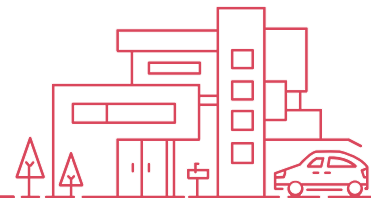


# Kāinga Ora First Home Partner Process



**1.**  
Check your eligibility and apply online with Kāinga Ora



**3.**  
Get your home loan preapproval from Westpac or BNZ



**2.**  
Receive your First Home Partner eligibility confirmation letter (valid for 6 months)



**4.**  
Find an eligible home and have this approved by Kāinga Ora



**5.**  
Confirm Kāinga Ora contribution amount.



**6.**  
Sign the Sale & Purchase Agreement and Shared Ownership Agreement with Kāinga Ora



**7.**  
Move into your new home!



**8.**  
Start paying down your mortgage



**9.**  
Start on the Goals Management Programme and make payments to Kāinga Ora as you work towards full home ownership



**10.**  
Aim to have bought out Kāinga Ora's share of the home within 15 years, with a maximum time limit of 25 years

