



GATEWAY HOUSING ASSISTANCE APPLICATION FORM


Housing New Zealand
Housing New Zealand Corporation

GATEWAY APPLICATION FORM

For further details on Gateway housing assistance, see the brochure 'Land for your first home with Gateway housing assistance' available from Housing New Zealand. Visit www.hnzc.co.nz/gateway or call 0508 935 266.

CHECKLIST

Please use the checklist below to ensure you have all the required supporting documents for your application. We recommend you read the notes at the back of this form before filling in this form. Note that applications will be processed within five working days of Housing New Zealand receiving them (provided they are complete).

Please provide with your Gateway application: (tick)

- Proof of New Zealand residency or citizenship (either a copy of New Zealand birth certificate OR passport and/or confirmation of your permanent residency)
- Proof of your income for the past 52 weeks. You must provide a certificate of earnings (or letter from your employer) clearly showing what you have earned and supply your two most recent pay slips.
- If self employed you must provide your last two years of financial statements or tax returns
- Evidence of any other income for the past 52 weeks, including:
 - Work and Income benefits – provide evidence from Work and Income
 - Overtime and shift allowances, second job and casual employment
 - ACC payments and private insurance payments, such as income protection. Provide any ACC statements or insurance payment statements.
- Copies of your last three months' bank statements for all accounts and credit cards, any hire purchase, car loan, or other loan agreements
- Proof of any other outgoings such as student loan or child support
- Proof of your saved deposit
- If you are a beneficiary of a trust then provide a list of names and estimated net assets of the trust(s).

A YOUR DETAILS

APPLICANT ONE

- 1 **YOUR NAME** (TICK ONE) Mr Mrs
 Miss Ms Other (PLEASE STATE) _____

FIRST NAME(S) _____

SURNAME _____

NZ CITIZEN OR PERMANENT NZ RESIDENT WITH INDEFINITE RETURNING VISA? Yes No (you are not eligible)

- 2 **YOUR DATE OF BIRTH** ____ / ____ / ____
DAY / MONTH / YEAR

- 3 **GENDER** Male Female

4 YOUR CURRENT PHYSICAL ADDRESS

UNIT NUMBER _____ STREET NUMBER _____

STREET ADDRESS _____

SUBURB OR RD _____

TOWN OR CITY _____ POSTCODE _____

COUNTRY _____

- 5 **YOUR POSTAL ADDRESS (IF DIFFERENT FROM YOUR PHYSICAL ADDRESS)**

UNIT NUMBER _____ STREET NUMBER _____

STREET ADDRESS _____

SUBURB OR RD _____

TOWN OR CITY _____ POSTCODE _____

COUNTRY _____

APPLICANT TWO

- 1 **YOUR NAME** (TICK ONE) Mr Mrs
 Miss Ms Other (PLEASE STATE) _____

FIRST NAME(S) _____

SURNAME _____

NZ CITIZEN OR PERMANENT NZ RESIDENT WITH INDEFINITE RETURNING VISA? Yes No (you are not eligible)

- 2 **YOUR DATE OF BIRTH** ____ / ____ / ____
DAY / MONTH / YEAR

- 3 **GENDER** Male Female

4 YOUR CURRENT PHYSICAL ADDRESS

UNIT NUMBER _____ STREET NUMBER _____

STREET ADDRESS _____

SUBURB OR RD _____

TOWN OR CITY _____ POSTCODE _____

COUNTRY _____

- 5 **YOUR POSTAL ADDRESS (IF DIFFERENT FROM YOUR PHYSICAL ADDRESS)**

UNIT NUMBER _____ STREET NUMBER _____

STREET ADDRESS _____

SUBURB OR RD _____

TOWN OR CITY _____ POSTCODE _____

COUNTRY _____

Gateway Housing Assistance **APPLICATION FORM**

6 YOUR CONTACT NUMBER

WORK	EXTN
<hr/>	
HOME	
<hr/>	
MOBILE	
<hr/>	

7 YOUR EMAIL ADDRESS

8 HAVE YOU PREVIOUSLY APPLIED FOR GATEWAY?

Yes No

9 WHICH OF THE FOLLOWING BEST DESCRIBES YOU?

- I am currently a home or land owner
- I have previously owned a home or land
- I am the beneficiary of a trust that owns a home or land
- I have never owned a home or land

10 HOW MANY DEPENDANTS (FOR EXAMPLE CHILDREN) WILL LIVE IN THE HOUSE?

DEPENDANT ONE	AGE
<hr/>	
DEPENDANT TWO	AGE
<hr/>	
DEPENDANT THREE	AGE
<hr/>	
DEPENDANT FOUR	AGE
<hr/>	

These questions are for Housing New Zealand's research purposes - they are optional and you do not have to answer them.

