require intensive, specialist or in person support from the HOP team to navigate the application process or compliance obligations.
- ~15% may require a more targeted level of support that could be provided online or over the phone.
- ~75% are likely to complete the process themselves with the help of guides, collateral and tools.

## Application processing

The processing hub of the operating model is exploring an IT solution to deliver a streamlined application process. This approach will remove manual data entry and enable things like customers to be assessed for multiple products or recognise where multiple applications for the same product has been made helping the HOP team provide quicker, better service and focus support as required, such as through the call centre, or through more in-depth help from the HOP team depending on the customers' needs.

Assurance remains a key feature of the processing hub, with 10% of applications being audited for accuracy and adherence to policy settings.

All applications, successful and otherwise, are followed up with a customer satisfaction survey so the team remains committed to continual improvement in the way it works.

**For example, customers or partners applying for our products can do it securely online or obtain over the phone, online or in person assistance with their application.**

## Compliance

Many products have a longer-term commitment to ensure adherence with policy settings and confidence of repayment of shared equity products. This again will follow a tiered approach so compliance outcomes can be confirmed within available resources. Reporting remains a key component of this model.

**For example, annual visits that form part of the First Home Partner Goals Management Programme might be delivered in person at the home of the household, online via video call or through the First Home Partner portal with self-disclosure by the household. Note: This is a model and not all this functionality and capability currently exists.**



