

Ngāti Whakaue Tribal Lands



NGĀTI WHAKAUE

**AFFORDABLE
HOUSING
HANDBOOK**



AFFORDABLE HOUSING OVERVIEW

Ngāti Whakaue Tribal Lands (NWTL) are providing an opportunity for shareholders and whānau to purchase one of eight affordable homes as part of the Wharenui Rise development, taking place in Owkata, Rotorua.

The homes will cost \$500,000 (incl GST) and are single-level, duplex designed dwellings with three-bedrooms, 1 bathroom, 1 car park.

Ngāti Whakaue shareholders and whānau will be given first preference for these homes, however if they are not taken up, they will be released for sale to the general public without price restraint.





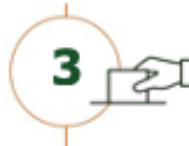
APPLICATIONS OPEN – 11 APRIL 2022

Forms are available at our office or on our website. An information pack and draft sale and purchase contract will be available to assist with the bank/finance application



APPLICATIONS CLOSE – 12PM ON 22 APRIL 2022

NWTL will confirm eligibility and pre-approved finance.



BALLOT DRAW – 23 APRIL 2022

Whakaue koeke will complete a fair ballot process to select a successful candidate from eligible applicants



CONTRACTS SIGNED – 24 APRIL 2022

As a condition of finance, contracts will be signed with all parties for the lender to provide final approval of the mortgage. Once approved, the purchaser will carry on with the process with builders alongside the other 7 Whakaue Affordable Home purchasers in Stage 1 of Wharenui Rise.

GROUNDFLOOR PLAN

This is a NWLT approved design by Classic Builders

GENERAL NOTES:
 ④ = NO. OF SHELVES IN CUPBOARDS / WARDROBES

DOMESTIC SMOKE ALARMS ARE REQUIRED WITHIN A 3.0m RADIUS OF EVERY SLEEPING ROOM AND IS TO BE HEARD FROM THE OTHER SIDE OF THE CLOSED DOOR.
 ALL STRUCTURAL FIXINGS TO BE HOT DIPPED GALVANISED STEEL

STUD SIZE AND SPACING:
 200mm x 40mm STUDS FOR WALLS FOR SINGLE OR TOP STOREY. FOR STUDS UP TO 2.4m x 45 AT 400mm CRS.
 STUDS IN NON LOAD-BEARING INTERNAL WALLS FOR STUDS UP TO 2.4m x 45 AT 400mm CRS.

TIMBER TREATMENT:
 H1.2 EXTERNAL FRAMING
 H1.2 INTERNAL FRAMING

TIMBER GRADE:
 ALL STRUCTURAL TIMBER - MIN SG8 UNLESS NOTED OTHERWISE

INSULATION:
 R2.2 ECG INSULATION
 R2.2 ECG INSULATION (INC. GARAGE)

WALL CLADDINGS:
 70 SERIES BRICK VENEER EXTERIOR CLADDING

200mm JH VERTICAL OBLIQUE WEATHERBOARD EXTERIOR CLADDING OVER VENTILATED DRAINED CAVITY

UNDERLAY - BUILDING UNDERLAY FAST WRAP BUILDING WRAP

ROOF CLADDING:
 GERARD CORONA STRATOS METAL TILE

UNDERLAY - R2 SELF SUPPORTING BUILDING UNDERLAY SISALATION BITUMAC@750

STEEL & TUBE MULTILINE 150 FASCIA & CUSTOMLINE GUTTER

WET AREAS:
 FLOOR FINISH - NON SLIP TILES
 TILES TO HAVE MINIMUM SLP RESISTANCE OF 0.05

KITCHEN & BATHROOM: SLP RESISTANCE TO COMPLY WITH ES/AS SECTION 3.11.1 & 3.11.2

EXTERNAL ACCESS SURFACE:
 MINIMUM 2% SLP RESISTANCE FOR WALKING SURFACES

CONCRETE - BROOM FINISH
 ACCEPTABLE SLP RESISTANCE WET OR DRY SURFACES INCLUDING SLOPES NO STEEPER THAN 1:50.

PAVING: - WIRE CUT
 ACCEPTABLE SLP RESISTANCE WET OR DRY - LEVEL SURFACES INCLUDING SLOPES NO STEEPER THAN 1:50.

