



First Home Grant

Pre-approval and full approval application for previous homeowners

Complete this form if you have previously owned a home
or land in New Zealand or overseas.

Which parts of this application form do you need to complete?

Applying for pre-approval

Complete **Section A** if you have yet to find a property or land to buy and want to find out if you qualify for pre-approval for a First Home Grant.

Supporting documents and information you need to complete the application for pre-approval:

- Certified copy of your birth certificate, passport, driver licence or residency visa.

- Summary of income for the previous 12 months.

- KiwiSaver contribution confirmation statement.

- Comprehensive list and values of your realisable assets.

- Settlement statement (if you have sold a property within the previous three months).

Applying for full approval

Complete **Sections A and B** if you have made an offer to purchase a property or land, have a signed sale and purchase agreement and want to apply for a First Home Grant.

Supporting documents and information you need to complete the application for full approval:

- A signed copy of a sale and purchase agreement for the property, a fixed-price building contract or a contract with a builder or developer for a yet-to-be-built property.

- Evidence that you have a deposit of at least 5% of the purchase price.

- A proposed settlement date or grant payment date at least four weeks away.

- A copy of your right to occupy Māori land (if applicable).

SECTION A

1 YOUR INFORMATION

Mr Mrs Miss Ms Mx Other (PLEASE STATE) _____

FIRST NAME(S) _____

PREFERRED NAME _____

SURNAME _____

DATE OF BIRTH _____

GENDER

Male Female Gender diverse Prefer not to say
 Other (PLEASE STATE) _____

RELATIONSHIP STATUS

Single Married De facto Civil union
 Separated Divorced Widow(er) Prefer not to say

ETHNICITY

NZ European Māori Samoan Tongan
 Cook Island Niuean Chinese Indian
 Other (PLEASE STATE) _____

RESIDENCY

New Zealand citizen Permanent resident Ordinarily resident in New Zealand

Please note you must be resident in New Zealand to be eligible to apply.

CURRENT HOME ADDRESS _____

POSTCODE _____

CURRENT POSTAL ADDRESS (IF DIFFERENT FROM ABOVE) _____

POSTCODE _____

HOME PHONE _____ MOBILE _____

EMAIL _____

By providing your contact phone numbers and email address, we will be able to provide you updates regarding your application.

SECTION A**2 IDENTIFICATION**

You will need to provide us with a certified copy of your valid ID as part of your application. Please note you must be resident in New Zealand to be eligible to apply.

- Option 1:** For New Zealand-born citizens, please provide ONE of the following:
- New Zealand birth certificate New Zealand passport New Zealand driver licence

- Option 2:** For New Zealand citizens born overseas, please provide ONE of the following:

- Overseas birth certificate Overseas passport

AND

- Certificate of New Zealand citizenship

- Option 3:** For permanent residents, please provide ONE of the following:

- Overseas birth certificate Overseas passport

AND

- Permanent resident visa

3 EMPLOYMENT DETAILS

Please indicate your current employment status by ticking the appropriate box below.

- Full-time (salary/waged) Part-time (salary/waged)
 Self-employed Beneficiary No income

Income for the previous 12 months (before tax)

You will need to provide a summary of income for the previous 12 months as part of your application. Self-employed applicants may alternatively provide **ONE** of the following:

- An individual tax return (IR3).
- An individual tax return prepared by an accountant.
- A summary of income for the most recent tax year.

4 KIWISAVER OR SAVINGS SCHEME DETAILS

Please indicate your type of savings scheme by ticking the appropriate box below.

- KiwiSaver Complying fund Exempt employer scheme

SCHEME PROVIDER

DATE CONTRIBUTIONS STARTED

SECTION A**5 PREVIOUS PROPERTY DETAILS**

CURRENT HOME ADDRESS

POSTCODE

WHEN DID YOU SELL THIS PROPERTY?

6 REALISABLE ASSETS

Please provide the total value of your individual realisable assets held both in New Zealand and overseas below. Do not leave any sections blank or it may delay the processing of your application.