## Proposed structural changes

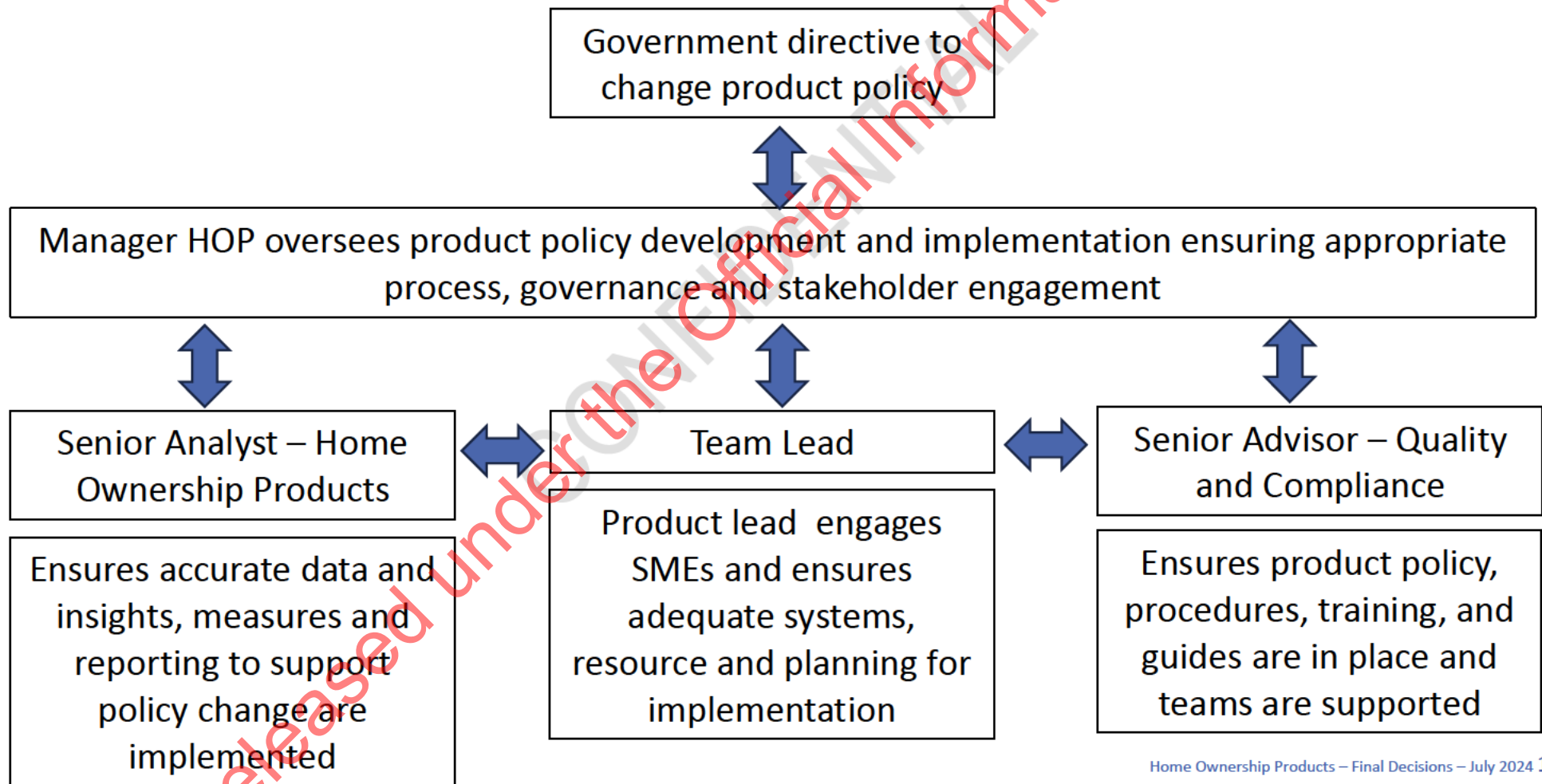
- Reduction in resources from a budgeted 48 FTE currently, to 15 FTE to align with available funding. A further six FTE are proposed to be fixed term until December 2024 to manage the wind-down of the First Home Grant. This includes proposing to:
  - disestablish all roles within the Home Ownership Products team, currently filled by:
    - 35 permanent employees
    - Eight fixed term employees
    - Five current vacancies (two of whom are on parental leave and we haven't backfilled)
  - Eight fixed term agreements would end at the new structure's stand-up and these employees would not be able to participate in the EOI process for any of the new roles. If there are vacancies post EOI, then they may apply. We are obliged to give priority to permanent employees in the first instance.
  - 15 new permanent roles are proposed to be created. These new roles would combine functions and responsibilities from multiple disestablished positions. These new roles have deeper or broader skillsets and responsibilities that require new position descriptions and role sizing.
  - Of the 15 new roles, three people are proposed to go through a closed EOI process for the two Team Leader roles. All other permanent roles within the new proposed structure would be open for affected permanent employees to apply for via an EOI process.
- A proposal to move the call centre functions to the Channels Customer Service Centre, who provide a targeted level of support. Given this proposal also potentially affects individuals within Channels group, the Channels leadership team and team leaders will also be invited to provide feedback on this consultation.
- Two delivery teams:
  - **Goals and Engagement:** this team will deliver intensive application and goals programme support to our home ownership customers and be the expert in shared equity and financing for whenua Māori.
  - **Administration and Loan Applications:** this team will manage application and loan processing and administration and be the expert in lending and credit risk management. An innovative IT solution is being explored to more efficiently process applications and free up the team's time for higher value customer tasks.

## Confirmed structural changes

- Reduction in resources from a budgeted 48 FTE currently, to 15 FTE to align with available funding. A further 6 FTE are confirmed to be fixed to Dec 2024 to manage the wind down of First Home Grant.
- All roles within the Home Ownership Products team are confirmed to be disestablished.
- The 8 fixed term agreements will end at the new structure's stand-up and these employees will not be able to participate in the EOI process for any of the new roles. If there are vacancies post EOI, then they may apply. We are obliged to give priority to permanent employees in the first instance.
- There are 15 new permanent roles confirmed in the new structure. All permanent roles within the confirmed structure will be open for affected permanent employees to apply for via an EOI process. The Team Leader roles will no longer be ring-fenced to the three existing Team Leaders in recognition of the changes to the role and its responsibilities.
- The call centre functions are confirmed to move to the Channels Customer Service Centre to provide a targeted level of support.
- Two delivery teams:
  - **Goals and Engagement:** this team will deliver intensive application and goals programme support to our home ownership customers and be the expert in shared equity and financing for whenua Māori.
  - **Administration and Loan Applications:** this team will manage application and loan processing and administration and be the expert in lending and credit risk management. An innovative IT solution is being explored to more efficiently process applications and free up the team's time for higher value customer tasks.
- This operating model and structure allows future changes such as new products to be more aligned to existing processes, systems and teams, and allows teams to be expanded to accommodate future needs more easily
- Confirmed structural changes include:
  - Minimal changes to the Manager – Home Ownership Products, with a reduction in direct reports from 13 to 5 FTE
  - Five new positions reporting to Manager – Home Ownership Products will be established:
    - Senior Analyst – Home Ownership Products
    - Team Leader – Applications and Loan Administration
    - Team Leader – Goals and Engagement
    - Coordinator – Home Ownership Products
    - Senior Advisor – Quality and Compliance
  - 11 new positions reporting to the Team Leader – Applications and Loan Administration will be established:

