

Te hoko i tō whare tuatahi mā KiwiSaver

Te pūtea KiwiSaver
HomeStart me te moni tango
whare tuatahi a KiwiSaver



KiwiSaver – he āwhina kia riro i a koe tō whare

He kaupapa penapena tūao, ā-mahi a KiwiSaver hei āwhina i a koe ki te penapena wā roa mō tō whakatānga. He maha ngā painga mematangatae atu ki ngā tukutanga moni mai i tō kaituku mahi me te Kāwanatanga, me ngā āwhina ki te hoko i tō whare tuatahi.

E rua ngā āhuatanga o KiwiSaver hei āwhina i a koe ki te hoko i tō whare tuatahi: te pūtea KiwiSaver HomeStart me te tango moni whare tuatahi a KiwiSaver.

Ka whakarato te pūtea KiwiSaver HomeStart i ngā kaihoko whare tuatahi i tētahi pūtea atu ki te \$5,000 mō te tangata takitahi, ā, atu ki te \$10,000 mēnā e rua, neke atu rānei ngā kaihoko e āhei ana, hei moni tāpiri ki te hoko i tētahi whare onāiane/tawhito ake.

I tua atu i tēnei, ka whakarato te pūtea KiwiSaver HomeStart i ngā kaihoko whare tuatahi e āhei ana ki tētahi pūtea atu ki te \$10,000 mō te tangata takitahi, ā, atu ki te \$20,000 mēnā e rua, neke atu rānei ngā kaihoko e āhei ana, hei āwhina ki te hoko i tētahi whare hou – tirohia te whārangi 2 mō ngā taipitopito atu anō.

Ko te tikanga o te tangohanga whare tuatahi KiwiSaver ka taea e ngā mema e āhei ana te tango ā rātau moni KiwiSaver (me ngā hua tāke). Engari me toe he \$1,000 i te iti rawa ki tā rātau kaute KiwiSaver.

Tirohia te papatau kei te whārangi 1 hei whakarite i te mea pai rawa mōu, ā, ki hea tirotiro ai mō ētahi atu kōrero.

E whakahaerehia ana te pūtea KiwiSaver HomeStart e te Kaporeihana Whare. Engari, e whakahaerehia ana te tango moni whare tuatahi a KiwiSaver e tō kaiwhakarato KiwiSaver.

Ko te mahi noa iho a te Kaporeihana Whare i roto i te tango moni whare tuatahi he whakarite kē i te tūranga pūtea o te hunga whiwhi whare o mua kia pai ai te whakatau i ō rātau āheitanga. Tirohia te whārangi 10 mō ngā taipitopito. Mēnā kei te hoko koe i tō whare tuatahi, me tonu tika atu koe ki tō Kaiwhakarato KiwiSaver mō te tango moni whare tuatahi. E taunaki ana mātau i mua i tō tonu mō tētahi pūtea KiwiSaver HomeStart, tango moni whare tuatahi rānei, kia rapu mōhiotanga anō koe mō te KiwiSaver.

He mea pai ki te kimi he aha tō momo kaupapa KiwiSaver kei roto koe, ko wai tō kaiwhakarato kaupapa KiwiSaver, e hia te roa e takoha moni atu ana ki te kaupapa ka mutu e hia te nui o ō takoha. Ka āwhina tēnei i tō tonu mō tētahi pūtea HomeStart me te tango moni whare tuatahi.

Ka āhei pea ngā mema o ngā tahua tautuku me ngā kaupapa penihana ake a te kaituku mahi ki te pūtea HomeStart.

Ka taea e koe te kōrero ki tō kaituku mahi, tirohia ngā whakaaturanga pūtea i whiwhi koe mai i te kaiwhakarato, kōrero rānei ki Te Tari Taake i **0800 549 472**.

Mēnā kāore koe i te mema nō KiwiSaver ka mutu kei te hiahia whakauru atu koe, me waea ki **0800 549 472**, haere rānei ki www.kiwisaver.govt.nz, www.sorted.org.nz rānei.

<p>HE KAIHOKO WHARE TUATAHI AHAU</p>	<p>Kei te hiahia tonu au mō te pūtea KiwiSaver HomeStart, te whakaaetanga tōmua rānei o te pūtea. Me tonu ki te Kaporeihana Whare. Tirohia te whārangi 7 mō ngā tohutohu me pēhea.</p>	<p>Kei te hiahia tonu ahau mō te tango moni whare tuatahi. Ka tonu koe mā tō kaiwhakarato kaupapa. Tirohia te whārangi 9 mō ngā tohutohu me pēhea.</p>
<p>HE WHARE TŌKU I MUA</p>	<p>Kei te hiahia tonu au mō te pūtea KiwiSaver HomeStart, te whakaaetanga tōmua rānei o te pūtea. Me tonu koe ki te Kaporeihana Whare, ā, mā te Kaporeihana Whare e whakarite mēnā he ōrite ō āhuatanga ki tō te kaihoko whare tuatahi. Tirohia te whārangi 7 mō ngā tohutohu me pēhea.</p>	<p>Kei te hiahia tonu ahau mō te tango moni whare tuatahi. Me tonu koe ki tō kaiwhakarato kaupapa KiwiSaver engari i te tuatahi mā te Kaporeihana Whare e whakarite mēnā kei te ōrite ō āhuatanga ki tō te kaihoko whare tuatahi. Tirohia te whārangi 10 mō ngā tohutohu me pēhea.</p>



Te pūtea KiwiSaver HomeStart

He pēhea te mahi a te pūtea HomeStart?