MONEY IN ALL BANK ACCOUNTS

\$

SHARES, STOCKS AND BONDS

\$

INVESTMENTS IN BANKS OR OTHER FINANCIAL INSTITUTIONS

\$

BUILDING SOCIETY SHARES

\$

MONEY PAID TO OR HELD BY A REAL ESTATE AGENT, SOLICITOR OR
DEVELOPER AS A DEPOSIT ON A HOME

\$

BOAT OR CARAVAN (IF VALUE OVER \$5,000)

\$

OTHER VEHICLE(S) NOT USED AS USUAL METHOD OF TRANSPORT
(IF VALUE OVER \$5,000)

\$

OTHER INDIVIDUAL ASSETS VALUED AT \$5,000 OR MORE

\$

TOTAL**\$**

SECTION A

7 DEPENDANTS

A person who has dependants has the responsibility for full-time or part-time care of a child, children or other dependent adults in a household. If you have any dependants in your household, please provide their details below.

FIRST NAME(S) _____

PREFERRED NAME _____

SURNAME _____

DATE OF BIRTH _____

FIRST NAME(S) _____

PREFERRED NAME _____

SURNAME _____

DATE OF BIRTH _____

FIRST NAME(S) _____

PREFERRED NAME _____

SURNAME _____

DATE OF BIRTH _____

FIRST NAME(S) _____

PREFERRED NAME _____

SURNAME _____

DATE OF BIRTH _____

FIRST NAME(S) _____

PREFERRED NAME _____

SURNAME _____

DATE OF BIRTH _____

SECTION A**8 JOINT OR MULTIPLE PURCHASERS**

If you are jointly purchasing a home, property or land with other people, we require the following information as part of your application. All joint purchasers will need to provide the following:

- A summary of income for the previous 12 months.
- A completed application form for First Home Grant approval (if they are also applying for a First Home Grant).

If there are no joint purchasers, you may leave this section blank.

FIRST NAME(S)

PREFERRED NAME

SURNAME

DATE OF BIRTH

Employment status: Full-time (salary/waged) Part-time (salary/waged)
 Self-employed Beneficiary No income

Applying for a First Home Grant Yes No

FIRST NAME(S)

PREFERRED NAME

SURNAME

DATE OF BIRTH

Employment status: Full-time (salary/waged) Part-time (salary/waged)
 Self-employed Beneficiary No income

Applying for a First Home Grant Yes No

FIRST NAME(S)

PREFERRED NAME

SURNAME

DATE OF BIRTH

Employment status: Full-time (salary/waged) Part-time (salary/waged)
 Self-employed Beneficiary No income

Applying for a First Home Grant Yes No

SECTION B

1 PROPERTY DETAILS

ADDRESS OF THE PROPERTY BEING PURCHASED

POSTCODE

PURCHASE PRICE \$

PURCHASE OR SETTLEMENT DATE

Please indicate what type of property or land you are buying by ticking the appropriate box below.

- A newly built property (has received a code compliance certificate in the last 12 months)
- An existing or older property
- A property being purchased off the plans
- Vacant land to build a house on
- A home on Māori land

Please indicate what type of property ownership you will be holding by ticking the appropriate box below.

- Fee simple
- Stratum estate freehold and leasehold
- Cross-lease
- Leasehold

If you are purchasing land, what are your fixed-price build costs?

\$

If you are buying vacant land to build on, the total purchase price should be the cost of the land plus the cost of building the home. Please provide a copy of your fixed-price building contract and attach this to the last page of this application form. Quotes will not be accepted for this purpose.

SECTION B**2 DEPOSIT DETAILS**

Please provide details of your deposit amount below (inclusive of deposits from all purchasers and any amount already paid to a developer if you are purchasing a property off the plans).

MONEY IN ALL BANK ACCOUNTS	\$
MONEY PAID TO OR HELD BY A REAL ESTATE AGENT, SOLICITOR OR DEVELOPER AS A DEPOSIT ON A HOME	\$
FIRST HOME GRANT PRE-APPROVAL AMOUNT	\$
KIWISAVER FIRST HOME WITHDRAWAL	\$
GIFTED AMOUNT FROM FAMILY	\$
TOTAL	\$

As part of your application, you will need to provide us with evidence of the amounts stated above by supplying copies of the following:

- Your bank account balances that are named and dated within the last two days.
- A receipt of money paid to a real estate agent, solicitor or developer as part of a deposit.
- A confirmation letter or email from your KiwiSaver provider stating the available balance that can be withdrawn.
- A signed gifting declaration for any amount that has been gifted by a relative.

