



Te Puka Rauemi Tautoko

Kei te Hanga Papakāinga
a Māui rāua ko Hina!

Te whai hua - kia ora!

sorted
in Schools

US 28103 (Putanga 3)

He tātari, he whiriwhiri i ngā kowhiringa
ahumoni whaiaro mō te hoko whare

Ingoa:

Tohutoro Rauemi
Āheitanga Ahumoni

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Kei te hanga papakāinga
a Māuirāua ko Hina

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He aha ngā kōrero me tino mōhio koe ki te hoko whare, he aha hoki ngā āhuatanga e whakaaweawe ana i tō hoko, i tō whakatau rānei?

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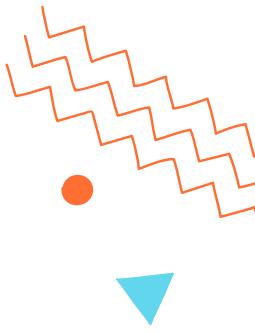
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He Utu anō e pā ana ki to Hoko Whare Hei tauira:
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Āpitihanga 1 – He kupu hoko whare

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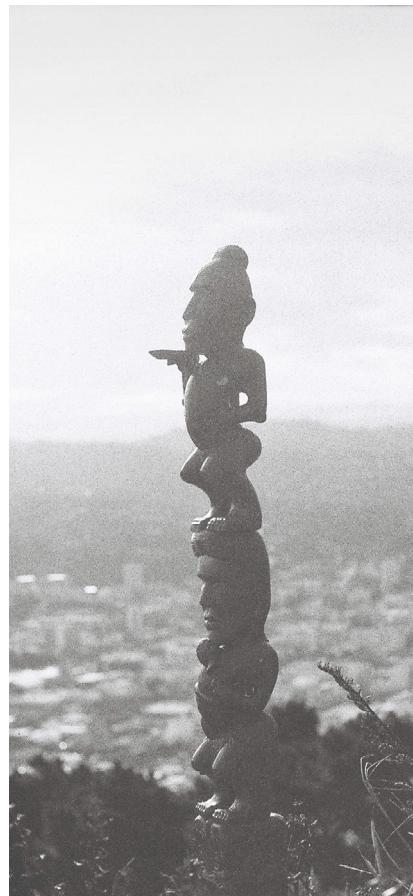


Kei te Hanga Papakāinga a Māui rāua ko Hina

Haere mai rā ki tēnei puka rauemi tautoko,
kei te hanga papakāinga a Māui rāua ko Hina.
Ka āwhina tēnei pukapuka i a koe ki te rangahau,
ki te tātari, ki te whakawhānui i tō mārama ki ō
kōwhiringa mō te hoko rawa.

Ka aromatawaingia tō āhei ki te tātari,
ki te whiriwhiri hoki i ngā kōwhiringa ahumoni
whaiaro mō te hoko rawa, mā te;

- Te tātari i ngā kōwhiringa ahumoni me te hoko rawa, ka kōwhiria e ai ki te hāngai ki ō rātou whāinga ahumoni whaiaro. Me whakaaro ēnei tātaritanga ki te/ngā momo mōkete rerekē, te/ngā tūmau, te/ngā rahinga tāpaetanga, te/ngā auau, ngā utu; ngā rahinga moni kuhu rerekē me te/ngā puna; ētahi atu utu hoko.



Ngā Taunakitanga/ Whakatau mō te Whiwhinga	Ngā Taunakitanga/ Whakatau mō te Kaiaka	Ngā Taunakitanga/ Whakatau mō te Kairangi
<p>Hei tohu i te Paetae:</p> <ul style="list-style-type: none"> • me whakaahua i te whānuitanga o ngā āhuatanga ka aweawetia te hoko whare, ka whakamārama ai i ngā painga me ngā ngoikoretanga o aua āhuatanga. • me whakaahua i ngā whakaarotanga i tua atu ka aweawetia ngā whakataunga mō te hoko whare. • me tātari me te whiriwhiri i ngā kōwhiringa ahumoni, kōwhiringa hoko whare hoki e tika ana i runga i te hāngai ki ngā āhuatanga ahumoni whaiaro o te tangata. 	<p>Hei tohu i te Kaiaka:</p> <p>me eke i te paearu Paetae ka tahi, ka rua, mātua me:</p> <ul style="list-style-type: none"> • whakarato āmiki i ngā take i whiriwhiria ai ngā kōwhiringa ahumoni, ngā kōwhiringa hoko whare hoki e rua me te whakahāngai i aua kōwhiringa ki ngā āhuatanga ahumoni whaiaro o te tangata. 	<p>Hei tohu i te Kairangi:</p> <p>me eke i te paearu Kaiaka ka tahi, ka rua, mātua me:</p> <ul style="list-style-type: none"> • parahau i ngā kōwhiringa ahumoni, ngā kōwhiringa hoko hoki e ai ki te hāngai ake o aua kōwhiringa i ētahi atu āhuatanga ahumoni whaiaro o te tangata.

Kaupapa 1

**He aha ngā kōrero me tino mōhio koe
ki te hoko whare, he aha hoki ngā
āhuatanga e whakaaweawe ana i tō
hoko, i tō whakatau rānei?**

Ko te hoko whare tētahi pea o ngā hokoranga nui katoa i tō oranga - ki te kore hoki koe e utu i te utu katoa i te īmatanga, me mino moni pea koe i tētahi moni taurewa kāinga (ko te mōkete te ingoa e mōhiotia whānuitia ana) hei hoko i te whare. Ko te rahi o te moni taurewa kāinga, te mōkete rānei e hāngai ana ki te nui o te pūtea ka taea e koe te whakahoki, te nui rānei o te tono ka whakaaetia e te kaiwhakatārewa te taurewa (hoatu) ki a koe.

Ngā pukapuka Te whai hua, kia ora! whai pānga
Māui Auaha - Te Whakamahere

Ka pēhea kē te Moni Taurewa Kāinga, ngā Tāpaetanga Mōkete rānei?

Ka tono moni taurewa kāinga ana koe, ko te rahi e hiahia ana koe ki te mino, ko te rahi mō te moni taurewa tahua more. He wāhanga tō utu pāpātanga huamoni o te pae paremata ka whakatauria e ngā pēke, e ngā kaiwhakatārewa rānei kia pai ai te tuku i te rahi moni taurewa tahua more. Tōna tikanga ka rerekē noa te rahi tāpaetanga moni taurewa mō tētahi wā roa, i tēnei wā ka whakawhirinaki ki te pāpātanga huamoni i whiriwhirihia e koe. Kei te rahi o te tangohanga tāpaetanga moni taurewa tētahi wāhanga o te rahi moni taurewa tahua more, ā, āpiti atu ki tēnā ko te pāpātanga huamoni mō tētahi wā auau, wā āputa (ā-wiki, ā-rua wiki, ā-marama) rānei. Ka pāngia te rahi o te tangohanga tāpaetanga moni taurewa e te tūmau o te Moni Taurewa Kāinga.

Te Mārama Ki Te Pāpātanga Huamoni Moni Taurewa Kāinga

Mō te pūtea ka minohia e koe i tētahi kaiwhakatārewa, pēnei i te pēke, he utu hua hei utu māu ka āpiti ki te rahi tahua more o taua moni taurewa. He utu pāpātanga huamoni ka āpitihia e te kaiwhakatārewa ki te mōkete hei utu i tō moni taurewa i a rātou. I te nuinga o te wā he tino nui te moni taurewa, ā, ka roa te wā kia whakahokia, he mea nui te āta rangahau i nāianei, hei āpōpō hoki i te pāpātanga huamoni pai ake mō tō tūāhua ahumoni.