- I muri i te toru tau o te tukutuku moni auau ki KiwiSaver (kia eke te ōrautanga mōkito i te iti rawa o ō moni whiwhi katoa) ka āhei pea koe ki te pūtea HomeStart. Tirohia ngā kōrero kei ngā whārangi 13 me 14 mō ngā taipitopito atu anō.
- Ka taea e koe te tono mō te pūtea HomeStart, te whakaaetanga tōmua rānei mēnā i te takoha moni koe ki tētahi kaupapa KiwiSaver, tahua tautuku, kaupapa penihana ake a te kaituku mahi mō te toru tau i te iti rawa.
- Mēnā kei te hoko i tētahi whare kua hangaia kētia/tawhito ake, he \$1,000 te pūtea HomeStart mō ia tau e takoha ana ki te kaupapa:
 - 3 tau e takoha ana = \$3,000 (te tahua iti rawa ka whiwhi koe)
 - 4 tau e takoha ana = \$4,000
 - 5 tau e takoha ana = \$5,000 (te tahua nui rawa ka whiwhi koe).
- Mēnā kei te hoko koe i tētahi whare hou, he whare i hokona mai i te mahere, he whenua rānei hei whakatū whare hou ki runga, he \$2,000 te pūtea HomeStart mō ia tau e takoha ana koe ki te kaupapa:
 - 3 tau e takoha ana = \$6,000 (te tahua iti rawa ka whiwhi koe)
 - 4 tau e takoha ana = \$8,000
 - 5 tau e takoha ana = \$10,000 (te tahua nui rawa ka whiwhi koe).
- Mēnā kei te hoko whenua koe hei whakatū whare hou ki runga, he tapeke mōrahi o te utu o te whenua me te whare hou. Arā atu anō ngā whakaritenga āheitanga hei whakaū. Tirohia ngā whārangi 3 ki te 6 mō ētahi atu taipitopito.
- Ko te whare i whiwhi i tana tiwhikete tautuku tikanga waihanga i roto i te ono marama i mua o te whiwhitanga a te Kaporeihana Whare i tētahi tono HomeStart, ka kiia he whare hou tēnei. Me hāngai te tiwhikete ki te katoa o te whare kua ki tētahi wāhanga anake o te whare. Ki te hokona mai he tekiana hei whakatū i tētahi whare kua hangaia kētia/tawhito ake ki runga ehara tēnei i te whare hou, ā, ka āhei anake ki tētahi pūtea HomeStart i waenga i te \$3,000 – \$5,000.
- I ngā āhuatanga e hokona mai ana ngā whare mai i ngā mahere, ka utua pea te pūtea HomeStart i mua o te whakataunga hei āwhina i a koe me tētahi moni āwhina, wāhanga utu rānei hei utu i ngā kaiwhakawhanake. I ēnei āhuatanga, me pupuri te tahua e tētahi kaitiaki, pukapuka here, tētahi whakaritenga ōrite rānei, me te utu i te kaiwhakawhanake i te whakataunga.
- Me tuku ngā tono ki te Kaporeihana Whare i mua o te ekenga o te whā wiki/ 20 rā mahi i mua o te whakataunga, i mua rānei o tētahi rā utu.
- Mēnā kei te kimi koe i tō whare tuatahi engari kāore anō kia kitea e koe te whare tika mōu, ka taea e koe te tono mō tētahi whakaaetanga tōmua o tō tono HomeStart. E mana ana ēnei mō te 180 rā. Kāore e whakaroahia atu te wā nō reira mēnā kāore anō kia hokona mai e koe he whare i muri i te 180 rā, ka mate koe ki te whakakī me te tuku anō i tētahi puka tono hou.
- Mēnā ka noho koe i roto i te whare i hokona mai e koe mō te ono marama i te iti rawa mai i te rā whakataunga, ka whakamahia rānei e koe te pūtea HomeStart ki te hoko whenua hei whakatū whare, me te noho i roto i taua whare mō te ono marama i te iti rawa mai i te wā i tukuna te tiwhikete tautuku tikanga mō taua whare, kua kore e herea ki te utu i te pūtea HomeStart. Ki te wehe atu koe i te whare i mua o te ekenga o te ono marama, ka herea pea koe ki te utu i te pūtea HomeStart, me ngā itarete anō.
- Ka taea anō e koe te hoko whare me ētahi atu tāngata, ahakoa he mema KiwiSaver, kāore rānei. Mēnā he mema rātau, ka āhei katoa pea koutou mō ngā pūtea HomeStart. Engari, kāore e nui atu i te \$10,000 te nui o ngā pūtea ka utua hei hoko i tētahi whare kua hangaia kētia/tawhito ake, ā, kāore e nui atu i te \$20,000 mō tētahi whare hou, mō tētahi whenua rānei hei whakatū whare.
- Kotahi anake te wā ka āhei atu koe ki te pūtea HomeStart, te moni āwhina KiwiSaver rānei o mua.

Me pēhea taku tonono mō te pūtea KiwiSaver HomeStart?

UPANE

1

Tirohia mēnā e āhei ana koe ki te pūtea KiwiSaver HomeStart

- 18 ōku tau, neke atu rānei.
- Kāore anō au kia whiwhi i te pūtea HomeStart i mua, te moni āwhina KiwiSaver o mua rānei.
- He mema au nō tētahi kaupapa KiwiSaver, tētahi tahua tautuku, tētahi kaupapa penihana ake a te kaituku mahi (whakapā atu ki tō kaiwhakarato kaupapa ki te tiro tiro mēnā kei te āhei atu tō kaupapa).
- I takoha au i te ōrautanga mōkito e āheitia ana mai i te katoa o aku moni whiwhi ki tētahi kaupapa KiwiSaver, tētahi tahua tautuku, tētahi kaupapa penihana ake a te kaituku mahi mō te toru tau i te iti rawa. (Mai i te 1 o Paengawhāwhā 2013 i whakapikihia te takoha mōkito ki te 3 ōrau o ō moni whiwhi, 3 ōrau o te utu ā-wiki iti rawa mō te hunga kāore he moni whiwhi, 3 ōrau rānei o tō penihana mō ngā kaiwhiwhi takuhe. Mai i te 1 o Hōngongoi 2007 ki te 31 o Poutūterangi 2009 he 4 ōrau te takoha mōkito, ā, mai i te 1 o Paengawhāwhā ki te 31 o Poutūterangi 20013 i whakahekehia ki te 2 ōrau.) Tirohia ngā kōrero kei ngā whārangi 13 me 14 mō ngā taipitopito atu anō. Me mōhio mai koe, mō ngā wā kāore i utua he moni ki roto, kāore e āhei atu ki te pūtea.
- Ko au anake te kaiwhakapā, ā, e \$85,000 iti ake rānei (i mua o te tāke) i roto i ngā marama 12 kua hipa.
- E rua māua, neke atu rānei ngā kaiwhakapā, ā, huihui katoa ā mātau moni whiwhi he \$130,000, iti ake rānei (i mua o te tāke) i roto i ngā marama 12 kua hipa.
- He moni āwhina tāku e rite ana ki te 10 ōrau o te utu, nui atu rānei. (Kei roto i te moni āwhina 10 ōrau ngā moni ka āhei koe te tango mai i te āhuhira tango moni whare tuatahi a KiwiSaver, te pūtea HomeStart e āhei ana koe, ētahi atu ranei o ngā kaiwhakapā me ētahi atu moni, pēnei i ngā moni penapena, ngā penapena pūtea wā whāiti, ngā moni rānei kua utu kēhia atu ki tētahi kaimahi hoko whare, rōia rānei. Ka taea anō e tētahi whanaunga te koha mai te moni tāpui me tētahi whakapuakanga koha.)
- Kei te hokona e au tētahi o ēnei momo whare me ngā whakaritenga whenua:
 - pānga motuhake
 - whakaritenga whare whaitua (korehere me te rīhi)
 - rīhi whakawhiti (korehere me te rīhi)
 - rīhi
 - whenua Māori.(Mō ētahi atu mōhiotanga e pā ana ki ēnei momo whare – pānuitia te rārangi kupu i muri o tēnei pukaiti, whakapā atu ki te Kaporeihana Whare, kōrero rānei ki tō rōia.)
- Kei te hoko hea ōrite au i roto i tētahi whare e ōrite ana te ōwehenga o ngā kaiwhakapā katoa.

