



To find out more about the Kāinga Whenua loan process, visit www.kaingaora.govt.nz or call Kāinga Ora on **0508 935 266**.

To ascertain your eligibility for a Kāinga Whenua loan: Call Kiwibank on **0800 272 278**



NŌKU TE WHENUA, NŌ ŌKU TIPUNA

THE LAND IS MINE, INHERITED FROM MY ANCESTORS

WE'RE HERE TO HELP

Building on multiple-owned Māori land can be a long and complicated process. Because of this, Kāinga Ora is here to support you through the process.

To talk to us about the assistance we can offer, call us on 0508 935 266. You can find further information about the Kāinga Whenua loan at www.kaingaora.govt.nz

The information contained in this brochure is intended to help you understand the Kāinga Whenua loan, and explains what you need to do to find out about building, re-locating or buying a house on Māori land. It is not intended to address the specific circumstances of any particular individual or entity. All reasonable steps have been taken to ensure the quality and accuracy of the information. Kāinga Ora makes no warranty, express or implied, nor assumes any legal liability or responsibility for the accuracy, correctness or completeness or use of any information contained in this brochure. The eligibility criteria or other policies applicable to the Kāinga Whenua loan may be changed, deleted, added to or otherwise amended without notice. The information contained in this brochure should not be construed as legal or professional advice and you should take advice from qualified professional people.



New Zealand Government

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KĀINGA WHENUA LOAN FOR INDIVIDUALS

LENDING FOR HOUSING ON
MULTIPLE-OWNED MĀORI LAND



KĀINGA WHENUA

Kāinga Ora and Kiwibank are working together to help Māori achieve home ownership on their multiple-owned land.

If you have a right to live on multiple-owned Māori land, a Kāinga Whenua loan enables you to build, purchase or relocate a house on that land. The loan can also be used for repairs to an existing house on multiple-owned land.

Kiwibank will approve and provide the loan, and you will need to meet their standard lending criteria as well as the Kāinga Whenua criteria. Kāinga Ora will underwrite the loan for the bank. A Kāinga Whenua loan is secured only against the house, not against the house and land as with most home loans.

With a Kāinga Whenua loan, Kiwibank can lend 100 percent of the house building costs or the purchase price of the house, up to \$200,000, subject to certain conditions.

The conditions include obtaining a licence to occupy the land, a valuation from a registered valuer and a satisfactory building contract. No deposit is required for a loan below \$200,000.

Kāinga Whenua loans are only available to those people who have no other access to finance to build or re-locate to or buy on their multiple-owned Māori land.

A Kāinga Whenua loan allows wh-anau to contribute to the repayment of the loan, as not all borrowers need to live in the house.

WHAT CAN I BUILD/RELOCATE WITH A KĀINGA WHENUA LOAN?

Under a Kāinga Whenua loan there are certain requirements for the house you are planning to build, purchase or relocate to the land.

The requirements of a Kāinga Whenua loan are that the house needs to be:

- built on piles
- one storey of at least 70 square metres
- located on the mainland North or South Islands
- have reasonable road access.

AM I ELIGIBLE FOR A KĀINGA WHENUA LOAN?

To be eligible for a Kāinga Whenua loan for individuals you need to meet all of the following requirements:

- the land needs to be Māori land that can't be mortgaged, and either owned by multiple beneficial owners or have the land ownership vested in trustees of a trust or incorporation, created under the Te Ture Whenua Māori Act 1993 (Eligible land also includes land received by iwi as part of Treaty settlements.)
- you need to have a licence to occupy the land you wish to build on
- at least one borrower must live in the house (it is not to rent or for use as a holiday home)
- you have an acceptable credit history.

APPLYING FOR A KĀINGA WHENUA LOAN STEP BY STEP

If you can meet all of the eligibility criteria, there are 11 steps you will need to complete.

Please note this may end up being a long process due to the complexities involved in securing a licence to occupy multiple-owned Māori land.

For full details of the Kāinga Whenua loan criteria and process see the Kāinga Whenua Loan guide. To get a copy or to discuss any questions you may have visit www.kaingaora.govt.nz, or call Kāinga Ora on 0508 935 266.

Step 1. Decide to live on your multiple-owned Māori land

Consider the benefits, risks and costs of home ownership in a multiple-owned Māori land situation.

Step 2. Apply for a Kāinga Whenua pre-approval

Kiwibank can assess your eligibility for Kāinga Whenua and advise how much money you could borrow.

Step 3. Seek support from other owners of the land block

To qualify for a Kāinga Whenua loan, you will need the support of the other owners or trustees before you invest time and money. Once the loan is approved, the other landowners/trustees will need to sign the tripartite agreement (see Step 7).

Step 4. Design your home

You need to design your home bearing in mind the requirements of a Kāinga Whenua loan (see 'What can I build' in this brochure).

Step 5. Find a builder and produce a budget and plan

Your budget will need to meet Kiwibank's lending criteria. You must obtain all the council consents needed to comply with local bylaws.

Step 6. Loan approval from bank

If your application fits with the Kāinga Whenua eligibility criteria, and Kiwibank's lending criteria, the bank will approve the loan.

Step 7. Sign the tripartite agreement

The tripartite agreement is made up of the licence to occupy (including a site licence) and a deed of mortgage. It needs to be signed by you, the landowners and Kāinga Ora.

Step 8. Register with the Māori Land Court*

The Māori Land Court needs to register your licence to occupy.

Step 9. Building starts

Build or relocation starts according to the design, plan and budget you submitted as part of your application.

Step 10. Progressive draw-downs

Timings and finer details for progressive draw-downs will be unique to every Kāinga Whenua loan.

Step 11: Building complete

Once the building is complete you can move in. Congratulations, you now have your own whare on your multiple-owned Māori land.

*This step only applies to Māori land subject to Te Ture Whenua Māori Act 1993.