Kuputaka

Moni Taurewa Kāinga
Home Loan

Tāpaetanga Mōkete
Mortgage Repayments



Te Rahinga Moni Taurewa Tahua More

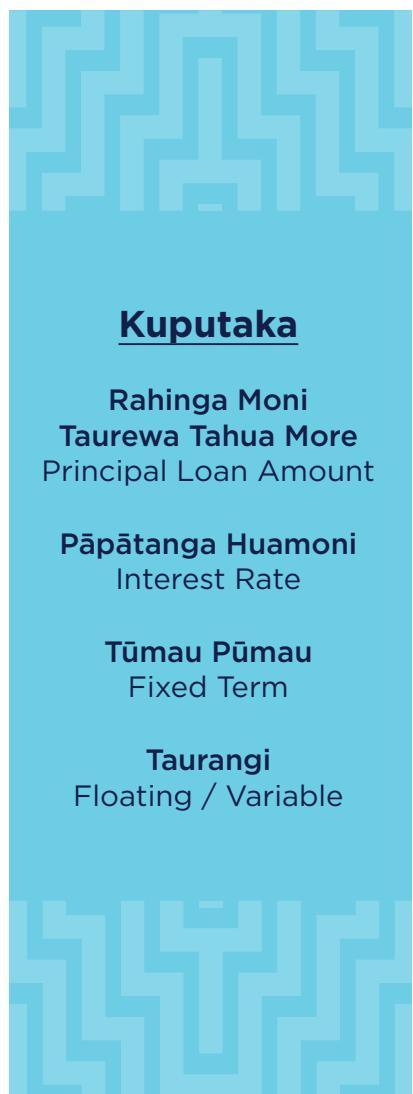
Ko te rahi moni taurewa tahua more te rahi tuatahi i minohia e koe. Ki te hiahia koe ki te hoko whare mō te \$360,000.00, ā, i penapenahia e koe te moni kuhu 20%, arā ko te \$60,000.00; ko te rahi hei moni taurewa māu mō te moni taurewa hokowhare, ko te \$300,000.00. Ko te \$300,000.00 nei te rahi moni taurewa tahua more.

Te Pāpātanga Huamoni Tūmau Pūmau

Ko te pāpātanga huamoni tūmau pūmau he pāpātanga ka pūmauhia mō tētahi wā e whakaaetia ana (tūmau), arā i te nuinga o te wā kei waenga i te 6 marama me te 5 tau te roa. Hei te mutunga o taua tūmau, e āhei ana tō whakapūmau anō mō tētahi tūmau hou, ka huri rānei ki tētahi pāpātanga taurangi. I te nuinga o te wā, kāore e whakaaetia tētahi tāpaetanga moni taurewa āpitī mō tētahi rahinga moni taurewa tūmau pūmau kei a koe, engari ka ūrite tonu ngā tāpaetanga o tētahi moni taurewa tūmau pūmau tae noa ki te mutunga.

He Pāpātanga Taurangi

Ko te pāpātanga huamoni taurangi tētahi pāpātanga e pūtake mai ana i te ao tauhokohoko, ā, e hono atu ana ki te OCR (Pāpātanga Moni Ōkawa).

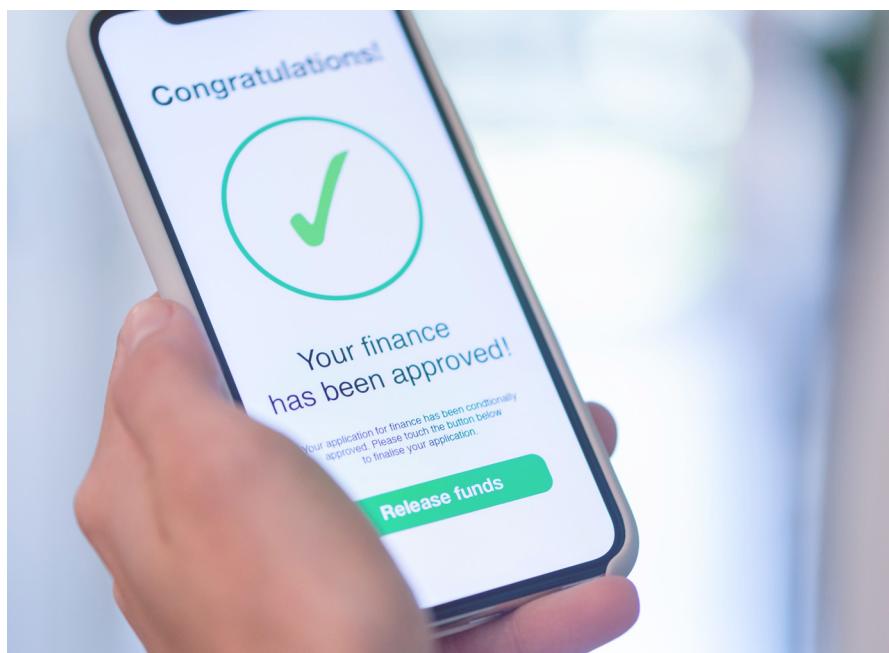


Te Tāpaetanga Moni Taurewa Āpiti

Hei tāpae wawe i te moni taurewa, he kōwhiringa tāpaetanga moni taurewa āpiti tāu. Ka utu hāngai ēnei tāpaetanga i te rahi tahua more o te moni taurewa, arā, ka whakaheke i te rahi moni taurewa me ngā tāpaetanga moni taurewa kei te heke mai. I te nuinga o te wā, kāore e whakaaetia tētahi tāpaetanga moni taurewa āpiti i te moni taurewa tūmau pūmau me te korenga i whiwhi utu hapa mai i te whare pūtea, i te kaiwhakatārewa rānei.

Te Wāwāhi ki te Moni Taurewa ki te Pāpātanga Pūmau me te Pāpātanga Taurangi

Ka āhei te wāwāhi i te moni taurewa ki te pāpātanga pūmau me te pāpātanga taurangi, arā, ka āhei ki te whakarite tāpaetanga āpiti me te korenga i hāmenehia te wāhanga pāpātanga taurangi. Mā te wāwāhi pēnei i te moni taurewa ka noho taurite te whakahekenga o te pāpātanga pūmau mō tētahi wā tohu me te ngāwari o te pāpātanga taurangi. Māu e whiriwhiri i te nui o te rahinga moni taurewa ka pūmautia, ka taurangitia rānei.



Kuputaka

Tāpaetanga Moni
Taurewa Āpiti
Extra Loan Repayments

Moni Taurewa Taunoa

Ko te moni taurewa taunoa, he take pea nā reira ka mahue ai tētahi tāpaetanga moni taurewa. Ka pēneitia i te korenga o te kaimino i tāpae i tētahi nama e ai ki te whakaaetanga tīmatanga, ā, tōna tikanga kua mahue hoki ētahi tāpaetanga whai muri mō tētahi wā, arā mō ētahi wiki, mō ētahi marama rānei.

Te Utu Hapa mō te Moni Taurewa

Ko te utu hapa mō te moni taurewa, te utu hāmene a ngā pēke, a ngā kaiwhakatārewa hoki ina pā mai tētahi moni taurewa taunoa. Ki te heipū mai tētahi moni taurewa taunoa, ka hāmenehia koe e ngā pēke, e ngā kaiwhakatārewa hoki ki tēnei utu me ētahi tāpaetanga huamoni ka hāmene tonu i te rahi moni taurewa tahua more.





