



# Tenant Home Ownership Grant

Household application for Tenant Home Ownership Grant eligibility

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**IMPORTANT**

**1**

This is only for Kāinga Ora – Homes and Communities tenants wishing to apply for the Tenant Home Ownership Grant to purchase the property that they currently tenant.

**IMPORTANT**

**2**

To be completed by all applicants and their spouses, partners, de-facto partners, or joint purchasers.

**IMPORTANT**

**3**

This application is not for First Home Grant. A separate application needs to be completed for this.

The Tenant Home Ownership is a scheme that offers a grant of 10% of the purchase price of certain Kāinga Ora – Homes and Communities houses up to a maximum of \$20,000. To apply for the grant, please complete and submit this Tenant Home Ownership Grant application form.

For more information and details on Tenant Home Ownership, go to [kaingaora.govt.nz/tenanthomeownership](http://kaingaora.govt.nz/tenanthomeownership) or call us free on **0508 935 266**.

This form has been designed to be completed by up to three applicants:

**Primary Applicant** (primary contact person for this application)

**Applicant Two** (spouse, partner or de facto partner of primary applicant)

**Applicant Three**

If there are more than three applicants applying for the Tenant Home Ownership Grant please contact us free on **0508 935 266**.

We would recommend you read through the following notes before you begin to fill in this form. The application checklist on the following page will ensure you have all the supporting documentation required so that we can process your application in a timely manner (within 10 working days).

## NOTES

### Note 1. Eligibility criteria

To be eligible for a Tenant Home Ownership Grant, you, and any person/s you are applying with, must:

- Be aged 18 years or older
- Be a New Zealand citizen or permanent resident and currently residing in New Zealand
- Be a first time home buyer and not currently own any other property or land (previous home owners may be eligible for a FirstHome if their income, assets and liabilities represent a financial position that would be expected of a person who has never owned a property – see Note 2.)
- Be planning to live in the house for at least three years and not purchase it for investment purposes
- Not have received a Tenant Home Ownership Grant before
- Have earned an income of \$85,000 or less (before tax) in the last 12 months for one buyer, or a combined income of \$130,000 or less (before tax) in the last 12 months for two or more buyers – see Note 5.
- Be pre-approved by a lender and hold a valid finance pre-approval letter or certificate that shows the maximum amount that can be borrowed.

### Note 2. Previous home owners

If you are a previous home owner, you may be eligible to buy the property if you meet all the other qualifying criteria and your realisable assets (see **Note 3.**) do not add up to more than \$80,000 for all named/intended property purchasers.

### Note 3. Realisable assets

Realisable assets are belongings that you can sell to help buy a house. Kāinga Ora – Homes and Communities considers the following to be realisable assets:

- Money in bank accounts (including fixed and term deposits)
- Shares, stocks and bonds
- Investments in banks or financial institutions
- Building society shares
- Boat or caravan (if the value is over \$5,000)
- Other vehicles (such as classic motorbikes or cars – not being used as your usual method of transport)
- Other individual assets valued over \$5,000
- Deposit funds paid to real estate agent.

### Note 4. Tenant Home Ownership Grant

If you meet the eligibility criteria and are successful in buying a FirstHome property you will be eligible to receive a grant of 10 percent of the purchase price. The maximum grant received is capped at \$20,000.

## NOTES CONTINUED

### Note 5. Income certificate

This form must be completed by all applicants intending to purchase and live in the property, regardless of whether they are receiving an income.

If you, and any other person/s applying for a Tenant Home Ownership Grant are on salary, wages, a benefit or earn no income at all, you will need to provide income details to Kāinga Ora.

#### Salary/wage earners

To get a certificate of earnings for the last 12 months, please follow these steps:

1. Go to [ird.govt.nz](http://ird.govt.nz)
2. Login using your IRD Online Services user name and password
3. Select 'Income Tax'
4. Go to 'Earnings Summary'. Ensure that time period selected is 'last 12 months'
5. Select 'View Details'
6. Select 'Print Income Details'
7. Select 'Save & Open'. This will create a PDF document that can be emailed.

#### Non-earners – no income in the last 12 months

To get confirmation that no taxable income has been earned in the last 12 months, please follow these steps:

1. Go to [ird.govt.nz](http://ird.govt.nz)
2. Login using your IRD Online Services user name and password
3. Select 'Income Tax'
4. Go to 'Earnings Summary'. Ensure that time period selected is 'last 12 months'
5. Select 'View Details'
6. Select 'Print Income Details'
7. Select 'Save & Open'. This will create a PDF document that can be emailed.

#### Self-employed

If you are self-employed you will need to provide a copy of your personal IR3 statement and copies of Notices of Assessment and Return Acknowledgement for the last year.