11 WHAT IS YOUR MARITAL STATUS?

Single Married De facto Civil union Divorced

12 WHAT ETHNICITY DO YOU IDENTIFY WITH? (You can pick more than one)

NZ European Māori Samoan Tongan Cook Island

Niuean Chinese Indian Not stated Other (PLEASE STATE) _____

→ Now complete Section B with income details of all applicants.

B INCOME DETAILS

13 PLEASE DETAIL YOUR INCOME BELOW (AND BENEFIT IF APPLICABLE). PLEASE GIVE NET AMOUNTS (BEFORE TAX).

APPLICANT 1

A INCOME

FULL-TIME PART-TIME SELF EMPLOYED

YEARLY INCOME (WAGES/SALARY) \$

B BENEFIT (IF APPLICABLE)

INCOME SUPPORT NUMBER

TYPE OF BENEFIT

AMOUNT OF BENEFIT \$

C OTHER REGULAR INCOME (IF APPLICABLE)

DIVIDENDS / INTEREST \$

ACC COMPENSATION \$

OTHER (PLEASE STATE) \$

TOTAL \$

6 YOUR CONTACT NUMBER

WORK	EXTN
<hr/>	
HOME	
<hr/>	
MOBILE	
<hr/>	

7 YOUR EMAIL ADDRESS

8 HAVE YOU PREVIOUSLY APPLIED FOR GATEWAY?

Yes No

9 WHICH OF THE FOLLOWING BEST DESCRIBES YOU?

- I am currently a home or land owner
- I have previously owned a home or land
- I am the beneficiary of a trust that owns a home or land
- I have never owned a home or land

→ Now complete Section C detailing assets and outgoings. If you need to list more applicants, please attach additional sheets of paper.

C FINANCIAL DETAILS

PLEASE LIST BELOW THE ASSETS FOR YOUR HOUSEHOLD GIVE COMBINED TOTALS IF MORE THAN ONE APPLICANT

14 ASSETS - WHAT DO YOU OWN?

PROPERTY	\$
CAR/VEHICLE	\$
FURNITURE	\$
SHARES/INVESTMENTS <small>INCLUDES COMPANIES OR PARTNERSHIPS</small>	\$
COMPANY/INVESTMENT NAME	\$
COMPANY/INVESTMENT NAME	\$
TOTAL	\$

15 CASH VALUES:

LIFE INSURANCE	\$
PENSION SCHEME	\$
SAVINGS	\$
OTHER	\$
PLEASE STATE	\$
PLEASE STATE	\$
TOTAL ASSETS	\$
HOW MUCH DEPOSIT WILL YOU CONTRIBUTE?	\$

16 PLEASE LIST BELOW YOUR MONTHLY OUTGOINGS OR DEBT FOR YOUR HOUSEHOLD GIVE COMBINED TOTALS IF MORE THAN ONE APPLICANT

PERSONAL LOAN/OVERDRAFT	\$	OTHER	
CAR LOAN	\$	PLEASE STATE	
HIRE PURCHASE	\$		\$
COURT ORDERS	\$	PLEASE STATE	
CREDIT/STORE CARDS	\$		\$
CHILD SUPPORT	\$	PLEASE STATE	
SPOUSAL MAINTENANCE			
STUDENT LOAN	\$	TOTAL OUTGOINGS	\$
TOTAL	\$	\$	PLEASE ATTACH PROOF, FOR EXAMPLE BANK STATEMENTS, RECEIPT FROM REAL ESTATE AGENT
		CREDIT LIMITS - WHAT ARE YOUR CREDIT LIMITS? (EG. STORE CARDS)	
		CREDIT CARD LIMIT	\$
		STORE CARD LIMIT	\$
		OTHER LOANS	\$

- If you are a previous home owner, please complete Section D.
- If you are a first-home buyer, please complete Section E.

D PREVIOUS HOME OWNERSHIP

It is important to complete this section if you are applying for Gateway housing assistance as a previous home owner.