Hei Mahi 1



Hangaia tētahi Kiriata Rangitaki e whakaatu ai ō māramatanga

I tēnei ngohe, me tuari koe i tētahi Kiriata Rangitaki/
Tiriata (reo Māori) 1 meneti te roa (kaua e roa ake),
e whakamārama ana ki tō whānau, he aha ngā tikanga
o ēnei kupu moni taurewa.

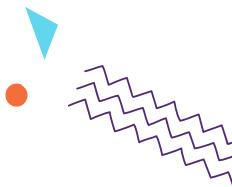
Me tautoko tēnei kiriata rangitaki i te whānau, i ngā
ākonga ki te whakapiki i ō rātou māramatanga mō te
hoko whare.

Me whai whakamārama poto noa ia tikanga. Ka āwhina
te tūtohi i raro nei i a koe ki te whakaoti.





Hei Mahi 1



Hangaia tētahi Kiriata Rangitaki e whakaatu ai ō māramatanga

Ngā Tikanga Moni Taurewa	Tō Māramatanga
Rahinga Moni Taurewa Tahua More	
Te Pāpātanga Huamoni Tūmau Pūmau	
Te Pāpātanga Taurangi	
Tāpaetanga Moni Taurewa Āpiti	



Ka Rangahaua ngā Pēke e Rua

Rangahaua ngā pēke e rua o Aotearoa, ā, ka whakaoti i te tūtohi i raro nei ki ngā pārongo mō ngā whare pūtea e rua.

Ka Rangahaua ngā Pēke e Rua

	1	2
Ngā Pēke & Pae Tukutuku		
Pāpātanga Taurangi		
Pāpātanga Pūmau 1 Tau		
Pāpātanga Pūmau 2 Tau		
Te Utu Whakarite Moni Taurewa		



Hei Mahi 1i



E Moehewatia ana te Whaiwhare

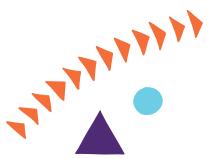
Hei te wāheke, e rite pea ana koe ki te whaiwhare, ā, me whai koe i tētahi moni taurewa ki te tautoko i tēnei moehewa. Kei te tauira e whai nei e āhei ana ki:

- Te whakaaro ki te rahi o te utu mō te whare e hiahiatia ana (Te Utu Tapeke o te Whare/Kāinga);
- Te rahi o te moni kuhu hei penapena māu (ehara i te mea me 20%);
- Te/ngā kōwhiringa pāpātanga huamoni e rata ana ki a koe;
- Ngā take e rata ake ana koe ki tēnei pāpātanga huamoni.

Kei a koe te tikanga, nā reira tukuna ō whakaaro kia rere. Whakaotia te tūtohi i raro nei hei whakaoti i ngā ngohe nei. He tauira kei konei hei whakaaro māu.

Te Utu Tapeke o te Kāinga	\$400,000.00
He Moni Kuhu?	40% = \$160,000.00
Te Rahi o te Moni Taurewa?	\$240,000.00
Te Pāpātanga Huamoni pai ki a koe? Pāpātanga Tūmau Pūmau, Pāpātanga Taurangi, ngā mea e rua rānei?	Pāpātanga tūmau pūmau \$200,000.00 Pāpātanga taurangi \$40,000.00
Tēnā, whakamāramahia te take i whiriwhiri ai i (t)ērā pāpātanga huamoni?	E āhei ana ahau ki te tāpae i te rahi pāpātanga tūmau pūmau e kī ana taku pēke, ā, e āhei hoki ana ahau ki te tuku tāpae āpitī ki te wāhanga pāpātanga taurangi - kia wawe ake taku tāpae atu.

Kaupapa 2



Te Anga Tāpaetanga - Ngā Momo Moni Taurewa

Te Hanga Whare, te Hoko Whare rānei:

E rua ngā kōwhiringa whaiwhare, arā, ko te hoko i tētahi whare e tū kē ana, ko te hoko rānei i tētahi whare kāore anō i hanga. He nui ngā piki me ngā heke o ngā mea e rua, ka mutu, kua oti kē ngā āhuatanga moni taurewa e rua nei te whakatau.



Te Moni Taurewa Noho Kaipupuru

Ko te moni taurewa “noho-kaipupuru”, koia tēnā ko te noho pūmau, ko te noho wā poto rānei o te kaitono moni.

Te Moni Taurewa Tūtohi

Koinei te momo moni taurewa e mahia whānuitia ana. E āhei ana ki te whiriwhiri i tētahi tūmau, ka piki ki te 30 tau te roa. Ko te tino tikanga o te tūmau roa, ko ngā tāpaetanga moni taurewa tuatahi e tāpae noa ana i te huamoni, ā, ko ngā tāpaetanga o muri mai e tāpae ana i te tahua more. Mō te tūtohi moni taurewa, e āhei ana ki te whakarite tūmau pūmau, tūmau taurangi rānei mō tētahi wā tohu, ko ngā mea e rua rānei.

Ka ūrite ngā tāpaetanga ia wiki, ia rua wiki, ia marama, engari ia ka panoni ō pāpātanga huamoni.

He pāhekohekotanga ia tāpaetanga o te huamoni, o te tahua more hoki. Tuatahi, he huamoni te nuinga o te tāpaetanga, engari ka heke haere ana te rahinga hei utu māu, ka iti ake te huamoni o ia tāpaetanga, ka nui ake te tahua more (te rahinga i minohia e koe). Ko te nuinga o ngā tāpaetanga mōkete whai muri ka utu tōtika i te tahua more. Ahakoa he utu ā-tono mō te moni taurewa tūtohi, i te nuinga o te wā e tūwhera ana hei whakaritenga.



Ngā āhua pai, ngā āhua kore pai

- Ka tautoko ngā moni taurewa tūtohi kia ū koe nā te mea e auau ana ngā tāpaetanga, ā, kua tautuhī te wā e mutu ai ngā tāpaetanga o te moni taurewa.
- E mōhio mārika ana he aha ngā tāpaetanga o tō mōkete (erangi ia ka panoni ō pāpātanga mōkete)
- Ka uaua pea ngā tāpaetanga auau pūmau mehemea kāore tō moni whiwhi i te auau.

Te Moni Taurewa Takahuri

Ko te moni taurewa takahuri he moni taurewa ka kitea hei taupoki (pūtea) me te tapeke o tō pūkete hei toronga māu (i te nuinga o te wā he pūkete o ia rangi). Ka mino moni koe ki te taupoki kua whakaaea i te hekenga o tō tapeke pūkete ki raro i te kore. Kei a koe te tikanga hei āhea pau ai, ā, ka tāpaehia i te wā ka taea (engari rā me ū ki te taupoki i whakaaea).

E whakaarotia ana te moni taurewa takahuri hei kōwhiringa ahumoni ngāwari nā te ngāwari o ngā tāpaetanga anō, minotanga anō, engari me manawanui koe.

Ka āhei ō puna moni whiwhi katoa te kuhu tōtika ki tō pūkete, ā, ka utua ō nama mai i te pūkete rā i te rangi i whakaritea. Ahakoa te wā, mā te ū tonu ki te rahinga moni taurewa iti rawa, ka iti ake te tāpaetanga huamoni nā te mea ka tātaihia te huamoni e ngā kaiwhakatārewa i ia rangi, i ia rangi.