### Note 6. Returning applications

Completed applications should be mailed to:

Tenant Home Ownership Grant  
Kāinga Ora – Homes and Communities  
Private Bag 76913  
Manukau  
Auckland 2241

Applications can be scanned and emailed to [thogrant@kaingaora.govt.nz](mailto:thogrant@kaingaora.govt.nz)

To find out more about FirstHome, call us free on **0508 935 266** or visit [kaingaora.govt.nz/tenanthomeownership](http://kaingaora.govt.nz/tenanthomeownership)

### Note 7. Processing applications

Applications will be assessed within 10 working days of Kāinga Ora receiving them (provided they are complete and all supporting documentation is included).

### Note 8. First Home Grant applications

To apply for the First Home Grant, a separate application needs to be completed. You can either download an application or apply online at [kaingaora.govt.nz/firsthomegrant](http://kaingaora.govt.nz/firsthomegrant)

Initially you should apply for pre-approval which is valid for six months.

Applications will be processed within 10 working days of Kāinga Ora – Homes and Communities receiving them (providing they are complete and all supporting documentation is included).

## APPLICATION CHECKLIST

**Please use the checklist below to ensure that you have all of the required supporting documents for your application. If you do not supply all of the required documents, this will delay the processing of your application.**

For all person/s applying for approval to buy a FirstHome please provide the following with your FirstHome application: (tick)

- Proof of all income earned:
  - Certificate of income for the last 12 months if employed or if you are a non-earner or beneficiary; or  
**Note:** Certificates of income can be obtained from [ird.govt.nz](http://ird.govt.nz) – see **Note 5**.
  - Copies of your IR3, Notice of Assessment and Return Acknowledgement and tax return for the last year if you are self-employed.
- A copy of your New Zealand passport, birth certificate, or confirmation of permanent residency if you are not a New Zealand citizen.
- A copy of a valid finance pre-approval letter or certificate from a lender with the maximum amount that can be borrowed.

**A YOUR DETAILS****1 YOUR NAME** (TICK ONE)  MR  MRS  MISS  MS  OTHER (PLEASE STATE) \_\_\_\_\_FIRST NAME(S)  
\_\_\_\_\_SURNAME  
\_\_\_\_\_**2 RESIDENCY**Are you a NZ citizen or permanent NZ resident?  Yes  No**3 YOUR DATE OF BIRTH** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
DAY / MONTH / YEAR**4. GENDER**  MALE  FEMALE**5. YOUR CURRENT PHYSICAL ADDRESS**

UNIT NUMBER

STREET NUMBER  
\_\_\_\_\_STREET ADDRESS  
\_\_\_\_\_SUBURB OR RD  
\_\_\_\_\_

TOWN/CITY

POSTCODE  
\_\_\_\_\_**6 YOUR POSTAL ADDRESS (IF DIFFERENT FROM YOUR PHYSICAL ADDRESS)**

UNIT NUMBER

STREET NUMBER  
\_\_\_\_\_STREET ADDRESS  
\_\_\_\_\_SUBURB OR RD  
\_\_\_\_\_

TOWN/CITY

POSTCODE  
\_\_\_\_\_**7 YOUR CONTACT NUMBER**  
\_\_\_\_\_**8 YOUR EMAIL ADDRESS**  
\_\_\_\_\_**9 ARE YOU A KĀINGA ORA TENANT?**  YES  NOIf yes, what is your reference number?  
\_\_\_\_\_**10 WHAT IS YOUR MARITAL STATUS?** Single Married De facto Civil union Divorced**11 WHAT ETHNICITY DO YOU IDENTIFY WITH? (PLEASE TICK)** NZ European Māori Samoan Tongan Cook Island Niuean Chinese Indian Not stated Other (PLEASE STATE) \_\_\_\_\_

**B INCOME DETAILS****12 HOW MUCH INCOME HAVE YOU EARNED (BEFORE TAX) IN THE LAST 12 MONTHS? (UP TO APPLICATION DATE)**

WAGES/SALARY	\$
SELF-EMPLOYED	\$
BENEFIT	\$
DIVIDENDS/INTEREST	\$
ACC COMPENSATION	\$
OTHER (PLEASE STATE)	\$
<b>TOTAL</b>	<b>\$</b>

Certificates of income can be obtained from [www.ird.govt.nz](http://www.ird.govt.nz) – see **Note 5**.