UPANE

2

Tirohia mēnā e āheitia anō te whare e hiahia ana koe ki te hoko

Mēnā kei te hoko whare koe, me ū anō te whare ki ngā whakaritenga e whai ake.

(Mēnā kei te hoko whenua koe hei whakatū whare, kaua e aro ki tenei upane, here tonu atu ki te upane tuatoru.)

- Koinei anake tōku whare. (Kāore e āhei ana kia riro i a koe ētahi atu whare.)
- Ko te whare nei tōku kāinga ake mō te ono marama i te iti rawa mai i te rā whakataunga. (Kāore e taea te whakamahi i te pūtea HomeStart hei hoko whare haumitanga.)
- Mēnā he whare tawhito/onāianeī, he āhuetanga pai hei noho mai i te rā ka whakatauhia.
- Kei raro te utu o te whare i te pōtae utu mōrahi. Ka whai ngā rohe katoa i ngā rohenga Kaunihera. E rua ngā pōtae utu mōrahi rerekē, e wehe ana i ngā momo whare rerekē:

TE ROHE	PŌTAE UTU MŌRAHI MŌ NGĀ WHARE ONĀIANEĪ/TAWHITO AKE*	PŌTAE UTU MŌRAHI MŌ NGĀ WHARE HOU
Tāmaki Makaurau, Queenstown Lakes District	\$600,000	\$650,000
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	\$500,000	\$550,000
Te nuinga atu o Aotearoa	\$400,000	\$500,000

* Koinei te pōtae utu mōrahi ka whakarite anō i te taumata hoko anō o te whare o tētahi rangatira whare o mua, kia āhei atu ai mō te pūtea HomeStart me te whakaritenga tango penapena KiwiSaver.

- Mēnā i whiwhi i te whare e hokona ana e koe tana tiwhhekete tautuku tikanga waihanga i roto i te ono marama i mua o te rā whakataunga, ka āhei pea koe ki te pūtea HomeStart o te \$2,000 mō ia tau o ngā takoha KiwiSaver, atu ki te \$10,000 te mōrahi.

Mēnā kei te hoko whenua koe hei whakatū whare ki runga, me tiro tiro anō kei te ū koe ki ngā whakaritenga e whai ake

(Kia mōhio koe kāore tēnei e hāngai ki a koe mēnā kei te hoko koe i tētahi whare kua hangaia kētia/tawhito ake rānei, whare hou, he whare rānei i hokona mai i ngā mahere. Me whakamahi anake tēnei upane mēnā kei te hoko whenua koe hei whakatū whare ki runga.)

- Kei te hoko whenua au hei whakatū i tētahi whare hou ki taua wāhi, ā, me tuku e au ki te Kaporeihana Whare o Aotearoa tētahi tārua waitohu o te whakaaetanga hoko atu hoko mai mō te whenua me tētahi kirimana waihanga whare utu pūmau e whakaatu ana i te utu o te whakatū i te whare me te wā matapae e oti ai te waihanga i te whare (me homai anō e koe he tiwhikete tautuku tikanga hei whakaatu kua tutuki tēnei, i mua i te rā i whakaritea kia tutuki). Me tono koe i ngā wiki e whā/20 rā mahi i mua o te rā whakatau mō te hoko i te whenua.
- Kei te hoko whenua au kia pai ai te heri whare mai ki runga, ā, me tuku atu e au tētahi tārua o te whakaaetanga umanga ki te Kaporeihana Whare, tae atu ki ngā whakaaturanga o te utu mō te heri atu i te whare me tētahi tārua o te kirimana utu pūmau e āta whakatau ana i te utu me te wā matapae kia whiwhi whakaaetanga te whare, ā, me te wā mō te tīmata ki te noho i roto. Me tono koe i ngā wiki e whā/20 rā mahi i mua o te rā whakatau mō te hoko i te whenua. Me tuku tārua koe o te tiwhikete tautuku tikanga hei whakaatu kua tutuki tēnei. I roto i ngā hoko whenua katoa, me utu atu te pūtea HomeStart mō te hokonga mai o te whenua, ā, kāore e taea te āwhina me ngā utu waihanga mēnā kua hokona kēhia mā te whenua, kei raro hoki/rānei te whenua i te kiritaki.
- Ka noho au i roto i te whare nei, ā, koinei tōku kāinga matua mō te ono marama i te iti rawa mai te rā ka tukua te tiwhikete tautuku tikanga.
- He moni āku hei waihanga i te whare.

Me pēhea taku tonono mō te pūtea KiwiSaver HomeStart?