17 WHAT IS THE VALUE OF YOUR REALISABLE ASSETS?

MONEY IN BANK ACCOUNTS (INCLUDING FIXED AND TERM DEPOSITS):	\$
SHARES AND BONDS:	\$
INVESTMENTS IN BANKS OR FINANCIAL INSTITUTIONS (SUCH AS UNIT TRUSTS):	\$
BUILDING SOCIETY SHARES:	\$
NET EQUITY IN PROPERTY OR LAND (NOT BEING USED AS YOUR HOME):	\$
BOAT OR CARAVAN (IF THE VALUE IS OVER \$5,000):	\$
OTHER VEHICLES (SUCH AS CLASSIC MOTORCYCLES OR CARS - NOT BEING USED AS YOUR USUAL METHOD OF TRANSPORT):	\$
OTHER ASSETS OVER \$5,000:	\$

→ See note two for more information for previous home owners.

E GATEWAY LAND

18 WHAT GATEWAY LAND ARE YOU APPLYING FOR? (PLEASE PUT IN ORDER OF PREFERENCE)

1ST OPTION

2ND OPTION

3RD OPTION

DO YOU INTEND TO LIVE IN THE HOUSE FOR THE TERM OF THE GATEWAY ASSISTANCE?
(UP TO 10 YEARS) Yes No

F LAWYER'S DETAILS

19 WHO IS YOUR LAWYER?

COMPANY NAME

LAWYER'S NAME

STREET ADDRESS

PO BOX	TOWN OR CITY	POSTCODE
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→ Now go to Section G to read the privacy statement.

G PRIVACY STATEMENT

The information provided in this form (including the Research Questions) contains personal information about you. It is being collected for the purpose of administering your Gateway housing assistance application and for the future management of your Gateway housing assistance.

- Housing New Zealand Corporation (Housing New Zealand) will use the information you give to:
 - assess whether you are eligible for Gateway housing assistance from Housing New Zealand
 - administer and manage the housing assistance if it is granted
 - assist in research and evaluation of Gateway housing assistance.
- This information will be held at any national office of Housing New Zealand, and may be accessible to:
 - Housing New Zealand staff members and contracted third parties dealing with your Gateway housing assistance application or managing your Gateway housing application
 - persons employed by Housing New Zealand to undertake any research, evaluation or customer surveys
 - any person that you have agreed may access this information.
- It will be helpful if you are to answer all the questions in this form or provide all the supporting documents required, a Housing New Zealand may be unable to complete the processing of your application if it does not have sufficient information to make a decision relating to the granting of your loan.
- You have a right to have access to, or request the correction of, any information held by Housing New Zealand about you or your Gateway housing assistance.

- I/We agree that Housing New Zealand can check the information I/we have provided, and I/we authorise any other party or agency Housing New Zealand approach to supply any information (including personal information) requested by Housing New Zealand for this purpose.
- I/We agree that Housing New Zealand can check our credit-worthiness, and I/we authorise any other party or agency Housing New Zealand approach to supply any information (including personal information) requested by Housing New Zealand for this purpose.
- I/We consent to Housing New Zealand providing the information to, and discussing:
 - my/our Gateway housing assistance application with any other lender or bank, to assist me/us in obtaining a loan
 - my/our Gateway housing assistance application with any other person for the purposes of assisting Housing New Zealand to assess my/our Gateway housing assistance application
 - matters referred to in this Gateway housing assistance application with any other person for the purposes of administering and managing my/our Gateway housing assistance application or Gateway housing assistance agreement.
- I/We agree that Housing New Zealand may obtain information from the lender acting as the first mortgagee on the property for the purposes of administering and managing my/our Gateway housing assistance or Gateway housing assistance agreement.

→ Now complete and sign Section H - statutory declaration.

H STATUTORY DECLARATION

All applicants must read and complete this section

- I/We have read supporting information or discussed Gateway housing assistance with Housing New Zealand and fully understand the Gateway housing assistance product.
- I/We have read and understood the Privacy Statement (above) and understand that by signing this form I/we give permission for information about me/us to be used, given and received in accordance with my/our consents under the Privacy Statement.
- I/We declare that all the information given in this application is complete, true and correct.
- I/We declare that I/we are applying as an individual/individuals, and not as a company, or trustees of a Trust.

- I/We understand that Housing New Zealand has the right to decline my/our application for Gateway housing assistance if I/we are deemed to have sufficient asset income to purchase a property without Gateway housing assistance.