- Processor – Home Ownership Products x 5
- Processor – Home Ownership Products x 6 Fixed Term (with deferred redundancy for people with an affected status)
- Five new roles reporting to the Team Leader – Goals and Engagement will be established:
  - Senior Advisor – Goals and Compliance x 3
  - Senior Advisor – Product Support x 2

**A high level worked example: A Government directive to change a product policy**



## Next Steps and Indicative Timeline

### Indicative timeline

The table below contains the proposed indicative timeframes for the process. Please note that these may be subject to change.

Key steps	Indicative dates
Final decision made and communicated	24 July 2024
Voluntary redundancy applications close	2 August 2024
Expression of Interest (EOI) process – all roles	25 July – 2 August 2024
Consideration and selection process complete for Team Leader positions	5-9 August 2024
Communicate outcome for Team Leader positions	12 August 2024
Consideration and selection process complete for remaining roles	12-23 August 2024
Outcome of EOI process/notice of redundancy	By 30 August 2024
Transition planning	2-13 September 2024
Confirmed structure effective	30 September 2024

### Redeployment and Selection

The process to fill positions will begin once the final decisions have been communicated. Changes will be implemented in accordance with employment agreements, and other related policies and procedures that form our obligations as a good employer. This process aligns with our commitment to treat people with kindness, openness and respect, in line with our values. You can find out more about our People policies in the [Change Management Procedures \(H-125\)](#) and the [Change Management Policy \(SH-POL-110\)](#).

For people on secondment, any impact to a position would be assessed based on the substantive position they have been employed for.

### **Who is affected by this change?**

People become affected by a change if their role is either disestablished or impacted by a ringfence process. A ringfence process means there are fewer roles required in the proposed new structure and these people will have priority as an affected person. Only affected people will be eligible to participate in the redeployment Expression of Interest process.

### **What does 'reconfirmed' mean?**

If a person is reconfirmed to a position (because their role is the same or substantially similar) they are not affected but may have some minor changes made to their existing position such as a role title change, a reporting line change, or minimal changes to the role responsibilities.

### **What is redeployment?**

Redeployment is where an affected employee is placed into a suitable alternative position which allows their permanent employment to continue, therefore avoiding a redundancy situation. An alternative position is 'suitable' if:

- a person is capable of undertaking its duties and responsibilities, following some reasonable training if required, and
- the position is offered on the same or similar terms and conditions of employment to the person's current position, or
- the person agrees to accept the position as an alternative to redundancy, when it is offered to them by Kāinga Ora.

### **What is the redeployment pool?**

The redeployment pool is a group of affected people whose roles are confirmed as being disestablished following the final change decision.

### **What roles will be available for people to express an interest in?**

The list of roles that are available for people to express an interest in being redeployed can be found under Appendix 2.

## **Expressions of interest process**

The following Expressions of Interest (Eoi) process applies for any affected employees as part of the Home Ownership Products final decisions:

- Through an Eoi process, affected people will indicate which position/s they are interested in, rank their position preference and provide an up-to-date CV.
  - If presenting your information in written format presents challenges for you, we are open to considering receiving the information you wish to provide in an alternative format such as audio or video.