E āhei ana ki te tāpae ā-moni tahua, ā, ki te tango-anō i te moni tae atu ki tōna taupoki. Tērā ētahi mōkete moni taurewa takahuri ka whakaiti i te taupoki moni taurewa hei āwhina i a koe ki te tāpae i te katoa o te mōkete. Ka eke tonu ētahi utu ā-tono mō te moni taurewa takahuri ki te \$500. He utu anō pea mō ngā tauwhitinga o ia rangi ka mahia e koe mā te pūkete.

Kuputaka

Moni Taurewa Takahuri
Revolving Loan



Ngā Āhua Pai, Ngā Āhua Kore-Pai

- Mehemea he pai koe ki te whakahaere i ō ahumoni, e āhei ana ki te utu tōmua i tō moni taurewa kāinga. Mehemea e pōraruraru ana ū moni whiwhi, ko te moni taurewa takahuri te mea tika māu pea nā te mea kāore he tāpaetanga pūmau, engari (kei te āhua o te momo moni tuarewa i whiriwhirihia e koe) ka heke pea tō taupoki i ia marama hei āwhina i tō utu i tō moni taurewa i te tūmau i whiriwhirihia. Mō te moni taurewa Tāpae Wawe, ka heke tō tapeke wātea (taupoki), ahakoa he taupoki whakaae o te moni taurewa Mōkete Tahi ka noho ūrite tae noa atu ki te mutunga o te tūmau o te moni taurewa.
- He kōwhiringa tāu ki te tāpae ā-monī tahua, ā, ki te hiahia koe i te moni anō, ahakoa he aha te wā ka āhei tō tango-anō i te moni tae atu ki tō taupoki.
- E āhei ana te tiaki i te huamoni mā te kuhu i ngā toenga moni ki tēnei pūkete, kaua ki te pūkete penapena.
- Kia manawanui koe. Mehemea ka mino tonu tae noa atu ki te taupoki moni taurewa, ka utua e koe te huamoni mō te rahinga moni taurewa katoa i ia tau, i ia tau.
- I te mea he pūkete tauwhitinga, i te nuinga o te wā ka hāngai ngā utu pēke mō ētahi āhuatanga pēnei i ngā moni kuhu, i ngā moni tango me te whakarite utu aunoa.



Te Moni Taurewa Paremata

Ka whakaheke te whakatatū mōkete paremata i te rahi o te huamoni hei tāpaetanga mō tō mōkete. Tōna tikanga, ko te huamoni ka tāpaetia mō te rahi katoa o te moni taurewa. Engari ki te hono tō moni taurewa ki tētahi pūtea pēke penapena, ki tētahi pūtea pēke o ia rangi rānei, ka iti kē atu te huamoni hei tāpae māu (mō te mōkete \$150,000.00 me te \$5000.00 kei te pūtea pēke penapena, ka tāpae noa i te huamoni mō te \$145,000.00).

Ki te nui ake te moni kei roto i ō pūtea pēke o ia rangi, he nui ake te penapenatanga māu nā te mea ka tātaihia te huamoni i ia rangi. Ki te hono atu ngā pūtea pēke maha ka taea, ahakoa nā tō hoa rangatira, nā ngā mātua, nā ētahi atu rānei o te whānau, ka iti ake te huamoni hei tāpae.



Ngā Āhua Pai, Ngā Āhua Kore-Pai

- Mehemea putuputu ana ō moni i ngā pūkete tauwhitinga, i ngā pūkete penapena rānei, e āhei ana te tiaki i te huamoni, ā, kia wawe ake tō utu i moni taurewa kāinga, ā, mehemea kua parematatia katoatia ana e āhei ana te utu huamoni kore.
- Nā te mea he pāpātanga taurangi, ka ahei tana piki kia teitei ake i ngā pāpātanga tūmau pūmau, ā, mehemea ka piki te pāpā-tanga huamoni, ka piki hoki ō tāpaetanga.
- Kāore e riro i a koe te huamoni moni taurewa i āu penapenatanga.

Te Moni Taurewa Whakaheke, Te Moni Taurewa Tūtohi Kore rānei

He ūrite te rahi o te tahua more, ka tāpaetia i te mōkete e heke ana, e tōtika ana rānei i ia tāpaetanga, engari ka heke te rahi i te huamoni i ia wā tāpae. Kāore ēnei momo moni taurewa e tino mahia i Aotearoa nei. He nui te tāpaetanga i te tīmatanga, engari i roto i te wā ka heke. E ūrite nei ngā utu ki ērā o te moni taurewa tūtohi.

Ngā Āhua Pai, Ngā Āhua Kore-Pai

- I te roanga o tō moni taurewa, ka iti iho te huamoni hei utu ki tērā o te moni taurewa tūtohi.
- He whakaaro pai te moni taurewa whaka- heke mehemea ka heke ū moni whiwhi; hei tauira, ka whakaaro koe, ka whakaaro rānei tō hoa rangatira ki te kore mahi mō ētahi tau.
- Nā ngā tāpaetanga nui i te tīmatanga o te moni taurewa whakahaekē e nui rawa ai te utu tūmau wā poto, tūmau wā-āhuaroa mō ēnei momo moni taurewa. Ka māmā ake pea ū utu ina putuputu ana ngā tāpae- tanga mō taua rahinga i raro i te moni taurewa tūtohi.



