



2026

WHARENUI RISE | STAGE 3

“Kia kā tonu nga ahi”
Keeping the fires burning

*First Home Buyers
Programme 2026*

Ngāti Whakaue

Tribal Lands

Wharenui Rise Stage 3

First Home Buyers Programme 2026



Introduction

In 2021, Ngāti Whakaue Tribal Lands (NWTL) began a journey of assisting whānau and shareholders on their pathways to home ownership.

We are proud to continue this commitment and now invite aspiring home owners to take part in our next First Home Buyer Programme at Wharenui Rise – Stage 3. We are pleased to announce the next Tranche (8 lots), is now available to purchase.



Process and Timeline

Applicants will follow a program which will include a Registration of Interest and Application Process and a Timeline from allocation of builders through to owners moving in (see the FHB Process & Timeline attached)



About these Homes

All Houses are 3-Bedroom, 1-Bathroom, Single-level duplex design, 102m² floor area on a 300m² lot with 1 Car Park

These building requirements are 'turn key' builds (i.e. you will purchase a finished home). Prices are also fixed at (\$550,000 incl GST) which offers real value in this current market.

While Ngāti Whakaue shareholders and whānau will be given first preference, if these homes are not sold, they will be released to the general public.





Programme Overview

First Home Buyer Programme 2026 – Wharenui Rise Stage 3

- **Houses Available:** 8 completed houses for 1st Home Owners @ \$550,000 each.
- **Registration of Interest (ROI):** These homes are only available to 1st Home Owners and applicants will need to meet our underlying criteria.
- **Application Packs:** Upon meeting our criteria, application packs will be sent out which will require purchasers to demonstrate their ability to finance a home.
- **Allocation:** Qualified buyers will be allocated houses once our checks are completed.
- **Notification:** Successful applicants will be notified of their allocation.
- **Settlement:** Houses will be constructed with an expected settlement date of October 2026.



Registration of Interest (ROI)

To Register your Interest:

- Go online www.ngatiwhakaue.iwi.nz or visit our offices and complete the required forms in order to meet our criteria. These forms include both;
 - i. **Registration of Interest Form;** and
 - ii. **Confirmation of Shareholding of Ngāti Whakaue Whakapapa Form**



Application & Assessment Process

Interested persons who meet our criteria will:

- Be sent an Application Pack which will include all of the information required by a bank to attain lending (to be made available online and/or from our offices).
- Be assessed in terms of successfully demonstrating an applicant's ability to finance the purchase of these homes.



Allocation Process

Buyers who can qualify themselves will:

- Be invited to make an application to purchase a home, committing to our process (which will include a legal document that will need to be signed).
 - If Tranche 3 is oversubscribed (i.e. we receive more than 8), a Ballot Process will occur, and any remaining applicants will qualify for the next programme .
 - If we receive no more than 8 applicants in Tranche 3, an allocation process will occur, and buyers will be allotted a contract for a completed house.



Notification Process

All successful applicants will:

- Be offered an opportunity to purchase a home once allocations are confirmed.
- Need to obtain advice on the sales agreement and associated documents.
- Agree to NWTL solicitors acting for the applicant to manage the overall process (once the agreement is signed).
- Agree to vacate the agreement, should their finance fail.
- Provide an assurance that they intend to live in the property personally and at settlement give NWTL, a binding right to purchase the property back at the original price of \$550,000 incl. GST, if the applicant wishes to sell or rent out the property within 2 years of the date of purchase.

(Note: these rules and processes enable NWTL to make these same opportunities available to other owners, shareholders and their whānau)

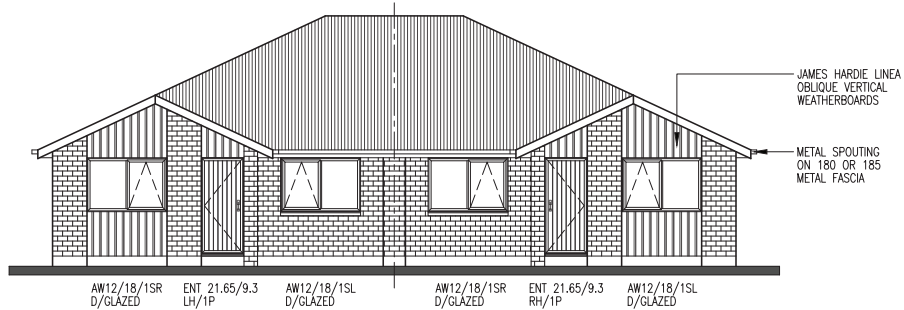


Do you meet the criteria?