HAERE TONU

- Kei raro te katoa o te utu mō te whenua me te whare i ngā pōtae utu. Ka whai ngā rohe katoa i ngā rohenga Kaunihera. E rua ngā pōtae utu mōrahi rerekē, e wehe ana i ngā momo whare rerekē:

TE ROHE	PŌTAE UTU MŌRAHI MŌ NGĀ WHARE ONĀIANEI/ TAWHITO AKE*	PŌTAE UTU MŌRAHI MŌ NGĀ WHARE HOU
Tāmaki Makaurau, Queenstown Lakes District	\$600,000	\$650,000
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	\$500,000	\$550,000
Te nuinga atu o Aotearoa	\$400,000	\$500,000

* Koinei te pōtae utu mōrahi ka whakarite anō i te taumata hoko anō o te whare o tētahi rangatira whare o mua, kia āhei atu ai mō te pūtea HomeStart me te whakaritenga tangohanga penapena KiwiSaver.

- Kei te reri te whenua, te wāhi rānei hei whakatū whare.

4

Mēnā kei te hoko whare koe mai i ngā mahere hāngai mai i tētahi kāmura/kaiwhakawhanake, me tiroiro e koe kei te ū koe ki ngā whakaritenga e whai ake:

(Kia mōhio koe kāore tēnei e hāngai ki a koe mēnā kei te hoko koe i tētahi whare kua hangaia kētia/tawhito ake rānei, he whare hou rānei, he whenua rānei hei whakatū whare ki runga.)

- Kei te hoko whare au mai i ngā mahere, ā, me waihanga i roto i te rā e matapaetia ka oti ana e ai ki te tārua o te whakaaetanga/kirimana kua waitohua. Ka kōrero atu taku rōia ki a koe mō te rā o te whakataunga.
- Ka noho au i roto i te whare nei, ā, koinei tōku kāinga mō te ono marama i te iti rawa mai te rā whakatauranga.
- Kei raro te katoa o te utu i ngā pōtae utu. Ka whai ngā rohe katoa i ngā rohenga Kaunihera.

TE ROHE	PŌTAE UTU MŌRAHI MŌ NGĀ WHARE HOU
Tāmaki Makaurau, Queenstown Lakes District	\$650,000
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	\$550,000
Te nuinga atu o Aotearoa	\$500,000

UPANE

5

Me tono ki te Kaporeihana Whare

Mēnā kei te ū koe ki ngā whakaritenga o ngā upane e rārangi ana i ngā whārangi o mua, e rua ngā tikanga whakamahi, ā, kei ō āhuatanga kē. Ka taea e koe te:

1. Tono mō tētahi whakaaetanga tōmua mēnā kāore anō kia kitea e koe tētahi whare hei hoko, he whenua hei whakatū whare rānei, engari kei te hiahia koe ki te mōhio mēnā kei te āhei koe i mua i tō kimi whare/whenua. Ka mōnehu te whakaaetanga tōmua i te ekenga o te 180 rā.
2. Waiho taua tukanga ka tono hāngai atu mō tētahi pūtea HomeStart mēnā kua kitea tētahi whare, whenua rānei, ā, he whakaaetanga umanga tāu kua hainatia. Ka taea e koe te tono mō te whakaaetanga tōmua, te pūtea HomeStart rānei i runga i te puka tono kotahi.

Kia mōhio koe he 4 wiki/20 ngā rā mahi i te iti rawa e hiahiatia ana e te Kaporeihana Whare mai i te whiwhitanga i te tono tae atu ki te ututanga i te pūtea HomeStart. Me te aha, me whakarite koe, mēnā kei te tono koe mō tētahi takuhe kia ū ai koe ki ngā whakaritenga o tō whakaaetanga umanga, me oti i a koe i ngā rā mahi 10 i te iti rawa i mua o te rā herekore. Kāore pea e whakaaehia ngā tono kāore i te ū ki te tikanga whakamōhioanga whā wiki/20 rā, nō reira kāore pea e utua te pūtea HomeStart. Kāore e utua te pūtea HomeStart i muri i te whakataunga.

Mō te tono mō te whakaaetanga-tōmua/whakaaetanga HomeStart, haere tuihono ki:

- <https://hera.power-business.co.nz/hnz/HomeStart.nsf>

Mēnā kei te hiahia kōrero atu anō:

- tirohia www.kiwisaver-homestart.co.nz
- Īmēra kiwisaver.enquiries@hnzc.co.nz
- Waea 0508 935 266

He whare tōku i mua – ka taea anō e au te whiwhi pūtea HomeStart?

Mēnā he whare tōu i mua engari kei te ōrite tō āhuatanga pūtea ki tērā o te kaihoko whare tuatahi mō te wāhanga ki ngā moni whiwhi me ngā rawa hei hoko atu, tērā pea kei te āhei tonu koe ki te pūtea HomeStart. Mā te Kaporeihana Whare tēnei e whakatau.

Tuatahi me ū koe ki ngā whakaritenga whānui mō te pūtea HomeStart – kei roto ēnei i te upane tuatahi ki te tuawhā i ngā whārangi 3 ki te 6. Mēnā kei te āhei atu koe, me tiroiro e koe te rārangi arowhai i raro – ka hāngai anake tēnei ki te hunga he whare ō rātau i mua.

- Kāore anō au kia whiwhi i te pūtea HomeStart i mua, te moni āwhina KiwiSaver hoko whare tuatahi o mua rānei.
- Kāore aku rawa hei hoko e eke ana ki te 20 ōrau o te pōtae utu mōrahi mō ngā whare onāiane/tawhito ake kei te rohe e hoko nei au. Ko ngā rawa hei hoko koinei ngā mea hei hoko atu māu hei āwhina ki te hoko whare.

Ko ngā pōtae rawa mō ia rohe:

- Tāmaki Makaurau, Queenstown Lakes District – **\$120,000**
- 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 – **\$100,000**
- Te nuinga atu o Aotearoa – **\$80,000**.

E ai ki te Kaporeihana Whare ko ēnei e whai ake ngā rawa hei hoko:

- he moni kei ngā pūtea pēke (tae atu ki ngā penapena pūtea pūmau, wā whāiti hoki)
- ngā hea, pānga me ngā pukapuka here
- ngā haumi i roto i ngā pēke, whakaurunga pūtea rānei
- ngā pānga tōpū hanga whare
- ngā moni i utua, i puritia rānei e te kaimahi hoko whare, rōia rānei hei moni tāpui mō tētahi whare
- he poti, wakamoe rānei (mēnā he nui atu te wāriu i te \$5,000)
- ētahi atu waka (pēnei i ngā motupaika tawhito, waka tawhito rānei – kāore i te whakamahia noahia e koe hei waka matua mōu)
- ētahi atu rawa takitahi e nui atu te wāriu i te \$5,000.