Kuputaka

Moni Taurewa Whakaheke

Reducing or Non-Table
Loan

Ngā Moni Taurewa Huamoni Anake

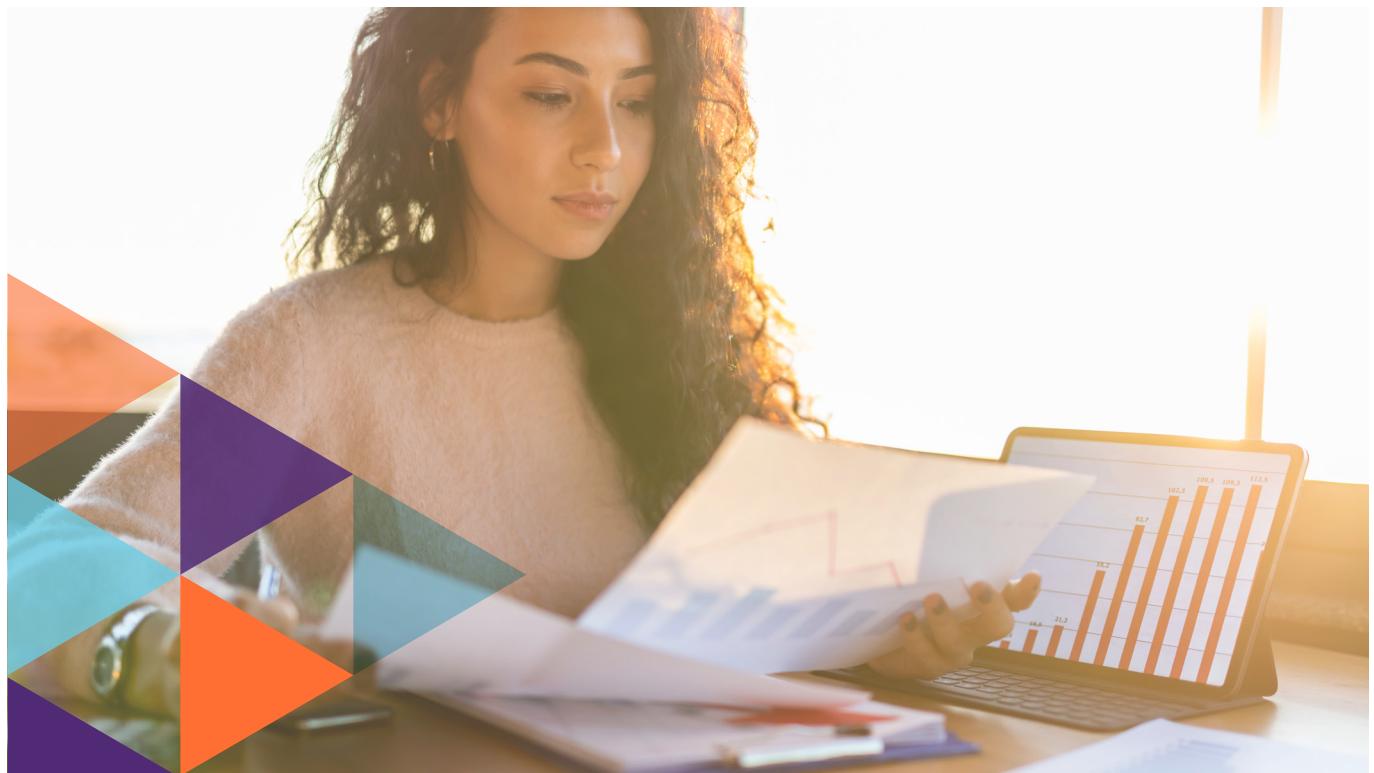
Ka utu tātou i te wāhanga huamoni anake o ā tātou tāpaetanga, kaua ko te tahua more, nā reira he iti rawa ngā tāpaetanga. Ka whakarite moni taurewa huamoni-anake ētahi kaimino mō te tau kotahi, mō te rua tau rānei, kātahi ka huri ki te moni taurewa tūtohi. E hāngai ana ngā utu ā-tono māori mō ngā moni taurewa tūtohi.

Ngā Āhua Pai, Ngā Āhua Kore-Pai

- I te mea kāore koe e utu ana i te tahua more, ka āhei tō whakawātea i te pūtea mō ētahi atu take, pēnei i te whakahou i te whare.
- Ka utu huamoni mō te rahinga katoa tērā i minohia e koe tae atu ki te wā whakaae nā te mea kāore koe i te utu i te tahua more
 - kātahi rā ka utu tonu i te rahinga moni taurewa (ka tono rānei koe kia huri ki te moni taurewa tūtohi).

Kuputaka

**Moni Taurewa Huamoni
Anake Interest
Only Loan**





Hei Mahi 2



Te Tātaitai Mōkete Mataora o Sorted

E hāngai ana te tauira i raro nei ki tētahi moni taurewa, \$150,000.00 te rahi, 15 tau te tūmau, me tētahi pāpātanga huamoni pūmau 2.95%. He moni taurewa tūtohi pāpātanga pūmau, ā, ko te rua wiki te auau o ngā tāpaetanga. E whakaahua mai ana ngā tāpaetanga mō te tau tuatahi kia tipu tō māramatanga.

Te Rahi Mino o te Moni Taurewa Tahua More:	\$150,000.00
Te Pāpātanga Huamoni Pūmau - 1 tau (2.95%) I ia tau (PA):	\$442.50
Moni Taurewa Tūtohi Tūmau:	15 Years
Ngā Tāpaetanga ā-rua wiki:	\$476

Hei āwhina i a koe kia mārama ake koe ki te mahi moni taurewa kāinga, ki ngā hua o te tūmau poto ake, roa ake rānei, me whakamahi koe i te Tātaitai Mōkete Mataora o Sorted ki te whakaoti i ngā pātai e whai atu nei. Me oti i a koe te Moni Kuhu 20%, te Tapeke Utunga Huamoni, ngā Tāpaetanga ā-Rua Wiki, me te Tapeke Moni taurewa hei Utu Māu hoki.

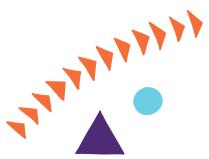


Hei Mahi 2a

Te Tātaitai Mōkete Mataora o Sorted

Rahi o te Moni Taurewa Tahua more	Moni Kuhu 20%?	Tūmau (ngā Tau)	Kōwhiringa Pāpātanga Huamoni	Tapeke Utunga Huamoni (Tūmau Moni Taurewa)	Tāpaetanga ā-Rua Wiki?	Tapeke Moni Taurewa hei Utu Māu
\$350,000.00		25	2.95% Pāpātanga Pūmau 2 tau			
		20				
\$900,000.00		30	2.69% Pāpātanga Pūmau 2 tau			
		20				
\$550,000.00		20	4.99% Pāpātanga Taurangi			
		15				

Kaupapa 3



Kia Takatū mō te Moni Taurewa Whakatārewa

Kua piki rawa atu ngā utu mō ngā kāinga i Aotearoa, he uaua rawa atu ki te pupuru kāinga, ā, mō te nuinga o te tangata e kore rawa e pupuru kāinga. He koi rawa atu te whakaaro kia penapena mō tētahi moni taurewa kāinga, mō ētahi atu kōwhiringa moni taurewa kāinga utu pai i a koe i te Kura. Ko Aotearoa tētahi o ngā whenua teitei rawa te ōwehenga mō te utu kāinga ki te moni whiwhi. E mohio hoki ana tātou, i te tau 2013 1, 35% anake o ngā kaipupurukāinga he Māori. Ehara i te mea he tamariki rawa koe kia whakaarohia tō ahumoni mō āpōpō

Ngā pukapuka Te whai hua, kia ora! whai pānga

Māui Ātea Te Haumitanga

Māui Ihumanea - Te Whakatānga me te KiwiSaver

¹ Statistics New Zealand (2016). Retrieved from <https://www.stats.govt.nz/reports/changes-in-home-ownership-patterns-1986-2013-focus-on-maori-and-pacific-people>



Te Moni Kuhu Moni Taurewa Kāinga

Ko te pūtea kuhu moni taurewa kāinga tētahi rahi iti, rahi tuatahi ā-moni, ā-penapenatanga rānei hei whai wāhi ki te utu hoko i te kāinga. Ko te nuinga o ngā kaiwhakatārewa moni taurewa, pēnei i ngā pēke, e hiahia ana ki tētahi moni kuhu 20% o te utu o te kāinga (hāunga ētahi āhuatanga) i mua i te whakaae atu kia taurewahia te toenga o te rahi hei hoko i tō kāīnga.

Ngā Kōwhiringa Penapena hei Hoko Kāinga

Mōu e hoko kāinga tuatahi ana, ko te tikanga ia i ngā wā o mua ka hokonga te kāinga iti rawa te utu i tētahi huarahi nui rawa te utu o ngā kāinga. Onaianei, ka hāngai ō kōwhiringa ki te āhua o te noho e hiahiatia ana me ngā rauemi e wātea ana ki a koe. E hāngai pū ana tēnei ina aro ki te utu mō tētahi kāinga ki Tāmakimakarau, ko te utu tau waenga o te wā, ko te \$900,000.00. Tōna tikanga ko te moni kuhu 20%, te \$180,000.00 rānei tērā e hiahiatia ana. Ahakoa tonoa e koe tētahi moni taurewa mō te tūmau 25 tau me te pāpātanga pūmau, 2.95% mō ia tau, ka piki tonu ō tāpaetanga moni taurewa ki tōna \$1560 i ia rua wiki; nā reira he wāhanga nui tō moni whiwhi o te wā me tō hītori mahi.

