



**Tuwharetoa mai  
Kawerau ki te Tai**

# **HOUSING RESOURCES**

## **FIRST HOME BUYERS AND TENANTS**

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Compiled by Jackie Adlam

## **1. MINISTRY OF HOUSING AND URBAN DEVELOPMENT – MHUD**

**<https://www.hud.govt.nz/>**

### **Housing First Programme**

Warm, safe housing is a basic human right. Access to housing is the first step in addressing homelessness. Housing First aims to end homelessness - not just manage it. Housing First recognises that it is much easier for people to address complex needs, such as mental health and addiction, once they are housed.

The approach is to provide housing quickly, then offer tailored support for as long as it is needed to help people stay housed and address the underlying support needs that led to their experience of homelessness.

Housing First offers immediate access to housing. It does not require people to meet certain conditions (such as sobriety or mental health treatment) before they qualify for a home.

### **Sustaining Tenancies**

Sustaining Tenancies is the Ministry's main homelessness prevention service. It funds community-based providers to support individuals and whanau who need help to sustain their tenancy and address issues putting their tenancy at risk.

Sustaining Tenancies is for tenants in private rentals or public housing who need practical support to help to sustain their tenancy and address any issues that are putting their tenancy at risk. It is for individuals, families and whanau requiring different levels of service including:

- tenants who need a low level of support to stay in their home
- tenants with complex life events and risk factors (problems with alcohol and drugs or require mental health support)
- vulnerable tenants experiencing multiple risk factors and adverse life events (recently released from prison or history of family violence).

### **Progressive Home Ownership**

Low to median-income families can access the Fund through progressive home ownership providers, who will support these families into home ownership. Under this approach, there will also be a dedicated iwi and Maori pathway, with a specific focus on better outcomes for Maori.

Households at or above median incomes will be able to access progressive home ownership arrangements from a provider or directly from government. The government scheme will be available in early 2021.

From early 2021 households can access the direct scheme from Kainga Ora – Home and Communities website.

## 2. KAINGA ORA – HOMES AND COMMUNITIES (HOUSING NZ)

<https://kaingaora.govt.nz/>

Kainga Ora has two key roles:

- being a public housing landlord
- partnering with the development community, Maori, local and central government and others on urban development projects of all sizes.

Kainga Ora and Ministry of Housing and Urban Development have complementary and interdependent roles.

The Ministry is responsible for leadership in the housing and urban system, advising the Government on strategic direction and for Kainga Ora, policy advice, and monitoring the system including purchasing public housing places and regulatory oversight.

Kainga Ora is the Government’s primary housing and urban development delivery arm focused on providing public housing principally for those most in need and initiating or undertaking urban development.

### Home Ownership – Resources

Kāinga Ora – Homes and Communities offer first home ownership financial support products for first home buyers.

- **First Home Grant** - the First Home Grant provides first home buyers with a grant of up to \$10,000 per person, up to a maximum of \$20,000, to put toward the purchase of a new home. Regular contributions to a KiwiSaver fund for at least 3 – 5 years required in order to be eligible. <https://kaingaora.govt.nz/home-ownership/first-home-grant/>
- **First Home Loans** – are issued by select banks, building societies and credit unions, and underwritten by Kainga Ora. Designed to assist first home buyers who may be able to service a mortgage but do not have the savings up front to provide a full deposit. <https://kaingaora.govt.nz/home-ownership/first-home-loan/>
- **Kiwi-Saver First Withdrawal** – Applicants must have been a contributing member of a KiwiSaver scheme for at least three years, and may be able to withdraw all, or part, of their savings to put towards buying their first home. Applicants must confirm their fund provider permits withdrawals for this purpose. <https://kaingaora.govt.nz/home-ownership/kiwisaver-first-home-withdrawal/>
- **Tenant Home Ownership**  
The government is offering state house tenants the option to buy the house they are living in. The Tenant Home Ownership grant is a gift of 10% of the purchase price of selected Kainga Ora houses up to a maximum of \$20,000. The Tenant Home Ownership grant is not available in areas where there is high demand for state houses. These areas include:
  - Auckland
  - Wellington City
  - Christchurch
  - Hamilton and
  - Tauranga.

Note that this is only available for the purchase of specific Kainga Ora properties and cannot be applied to buy any other properties. Buyers can also combine the Tenant Home Ownership

grant with the [First Home Loan](#), the [First Home grant](#) and/or the [KiwiSaver first-home withdrawal](#), if eligible to buy the tenancy they are living in.