Me pēhea taku rēhita?

He ōrite te tono hei kaupuri whare o mua ki ngā kaihoko whare tuatahi. He wāhanga tāpiri anō kei te puka tono hei whakakī ki ngā taipitopito o ō rawa ka taea e koe te hoko atu me ngā taipitopito o tō whare tawhito.

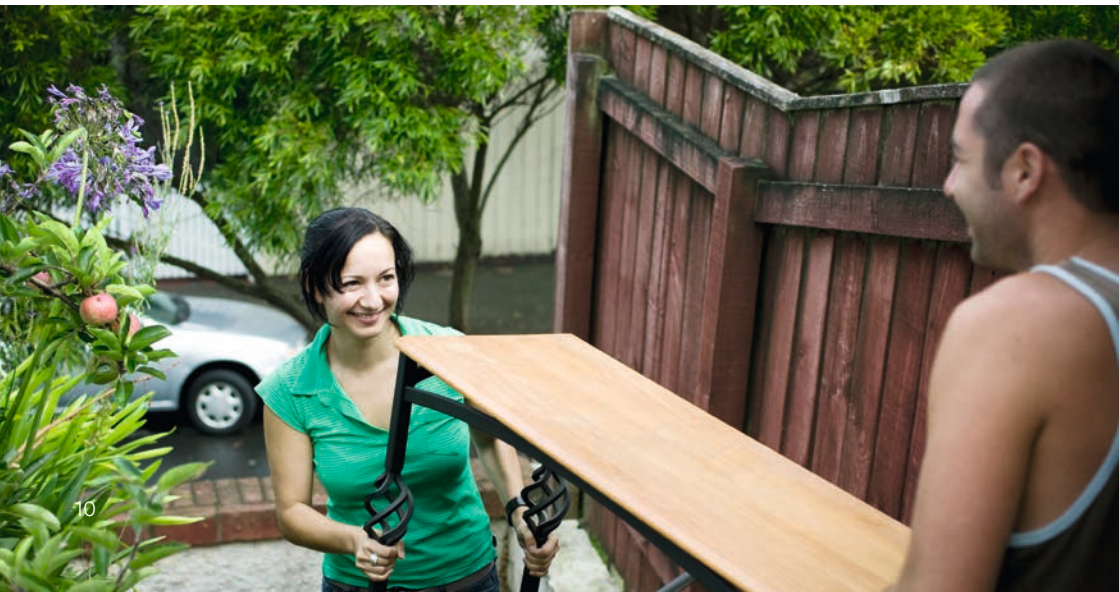
Tango moni whare tuatahi a KiwiSaver

He pēhea te mahi a te tango moni whare tuatahi?

- Mēnā he mema koe nō KiwiSaver mō ngā tau e toru i te iti rawa, ka taea pea e koe te tango te katoa, tētahi wāhanga rānei o ō moni penapena hei hoko i tō whare tuatahi.
- Ka taea e ngā mema e āhei ana te tango i ā rātau moni KiwiSaver (tae atu ki ngā hua tāke). Engari me toe he \$1,000 i te iti rawa ki tā rātau kaute KiwiSaver.
- Me noho koe ki te whare. Kāore e taea te whakamahi ki te hoko whare haumitanga.
- Mēnā he mema koe nō tētahi tahua tautuku, ka taea pea e koe te tango ō moni penapena ki te hoko i tō whare tuatahi. Kāore e whakaaehia ngā tangohanga e ngā tahua tautuku katoa mō tēnei kaupapa, nō reira me kōrero atu koe ki ngā kaitiaki o tō tahua tautuku mō tēnei.

Me pēhea taku tonono mō tētahi tango moni whare tuatahi?

Mēnā he kaihoko whare tuatahi koe, me whakapā atu koe ki tō kaiwhakarato KiwiSaver, kaiwhakarato tahua tautuku rānei ki te tonono. Mēnā he whare tōu i mua, me tonono koe ki tō kaiwhakarato kaupapa, engari mā te Kaporeihana Whare e whakarite mēnā kei te ū koe ki ngā whakaritenga āheitanga (tirohia te whārangi 10).



He whare tōku i mua - ka taea anō e au te whiwhi i te tango moni whare tuatahi?

Ina he whare tōu i mua ka āhei tonu pea koe mō tētahi tango moni whare tuatahi. Me tonu tonu koe mā tētahi kaiwhakarato kaupapa. Engari, me whakatau te Kaporeihana Whare i te tuatahi mēnā kei te āhei atu koe hei rangatira whare o mua.

Tirohia te rārangi arowhai i raro ki te titiro mēnā kei te āhei atu koe:

- Kāore anō au kia whiwhi i te tango moni whare tuatahi i mua.
- He mema au nō KiwiSaver mō ngā tau e toru i te iti rawa.
- He whare tōku i mua, engari kua kore ōku pānga/hea i roto i tētahi whare.
- Kāore aku rawa hei hoko e eke ana ki te 20 ōrau o te pōtae utu mōrahi mō ngā whare onāiane/tawhito ake kei te rohe e hoko nei au. Ko ngā rawa hei hoko koinei ngā mea hei hoko atu māu hei āwhina ki te hoko whare. Hei tauira, mēnā i te hoko koe i tētahi whare i roto i te rohe pōtae utu whare o te \$400,000, kua te wāriu o ō rawa hei hoko e nui atu i te \$80,000.

Ko ngā pōtae rawa mō ia rohe:

- Tāmaki Makaurau, Queenstown Lakes District - **\$120,000**
- 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 - **\$100,000**
- Te nuinga atu o Aotearoa - **\$80,000**.

- E ai ki te Kaporeihana Whare ko ēnei e whai ake ngā rawa hei hoko:
 - he moni kei ngā pūtea pēke (tae atu ki ngā penapena pūtea pūmau, wā whāiti hoki)

- ngā hea, pānga me ngā pukapuka here
- ngā haumi i roto i ngā pēke, whakaurunga pūtea rānei
- ngā pānga tōpū hanga whare
- ngā moni i utua, i puritia rānei e te kaimahi hoko whare, rōia rānei hei moni tāpui mō tētahi whare
- he poti, wakamoe rānei (mēnā he nui atu te wāriu i te \$5,000)
- ētahi atu waka (pēnei i ngā motupaika tawhito, waka tawhito rānei - kāore i te whakamahia noahia e koe hei waka matua mōu)
- ētahi atu rawa takitahi kei te uara \$5,000, neke atu rānei.