Mehemea e nenekara katoa ana tēnei ki a koe, tēnā ko te huarahi pai rawa kia whakaaro hia ētahi kōwhiringa ka taea e koe i a koe i te kura tonu. Kua whakaritea te rārangi e whai ake nei hei whakaaro tīmatanga māu mō ētahi kōwhiringa penapena hei ara whakarite moni kuhu mō te moni taurewa kāinga, me ētahi kōwhiringa kaipupuru kāinga rerekē hoki.



Te Penapenatanga

E āhei ana koe ki te penapena i tō moni kuhu ake, mā te āta tiaki, mā te haumi pūtea hoki/rānei me te tāpirihanga o te huamoni. Ka roa tonu te āta penapena i te nui o te moni mō te moni kuhu, ka mutu, tēnā pea ka tino hiahiatia taua moni, ka tino whakawaia mō ētahi atu mea. He tirohanga whānui kei ngā pukapuka PDF e whai mai nei i te huarahi pai ki te penapena mō te moni kuhu; [Māui Rautaki](#), [Māui Auaha](#), [Tiaki Pūtea](#), [Whāinga](#), [Te Penapena Pūtea](#) tae noa atu ki [Te Puka Rauemi Tautoko Paerewa 28089](#) me [Te Puka Rauemi Tautoko Paerewa 28090](#).

Te Koha ā-Whānau

E āhei ana te whānau ki te koha moni hei tāpae atu ki te tiaki moni kuhu, me te āwhina i te whakatinanatanga atu i ū whāinga hei kaipupuru kāinga. Ehara i te mea kua here ki te whakahoki i ētahi pūtea, ā, kāore hoki he hāmene huamoni mō te koha.

Te KiwiSaver

Ko te Kiwisaver te aronui penapena whakatānga tūao ā-motu i Aotearoa. Kei a koe te tikanga kia tangohia tētahi wāhangā o tō utu ā-tau i ia wā utu, me tāpae hoki tō rangatira (kaitukumahi), ā, ka tāpae hoki te kāwanatanga i ia tau. Ka haumihia ū penapenatanga e tētahi kaiwhakarato Kiwisaver ka whirirwhirihia e koe. Kāore he herenga o te pakeke e tīmata ai te Kiwisaver, ā, ka whirinaki ngā tāpaetanga ki tō Kiwisaver e ai ki ngā moni whiwhi ka riro i a koe.

He tirohanga whānui kei ngā pukapuka PDF e whai mai nei mō te Kiwisaver; [Māui Ihumanea](#), [Te Puka Rauemi Tautoko Paerewa 28089](#) me [Te Puka Rauemi Tautoko Paerewa 28090](#).



Te Papakāinga

Whakaarohipa pea te whenua o tō whānau hei ara pai, hei kōwhiringa māu. He tokomaha ngā whānau Māori e rēti ana i ō rātou whenua, e hanga papakāinga ana rānei. Ko te papakāinga, ka hangaia tētahi kāinga, ētahi kāinga rānei i te whenua o te whānau, ā, he ara pai rawa ki te āwhina i te whānau kia whiwhi kāinga e whai utu. Ka āta whakamāramahia ki [Tupu.NZ](#), toro atu ki tēnei pae tukutuku mō ētahi pārongo anō.

Ngā Kāinga Iti

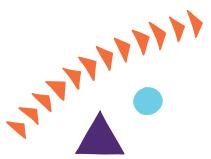
E whakatairanga ana tēnei Kuhunga Kāinga Iti ko te noho ngāwari i tētahi kāinga iti. He kōwhiringa kāinga whai utu pai ake tēnei, ka tīmata ngā utu i te \$40,000 piki ake rā ki te \$200,000, ā, i te nuinga o te wā he kāinga kawekawe hoki. Kei tēnei pae tukutuku ka kite koe i te kiriata [Māui Auaha: Whakaoohongia tō Pitomata](#).

Te Rakahinonga

Ko te rakahinonga he tukanga whakahoahoa, whakatū, whakahāere hoki i tētahi pakihī hou, ahakoa iti, ahakoa nui kia whai moni hua, ā, he āhuatanga whakahirahira mō te tupu me te auaha o te ūhangā.

Tāpiri atu ki te e-tauhokohoko, he mahi hokohoko, arā, he mahi whai hua moni ā-hiko, ā-ipurangi rānei; he whai wāhitanga pai ngā mea e rua ki te maha o ngā kaipupuru pakihī Māori iti. Mo ētahi Māori, koinei tō rātou moni whiwhi mātāpuna, ā, mō ētahi atu Māori ‘he mahi tuarua’, he mahi rānei ka mahi me te mahi pūmau.





Kaupapa 4

Ngā Pūrongo Āmua mō tō Hoko Kāinga

Nā te mea he tino whāinga ahumoni te tāpaetanga o tētahi moni taurewa, o tētahi mōkete rānei, tērā ētahi pūrongo matua e āhei ana te whakarite e pā ana ki te kāinga e whakaaro ana hei hoko māu.



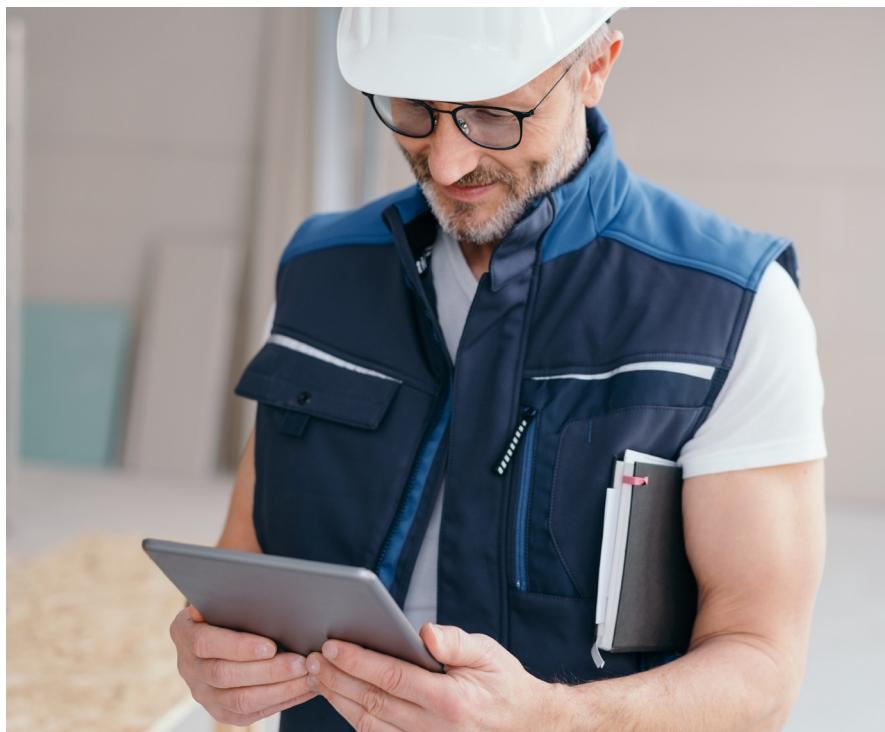
Te Pūrongo Kaihanga Whare

Ko te pūrongo kaihanga whare (ka kīia hoki he *pūrongo āhuatanga hoko-tōmua*) he mea kawe e tētahi kaitirotiro hangatanga māraurau, māna e āta tirotiro i te kāinga, ka titiro ki te āhua me te tautohu i ngā raru, i ngā āwangawanga rānei me kōrero.