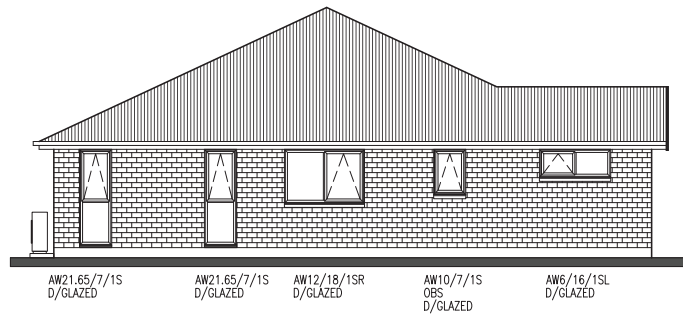
- **Can you provide evidence of your shareholding in NTWL, or as a minimum do you whakapapa Ngāti Whakaue?** (Note: Shareholders & Owners will be given priority)
- **Can you demonstrate that you have the ability to finance the purchase?**
(Note: this must be verified by a letter from a bank)
Points to consider here include:
 - Demonstrating how you intend to finance the purchase.
 - Outlining steps that you have taken for example; obtaining pre-approval letter from your bank.
- **Do you fully understand and accept the requirements and criteria as outlined in this guide book?**
- **Are you 18 years or older?**
- **Are you purchasing your first home?**
(If this is not your first home then you will not be eligible)