MAIN FRONT ENTRY: - TIMBER
 MIN 100mm STEP DOWN FROM FFL
 MIN. H4 TREATED TIMBER WITH GROUND CONTACT.
 MIN. H3.2 FOR ALL OTHER TIMBERS

INFO REQUIRED FOR DESIGNER:

-
-
-

PROJECT NUMBER:	LKD100856 & LKD100857
SCHEME:	SCHEME
REVISION:	REV. D
DATE:	13/05/2021
SCALE:	1:100 AT A3
SHEET NUMBER:	2.1

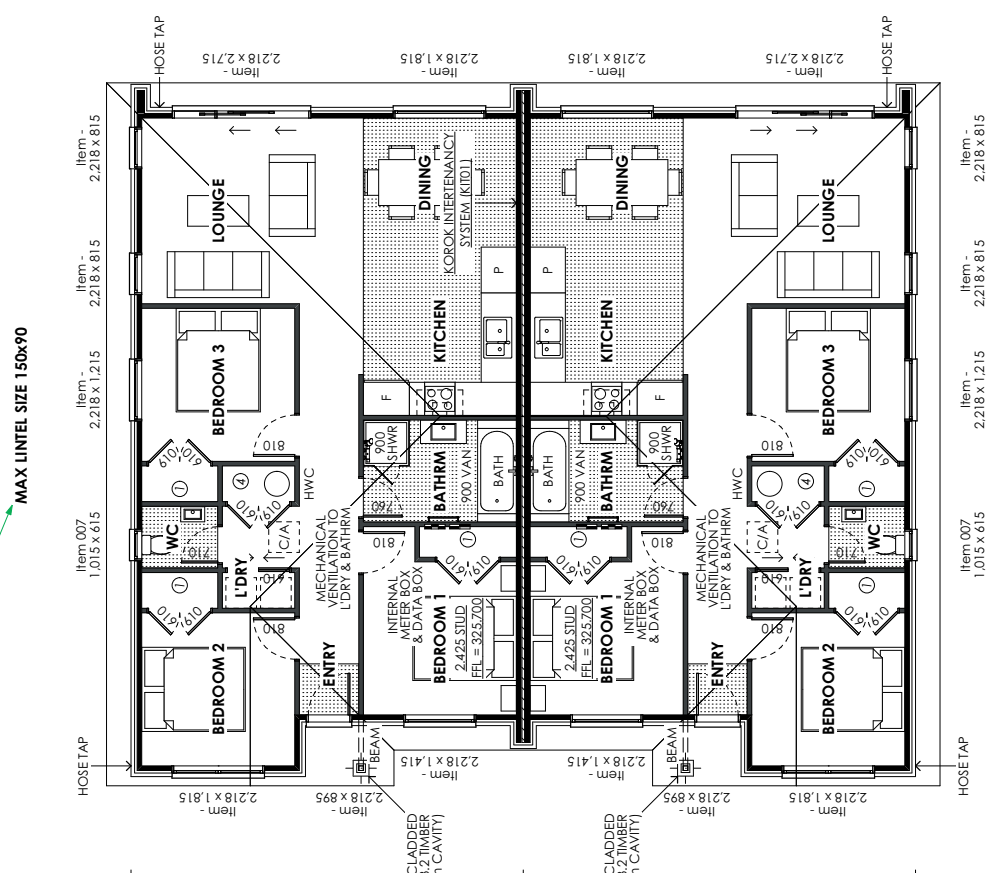
DRAWN:	I.VANDERHUIJST
CHECK SCH:	-
PROJECT STATUS:	-
PROJECT NUMBER:	LKD100856 & LKD100857
DATE:	13/05/2021
SCALE:	1:100 AT A3
SHEET NUMBER:	2.1

LEGAL DESCRIPTION:	CLASSIC BUILDERS HOUSE AND LAND LOT 49 & 50 - DP -
SITE ADDRESS:	WHARENUI RISE OWHATA
CITY:	ROTORUA
COUNCIL:	ROTORUA LAKES

160 17TH AVE
 TAURANGA SOUTH,
 TAURANGA
 P: (07) 571 2741
 F: (07) 571 6152
 W: classicbuilders.co.nz