E āhei ana te pūrongo kaihanga whare ki te tirotiro i ngā āhuatanga pēnei i ngā mata o waho, i te tūranga o te whare, i te haumaru i ngā āhuatanga o Tāwhirimātea, i ngā papa, i te tuanui, i te kaupare mātao, i te hauhau, i ngā manga.

I te nuinga o te wā, ko te hokonga angitu e whai pūrongo kaihanga whare ana kia pai ai te tautohu me te matapaki i ngā take.

Tēnā pea kāore koe e hoko i te whare nā ngā take, nā ngā hapa i tautohua, me te nui pea o te utu hei whakatikatika. Tōna tika, e \$400 te utu o te pūrongo kaihanga whare.



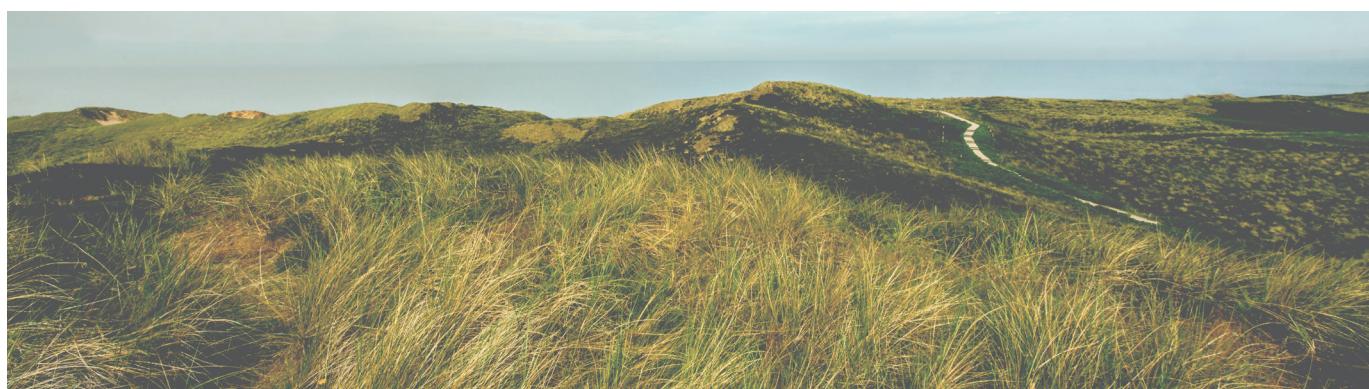
Te Pūrongo Rēhita Wāriutanga

Ka kawea te pūrongo rēhita wāriutanga e tētahi tangata whai rēhita ki te whakarite wāriutanga tika mō te whare me te whenua. Ko te pūtake o tēnei momo pūrongo, he arotake i te wāriu ā-mākete o te whare me te whenua mā te whakaheretanga o tētahi mātaitanga pū e aro ana ki ngā āhuatanga pēnei i te wāhi e tū ana te whare, i te utu mō ngā whare pātata, me ngā rohe ūrite, te āhua whānui tonu me te rerehua o te whare.

Ehara i te mea e tino hiahiatia ana te pūrongo wāriutanga, te pūrongo LIM rānei, engari he āwhina nui i tō tirotiro haere kia pai tonu te utu mōu. Ka kite hoki i te utu pono o tō whare ki te nui o te moni taurewa. Tēnā pea ka nui kē atu i tēnā i whakaaro tuatahi ka oti ana te mahi. Ko te utu o te pūrongo wāriutanga, kei te takiwā o te \$500.

Te Pūrongo LIM

Ko te tikanga o te LIM, ko te Manatū Pārongo Whenua. He whakarāpopototanga kōrero te pūrongo LIM, ā, ina tonoa e āhei ana te kaunihera ā-rohe ki te tuku. Tēnā pea he kōrero taipitopito mō ngā tāke kaunihera ā-whenua, ā-rawa, mō ngā whakaaetanga hangatanga kua tuku, te rohe me ngā whanaketanga i te takiwā, i te whenua pēnei i te waipuke, i te horowhenua rānei. Ina mōhio ki ngā kōrero pēnei i mua i tō hoko whare me te whenua, ka āwhina ki te kaupare i ngā momo take me ngā tūraru ka pā mai. Kei te takiwā o te \$200-\$300 te utu mō te pūrongo LIM, heoi anō kei te āhua o ngā utu o tō kaunihera ā-rohe, ā, ka 10 rangi te roa hei whakaputa.



Kuputaka

Pūrongo
Kaihangā Whare
Builders Report

Pūrongo LIM
LIM Report

Pūrongo Rēhita
Wairiutanga Registered
Valuation Report



Hei Mahi 4a



Ngā Utu Pūrongo

Ka rerekē pea ngā pūrongo hoko whare o tēnā kaihoko ki tēnā kaihoko. Kei tēnei o ngā ngohe, me rangahau koe i ētahi umanga e rua, i ētahi kaunihera e rua rānei/hoki kia kite atu koe i ngā utu o te wā mō te Pūrongo LIM, mō te Pūrongo Kaihanga, mō te Pūrongo Rēhita Wāriutanga rānei/hoki.

Ngā Utu Pūrongo

	Ingoa Umanga Ingoa Kaunihera (Āpitihia te wāhitau pae tukutuku)	Te Momo Pūrongo? Pūrongo LIM/Pūrongo Kaihanga/ Purongo Rēhita Wāriutanga	Utu Pūrongo
1			
2			



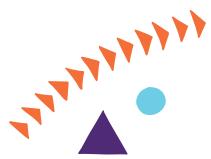
Ngā Momo Pūrongo

Ki ōu ake kupu, whakamāramatia mai ngā take kia tika ai, kia whaihua ai hoki ēnei pūrongo ki mua i te hoko whare. Me mōhio, he nui te utu mō ēnei pūrongo, nō reira whaka- maramatia ngā hua.

Ngā Momo Pūrongo

Te Momo Pūrongo	He Whakamārama (Āta whakaaro hia ki te pūtea ka taea te penapena, e pēhea ana hoki ēnei pūrongo i tautokohia te hoko whare)
Te Pūrongo LIM	
Te Pūrongo Kaihangā	
Te Pūrongo Rēhita Wāriutanga	

Kaupapa 5



He Utu Anō e Pā Ana ki te Hoko Whare

Hei āpiti ki te whānuitanga o ngā āhuatanga rerekē kua oti kē te aro, tērā tonu pea ētahi utu hei whakaaro ki te whakatau i te whare, i te whenua rānei/hoki hei hoko.

Ngā pukapuka Te whai hua, kia ora! whai pānga

Māui Mataara me te Inihua



Te Inihua Pare Mōkete

Pēnei tonu i ngā hokonga matua, ko te painga atu ka āta whakaaro ki tētahi momo inihua mō tō moni taurewa kāinga, mō tō mōkete rānei. He motuhake te momo inihua pare mōkete e wātea mai ana ki te hunga kua whakaaea te moni tau-rewa kāinga. Ko te pūtake o tēnei momo ihihua he pare i te kaitono i ngā wā kāore e taea ana ngā tāpaetanga mō te mōkete te utu (moni taurewa taunoa). He nui tonu ngā take kāore e taea e te tangata ngā tāpaetanga, pēnei i te whakakorenaga mahi, te māuiui, te mate rānei.

