

## HOME BUYER'S CHECKLIST

- Contact your KiwiSaver provider and find out how much you can withdraw.
- Apply for HomeStart Grant pre-approval – <http://www.hnzc.co.nz/ways-we-can-help-you-to-own-a-home/kiwisaver-homestart-grant-and-savings-withdrawal/kiwisaver-homestart-grant/kiwisaver-homestart-grant-pre-approval/>
  - Proof of your income earned in the previous 12 months. *To get this information, you will need an IRD online account.*
  - Summary of your KiwiSaver contributions. This is a print-out of ALL of your contributions to the KiwiSaver scheme since you first joined. This information is also available from your IRD online account – the section labelled “My KiwiSaver”.
  - Payslips from the past two months.
  - A photocopy of your passport, birth certificate or driver’s licence (in the same name as the application).
- Contact your bank, or a mortgage broker, to find out how much you can spend!
- Go shopping for your new home!*
- Talk to your lawyer BEFORE you sign any Agreement for Sale and Purchase!!
- Once the agreement has been signed, arrange for any reports that you need (builder’s report, valuation, LIM, meth test). Remember – you will need to have the funds available to pay for these reports yourself.
- Once the agreement is “unconditional”, pay the deposit to the agent. Send away the final HomeStart Grant and KiwiSaver withdrawal documentation.
- Go to your lawyer to sign your loan documents. This needs to be done 1-2 weeks before settlement.
- Arrange your full replacement home insurance, and tell the insurance company that you will have a mortgage and who it is with.
- Complete a “pre-settlement inspection” before settlement. Check that the property looks the same, and that the oven, rangehood, dishwasher etc. work. Let your lawyer know if you’re happy or not.
- If you have to put money in to the purchase yourself, pay it to your lawyer 3-4 days before the settlement date.
- SETTLEMENT DAY!!!!*

Settlement will be completed at some time through the day – your lawyer will let you know when it’s done. It’s best not to book the truck for 9am though!