- If your position is confirmed as affected, you are able to opt out of this process through voluntary redundancy.
- Affected people will receive support to help them work through this process, including support to prepare for the Eol process.
- All Eol applications will be reviewed by a selection panel. The selection panel will have a minimum of two members. Where possible, the selection panel will consist, where possible, of the relevant People Leader/s and the one up People Leader and will be supported by a representative of the People Team. The composition of the selection panel will be confirmed in advance of the selection process commencing.
- Shortlisting will be assessed against the selection criteria for the position/s, based on the information provided in the Eol (specific knowledge, skills and experience selected from the position description for the role).
- A shortlisting process will apply to determine a shortlist of candidates who will be taken through to an interview process.
- If a person expresses an interest in more than one position, it may be possible for them to attend one interview – this will be assessed on a case-by-case basis.
- A rating scale (1 to 5) will be used by the selection panel to assess candidates against the selection criteria.
- Feedback will be provided to all people who were unsuccessful.
- Affected people in Home Ownership Products who have not been successfully redeployed or offered a suitable alternative position within HOP will have the opportunity to apply for other positions across Kāinga Ora during their notice period.
- If redeployment or a suitable alternative position is not possible, then redundancy will take effect from the notified date.

## Voluntary Redundancy

As part of the HOP change any permanent employee in HOP has the option to request voluntary redundancy through an application process. Voluntary redundancy applications can be made before, during or up to 2 August 2024.

If you are interested in applying, please contact the [hopfeedback@kaingaora.govt.nz](mailto:hopfeedback@kaingaora.govt.nz) in confidence for more information. You can submit an application through the following Teams Form: [Application for Voluntary Redundancy Form](#). Voluntary redundancy applications will be assessed by the Director – Practice & Customer Contact.

Consideration will be given to voluntary redundancy applications. These will be considered on a case-by-case basis and determined at the sole discretion of Kāinga Ora to maintain a balance of skills, experience, and knowledge in the workplace and manage compensation related costs.

When assessing an application for voluntary redundancy, Kāinga Ora may accept applications where:

- The work completed by the position holder can be stopped or significantly reduced.

- The position **does** not need to be replaced by a 'like for like' position.
- Kāinga Ora would continue to have sufficient skills and capability internally.
- The removal of the position would provide an opportunity to reorganise work to gain overall efficiencies.
- There is no expected impact on service delivery.
- There is an overall cost benefit toward the financial savings requirement.

*Note: Each voluntary redundancy application will be considered against the overall benefit to Kāinga Ora, taking into account all of the criteria (for example, not meeting one criterion does not mean that the application would be declined; the assessment would be made against the overall benefit considering all criteria).*

## People Support

### Expression of Interest applications/CV support

Support will be available for all affected people to assist with the Expression of Interest process. This is optional and includes:

- Assistance and support with updating and reviewing CVs and with EOI applications through FuturePath has been provided.
- Self-led resources on building CVs, and interviewing are available on our Navigating Change Atamai page [Navigating change \(sharepoint.com\)](#).
- Access to sessions from Inland Revenue on the implications of being made redundant on Income Tax, Kiwisaver, Student loans, Working for Families and child support has been provided.

### Outplacement support:

- Outplacement support will be available for all those leaving Kāinga Ora through redundancy (including voluntary redundancy). This will be provided by FuturePath and tailored to the individual's requirements. This is also optional, but people are encouraged to make use of these services which include access to 1:1 coaching, CV writing, interview skills and more.
- Information on how to access outplacement support will be provided to those with approved voluntary redundancy applications or no redeployment options.

## Employee Assistance Programme (EAP)

We realise that change can be unsettling and want to ensure you feel supported. You have existing support channels such as your People Leader or colleagues, but we also want to remind you that you can access the Employee Assistance Programme (EAP) at any time. EAP Services is an independent external company providing access to qualified and registered practitioners including registered counselling professionals with a minimum of five years' experience.

- EAP is available 24/7 via 0800 327 669 (0800 EAP NOW), or you can make an appointment online.
- Counselling can take place in person, over the phone or online, depending on what you prefer.
- The programme is voluntary and completely confidential.
- People Leaders can also use Manager Assist to help them provide proactive support to their teams.