3 YOUR NEW ZEALAND SOLICITOR'S DETAILS

We will send updates relating to your application to both you and your solicitor.

FULL NAME

COMPANY NAME

PHONE NUMBER

EMAIL

POSTAL ADDRESS

POSTCODE

DECLARATION

I, (FULL NAME)

of (ADDRESS IN FULL)

understand that, by signing below, I confirm, acknowledge and agree the following:

- All the information and attached documentation given in this application is complete and correct.
- I have read and understood the privacy statement on page 11 and give permission for information about me to be used in accordance with my agreement and authorisation under the privacy statement.
- I have read and understood the guidance notes on pages 12-13.
- I am applying as an individual and not as a company, trustee or trust.
- I understand that I must reside in the purchased property as my primary place of residence for at least six months from the date of settlement or from when the code compliance certificate is issued.
- I understand that, if I buy a property off the plans, it needs to be built and habitable on or before the projected date for completion as stipulated in the contract.
- I understand that, if I am buying vacant land to build on, I must provide a fixed-price building contract that stipulates a projected date for completion of the construction and a code compliance certificate to show that completion occurred on or before the projected date of completion.
- I understand that, if false or fraudulent information has been provided for the assessment of a First Home Grant, any such pre-approval or approval for a First Home Grant becomes null and void.
- I understand that Kāinga Ora – Homes and Communities has the right to decline my application for a First Home Grant.
- I understand that a successful application for pre-approval of a First Home Grant in no way obligates Kāinga Ora – Homes and Communities to make any such First Home Grant payment in the future.
- I understand that, if I have previously received a KiwiSaver first home subsidy, a HomeStart Grant or a First Home Grant, I will no longer be eligible for a grant in the future.

SIGNATURE

DATE

SUBMITTING YOUR APPLICATION

You will need to scan your completed application forms and supporting documents so you can upload them with your online application. Apply online here: hera.power-business.co.nz/kaingaora/First_Home.nsf.

Alternatively, you can post your application to:

Home Ownership Products Team
Kāinga Ora – Homes and Communities
Private Bag 76913
Manukau
Auckland 2241

If you are submitting your application, online you do not need to mail the original.

An application will normally be assessed within 10 working days of Kāinga Ora – Homes and Communities receiving it if it is complete and all the correct supporting documents have been provided.

Please note that the First Home Grant cannot be paid out after settlement and your application must be submitted at least four weeks before your settlement date. If insufficient notice is given, Kāinga Ora – Homes and Communities will be unable to process your application.

If you have questions about the status of your application, call **0508 935 266** or email firsthome.enquiries@kaingaora.govt.nz.

PRIVACY STATEMENT

You agree that Kāinga Ora – Homes and Communities can use the information provided by you in your application to:

- assess if you meet the eligibility criteria for a First Home Grant
- administer a First Home Grant if you are eligible
- assist in future research and evaluation of the First Home Grant and other home ownership products administered by Kāinga Ora – Homes and Communities.

You agree that Kāinga Ora – Homes and Communities can request information about you from the following persons and/or agencies, and you authorise them to give information they hold about you to Kāinga Ora – Homes and Communities:

- Your employer or any other person from whom you receive income.
- Your KiwiSaver scheme provider, complying fund provider or exempt employer fund provider.
- The lawyer or solicitor handling the purchase of your property.
- Any authorised agent who has submitted an application on your behalf.

This information will be held by Kāinga Ora – Homes and Communities and any other authorised person and/or agency in accordance with the Privacy Act 2020.

You have the right to access or request the correction of any information held by Kāinga Ora – Homes and Communities about you or your First Home Grant application.

Guidance notes for completing an application for a First Home Grant

Before you complete this application form, we recommend you read the full details and criteria of the First Home Grant available online at kaingaora.govt.nz/first-home-grant.

Note 1. First Home Grant

The First Home Grant is administered by Kāinga Ora – Homes and Communities on behalf of the government and is a payment of at least \$1,000 for each year that you have contributed the minimum percentage of your total annual income towards your KiwiSaver scheme, complying fund or exempt employer scheme for at least three years.

If you are purchasing an existing home, you could receive \$3,000, \$4,000 or \$5,000 (the maximum) depending on your length of contribution. If you are purchasing a newly built home, you could receive \$6,000, \$8,000 or \$10,000 (the maximum) depending on your length of contribution.

