

13 June 2022

s9(2)(a)

Thank you for your enquiry dated 3 May 2022 requesting information on the Kāinga Whenua loan scheme under the Official Information Act 1982 (OIA).

Kāinga Ora – Homes and Communities has considered your request under the OIA, and my responses to your questions are below.

- *How many Kainga Whenua Home Loan product, that belongs to Kainga Ora have been approved since the scheme started?*

Since the Kāinga Whenua Loan scheme was established in 2010, it has supported 70 applicants to achieve home ownership on their multiple-owned Māori land.

- *How many Kainga Whenua Home Loan product, that belongs to Kainga Ora have been declined since the scheme started?*
- *How many Kainga Whenua Home Loan product applications have been made since the scheme started?*
- *How many Kainga Whenua Home Loan product applications involved households with children have been made since the scheme started?*
- *How many Kainga Whenua Home Loan product applications involved households with children have been declined since the scheme started?*

I am declining these parts of your request under section 18(g) of the OIA, 'the information requested is not held by the Department or Minister of the Crown or organisation'.

The Kāinga Whenua loan scheme is an initiative between Kāinga Ora and Kiwibank, and the application process requires loan applicants to apply directly to Kiwibank, rather than Kāinga Ora. Kiwibank is then responsible for assessing loan applications to determine if they meet the criteria.

If Kiwibank determines that an application meets the criteria, it will forward the application to Kāinga Ora for approval.

Kāinga Ora does not hold information about the number of Kāinga Whenua loan enquiries or applications that Kiwibank receives, if an application or an enquiry does not fit Kiwibank's criteria, or if the applicant does not proceed with an application. This information is held by Kiwibank.

- *How many applications have been approved per region?*

The following table shows the number of settled applications by region since 2010.

Region	Applications Approved
Auckland	1
Bay of Plenty	35
Gisborne	1

<b>Hawkes Bay</b>	20
<b>Northland</b>	6
<b>Otago</b>	1
<b>Waikato</b>	4
<b>Wellington</b>	2
<b>Total</b>	70

In addition to these responses to your specific questions, you may also find the following general information helpful.

As stated above, the Kāinga Whenua loan scheme is an initiative between Kāinga Ora and Kiwibank, who are working together to help Māori achieve home ownership on their multiple-owned land. A Kāinga Whenua loan helps eligible applicants to build, purchase, renovate or relocate a house on multiple-owned Māori land. The loan can also be used for repairs and maintenance for an existing house on multiple-owned Māori land.

As Kiwibank approves and provides the loan, applicants need to meet the bank's standard lending criteria as well as Kāinga Ora eligibility criteria. Kāinga Ora assists by underwriting the loan for the bank. Eligible Kāinga Whenua loan applicants also need to be able to obtain a licence to occupy the land they wish to build on, which requires the support of the other land owners or trustees.

Kāinga Ora recognises there are barriers that make it difficult for Māori to own a home on multiple-owned Māori land. The special nature of the land means that it cannot easily be sold, which means banks are unable to meet their standard requirements for mortgage security – which makes obtaining finance difficult. The difference with a Kāinga Whenua loan is that it is secured only against the house, not against the house and land as with most home loans.

Kāinga Ora and Kiwibank have been delivering the Kāinga Whenua loan scheme in partnership since its inception, and continue to work closely to support people through the process and improve the experience and outcomes for whānau.

On 19 May 2022 the Government announced as part of Budget 2022 that the Kāinga Whenua Loan cap was increasing from \$200,000 to \$500,000. The increase, which is effective from 1 June 2022, will provide more choice and opportunities for people building, relocating, or purchasing a home on whenua Māori.

A detailed summary of all the home loan products and initiatives administered by Kāinga Ora, including Kāinga Whenua loans, can be found on our website - [Home Ownership :: Kāinga Ora – Homes and Communities \(kingaora.govt.nz\)](https://www.kingaora.govt.nz/home-ownership)

You have the right to seek an investigation and review by the Ombudsman of this response. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](https://www.ombudsman.parliament.nz).

Kāinga Ora proactively releases its responses to official information request where possible, and our response to your request may be published at [www.kingaora.govt.nz/publications/official-information-requests/](https://www.kingaora.govt.nz/publications/official-information-requests/) with your personal information removed.

Nāku noa, nā



Nick Maling  
**General Manager - National Services**