## Clearhead (through Unimed)

Clearhead have a nationwide network of 500+ mental health professionals (counsellors, psychologists, psychotherapists) to provide you with confidential support when you need it. You can book an appointment via an online booking tool [here](#) and choose a therapist based on their profile.

Sessions must be booked via the online booking tool, not directly with your chosen mental health professional, in order for it to be funded through UniMed. You will need your UniMed Policy ID to complete the booking. If you can't find the right person to meet your needs, you can get in touch with Clearhead - 0800 257 433 or [contact@clearhead.org.nz](mailto:contact@clearhead.org.nz)

## Public Service Association (PSA)

The PSA have been notified of the final decisions and are available to provide advice and assistance to their members. You can reach out to one of the PSA delegates Dan Hearn or s9(2)(a) [REDACTED]@psa.org.nz. PSA members are encouraged to engage with their PSA delegate for support and advice during this period.

## Independent Advice

You are welcome and entitled to seek your own independent advice, guidance, and support throughout this process, including by being accompanied/represented at any meetings we hold with you about this process. This independent advice could be from the PSA, trusted friend, whānau member or representative/lawyer.



## Transition Plan

Implementation of the new operating model will be critical for the team to successfully transition into the new operating model and structure.

The Transition Plan will be the key responsibility of Manager – Home Ownership Products and will be approved by Director – Practice and Customer Contact by 16 September 2024. The existing wider team will be expected to contribute to this plan as needed.

Key components of this plan will include (but are not limited to):

- Movement of **call centre functions** – including scope, operational processes, systems access, training, and escalation pathways
- Transition of **key products and functions** for each product across new roles/teams including policy documentation, product plans, regular and adhoc reporting and key stakeholders
- A plan for existing **initiatives** and work underway to be completed through to implementation or appropriate handover point and to agree focus areas for future work programmes
- A plan for our **people and support** required for the new roles they will be entering into
- A **communication strategy** for our key stakeholders both internal and external
- A draft **management report** that identifies key focus areas for the team
- A **capacity review** to re-affirm current baseline understanding of process times and establish measures to track progress

## Appendix 1: Detailed confirmed changes

The impact table on the following pages identifies all current positions in the scope of this change that have been affected in some way by the confirmed changes. Please also refer to the organisation structure charts.

HOP Leadership Team				
Position code	Position in scope	FTE	Confirmed change	Confirmed impact/options
MHOP01	Manager – Home Ownership Products	1	Minimal change of role responsibilities	Incumbent is reconfirmed into the position
51PM01	Product Manager	1	Disestablish	Current incumbent's secondment ends
17SAFP01	Advisor - Standards	1	Disestablish	Option to apply for EOI vacancies as an affected person
5SPM01	Senior Product Manager - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
14SPRA01	Senior Product Manager - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
17RTL01	Team Leader - Recovery	1	Disestablish	Option to apply for EOI vacancies as an affected person
14SPRA02	Senior Product Manager - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
17ATL01	Team Leader - Administration Support	1	Disestablish	Option to apply for EOI vacancies as an affected person
17FPTL01	Team Leader - Financial Products	1	Disestablish	Vacant permanent position Current incumbent's secondment ends
17FPTL02	Team Leader - Financial Products	1	Disestablish	Option to apply for EOI vacancies as an affected person Current incumbent's secondment ends
20RAC01	Analyst - Compliance and Risk	1	Disestablish	Option to apply for EOI vacancies as an affected person