If you are not currently in the process of purchasing a home, you can apply for a First Home Grant pre-approval to see if you are eligible. Pre-approvals are valid for 180 days, and you will need to make a new application on the expiry of the pre-approval if you have not purchased a home in this time.

Note 2. Previous homeowners in New Zealand

A previous homeowner in New Zealand or overseas may apply for a First Home Grant. However, Kāinga Ora – Homes and Communities will need to determine whether you meet the additional eligibility criteria below:

- You have not previously received a KiwiSaver first home subsidy, a HomeStart Grant or a First Home Grant.
- You do not currently have an interest in property or land.
- You do not have realisable assets totalling more than 20% of the house price cap for an existing or older property in the area you are buying in.

Realisable assets are belongings that can be sold to help pay for your home. Kāinga Ora – Homes and Communities considers the following to be realisable assets:

- Money in bank accounts.
- Shares, stocks and bonds.
- Investments in banks or other financial institutions.
- Building society shares.
- Boat or caravan (if the value is over \$5,000).
- Other vehicle(s) not used as usual method of transport (if the value is over \$5,000).
- Other individual assets valued at \$5,000 or more.
- Money paid to or held by a real estate agent, solicitor or developer as a deposit on a home.

For example, if you are buying a house in the \$400,000 cap area, your realisable assets cannot be worth more than \$80,000. Realisable asset caps are available online at kaingaora.govt.nz/first-home-grant.

Please note that only the house price cap for buying an existing or older property is used to determine the acceptable level of realisable assets.

Note 3. Schemes

We recommend that, before you apply for a First Home Grant, you refamiliarise yourself with KiwiSaver.

Check what type of scheme you belong to, who your scheme provider is, how long you have been contributing to the scheme and how much you have been contributing.

You can talk to your employer, check any statements you may have received from your provider or talk to KiwiSaver directly on **0800 549 472**.

KIWISAVER SCHEME

A KiwiSaver scheme is a retirement savings scheme providing members with annual member tax credits from government. Members choose to pay 3%, 4% or 8% of salary or wages, and their employer is required to pay 3%. The scheme name will include the word KiwiSaver.

COMPLYING FUND

A complying fund is a registered employer sponsored superannuation scheme that allows members to choose to lock in a percentage of their salary in an account that may be accessed on the same terms as a KiwiSaver scheme. A member should contact their fund provider to find out if first home withdrawal is permitted. The member may also continue to contribute to an unlocked account.

EXEMPT EMPLOYER SCHEME

An exempt employer scheme is an employer-sponsored superannuation scheme that does not require a member to lock in any member contributions. New employees will be offered this scheme instead of KiwiSaver when they join the employer. They do not get the government annual member tax credit.

Note 4. Regular minimum contributions

To be eligible for a First Home Grant, you must have contributed at least 3% of your total income per annum or \$1,000 per annum (whichever is lower) to a KiwiSaver scheme, complying fund or exempt employer scheme for a period of at least three years.

Contributions do not need to be consecutive in order to qualify for a First Home Grant and the contribution periods may change, provided the minimum contributions add up to at least three years. For example, you may have been a salaried or waged employee for a period and then self-employed for a period.

If you are a non-earner, you must contribute at least \$1,000 per annum for at least three years.

Note 5. Deposit requirements

To be eligible for a First Home Grant, buyers must have a cash deposit (inclusive of all savings, grants, first home withdrawals and gifts) that is a minimum of 5% of the price of the property being purchased. Deposits provided through personal loans or guaranteed through other securities such as equity, gifts, credits on settlement and family guarantors are not permitted.

Note 6. Regional maximum house prices

The home or land you are purchasing with a First Home Grant must fall under the maximum house price caps that are based on the territorial local authority boundaries. The full list of house price caps is available online at kaingaora.govt.nz/first-home-grant.

Note 7. Minimum occupancy period

The home or land you are purchasing with a First Home Grant must be occupied as your primary place of residence for at least six months from either:

- the date of settlement if you are purchasing a home
- the date the code compliance certificate is issued if you are purchasing land to build on.

Note 8. Processing timeframes

Applications will normally be assessed within 10 working days of Kāinga Ora – Homes and Communities receiving them if they are complete and all supporting documents have been provided.