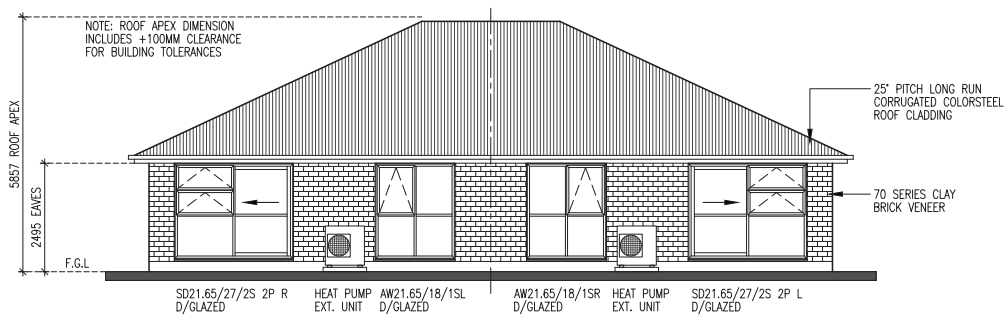
Elevation Plan



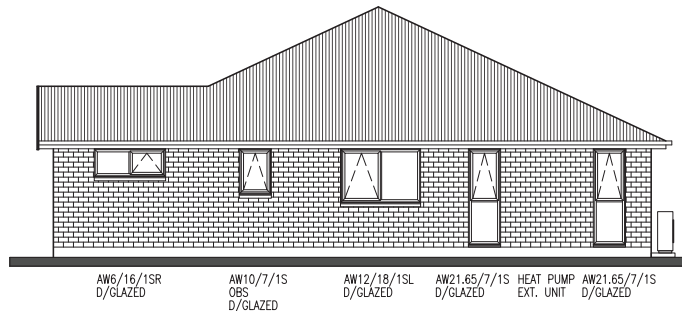
ELEVATION 1



ELEVATION 2



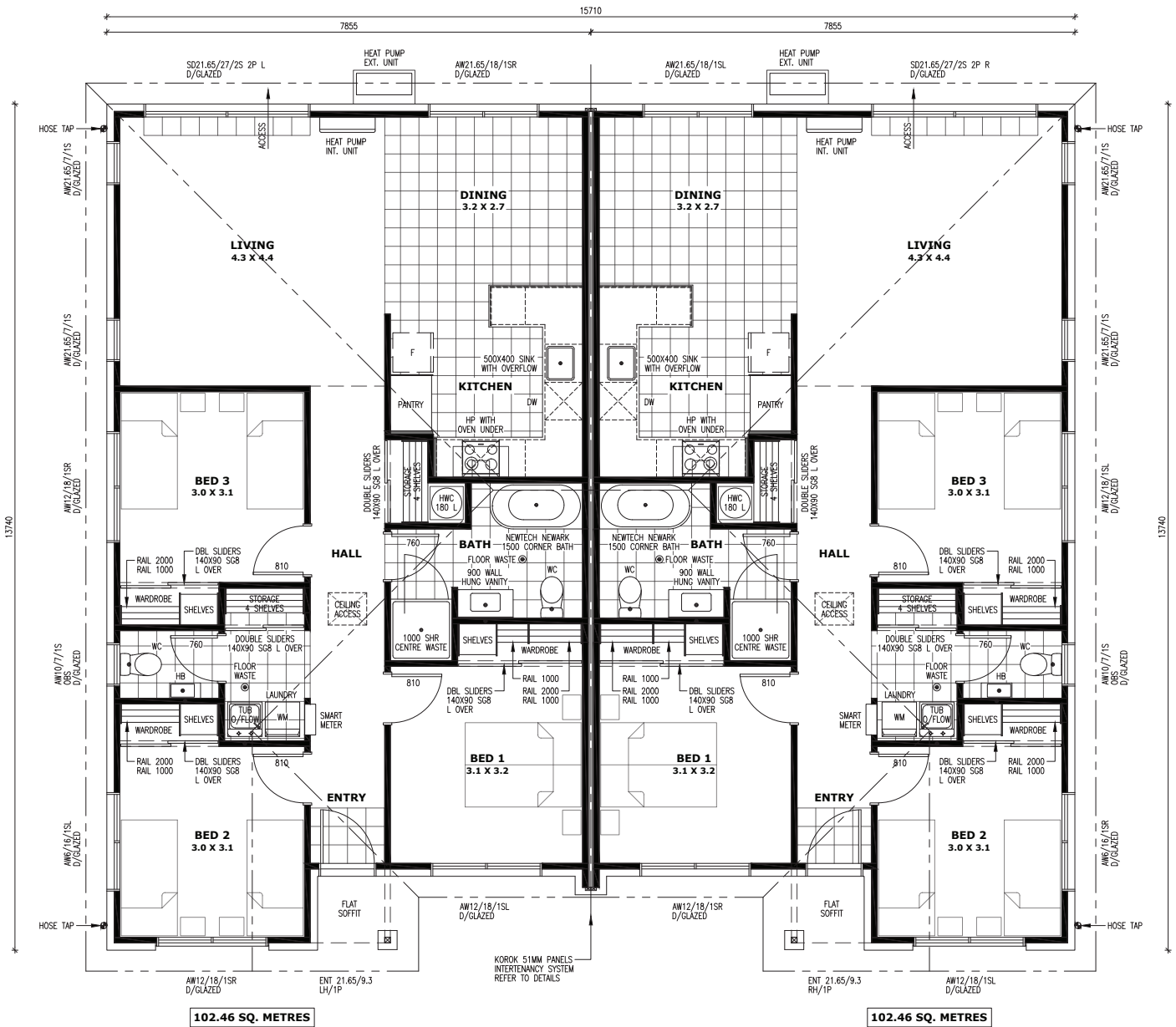
ELEVATION 3



ELEVATION 4

| | |
|--|----------------|
| TYPE G2 | |
| SAMPLE ELEVATIONS NWTL FIRST HOME BUYER | |
| XXX | |
| XXX | |
| XXX | |
| SCALE 1:100 ON A3 | SHEET 3 |

Floor Plan



Ngāti Whakaue Tribal Lands

TYPE G2

SAMPLE FLOOR PLAN

NWTL FIRST HOME BUYER

XXX
XXX
XXX

SCALE 1:50 ON A2 SHEET **2**



You may be eligible for Government Financial Assistance such as:

| | |
|--|--|
| <p><i>First Home Loan</i></p> | <p>First Home Loans are issued by select banks, building societies and credit unions, and underwritten by Kāinga Ora.</p> <p>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.</p> <p>You may qualify for a (5%) deposit First Home Loan.</p> |
| <p><i>Kiwisaver First Home Withdrawal</i></p> | <p>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.</p> <p>Check with your fund provider to see if they permit withdrawals for this purpose.</p> |

Under the Terms of Sale, you will be purchasing a completed home from a builder which are built to specifications approved by Ngāti Whakaue Tribal Lands. These contracts cannot be changed. This is to protect the process for other buyers if for some reason you cannot complete.