**C FINANCE DETAILS****13 WHO IS YOUR LENDER?****14 HOW MUCH FINANCE HAS YOUR LENDER PRE-APPROVED?**

(COMBINED AMOUNT FOR ALL APPLICANTS)

\$

**15 ARE YOU A MEMBER OF KIWISAVER?**

Yes

No

**16 IF YES, ARE YOU APPLYING FOR THE FIRST HOME GRANT? (SEE NOTE 8)**

Yes

No

**D PROPERTY STATUS****17 WHICH OF THE FOLLOWING BEST DESCRIBES YOU?**

I currently own property/land in New Zealand or overseas

I have previously owned property/land (Go to Section E) in New Zealand or overseas

I have never owned property/land (Go to Section F on page 10) in New Zealand or overseas

**E PROPERTY STATUS****18 WHAT IS THE VALUE OF YOUR REALISABLE ASSETS?**

MONEY IN BANK ACCOUNTS

(INCLUDING FIXED AND TERM DEPOSITS AND MONEY BEING USED FOR REAL ESTATE DEPOSIT)

\$

SHARES, STOCKS AND BONDS

\$

BUILDING SOCIETY SHARES

\$

INVESTMENTS IN BANKS OR FINANCIAL INSTITUTIONS (SUCH AS UNIT TRUSTS)

\$

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

\$

OTHER VEHICLES

(SUCH AS CLASSIC MOTORBIKES OR CARS – NOT BEING USED AS YOUR USUAL METHOD OF TRANSPORT)

\$

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

\$

**TOTAL**

**\$**

For more information about realisable assets see **Note 3**.



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BOAT OR CARAVAN (IF THE VALUE IS OVER \$5,000)	\$
OTHER VEHICLES (SUCH AS CLASSIC MOTORBIKES OR CARS – NOT BEING USED AS YOUR USUAL METHOD OF TRANSPORT)	\$
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For more information about realisable assets see **Note 3**.

**F PRIVACY STATEMENT**

The information that you provide to Kāinga Ora – Home and Communities will be used to:

- assess if you qualify for a Tenant Home Ownership Grant.
- assist in research and evaluation of the Tenant Home Ownership Grant initiative.

This information will be held by Kāinga Ora – Homes and Communities and any other authorised person/agency in accordance with the Privacy Act 1993. You have the right to access, or request the correction of, any information held by Kāinga Ora – Homes and Communities about you or your Tenant Home Ownership application. You agree that Kāinga Ora – Homes and Communities can use this information to administer the Tenant Home Ownership initiative.

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

- Work and Income (Ministry of Social Development).
- Inland Revenue Department (IRD).
- Accident Compensation Corporation (ACC).
- Your employer, or any other person from whom you receive income.

**G STATUTORY DECLARATION**

You can make your declaration in front of anyone authorised to take a statutory declaration. These include:

- Justices of the Peace
- Barristers and solicitors of the High Court of New Zealand
- Notary publics
- Registrars and Deputy Registrars of the Supreme Court, Court of Appeal, High Court and District Court
- Member of Parliament
- A registered legal executive (fellow of the NZILE).

I, (FULL NAME OF **PRIMARY APPLICANT**)

OF (ADDRESS IN FULL)

(OCCUPATION)

I, (FULL NAME OF **APPLICANT TWO**)

OF (ADDRESS IN FULL)

(OCCUPATION)

I, (FULL NAME OF **APPLICANT THREE**)

OF (ADDRESS IN FULL)

(OCCUPATION)

Solemnly and sincerely declare that:

- I have read and understood the Privacy Statement (Section F).
- I give permission for information about me to be used, given and received in accordance with my consents under the Privacy Statement.
- All the information and attached documentation given in this application is complete, true and correct.
- All the information attached to this application is complete, true and correct.
- I am applying as an individual/combined household and not as a company or trustee or a trust.

**G STATUTORY DECLARATION** *continued*

- I understand there is a condition to live in the house for at least three years from settlement date, and I/we undertake to comply with this condition.
- I do not currently own property.
- I do not have an unregistered/registered interest in property that I could reasonably be expected to live in or sell.
- I understand that Kāinga Ora – Homes and Communities has the right to decline my application for a Tenant Home Ownership Grant.
- Approval for a Tenant Home Ownership Grant in no way obligates Kāinga Ora – Homes and Communities to guarantee that I/we will be able to purchase the property that I tenat from Kāinga Ora – Homes and Communities.

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.

Signature of the person(s) making declaration:

**PRIMARY APPLICANT** (SIGNATURE)

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DECLARED AT \_\_\_\_\_ ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_

BEFORE ME (NAME) \_\_\_\_\_ (TITLE) \_\_\_\_\_

(SIGNATURE) \_\_\_\_\_

**APPLICANT TWO** (SIGNATURE)

---

DECLARED AT \_\_\_\_\_ ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_

BEFORE ME (NAME) \_\_\_\_\_ (TITLE) \_\_\_\_\_

(SIGNATURE) \_\_\_\_\_

**APPLICANT THREE** (SIGNATURE)

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DECLARED AT \_\_\_\_\_ ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_

BEFORE ME (NAME) \_\_\_\_\_ (TITLE) \_\_\_\_\_

(SIGNATURE) \_\_\_\_\_