THESE PLANS REMAIN THE PROPERTY OF CLASSIC BUILDERS UNTIL A DRAWING HAS BEEN AGREED UPON. THESE PLANS MAY NOT BE USED TO CONSTRUCT A BUILDING WITHOUT THE WRITTEN APPROVAL OF CLASSIC BUILDERS. CLIENT SIGNATURE / DATE: _____



DWELLING AREAS: LOT 50
 GROUND FLOOR (OVER FRAME) = 93.3m²
 GROUND FLOOR (OVER CLADDING) = 97.1m²
 ROOF PLAN (GROUND FLOOR) = 113.6m²

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SITE INFORMATION
 WIND ZONE VERY HIGH
 EARTHQUAKE ZONE 2
 EXPOSURE ZONE B



LINTELS TO BE COLOUR FRESH SECONDARY CLADDING ABOVE JOINERY MAY BE REQUIRED

MAX LINTEL SIZE 150x90

CLASSIC BUILDERS ENGINEERING AND UNFORSEEN SITE CONDITIONS.

ELEVATION PLAN

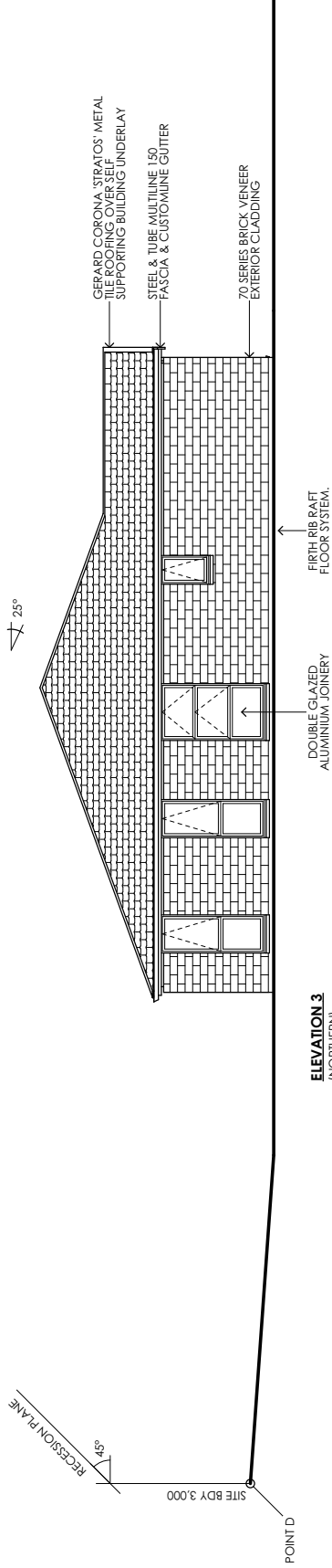
This is a NWLT approved design by Classic Builders

COMPACTED HARDFILL OVER 600mm TO BE CERTIFIED BY A CPENG AND A CERTIFICATE TO BE PROVIDED TO COUNCIL AT FOUNDATION INSPECTION.

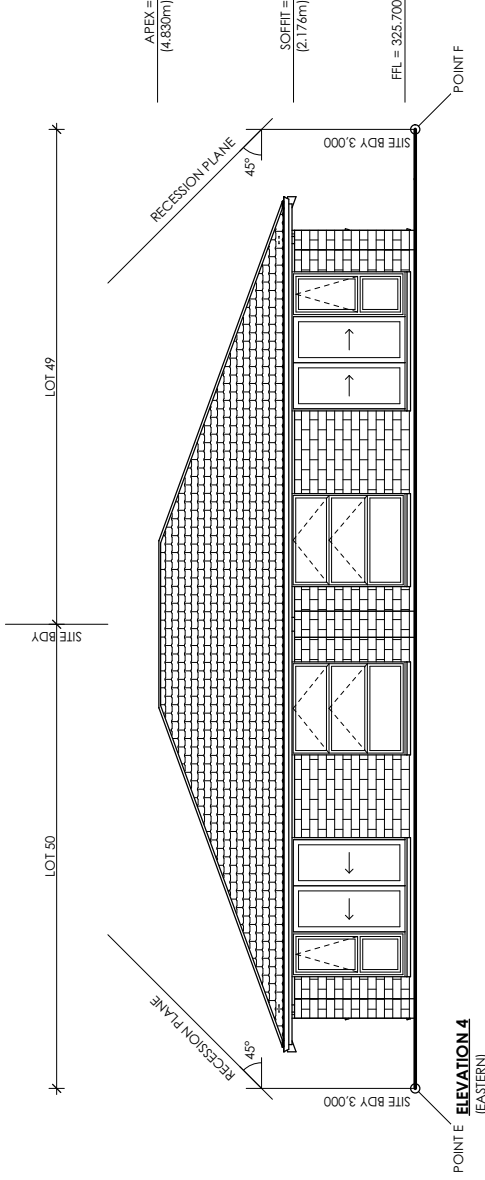
SAFETY GLAZING
ALL GLAZING PANELS WITHIN 900mm OF FFL MUST BE SAFETY GLAZED TO ALL ROOMS, ENDS & HINGED DOORS TO COMPLY WITH NZS 4223.3:2016.