<https://kaingaora.govt.nz/home-ownership/tenant-home-ownership/>

- ***Kainga Whenua Loan for Individuals and Maori Land Trusts*** – access to finance for Maori building on multiple-owned Maori Land. The Kainga Whenua Loan Scheme is an initiative between Kainga Ora and Kiwibank to help Maori achieve home ownership on their multiple-owned land.

The loans are available for both Maori land trusts, and individuals with a right to occupy their multiple-owned Maori land. The requirements and application process for each are different.

A Kainga Whenua loan is secured only against the house, not against the house and land as with most home loans. Kiwibank approves and provides the loan, and applicants must meet their both standard lending criteria as well as Kainga Whenua criteria. Kainga Ora provides lenders' mortgage insurance for the loan.

A Kainga Whenua loan also puts limits on the type of house applicants can build, purchase or relocate to the land. It must be a one-storey house of at least 70 sqm, on piles, and with reasonable road access. It must be located on the mainland North or South Islands.

<https://kaingaora.govt.nz/home-ownership/kainga-whenua/>

- ***KiwiBuild*** - works with residential developers to support the delivery of new and more affordable homes.

Applicants must meet the following criteria:

- Over 18 years
- NZ citizen or permanent resident
- Do not own a home
- Buying a home as an individual – income under \$120,000
- Buying a home as two or more people – combined income under \$180,000

Applicants must commit to living in their KiwiBuild home for a minimum period of time before the home can be rented out or sold:

- at least one year for a studio or one-bedroom home
- at least three years for a home with two bedrooms or larger.

The purchase of a KiwiBuild home may occur through a ballot process. The price cap for KiwiBuild homes outside the Auckland, Wellington and Queenstown Lakes are set at \$500,000.

**Note: there are NO KiwiBuild homes available in the Bay of Plenty**

<https://kaingaora.govt.nz/home-ownership/kiwibuild/>

#### Other Resources on Kainga Ora Website

- First Home Decision Tool
- Home Ownership Brochures
- Home Ownership Forms

### 3. TE PUNI KOKIRI

<https://www.tpk.govt.nz/en>

Te Puni Kokiri:

- Shares information and provides practical assistance and advice to whanau and ropu Maori.
- Manages Government funding for Maori housing projects.
- Works with other agencies and organisations on a co-ordinated approach to improve Maori housing.

#### The Maori Housing Network

The MHN manages \$14.5mio of government funding for Maori housing Projects.

- **New Home Builds** – Grants for supporting the following aspects of building new homes and papakainga.
  - Papakainga planning (ropu and whanau) – 3+ houses on Maori land (intended “community”)
  - Infrastructure support (ropu and whanau)
  - Home construction costs (ropu only)

Notes:

*Papakainga* - Affordable rental housing for ropu Maori who wish to own and provide affordable rental housing for whanau.

*Papakainga - Owner-occupied housing*: for whanau who wish to live in a papakainga where the homes will be owned and occupied by whanau, generally with a Maori Land Court registered Licence to Occupy. Whanau will borrow/finance the house construction themselves.

*Single owner-occupied home* - private housing on whenua Maori.

- **Repair Programmes** - Through the Maori Housing Network TPK fund ropu to coordinate repair programmes in communities. The ropu must be a legal entity. Ropu are expected to manage the repair programme, including accessing other Government funding to improve housing quality, such as EECA’s Warmer Kiwi Homes programme which offers insulation and heater grants to low-income homeowners.

The eligible whanau that the ropu support to repair their homes must:

- Be whanau living in substandard housing situations.
- Be the owner/occupier of the house or living in a whanau-owned house (ie, not in a private rental situation outside of the whanau).
- Be eligible for a community services card.
- Not able to finance the full cost of the repairs themselves (or with the help of whanau members).
- There must be a vulnerable person(s) living in the whare (such as kaumatua, tamariki, pakeke with chronic illnesses/disabilities)

- Have provided all appropriate access and approvals for assessments and repairs to take place.

The Repairs Programme grant can be used for:

***Independent Building Condition Assessments:*** The costs of procuring independent building condition reports (separate from the trades people quoting for work), engineering reports to confirm the critical or essential repairs components. Costs associated with procuring formal quotes for works to be completed can also be covered.

***Critical Repairs:*** Repairs or installation of building or related infrastructure elements where there is an immediate and serious risk to health, life, or safety.

***Essential Repairs:*** Repairs to bring the dwelling to a compliant standard of performance in line with the New Zealand Building Code 2004.