You can make your declaration in front of anyone authorised to take a statutory declaration. These include:

- Barristers and solicitors of the High Court of New Zealand
- Justices of the Peace
- Notary Public
- Registrars and Deputy Registrars of the Supreme Court, Court of Appeal, High Court and District Courts.

PLEASE SIGN BELOW

APPLICANT ONE NAME

APPLICANT ONE SIGNATURE

APPLICANT TWO NAME

APPLICANT TWO SIGNATURE

APPLICANT THREE NAME

APPLICANT THREE SIGNATURE

DATE: ____ / ____ / ____

DAY / MONTH / YEAR

WITNESS NAME:

WITNESS SIGNATURE

TITLE

ADDRESS

DATE: ____ / ____ / ____

DAY / MONTH / YEAR

I RETURNING APPLICATIONS

Applications will be processed within five working days of Housing New Zealand receiving them (provided they are complete).

Please note land is not always available. When it does become available you will have to apply for each piece of individual land (if you've already applied for a piece of land within the last three months, you may only need to provide some updated information). When there is more than one application for a piece of land, Housing New Zealand will conduct a ballot to decide who receives the land.

Important: have you used the checklist at the beginning of this form to check you have all the required supporting documents?

Completed application forms and supporting documents should be mailed to:

Gateway housing assistance,
 Housing New Zealand Corporation,
 Private Bag 76913,
 Manukau City,
 Auckland 2241

To find out more about Gateway housing assistance, call **0508 935 266**, email gateway@hnzc.co.nz or visit www.hnzc.co.nz/gateway

NOTES

Note One: Gateway housing assistance

Gateway housing assistance (Gateway) sells Crown and Housing New Zealand Corporation land to first-home buyers and previous home owners in a similar financial position. The land is sold with deferred payment terms of up to 10 years. You make regular repayments towards your home loan, but won't make any repayments towards the Gateway land for five years.

There are two types of interest on Gateway. Fixed rate interest set at 3 percent and capitalised, meaning you don't have to pay it back regularly as you would with a normal home loan. The 3 percent is calculated annually and added to the original Gateway balance. After five years you start making interest repayments towards the Gateway land. These are 1 percent for years six and seven, 3 percent for years eight and nine, and 5 percent for year 10.

You will need a home loan (usually a construction loan) for the building of the home on the Gateway land. This works like a normal home loan and regular payments are made to your bank at the interest rate you've agreed with them.

After 10 years Gateway ends and you need to talk to your bank about refinancing the Gateway balance into your home loan, and your home loan term may be extended. This combines both the land and house into one mortgage with one set of repayments.

For more detailed information about Gateway – please read the brochure 'Land for your first home with Gateway housing assistance' available from Housing New Zealand. Visit www.hnzc.co.nz/gateway or call **0508 935 266**.

Note Two: previous home owners

If you are a previous home owner you still may be eligible for Gateway housing assistance. Housing New Zealand will need to determine whether you meet the eligibility criteria below:

- You have not received Gateway housing assistance before
- You do not have realisable assets totalling more than 20 percent of the average house price (based on Territorial Local Authorities) for the area you are buying in. These average house prices are reviewed annually and the latest average house prices can be found on www.hnzc.co.nz/gateway or by calling **0508 935 266**. Realisable assets are belongings that you can sell to help pay for your Gateway land and construction of the house. For example if you were buying a house in a Territorial Local Authority area with a \$300,000 average house price, your realisable assets cannot be worth more than \$60,000. Housing New Zealand considers the following to be realisable assets:
 - Money in bank accounts (including fixed and term deposits)
 - Share, stocks and bonds
 - Investments in banks or financial institutions
 - Net equity in property or land (not being used as your home)
 - Boat or caravan (if the value is over \$5,000). This excludes boats if being used for work purposes (for example, fishermen)
 - Other vehicles (such as classic motorbikes or cars – not being used as your usual method of transport)
 - Other assets valued over \$5,000.

Note three: processing timeframes

Applications will be processed within five working days of Housing New Zealand receiving them (provided they are complete). When there is more than one application for a piece of land, Housing New Zealand will conduct a ballot to decide who receives the land.

To find out more about Gateway housing assistance,
call **0508 935 266** or visit www.hnzc.co.nz/gateway



New Zealand Government

Housing New Zealand
Housing New Zealand Corporation