

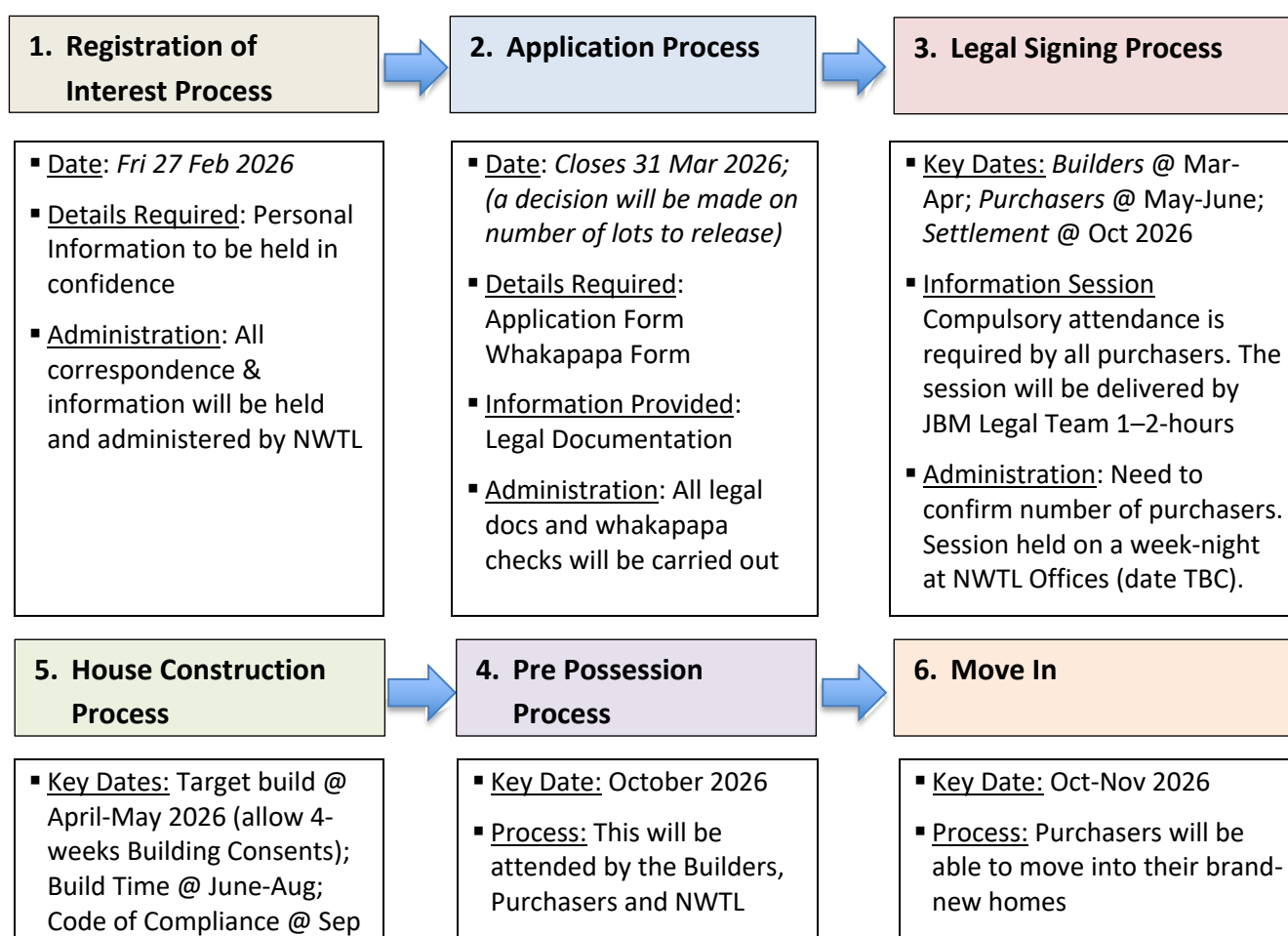
First Home Buyer Process and Timeline 2026

○ **Key Terms & Conditions for the 2026 FHB Programme:**

- Rules: will be detailed in all **Builders' Contracts** (this can be used to advise purchasers)
- Purchasers: **may not enter building sites** without expressed permission (invite only)
- Builders: will be told exactly **what they can and can't do** (to avoid past issues)
- Timeline: will clearly identify **key dates/milestones** (for both builders and purchasers)
- NWTL: will take part in the **Sign Off Process** (i.e. this will take the form of a Pre-Possession Inspection before formal handover to purchasers occurs)
- Conditions: (a) **Owner Occupied**; (b) **No sale for 2-years**; (c) **No changes to Specs Allowed**;
Others may be added, and any/all conditions will be made clear to all builders and purchasers

○ **Process and Timeline:**

- The following process will be followed



○ **Information Summary:**

- **Process** (as above); All info www.ngatiwhakaue.iwi.nz
- **Rules & Conditions** (provided on application)
- **Floor & Elevation Plans** (provided as part of the key information and FHB Booklet)
- **Application & Whakapapa Forms** (required)
- **Legal Docs** (covered at information session)
- **FHB Booklet** (will be made available from 27 Feb 2026 from the NWTL Offices)