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

Questions

Is the house design fixed?

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

What input do we have in terms of the design of the house?

None – as these are Turn-Key Packages (i.e. finished houses which are specifically designed and priced to meet strict cost limitations and house design restrictions).

Who will build these houses?

The homes will be built by trusted and experienced building companies, many of whom employ local staff, including some Whakaue members. Builders include:

3 x Local Group Builders: GJ Gardiner / Platinum Homes / Classic Builders

2 x Local Independent Builders: Geater Builders & Gourlay Homes

Can I buy with a partner who is not Ngāti Whakaue?

Yes, however you must let us know the details (i.e. a partner, husband or wife etc.) so that we can ensure that partners are included in the contracts and agree to the process.

Am, I required to live in the house?

Yes, The vision of this programme is for Ngāti Whakaue whānau to be buying and living in warm, new, healthy homes. It is designed to support members into long-term home ownership.

For that reason, the homes must be owner-occupied and **cannot be used as rental properties or short-term accommodation (such as Airbnb).**

Can I pick my builder and lot?

No. Successful candidates will be allocated a house and builder. Individual selection of specific lots or builders is not available.

What happens if my finance offer expires and I can't settle?

If your finance offer expires during the building process, you will need to reapply. If you cannot obtain a new confirmation of finance in time to settle, you will not be sued, or forced to continue however, you will have to agree for NWTL to take over the contract and either cancel it or put another buyer in your place. You are required to make full disclosure to NWTL about your finance applications at all times so that the process can be managed to protect the opportunity for a Ngāti Whakaue First Home Buyer to purchase the house.

Will I need house insurance?

Yes, you will need to have house and contents insurance in place for when you settle.

You can do after house completion, but you don't need insurance while its under construction.



Form (i): Registration of Interest

Thank you for your interest in applying to our First Home Buyer Programme 2026.
Before proceeding, please check the criteria below to ensure you are eligible to apply:

- I am a NWTL shareholder and / or I whakapapa to Ngāti Whakaue
- I am a First Home Buyer. (i.e. this is my first time purchasing a home in NZ)
- I accept that a ballot process may be activated if this Programme is over Subscribed

Please complete all sections of the form below:

Please sign below to confirm that you:

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) _____

- are a NWTL shareholder or whakapapa to Ngāti Whakaue or are applying with a NWTL shareholder of Ngāti Whakaue Iwi member.
- are a first homebuyer.
- accept the assessment criteria and ballot process as outlined in these documents.

Applicant One name: _____

Signature: _____

Applicant Two name: _____

Signature: _____

Return to Audrey Herewini NWTL

Email: exec@ngatiwhakaue.iwi.nz

Post: P.O Box 12015, Rotorua

Hand Deliver:

Ngāti Whakaue Tribal Lands
at 1/1176 Amohau Street, Rotorua



Ngāti Whakaue
Tribal Lands

Form (ii): Confirmation of Shareholding and Ngāti Whakaue Whakapapa

**Please complete this section if applying
as a NWTL Shareholder:**

Shareholder
Name:

Shareholder Number
(if known):

Siblings'
Name:

**Endorsed by Koeke, Kaumātua, Kuia or
Senior Whānau member.**

Name:

Contact Number:

Signature:

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

Which of the Whakaue Koromatua do you affiliate to?
(Te Roroaterangi, Rangiiwaho, Pūkaki,
Hurungaterangi, Tūnohopū, Taeotū)

Name
of Marae:





Great Grandparent:



Grandparent:



Parent:



Name of applicant:



Ngāti Whakaue
Tribal Lands

