

14 February 2023

s9(2)(a)

Thank you for your email dated 17 January 2023 requesting the following information under the Official Information Act 1982 (the Act):

I have the following questions under the OIA about the First Home Partner scheme.

- 1. How many applications have you received for the First Home Partner scheme for each month since its inception, and how many of those were successful?*
- 2. What's the ethnic breakdown of all applicants and successful applicants?*
- 3. How many applicants (and their ethnicities) went on to actually purchase a home through this scheme? And when? (which month)*
- 4. Of those applicants who purchased homes, what was the dollar amount Kainga Ora contributed to each one?*
- 5. All correspondence (letters, emails, memos, reports) from Westpac bank about the eligibility of applicants. Including any concerns they might have about their financial situations.*

First Home Partner was launched in October 2021 and is designed to help bridge the gap for aspiring first home buyers, whose deposit and home loan aren't quite enough to purchase a home. The scheme enables eligible individuals and whānau to co-purchase a home together with Kāinga Ora, to help overcome the deposit barrier. The applicant is the majority homeowner and occupier, but Kāinga Ora will own a share in the home that the applicant will need to buy out over time to achieve full ownership.

I will answer each of your questions in turn. All data is at 31 December 2022.

- 1. How many applications have you received for the First Home Partner scheme for each month since its inception, and how many of those were successful?*

Please find a breakdown of applications submitted to us for assessment and those applications assessed as eligible. Eligible applicants must also seek bank pre-approval, find a suitable property and return to Kāinga Ora for Approval.

First Home Partner applications submitted and eligible by month.

Date	Submitted	Eligible
October 2021	427	263
November 2021	281	146
December 2021	99	54
January 2022	91	59

February 2022	107	67
March 2022	90	54
April 2022	133	73
May 2022	114	67
June 2022	85	51
July 2022	98	61
August 2022	106	72
September 2022	105	73
October 2022	107	75
November 2022	79	53
December 2022	36	20
	1,958	1,188

2. *What's the ethnic breakdown of all applicants and successful applicants?*

First Home Partner applicant ethnicity

Ethnicity	Submitted (earliest date)	Assessed as eligible to purchase a home through the scheme	Sale and Purchase Agreement Approved	Settled
Indian	409	274	84	59
Chinese	277	189	30	22
NZ European	350	214	40	14
Filipino	95	53	12	8
Korean	59	37	8	6
Māori	204	95	6	5
Pasifika	128	54	8	8
Other	394	247	78	54
Prefer not to say	42	25	4	3
Total	1,958	1,188	270	179

3. *How many applicants (and their ethnicities) went on to actually purchase a home through this scheme? And when? (which month)*

Please refer to the table for Question 2 above. I am declining your request for a monthly breakdown under section 9(2)(a) of the Act to protect the privacy of natural persons. This is due to the low volume of applicants in some instances, which could potentially identify an individual person or whānau.

4. *Of those applicants who purchased homes, what was the dollar amount Kainga Ora contributed to each one?*

First Home Partner and Kāinga Ora contributions

Kāinga Ora contribution	# Households
\$200K	30
\$199K – \$180K	44
\$179K – \$160K	31
\$159K – \$140K	25
\$139K – \$120K	22
\$119K – \$100K	17
\$99K – \$50K	10
\$49K – \$0	0

5. *All correspondence (letters, emails, memos, reports) from Westpac bank about the eligibility of applicants. Including any concerns they might have about their financial situations.*

Kāinga Ora does not engage directly with the bank in relation to an applicant's home loan eligibility. Applicants apply directly to a participating bank for home loan pre-approval and final home loan approval on settlement. Kāinga Ora is not involved in the bank lending decisions.

I am therefore refusing this part of your request under section 18(g)(i) of the Act as the information is not held, and I have no reason to believe it is held by another agency.

Under section 28 of the Act you have the right to seek an investigation and review by the Ombudsman of this response. Contact details for the Ombudsman can be found at www.ombudsman.parliament.nz.

Please note that Kāinga Ora proactively releases its responses to official information requests where possible, and our response to your request may be published at <https://kaingaora.govt.nz/publications/official-information-requests/> with your personal information removed.

Yours sincerely



Nick Maling
General Manager National Services