# FAQ – KIWIBUILD REGISTRATIONS OF INTEREST AND ELIGIBILITY

**Registration**

1. **Can anyone register for more information?**

Yes, anyone can register their interest in KiwiBuild. This includes potential home buyers as well as people who simply want to receive updates about KiwiBuild.

There is a separate ‘pre-qualification’ process to determine whether someone is eligible to buy a KiwiBuild home. As we get closer to Kiwibuild homes being available for potential buyers, the KiwiBuild Unit will provide more information about this process.

1. **What will the KiwBuild Unit do with the registration information?**

The KiwiBuild Unit will use the registration information to ensure people are kept up to date with the latest information about the KiwiBuild programme. The KiwiBuild Unit will also use this information to let people know when KiwiBuild homes become available that fit their requirements.

1. **Will registration details be passed on to third parties?**

No. The details of people registering will be held by the KiwiBuild Unit and will not be provided to third parties.

1. **Will registering mean someone is more likely to get a KiwiBuild home?**

No. A person registering their interest will receive information and updates about KiwiBuild, including when KiwiBuild homes become available. People will still need to pass an eligibility test to be considered for a KiwiBuild home.

1. **Can you register someone else – e.g. a mum registering their adult children?**

Yes, anyone can register to receive more information about KiwiBuild.

1. **What do I do if someone has registered on my behalf and I don’t want to be registered?**

You can unsubscribe at any time.

1. **Who can I speak to for further information or to help with the registration form?**

The KiwiBuild website ([www.kiwibuild.govt.nz](http://www.kiwibuild.govt.nz)) is the best place to go for further information. Alternatively you can contact the KiwiBuild Unit at info@kiwibuild.govt.nz with any queries.

1. **What if I don’t have an internet connection – is there any other way I can register?**

If you are unable to submit the form via the KiwiBuild website, it can be posted to:

Ministry of Business, Innovation and Employment
Attn: KiwiBuild Unit
PO Box 1473
Wellington 6140

**Eligibility**

1. **How can people check if they are eligible?**

The eligibility criteria is available at [www.kiwibuild.govt.nz](http://www.kiwibuild.govt.nz)

1. **How will the KiwiBuild Unit assess eligibility?**

As part of the pre-qualification process, people will need to provide details and supporting documentation to the KiwiBuild Unit.

If their eligibility is confirmed, they will be able to enter a ballot for KiwiBuild homes that fit their requirements, as they become available.

1. **When can people pre-qualify as a KiwiBuild buyer?**

When we get closer to KiwiBuild homes being available for potential buyers, the KiwiBuild Unit will open the pre-qualification process.

More information about the pre-qualification and ballot process will be available as our programme of housing developments progresses.

1. **How did the government determine the eligibility criteria?**

The eligibility criteria is broadly based around five key factors:

* **Home ownership status** – KiwiBuild is restricted to first home buyers and ‘second chancers’; those people who haven’t yet had an opportunity to own their own home or who no longer own one.
* **Nationality** – KiwiBuild is for New Zealanders or permanent residents of New Zealand.
* **Minimum ownership period** – KiwiBuild is for people who plan to live in their home for at least three years – not for people looking to use it as an investment.
* **Intention to reside** – KiwiBuild is for people who want to live in their first home – not for people wanting to use it as an investment by renting it out and living elsewhere.
* **Maximum income or assets** – KiwiBuild is aimed at first home buyers who are looking to buy a modest, starter home.
1. **Who are ‘second chancers’?**

Second chancers are people who have previously owned a home but who no longer do so, but who now find themselves in a similar financial position as a first home buyer. For instance, a divorcing couple may sell their home in order to separate their finances but this can leave both people with an insufficient deposit to purchase a new home.

Consistent with the KiwiSaver HomeStart grant, a second chancer must not have assets totalling more than 20 percent of the house price cap for existing/older properties in the area they are buying in, which is:

* $120,000 for Auckland
* $100,000 for Hamilton City, Tauranga City, Western Bay of Plenty District, Kapiti Coast District, Porirua City, Upper Hutt City, Hutt City, Wellington City, Nelson City, Tasman District, Waimakariri District, Christchurch City, Selwyn District, Queenstown Lakes District
* $80,000 for the rest of New Zealand.
1. **Why did you set the income cap at 120k for single purchasers and 180k for couples?**

KiwiBuild is about restoring the Kiwi dream of home ownership to those families who traditionally would have expected to own their own home but who are struggling because of the lack of lower-priced, starter homes available.

We know that New Zealanders at and below these incomes are struggling to buy a home, especially in high demand areas such as Auckland and Queenstown.

1. **Can KiwiBuild owners have flatmates or other people living with them that contribute to their mortgage?**

Yes – KiwiBuild does not prevent owner occupiers from having flatmates or renting spare rooms – as long as the owner lives at the property.

1. **What happens if a KiwiBuild owner needs to sell the property before three years?**

There may be occasions where KiwiBuild home owners encounter unforeseen changes in their circumstances, such as the death of a partner, divorce or serious illness, which means they need to sell their home.

In these cases you will need to apply to the KiwiBuild Unit, which will consider each request on a case by case basis.

1. **How will you ensure that people comply with the minimum ownership and requirement to occupy?**

The KiwiBuild Unit will be responsible for ensuring that KiwiBuild home buyers are complying with the terms of owning a KiwiBuild home.

1. **Who will get the first homes – is there hierarchy?**

Due to the potential for significant demand for KiwiBuild homes, particularly in the first few years of the programme, to ensure everyone is treated fairly the KiwiBuild Unit will run a ballot system. The people whose names are drawn from the ballot will get the first opportunity to buy the homes they have registered their interest in.