ALL SAFETY GLAZING IS CALCULATED BY NZ WINDOW'S AND IDENTIFIED ON THE FINAL WINDOW SCHEDULE WHICH REMAINS ON SITE.

IN THE CASE OF ANY DISCREPANCIES THE WINDOW SCHEDULE SUPPLIED IS TO TAKE PRECEDENCE



ELEVATION 3
(NORTHERN)



ELEVATION 4
(EASTERN)

BUILDING ENVELOPE RISK MATRIX		
ELEVATION 3		
Risk Factor	Risk Severity	Risk Score
Wind zone (per NZS 3604)	Very high risk	2
Number of storeys	Low risk	0
Roof/wall intersection design	Low risk	0
Eaves width	Medium risk	1
Envelope complexity	Low risk	0
Deck design	Low risk	0
Total Risk Score:		3

BUILDING ENVELOPE RISK MATRIX		
ELEVATIONS 4		
Risk Factor	Risk Severity	Risk Score
Wind zone (per NZS 3604)	Very high risk	2
Number of storeys	Low risk	0
Roof/wall intersection design	Low risk	0
Eaves width	Very high risk	5
Envelope complexity	Low risk	0
Deck design	Low risk	0
Total Risk Score:		7

INFO REQUIRED FOR DESIGNER:

-
-
-

<p>160 17TH AVE TAURANGA SOUTH, TAURANGA P: (07) 571 2761 F: (07) 571 6152 W: classicbuilders.co.nz</p>	<p>CLASSIC BUILDERS HOUSE AND LAND LOT 49 & 50 - DP - WHARENUI RISE OWHATA</p>	<p>PROJECT NUMBER: LKD100856 & LKD100857 PROJECT STATUS: SCHEME DATE: 13/05/2021 REVISION: REV. D SCALE: 1:100 AT A3 SHEET NUMBER: 3.1.1</p>
	<p>CLASSIC BUILDERS</p>	<p>DRAWN: I.VANDERHULST CHECK SCH: - WD: CR CONSULTANT: C.TAYLOR</p>
<p>CLIENT SIGNATURE / DATE: _____</p>		
<p>IN THE EVENT OF ANY DISCREPANCIES BETWEEN THESE DRAWINGS AND ANY PREVIOUS DRAWINGS, THE LATEST DRAWING SHALL TAKE PRECEDENCE. MINOR VARIATIONS MAY BE NECESSARY DURING WORKING DRAWINGS DUE TO BRACING REQUIREMENTS, ENGINEERING AND UNFORESEEN SITE CONDITIONS.</p>		



FINANCE

You may be eligible for Government Financial Assistance such as:

FIRST HOME GRANT

The First Home Grant provides first home buyers with a grant of up to \$10,000 per person, up to a maximum of \$20,000, to put toward the purchase of a new home. You will need to have made regular contributions to a KiwiSaver fund for at least 3-5 years in order to be eligible.

FIRST HOME LOAN

First Home Loans are issued by select banks, building societies and credit unions, and underwritten by Kāinga Ora. They are designed to assist first home buyers who may be able to service a mortgage but not have the savings up front to provide a full deposit. You may qualify for a 5% deposit First Home Loan.

KIWISAVER FIRST-HOME WITHDRAWAL

If you have been a contributing member of a KiwiSaver scheme for at least three years, you may be able to withdraw all, or part, of your savings to put towards buying your first home. Check with your fund provider to see if they permit withdrawals for this purpose.

When seeking pre-approval from a bank, it's important to discuss the expiry of the approval and ensure that it will last until the settlement date, or that it can be renewed prior to settlement.

