

A State of Local Emergency was declared for all of Auckland on Friday 27 January. For more information [Need help with flood damage?](#)

[Home Ownership](#) / [First Home Grant](#) / [Check you are eligible for First Home Grant](#)

Check you are eligible for First Home Grant

To be eligible for a First Home Grant, you must:

- be over 18
- have earned less than the income caps in the last 12 months
- not currently own any property or land, this does not include ownership of Māori land
- have been contributing at least the minimum amount to KiwiSaver (or complying fund or exempt employer scheme) for 3 years or more
- purchase a property that is within the regional house price caps
- agree to live in your new house for at least 6 months.

You must also make sure the house or land you want to buy meets the property requirements.

If you have been contributing to a superannuation scheme other than KiwiSaver, call us on 0508 935 266 to check that your fund is eligible.

Income requirements

In the 12 months before you apply, you must have earned:

- \$95,000 or less before tax for a individual buyer
- \$150,000 or less before tax for a individual buyer with one or more dependents
- \$150,000 or less before tax for 2 or more buyers, regardless of the number of dependents.

A person who has dependents has the responsibility for the part-time or full-time care of a child, children, or other dependent adults in a household who are unable to live independently. If the dependents are aged 18 or over, you will need to tell us why they are dependent on you for their ongoing care. Providing financial support alone does not meet the definition of having responsibility for the care of a dependent.

KiwiSaver contribution requirements

You must have been regularly contributing at least the minimum amount to KiwiSaver for 3 years.

- The minimum contribution is currently 3% of your total income or at least \$1,000 annually (whichever is lower).
- The 3 years don't have to be consecutive, as long as they add up to 3 years' worth of contributions. For example, if you have been a KiwiSaver member for 3 years but took a 6 month savings suspension, you would not be eligible for the First Home Grant until you had contributed for another 6 months.
- Contributions must be made from all your sources of income, not just your main source of income.
- If you are a non-earner you need to make voluntary contributions of at least \$1,000 per year, in each year that no income was earned.
- If you are self-employed or on a benefit and make voluntary contributions, you need to have made contributions at least once a year for 3 years of at least 3% of your annual income or at least \$1,000 annually (whichever is lower).

Deposit requirements

You must provide evidence that you have a deposit of at least 5% of the purchase price of the house you want to buy or build.

This can include money:

- from your KiwiSaver first-home withdrawal
- from your First Home Grant approval/ pre-approval amount,
- that you have saved in the bank
- you have already paid towards the property
- gifted by a close family member.

If using gifted money, you'll need to supply a completed declaration.

[First Home Grant gifting declaration \[PDF, 33 KB\]](#)

Property requirements

The property purchase price must be within the regional house price caps.

You must agree to live in your home for at least 6 months from:

- the date you buy your home (the settlement date), or
- the date the code compliance certificate for the house is issued, if it is a new build.

You must not currently own any land or property. This includes a property owned by a spouse or de facto partner that you could reasonably be expected to live in or sell. It does not include ownership of Māori land.

If you are buying a property with other people, you must be buying an equal share.

If you buy privately (not through a real estate agent), you may need to provide evidence that you have paid a fair market price, for example a registered valuation.

[Check property criteria](#)

If you've previously owned a property

Previous home owners in New Zealand or overseas may apply for the First Home Grant. You can only receive the First Home Grant or its predecessors, the KiwiSaver HomeStart grant or KiwiSaver deposit subsidy, once.

If you are a previous home owner wanting the First Home Grant, you need to meet the standard eligibility criteria, and you must:

- not have received the First Home Grant or KiwiSaver HomeStart grant/KiwiSaver deposit subsidy before
- not have realisable assets worth more than 20% of the house price cap for existing properties for the area you are buying in.

For example, if you were buying a house in a \$400,000 cap area, your realisable assets cannot be worth more than \$80,000.

Realisable assets are belongings that you could sell to help buy a house, including:

- money in bank accounts (including fixed and term deposits)
- shares, stocks and bonds
- investments in banks or financial institutions
- building society shares
- boats or caravans worth over \$5,000
- other vehicles (such as classic motorbikes or cars that aren't your usual mode of transport)
- other individual assets valued over \$5,000
- deposit funds paid to real estate agent.

Contact us

If you have questions before you apply, you can:

- phone us on 0508 935 266
- email us at firsthome.enquiries@kaingaora.govt.nz.

Next steps

[Check property criteria](#)

[Apply for the First Home Grant](#)