

Step by Step Guide

Thanks for your interest in our developments and what we do! Below is a Step by Step guide that takes you through our application process and obligations.

So that we can be sure to process your query or application as soon as possible, there are some requirements we need from you to help make the process run smoothly.

Step One: Read about the Housing Programmes and find out if what we offer is a suitable match to your particular situation.

You can read about our Home Ownership Programmes:

-  Affordable Equity Programme
-  Affordable Rental Programme

Step Two: Check Your Eligibility

Our basic preliminary criteria are:

All Applicants need to be a NZ Resident or a NZ Citizen

At least one member of the household is in full time employment (35+ hours per week)

Your Gross Household Income is between \$45,000 - \$85,000; for the affordable equity product, households will need more than \$55,000 of gross household income to be able to purchase a share in the house. Please note this amount may vary depending on house types and between different housing developments.

You are not a current homeowner in New Zealand or overseas (i.e. you are a first home buyer or returning to the housing market)

You are committed to owning your own home.

Please note; even if you meet all our preliminary criteria, we may not have a house to offer you at this time. Currently we are receiving many more expressions of interest than we have houses available.

Step Three: Look over our Current Housing Projects

Limbrick St Housing Project

We are currently looking for expressions of interest for our Limbrick St Housing Project. The homes on this site are compact with one and two bedrooms. If you are not interested in this location, or the house type does not fit your household, check back with us from time to time. Use the Contact Form to go on our mailing list to hear about new development and new housing projects as they become available.

Step Four: Complete your Registration Form

If you think you meet our basic criteria, please complete and submit the Registration Form. This provides us with enough of you and your family's basic information which enables us to assess your eligibility into one of our programmes.

Please be accurate and honest with the information you provide so you have the best possible chance of being invited to take the next step towards home ownership.

After submitting the Registration of Interest form to us, one of our team will be in touch within two weeks from the submission date to let you know if you have met the preliminary requirements. If you are not invited to move to the next stage (a formal Application), we give you advice on how to increase your chances in the future which will take you a step closer to home ownership.

Please refer to: Registration of Interest Form

Step Five: The Application

If you have met our preliminary criteria, one of our team will send you a formal Application Form to complete. This is a more comprehensive form that requires supporting documents. Please ensure you complete all sections fully.

You may also be asked to prepare a budget with a registered budget advisor (we can give you the details of budgeters closest to you), so that we can see your financial plan for the future.

If you are in Palmerston North, there is no need to courier your Application Form and documentation to us; our postal address is 217 Botanical Rd, Palmerston North.

Our team will complete a thorough assessment of your Application and then one of our team will be in touch with you, by mail or email. This assessment can take up to three weeks as we receive a large number of applications, so please be patient. If you are successful with your Application, you will progress to the next step in the process. Our team will make sure you know what to do all the way through to the exciting part of the process when hopefully a home will be allocated to you and your household.

If you have any questions, please contact us on 021 448 408 or email us at welcome@homesforpeople.co.nz

Your Obligations if you get a house in one of our programmes

Every year you will be contacted by one of our Homes for People team members to arrange a visit for an Annual Review; this is so we can have a chat about how you are enjoying your home and if you are on track with your financial goals.

It is your responsibility every year to pay the Annual Management Fee; this is a requirement for both of our programmes and is non-negotiable. If you do have trouble paying this fee, please let us know and we will do our best to come up with a suitable payment arrangement.

If after your first year in the house you decide to arrange your own insurance cover for your property, please make sure you do so promptly and send us a copy of your policy for our files. As we 'co-own' the property with you, we need to see that it is sufficiently covered by insurance should anything happen.

After the initial defect period has ended—two months after you move into the house—it is your responsibility to complete any maintenance that is needed on your property. Your house is likely to be your biggest asset in your lifetime; regular maintenance is very important to protect it. You will find some useful tips on this in your Residents Handbook that you received when you moved in.

Registration of Interest Form

Before proceeding to complete the Registration of Interest Form, please check the preliminary eligibility criteria for each of the Housing Project opportunities as they do vary.

A Registration of Interest does not automatically lead to an invitation to make a formal Application for a house.

Each Registration of Interest is considered separately and is based on your particular circumstances; you may or may not be invited to submit a formal application.

If, at a later date, your circumstances change and more closely meet the eligibility criteria, then you are welcome to submit your Registration of Interest.

Please ensure you complete all the fields including details for a second applicant (if appropriate)?

Completing this form doesn't commit you or Homes for People in any way, it just allows us to assess your circumstances so we can proceed together to the next stage.

Completing the form below and return it to Homes for People: welcome@homesforpeople.co.nz or 217 Botanical Rd, Palmerston North.

Location

Limbrick Street, Palmerston North

Personal Information

Applicant 1

Name

First Name

Last Name

Age *

NZ Resident *

Yes / No

Years you have lived in NZ *

Ethnicity *

Iwi

Gender *

Male / Female

Occupation *

Job Type *

Your work location (suburb) *

Your Current Address *

Email Address *

Phone (Primary) *

Phone (Mobile)

Phone (Work)

Do you have a second applicant? *

Yes / No

This must include a spouse or defacto partner (a person you are in a long term relationship with). Please include that person even if they have no income, for example a stay at home parent or someone studying.

A second applicant could also be a parent, sibling or child over 18.

Financial Information

Applicant 1

Gross Income (all earnings per year before tax)*

\$ _____

incl. Salary, Working for Families, Accommodation Supplement etc

Total Debt (approx) *

\$ _____

incl. Hire Purchase, Credit & Store Cards, other loans. Not including student loans. Type '0' if you have no debt

Loan Term(s)

Do you have a deposit? *

Yes / No

If so how much? *

incl. Personal savings and KiwiSaver

Is your deposit from KiwiSaver *?

Yes / No

Years in KiwiSaver *

Household Information

Current board/rent being paid weekly *

\$ _____

Number of Dependent Children under 17 *

Ages of Children

Total number of persons in your household now *

(i.e. includes all persons you are currently living with)

Other people in household *

(please state relationship between other persons in household and applicants ie child over 17, Mother of Applicant 1)

Total number of persons who would be living with you (if you move house)*

(i.e. includes all persons who will be living in the house)

How did you hear about this programme? *

Notes / Comments / Suggestions

Any other relevant details for why you are looking for housing assistance eg. Health, Personal, financial