***Home maintenance workshops:*** The ropu may provide workshops to upskill whanau in the basic maintenance of their whare.

***Repair and maintenance plans:*** The whanau may require support to help them plan for repairs and maintenance after these funded repairs have been completed.

***Project administration and project management:*** A project administration fee can be charged as part of the grant to allow ropu to pay for the coordination costs of organising with whanau and /or contractors to carry out repairs.

<https://www.tpk.govt.nz/en/whakamahia/maori-housing-support>

#### 4. PROVIDERS OF OTHER RESOURCES

Energy Efficiency & Conservation Authority – EECA

<https://www.eeca.govt.nz/our-work/programmes-and-funding/efficient-homes/funding-for-heaters-and-insulation/>

- **Warmer Kiwi Homes** - Government grants for home insulation and heaters. These grants can provide:
  - 90% of the total cost of ceiling and underfloor insulation. In some areas the cost may be even lower, if funding from community organisations.
  - 90% of the cost of an approved heater. This could be a heat pump or an efficient wood/pellet burner for the main living area. Heater grants are capped at \$3000 including GST.

Eligibility for an insulation grant:

- Own and live in a home built before 2008.
- Homeowner must have a community services card or live in an area identified as low income
- The home doesn't have ceiling and underfloor insulation

Eligibility for a heater grant:

- You own and live in a home built before 2008.
- You (the owner) have a community services card or live in an area identified as low income.
- You have ceiling and underfloor insulation installed to EECA standards. If your home has been insulated through a Government insulation programme, we'll confirm it when you apply for a heater grant. Otherwise an EECA insulation provider will do a quick check – at no cost to you.
- Your home doesn't already have one of the following fixed heaters that is operational in any living area of the house: heat pump, wood or pellet burner, flued gas heater or central heating system. If your home has one of these heater types, it is not eligible for a heating grant.

#### **Healthy Homes Assessments (Home Warrant of Fitness)**

The **Healthy Homes Standards** are part of the Residential Tenancies Act. It requires all rental homes to comply with specific regulations regarding insulation, heating, ventilation, moisture ingress and drainage and draught stopping by July 2021.

- **Healthy Homes NZ** - a family run business dedicated to providing professional services to meet the compliance requirements of the property management industry.

HH provide a full audit of a property against the five standards of the Healthy Homes regulations and report on what you may need to do to meet these new requirements.

<https://www.healthyhomesnz.co.nz/home-assessments/>

- **HomeFit** - is an inspection-based assessment of the health, comfort, energy efficiency and safety of New Zealand homes. An independent HomeFit professional will come to your home and assess how warm, dry and healthy it is. A HomeFit rating also gives buyers and

renters confidence that a home meets ventilation, insulation, heating and energy efficiency standards, and gives landlords peace of mind that they're meeting their obligations too.

<https://www.homefit.org.nz/>

- **Better Property Compliance** – provides same services as the previous two.  
<https://bettapropertycompliance.co.nz/>

## Financial Institutions

**KiwiBank** - KiwiSaver & Kainga Ora first home ownership financial support products

<https://www.kiwiBank.co.nz/personal-banking/home-loans/getting-a-home-loan/first-home-buyer/>

**ANZ** - Healthy Home Loan Package

<https://www.anz.co.nz/personal/home-loans-mortgages/loan-types/healthy-homes/>

**BNZ** – KiwiSaver

<https://www.bnz.co.nz/personal-banking/home-loans/first-home-buyers>

**Westpac** – Kiwisaver

<https://www.westpac.co.nz/kiwisaver/about-kiwisaver/>

**TSB** – KiwiSaver & Kainga Ora first home ownership financial support products

<https://www.tsb.co.nz/loans/home-loans-mortgages/first-home>

**SBS** - Kainga Ora first home ownership financial support products

<https://www.sbsbank.co.nz/home-loans>

## FINANCIAL CAPABILITY

<https://www.tpk.govt.nz/en/whakamahia/maori-housing-support/sorted-kainga-ora-and-other-capability-building>

**Sorted Kainga Ora** – is a programme to support Maori whanau to build financial; capability and achieve home ownership aspirations.

Set up by the Commission of Financial Capability and Te Puni Kokiri, the programme comprises eight 2-hour workshops on key financial areas such goal-setting, financial planning, budgeting, managing spending, managing debt, saving and buying a house.

The programme also includes one-on-one coaching support to help whanau develop a plan towards buying their home and put it into action. (The programme is available ONLY to members of Te Atiawa and Taranaki Iwi).