Hei whakarite ka whakaritea e te Kaporeihana Whare mēnā kei te āhei atu koe, me whakakī e koe tētahi puka tonu. Mō te tonu tuihono mō tētahi whakaritenga tango penapena whare tuatahi KiwiSaver, haere ki:

- <https://hera.power-business.co.nz/hnz/HomeStart.nsf>

Mēnā kei te hiahia koe i tētahi puka tonu, ētahi atu mōhiotanga rānei:

- Haere ki www.kiwisaver-homestart.co.nz
- Īmēra kiwisaver.enquiries@hnzc.co.nz
- Waea 0508 935 266

Ētahi atu āwhina hoko whare

Ka taea pea e koe te whakamahi te Welcome Home Loan me ngā hua hoko whare KiwiSaver. Mō te rapu kōrero atu anō mō te Welcome Home Loan, haere ki

www.welcomehomeloan.co.nz i reira ka kite koe i tētahi rārangi kaitaurewa hei whakapā atu māu.

Ka āhei anō pea koe ki te hoko i tētahi FirstHome Kaporeihana Whare. Koinei ngā whare o te Kaporeihana Whare kei ngā rohe kua rerekē te tononga whare i tino nui ai te wātea mai o ētahi momo whare.

Mēnā kei te ū koe ki ngā whakaritenga āheitanga, ka whiwhi pea koe i tētahi pūtea o te 10 ōrau o te utu mō te hoko i tētahi whare FirstHome - atu ki te \$20,000. Mō ētahi atu kōrero haere ki

www.hnzc.co.nz, waea rānei ki **0508 935 266**.

Ka taea anō pea e koe te whakamahi tētahi moni taurewa Kāinga Whenua ki te hoko whare i runga i tētahi whenua Māori rangatira maha. Mō ētahi atu kōrero mō ngā moni taurewa Kāinga Whenua haere ki www.hnzc.co.nz, waea rānei ki **0508 935 266**.



He rārangi kupu

Te pūtea KiwiSaver HomeStart (pūtea HomeStart)

Me takoha auau koe mō te toru tau i te iti rawa i roto i tētahi kaupapa KiwiSaver, tahua tautuku, kaupapa penihana ake a te kaituku mahi kia āhei atu ai ki te pūtea HomeStart.

Mēnā kei te hoko i tētahi whare kua hangaia kētia/tawhito ake, he \$1,000 te pūtea HomeStart mō ia tau e takoha ana ki te kaupapa:

- 3 tau e takoha ana = \$3,000
(te tahua iti rawa ka whiwhi koe)
- 4 tau e takoha ana = \$4,000
- 5 tau e takoha ana = \$5,000
(te tahua nui rawa ka whiwhi koe)

Mēnā kei te hoko koe i tētahi whare hou, he whare i hokona mai i te mahere, he whenua rānei hei whakatū whare hou ki runga, he \$2,000 te pūtea HomeStart mō ia tau e takoha ana koe ki te kaupapa:

- 3 tau e takoha ana = \$6,000
(te tahua iti rawa ka whiwhi koe)
- 4 tau e takoha ana = \$8,000
- 5 tau e takoha ana = \$10,000
(te tahua nui rawa ka whiwhi koe)

E whakarārangi ana tēnei pukaiti i ngā whakaritenga me ū koe kia āhei atu koe ki te pūtea HomeStart.

Tango moni whare tuatahi a KiwiSaver

Me uru koe ki tētahi kaupapa KiwiSaver, tahua tautuku mō te toru tau i te iti rawa.

Mā te tango moni whare tuatahi ka āhei koe ki te tango i te katoa, tētahi wāhanga rānei, o ō penapena hei hoko i tō whare tuatahi.

Mai i te 1 o Paengawhāwhā 2015, ka taea e ngā mema e āhei ana te tango i ā rātau moni KiwiSaver (tae atu ki ngā hua tāke). Engari me toe he \$1,000 i te iti rawa ki tā rātau kaute KiwiSaver.

Kaupapa KiwiSaver

Ko te kaupapa penapena whakatānga e whakarato ana ki ngā mema ngā hua tāke mema ā-tau mai i te Kāwanatanga.

Kei ngā mema te tikanga ki te utu i te 3 ōrau, 4 ōrau, 8 ōrau rānei o ā rātau utu ā-tau, utu ā-wiki rānei, ā, e herea ana te kaituku mahi ki te utu i te 3 ōrau.

Te tahua tautuku

He tahua penihana rēhita a te kaituku mahi e āhei ana ngā mema ki te tuku atu i tētahi ōrau whāiti o tā rātau utu ā-tau ki roto i tētahi kaute taea anake te toro atu i raro i ngā whakaritenga ōrite ki te kaupapa KiwiSaver. Kei te mema anō te tikanga mēnā ka hiahia ki tētahi kaute tuwhera. Kāore ia e whiwhi i tētahi takoha Kāwanatanga \$1,000 hei tīmata ina rēhita ia. Kāore e whakaahia e ngā tahua tautuku katoa kia tangohia he moni hei hoko i tō whare tuatahi. Nō reira me kōrero atu koe ki ngā kaitiaki o tō tahua tautuku mō tēnei.

Te kaupapa penihana ake a te kaituku mahi

He kaupapa penihana a te kaituku mahi kāore e herea ai te mema ki te here i ngā takoha pērā i ngā kaupapa KiwiSaver engari kāore e tukuna he tahua HomeStart ki ngā mema. Ka whakaratoa tēnei kaupapa ki ngā kaimahi hou kua te KiwiSaver ina uru atu hei kaimahi.

Kaihoko whare tuatahi

He tangata te kaihoko whare tuatahi kāore anō ia kia hoko whare, whenua rānei i Aotearoa, i tāwāhi rānei.

Kaihoko whare o mua

He tangata kua hoko whare, whenua rānei i mua i Aotearoa, i tāwāhi rānei. Ka āhei pea ia ki te pūtea HomeStart me te tango moni whare tuatahi mēnā ka ū ia ki ngā whakaritenga whāiti e pā ana ki ana rawa.