Under the Terms of Sale, we will introduce eligible buyers within 6-months of titles being issued which ensures that it meets builder's timeframes and nature of contracts.

If required, NWTL can provide a letter for banks & mortgage brokers which explains the proposal and process.



OTHER CONSIDERATIONS

Other points to take note of around this initiative include:

NWTL will provide a range of fact sheets – including subdivision layout plan, scheme plans, group builder allocations, mortgage broker and lender details.

NWTL reserves the right to buy these homes in situations where the owner(s) decide to sell the property within 24 months of purchase date, so that these homes can be recycled to others.

In extraordinary circumstances (e.g. natural disasters, pandemics) which may cause delays or prevent the construction of the house under the agreed terms, NWTL indemnifies itself from all liability.



RENDER: This is a NWTL approved design by Classic Builders



FREQUENTLY ASKED QUESTIONS

ARE THERE ANY LOTS LEFT WHERE WE CAN BUILD OUR OWN HOUSES?

No – our current development strategy is to sell house and land packages.

IS THE HOUSE DESIGN FIXED?

Yes – due to the shape of the lots. These are 300m² lots which are constrained by side yard requirements. This then limits the floor area, shape and design of the house.

WHAT INPUT DO WE HAVE IN TERMS OF THE DESIGN OF THE HOUSE?

Very little, due to cost cap limitations (i.e. \$500k turn key) and house design restrictions.

WILL THERE BE ANY OTHER OPPORTUNITIES IN FUTURE STAGES FOR FURTHER AFFORDABLE HOMES?

Yes – we plan to release further housing of the same type and percentage at each stage of the sub-development.

IF I REGISTER BUT DON'T APPLY (FOR WHATEVER REASON), WILL I REMAIN ON THE REGISTER FOR FURTHER STAGES?

Yes, but you will still have to make a formal application and meet the eligibility criteria at each release stage.

WHAT GOVERNMENT ASSISTANCE WILL I BE ELIGIBLE FOR, AS A FIRST HOME BUYER?

You could be eligible for a 5% deposit First Home Loan or a First Home Grant of up to \$10,000 per person – or even both (see: <https://kaingaora.govt.nz/home-ownership/first-home-decision-tool/>).



APPLICATION FORM FOR AFFORDABLE HOUSING

Thank you for your interest in applying for one of our affordable homes! Before proceeding, please check the criteria below to ensure you are eligible to apply:

- I am a NWTL shareholder or whakapapa to Ngāti Whakaue
- I am a first home-buyer and over 18 years old
- I have pre-approved finance of \$500,000
- I accept the ballot process outlined in this pack

Please complete all sections of the form below:

DETAILS OF APPLICANTS

Applicant One

Name:

Address:

Phone:

D.O.B:

Shareholders/Iwi member? Y / N (circle)

First home buyer? Y / N (circle)

Applicant Two

Name:

Address:

Phone:

D.O.B:

Shareholders/Iwi member? Y / N (circle)

First home buyer? Y / N (circle)

Please sign below to confirm that you:

- are a NWTL shareholder or whakapapa to Ngāti Whakaue, or are applying with a NWTL shareholder of Ngāti Whakaue Iwi member
- are a first home-buyer
- have pre-approved finance
- accept the ballot process as outlined in this pack

Applicant One name:

Signature:

Applicant Two name:

Signature:

Return to Kayla Christiansen, NWTL.

Email: exec@ngatiwhakaue.iwi.nz

Post: P.O Box 12015, Rotorua

Hand deliver: NWTL at 1/1176 Amohau Street, Rotorua





CONFIRMATION OF NWTL SHAREHOLDING OR NGĀTI WHAKAUE WHAKAPAPA

Please complete this section if applying as a NWTL Shareholder:

Shareholder name:

Shareholder number (if known):

Siblings names:

If applying as a Ngāti Whakaue descendent, please complete the whakapapa information below:

Which of the Whakaue koromatua do you affiliate to?
(Te Rorooterangi, Rangiiwaho, Pūkaki, Hurungaterangi,
Tūnohopū, Taeotū):

Name of marae:





Great grandparent:



Grandparent:



Parent:



Name of applicant:

Endorsed by Koeke, Kaumātua, Kuia or Senior Whānau member

Name: _____

Contact number: _____

Signature: _____