51PM02	Product Manager – Southern	1	Disestablish (fixed term position)	Extend fixed term role and incumbent to stand up of the new structure
41PM01	Product Manager	1	Disestablish (fixed term position)	Extend fixed term role and incumbent to stand up of the new structure
51TLGR01	Team Leader - Financial Products	1	Disestablish (fixed term position)	Extend fixed term role and incumbent to stand up of the new structure
<b>Recovery Team</b>				
	<b>Position in scope</b>	<b>FTE</b>	<b>Confirmed change</b>	<b>Confirmed impact/options</b>
51SAP05	Senior Advisor - Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
51SAP03	Senior Advisor - Products	1	Disestablish (fixed term position)	Current incumbent's secondment ends
20OSR02	Senior Product Advisor	1	Disestablish	Option to apply for EOI vacancies as an affected person
51PA03	Advisor - Products	1	Disestablish (fixed term position)	Current incumbent's secondment ends
51SAP01	Senior Advisor - Products	1	Disestablish (fixed term position)	Current incumbent's secondment ends
51AR01	Analyst - Risk	1	Disestablish (fixed term position)	Extend fixed term role and incumbent to stand up of the new structure
51SAP04	Senior Advisor - Products	1	Disestablish (fixed term position)	Current incumbent's secondment ends
14RSM01	Analyst - Risk	1	Disestablish	Option to apply for EOI vacancies as an affected person
17LA081	Administrator – Loan Administration	1	Disestablish	Option to apply for EOI vacancies as an affected person
<b>Financial Products Team - FHG and FHL</b>				
	<b>Position in scope</b>	<b>FTE</b>	<b>Confirmed change</b>	<b>Confirmed impact/options</b>
17SFPA02	Senior Advisor - Product	1	Disestablish	Option to apply for EOI vacancies as an affected person
17FPA03	Advisor - Financial Product	1	Disestablish	Option to apply for EOI vacancies as an affected person

17PAFP16	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP10	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP02	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP03	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP06	Advisor – Products	1	Disestablish	Position vacant
17PAFP12	Advisor - Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP14	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
<b>Financial Products Team – FHG, KSW and KiwiBuild</b>				
	<b>Position in scope</b>	<b>FTE</b>	<b>Confirmed change</b>	<b>Confirmed impact/options</b>
17SFPA04	Senior Advisor - Product	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP04	Advisor – Products	1	Disestablish	Permanent incumbent has option to apply for EOI vacancies as an affected person Extend fixed term incumbent to stand up of the new structure
17PAFP05	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP11	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP15	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP01	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
17PAFP07	Advisor – Products	1	Disestablish	Position vacant
17PAFP08	Advisor – Products	1	Disestablish	Permanent incumbent has option to apply for EOI vacancies as an affected person Extend fixed term incumbent to stand up of the new structure

17SFPA03	Senior Advisor - Product	1	Disestablish	Option to apply for EOI vacancies as an affected person Note current incumbent's secondment ends
17FPTL01	Senior Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person Note current incumbent's secondment ends
17PAFP13	Advisor – Products	1	Disestablish	Option to apply for EOI vacancies as an affected person
<b>Administration Support Team</b>				
	<b>Position in scope</b>	<b>FTE</b>	<b>Confirmed change</b>	<b>Confirmed impact/options</b>
17HOR02	Coordinator - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
17HOR03	Coordinator - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
17HOR05	Coordinator - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
17HR04	Coordinator - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
17HR01	Coordinator - Home Ownership	1	Disestablish	Option to apply for EOI vacancies as an affected person
<b>Financial Products Team – Goals Management</b>				
	<b>Position in scope</b>	<b>FTE</b>	<b>Confirmed change</b>	<b>Confirmed impact/options</b>
51AGM01	Product Advisor - Goals Management	1	Disestablish (fixed term)	Extend fixed term role and incumbent to stand up of the new structure

## Appendix 2: EOI positions

Position	FTE	Subgroup	Status	Pay rate
Senior Analyst – Home Ownership Products	1	HOP Leadership team	Permanent	17
Team Leader – Applications and Loan Administration	1	HOP Leadership team	Permanent	17
Team Leader – Goals and Engagement	1	HOP Leadership team	Permanent	17
Coordinator – Home Ownership Products	1	HOP Leadership team	Permanent	13
Senior Advisor – Quality and Compliance	1	HOP Leadership team	Permanent	17
Processor – Home Ownership Products	5	Applications and Loan Administration	Permanent	15
Senior Advisor – Goals and Compliance	3	Goals and Engagement	Permanent	16
Senior Advisor – Product Support	2	Goals and Engagement	Permanent	16
Processor – Home Ownership Products	6	Applications and Loan Administration	Fixed term until December 2024 (with deferred redundancy for people with an affected status)	15