Ngā takoha mōkito auau

Mō te āhei atu ki te pūtea HomeStart me mātua utu e koe he ōrautanga mōkito o tō moni whiwhi tapeke ki tētahi kaupapa KiwiSaver, tētahi tahua tautuku, tētahi kaupapa penihana ake a te kaituku mahi mō te toru tau i te iti rawa. (Mai i te 1 o Hōngongi 2007 ki te 31 o Poutūterangi 2009 ko te takoha mōkito he 4 ōrau o tō moni whiwhi, 4 ōrau o te utu ā-wiki iti rawa mō te hunga kāore he moni whiwhi, 4 ōrau rānei o tō penihana mō ngā kaiwhiwhi takuhe. Mai i te 1 o Paengawhāwhā 2009 ki te 31 o Poutūterangi 2013, i whakaitihia te takoha mōkito ki te 2 ōrau o tō moni whiwhi, 2 ōrau o te utu ā-wiki iti rawa mō te hunga kāore he moni whiwhi, 2 ōrau rānei o tō penihana mō ngā kaiwhiwhi penihana. Mai i te 1 o Paengawhāwhā 2013, i whakapikihia te takoha mōkito ki te 3 ōrau o tō moni whiwhi, 3 ōrau o te utu ā-wiki iti rawa mō te hunga kāore he moni whiwhi, 3 ōrau rānei o tō penihana mō ngā kaiwhiwhi penihana.)

Ka rerekē pea ngā wā takoha. Hei tauira, tērā pea he kaimahi koe e utua ana mō tētahi wā, ā, he mahi ā-kiri mō tētahi wā. Ka whakaaehia tēnei engari me takoha tonu koe i ngā takoha mōkito i aua wā e rua, ā, ka eke ēnei ki te toru tau. Me roa atu tēnei wā toru tau i te wāhanga ā-tau, engari me rite ki te toru tau.

He mea nui kia mōhio koe, mō te āhei atu ki te pūtea HomeStart, me mātua tuku ngā takoha ki te kaupapa mema KiwiSaver mai i ngā puna moni whiwhi katoa, kua tā rātau puna moni whiwhi matua anake.

Ripanga 1: Aromatawai takoha auau mā te kāwai mahi

NGĀ KAIWHIWHI UTU Ā-TAU ME
TE UTU Ā-HAORA - NGĀ
TANGOHANGA AUNOA MAI I NGĀ
UTU Ā-TAU ME TE UTU Ā-WIKI

Ko te tapeke o ngā marama i whiwhi i ngā takoha ka whakawehea ki te 12 e ōrite ana, neke atu rānei i te wā hāngai e tonoa ana te pūtea (3, 4, 5 tau rānei).

MAHI Ā-KIRI, KAIWHIWHI
PENIHANA - NGĀ TAKOHA TŪAO

Kotahi te tukutanga o ngā takoha tūao i te tau i te iti rawa, ā, i mua hoki i te 30 o Pipiri mō ia tau tāke o mua atu me te maha o ngā tau i tukuna ai ngā takoha e ōrite ana, neke atu rānei i te wā hāngai e tonoa ana te pūtea (3, 4, 5 tau rānei).

HE RANUNGA UTU Ā-TAU/UTU
Ā-WIKI/TAKUHE ME TE MAHI
Ā-KIRI - HE KŌWHIRINGA O NGĀ
TAKOHA AUNOA ME TE TŪAO

Te tapeke o ngā marama e whiwhi ana i ngā takoha auau ka whakawehea ki te 12 - wāhanga utu ā-tau/utu ā-wiki.

Me te maha o ngā takoha mō ia tau o ngā moni whiwhi mahi ā-kiri/takuhe e ōrite ana, neke atu rānei i te wā hāngai e tonoa ana te pūtea (3, 4, 5 tau rānei) - wāhanga mahi ā-kiri/takuhe.

Ripanga 2: Aromatawai takoha mōkito mā te kāwai mahi

NGĀ KAIWHIWHI UTU Ā-TAU ME
TE UTU Ā-HAORA - NGĀ
TANGOHA AUNOA MAI I NGĀ
UTU Ā-TAU ME TE UTU Ā-WIKI

Kāore e hiahiatia he aromatawai takoha mōkito mēnā ka ū te whakaritenga takoha auau mō ngā moni whiwhi utu ā-tau/utu ā-wiki e whakaaturia ana ki te Ripanga 1, engari mēnā he maha ngā puna moni whiwhi a te mema.

MAHI Ā-KIRI, KAIWHIWHI
PENIHANA - NGĀ TAKOHA TŪAO

Ko ngā takoha tapeke i te wā hāngai e ōrite ana ki te ōrau mōkito o te moni whiwhi ā-tāke peke, te ōrau mōkito rānei o te utu ā-tau pakeke mō te 40 haora i te wiki.

HE RANUNGA UTU Ā-TŪ/UTU
Ā-WIKI/TAKUHE ME TE MAHI
Ā-KIRI - HE KŌWHIRINGA O NGĀ
TAKOHA AUNOA ME TE TŪAO

Te tapeke o ngā marama i whiwhi takoha ka whakawehea ki te 12 (ka whakaawhiwhia atu ki raro ki te tauoti tata rawa).

Me te wā mahi ā-kiri e ōrite ana, neke atu rānei i te wā hāngai e tonoa ana te pūtea (3, 4, 5 tau rānei).

Me ngā takoha tapeke i te wā mahi ā-kiri e ōrite ana ki te ōrau mōkito o te moni whiwhi ā-tāke peke.

Me mātua whakauru koe i tētahi tauākī e whakaatu ana i ngā takoha katoa i tukuna atu e koe ki KiwiSaver. Me whakarato ngā kaimahi i tētahi tauākī tā mai i “My KiwiSaver” mai i www.kiwisaver.govt.nz (Tirohia ngā tohutohu kei te whārangi 3 o te puka tono pūtea KiwiSaver HomeStart). Me whakapā atu ngā kaitono mahi ā-kiri me rātau e tuku takoha tūao ki KiwiSaver ki ō rātau kaiwhakarato KiwiSaver mō tētahi tauākī takoha.

He taunakitanga o tētahi tikanga penapena auau

Ko ngā mema Kiwisaver kāore i te ōrite te takoha i te mea kāore i te whiwhi moni ka āhei atu ki te pūtea HomeStart mēnā e ū ana rātau ki ngā whakaritenga takoha auau mōkito e whai ake (tirohia te ripanga 1):

Kāore i te whiwhi moni

Mēnā kāore koe i te whiwhi moni me mātua takoha atu koe i te ōrau mōkito i te iti rawa o te utu ā-wiki pakeke iti rawa mō te 40 haora i te wiki ki tētahi kaupapa KiwiSaver, tētahi tahua tautuku, tētahi kaupapa penihana ake a te kaituku mahi mō te toru tau i te iti rawa. (Mai i te 1 o Hōngongoi 2007 ki te 31 o Poutūterangi 2009 ko te takoha mōkito he 4 ōrau o te utu ā-wiki mōkito. Mai i te 1 o Paengawhāwhā 2009 ki te 31 o Poutūterangi 2013, i whakaitihia te takoha mōkito ki te 2 ōrau o te utu ā-wiki mōkito. Mai i te 1 o Paengawhāwhā 2013, i whakapikihia te takoha mōkito ki te 3 ōrau o te utu ā-wiki)

Ngā kaiwhiwhi takuhe

Mēnā he kaiwhiwhi takuhe, me mātua takoha koe i te ōrau mōkito iti rawa o tō takuhe ā-tau (i mua i te tāke). (Mai i te 1 o Hōngongoi 2007 ki te 31 o Poutūterangi 2009 ki te Poutūterangi 2013 he 4 ōrau te takoha mōkito o tō takuhe ā-tau. Mai i te 1 o Paengawhāwhā 2009 ki te 31 o Poutūterangi 2013, i whakaitihia te takoha mōkito ki te 2 ōrau o tō takuhe ā-tau. Mai i te 1 o Paengawhāwhā 2013, i whakapikihia te takoha mōkito ki te 3 ōrau o tō takuhe ā-tau)

Ki te kore e tukuna he takoha tūao i ngā wā kāore he moni whiwhi/takuhe, kua kore e whai wāhi taua wā ki te āheitanga ki te pūtea HomeStart.

Taitara pānga motuhake

E āhei ana ngā rangatira o te whenua ki te whakamahi herekore i te whenua ka mutu kei a rātau anō te tikanga mō te whakawātea i te whenua e ai ki ō rātau hiahia (e ai ki ngā ture hāngai).

Taitara whakaritenga whare whaitua (korehere me te rīhi)

Te tikanga whānui mō te hoko whare whaitua. Ngā wāhi ngātahi (pēnei i ngā roro, ararewa me ngā kauhanga) kei raro i te mana o te katoa, mō ia whare whaitua, whareiti rānei i hokona motuhaketia.

Taitara rīhi whakawhiti (korehere me te rīhi)

E tūhonohonotia ana te rangatiratanga o te whenua, ā, e rīhitia ana e ia kaihoko whare ō rātau whare mai i ētahi atu o ngā ariki o te whenua. E rārangī ana i te whakaaetanga rīhi whakawhiti i ngā tika me ngā here o ia rangatira.

Taitara whenua rīhi

Ka uru te rangatira o te whenua whai taitara pānga motuhake ki tētahi whakaaetanga ā-ture (rīhi) hei whakawhiti i te mana whakamahi i te whenua ki tētahi atu mō tētahi wā. Ka whakarārangitia ngā whakaritenga tae atu ki ngā utu mō te reti ki te rangatira o te whenua, ā, me rēhita te rīhi ki te taitara o te whenua.

Whenua Māori

Ko ngā whenua Māori kei raro i Te Ture Whenua Māori Act 1993 e whai mana ana te kaihoko ki te noho i runga i te whenua.

Whakaaetanga tōmua

Ka whāia te whakaaetanga tōmua mēnā kāore anō kia kitea e koe tētahi whare hei hoko, he whenua whakatū whare rānei, engari kei te hiahia koe ki te mōhio mēnā kei te āhei koe i mua i tō kimi whare/whenua. E mana ana te whakaaetanga tōmua mō te 180 rā. Ki te kore e kitea e koe he whare, he whenua rānei hei hoko i mua o te mōnehutanga o te whakaaetanga tōmua, me whakakī e koe tētahi tono hou i te mōnehutanga.

Ngā rawa hei hoko

Ko ngā rawa hei hoko koinei ngā mea hei hoko atu māu hei āwhina ki te hoko whare. Kei roto i tēnei ko ngā penapena moni, ngā hea, ngā poti me ngā waka. Tirohia te whārangi 9 mō tētahi rārangī o ngā mea e whakaarohia ana e te Kaporeihana Whare he rawa hei hoko ka mutu ka whai pānga ki tētahi tono nō tētahi kaihoko whare o mua.

Tiwhikete tautuku tikanga

He tiwhikete te tiwhikete tautuku tikanga i raro i te Building Act e whakaatu ana i te mahinga waihanga kua oti e ai ki tētahi tono mō tētahi whakaaetanga hanga whare – i hangaia e koe te mea i kī koe ka hangaia e koe.

Mō te rapu kōrero anō mō te hoko i tō
whare tuatahi mā KiwiSaver, haere ki
www.kiwisaver-homestart.co.nz,
īmēra **kiwisaver.enquiries@hnzc.co.nz,**
waea rānei ki **0508 935 266**.

New Zealand Government

Ko te kaupapa o ngā kōrero kei roto i tēnei mātārehe he āwhina i a koe kia mārama koe ki te pūtea KiwiSaver HomeStart me te tango moni whare tuatahi a KiwiSaver, ā, he ārahi noa iho. Ehara i te mea kei te whakarite i ngā āhuatanga motuhake o tētahi tangata, hinonga rānei. I whakapau kaha ki te whakarite i te kounga me te tika o ngā kōrero. Ko ngā whakaritenga āheitanga, ētahi atu kaupapa here rānei hāngai ana ki te pūtea HomeStart, tango moni whare tuatahi ka rerekē, ka mukua, ka tāpirihia atu, whakatikahia rānei me te kōre whakamōhiotanga. Kaua rawa ngā kōrero i roto i tēnei mātārehe e whakawhirinaki atu hei tohutohu ture, ngaio hoki me te aha me tiki tohutohu koe mai i te hunga ngaio mātanga.