Kei te āhua tonu o te momo inihua pare mōkete, Ka whakawhiwhi moni tēnei inihua kia pai ai te utu i ngā tāpaetanga mehemea ka māuiui, ka kore rānei tō mahi. Ki te mahue ētahi o āu tāpaetanga mōkete, ka taea e te kaiwhakatārewa (i te nuinga o te wā he pēke) te āpiti utu hapa, huamoni hoki ki te rahi o tō mōkete. I ētahi wā, me whiwhi inihua mōkete hei wāhangā o te moni taurewa mai i te kaiwhakatārewa, he āhuatanga o te whakaaetanga rānei mō tō moni taurewa, mō tō mōkete rānei.

Kuputaka

Inihua Pare Mōkete
Mortgage Protection



Te Inihua Kāinga

He whakaritenga te inihua kāinga hei utu i ngā whakatikahanga, i te hanganga hou o tō whare mehemea ka heipū mai ētahi āhuatanga pēnei i te ahi, i te auahi, i te whānako, i te kaiauru, i te takanga o te rākau, i te tūkino rānei nā te huarere, pēnā i te uira, i te hau, i te ua whatu rānei.

Ngā Takawaenga Mōkete

Ko tā ngā takawaenga mōkete, “ngā takawaenga” he tūhono i a koe ki ngā kaiwhakatārewa pai mōu, kia tutuki pai ō hiahia. Ka mahi te takawaenga mōkete me ētahi kaiwhakatārewa rerekē, ā, ka whakaatu ki a koe te whānui o ngā kōwhiringa hei whakaaro māu. Ka āta whai wā kia tino mōhio ki tō tū ahumoni, ā, ka āta rapu i ngā utu mōkete ngāwari ka taea māu me ngā kaiwhakatārewa rerekē. He utu a ngā pēke me ngā kaiwhakatārewa mōkete mō ā rātou ratonga. Ahakoa ka mahi ngā takawaenga me ētahi kaiwhakatārewa, kāore e mahi me ngā kaiwhakatārewa katoa, nā reira, kāore pea e āta kite i ngā kōwhiringa katoa.

Ngā Utu Rōia

Ka hiahiatia te rōia ki te whakatau i te kirimana o te hokonga mō te kāinga me te whenua. Me utu koe, te kaihoko, i te utu rōia. Kāore e taea te pare i tēnei wāhangā o te tukanga, ā, he mea nui kia tiakina ā-ture koe i te roanga o te tukanga hoko i tō whare hou, i tō whenua hou rānei.



Te Whakatikatika me te Whakapaipai i te Whare me te Whenua

Mehemea e hoko ana i tētahi whare i rangatira kē, me whakatika, me whakapaipai tonu koe. Hei tauira, he take pea ēnei ka tautohua i te pūrongo kaihanga. Ko ētahi o ngā whakaritenga nei kia pai ai tō hauora me tō haumaru, pēnei i te whakapaipaitanga ake i te hauhau, i te whaka- korenga atu o te hōpurupuru rānei. Tērā ētahi atu mahi whakatikatika, mahi whakapaipai hoki pea e hāngai ana ki ō hiahia, arā, kāore i te rata ki te tae i tētahi wāhi o te whare, nā reira e hiahia ana ki te peita, ki te uhi rānei.

Ngā Utu Hūnuku

He nui ngā utu rerekē hei whakaaro hoki kia hoko ana i tō whare, i tō whenua hou rānei. Tērā pea ko te/ngā:

- Tono wā tamō i te mahi kia pai ai te whakarite / pōkai mō te hūnuku
- Ratonga hūnuku, te tono taraka, tōneke rānei
- Utu i ngā hononga mō te hiko, te kāpuni, te pae tukutuku, ngā mataara, te waea rānei
- Utu horoi me tētahi wā i mua i te hūnuku
- Whakatikatika whāwhai
- Reiti me ngā utu ā-kaunihera ā-rohe
- Kai mō tō whānau, ū hoa i tautoko i a koe ki te hūnuku!



He Utu Anō e pā ana ki te Hoko Whare

Hei Tauira: He Papakāinga - Ihu Hūpē (Ngā Ākonga Kura Tuarua, Whare Wānanga kua Puta ngā Ihu)



He kaiako wānanga a Hina e whakaako ana i te kaitiakitanga, e aro pū ana ki te māra kai. I te nuinga o te wā ka mahi i te kāinga, engari me haere ki ia marae e rua ngā wā i ia wāhanga ako, mō te hōtaka māra kai e kawe ana a ia. Nō nā tata nei, ka whakatau kia hoki ki te wā kāinga i te mea e māuiui ana tōna kuia, koia te rangatira o te whānau, ā, e mōhio hoki ana a Hina ka hoki ana a ia ki te wā kāinga, ka hikitia te ahotea me te anipā kei runga i tōna whānau i te wā nei.

Ko te tāne a Hina, a Māui, he kaiako a ia i tana tau tuarua e whakaako ana i te hangarau matihiko i te wharekura o te rohe. E tino mārama ana a ia ki te take me hoki a Hina ki tōna wā kāinga, ā, kua whakaae ki te whai atu a taihoa ake. E noho tahi ana rāua me ngā mātua o Māui, ā, kua penapenahia tētahi paku moni kuhu, e \$4,000 te wāriu, mai i te wā i puta ō rāua ihu i te whare wānanga, āpitī atu ki te \$5,000 kei ō rāua ake KiwiSaver nō ngā tau e 5 nei.

Nā ngā kupu tohutohu o ō rāua whānau, ka whakatauria e rāua ki te hanga papakāinga, ā, ahakoa e hiahia ana ō rāua whānau ki te tuku koha hei āwhina atu, ka whakamātau rāua ki te hanga papakāinga me te korenga o te koha mō tēnei wā. He nui ngā taipitopito kua kohia e Hina mai i te Pae Tukutuku Kāinga Ora. Kua rite a ia ki te whai whakaaro mō tētahi moni taurewa kāina, ā, kua whakatauria kia toro atu ki tētahi mātanga moni taurewa kāinga whānau.





Hei Mahi 5

He mātanga moni taurewa kāinga whānau koe. Kua tono mai a Hina rāua ko Māui ki a koe, kia mārama ake rāua ki te moni taurewa kāinga me ētahi āhuatanga hei whakaaro mō rāua. Kei tēnei mahi, me waihanga i tētahi rārangi o ngā ariā matua 10 nei, ki ō whakaaro me mōhio a Hina rāua ko Māui mō te moni taurewa me te pūtake kia whiriwhirihia tēnei ariā. Kia poto noa ngā tuhinga ki te ripa te pūtake. Kua whakaritea tētahi tūtohi hei āwhina i a koe.





He Utu Anō e Pā ana ki te Hoko Whare

	Te Ariā	Te Pūtake He aha te take me mōhio a Hina rāua ko Māui ki tēnei ariā e pā ana ki ngā moni taurewa.
Arā:	LIM Report	Ka whiwhi kōrero rāua mō ngā tū horonga whenua, ngā waipuketanga rānei.
1.		
2.		
3.		
4.		
5.		



Hei Mahi 5



He Utu Anō e Pā ana ki te Hoko Whare

	Te Ariā	Te Pūtake He aha te take me mōhio a Hina rāua ko Māui ki tēnei ariā e pā ana ki ngā moni taurewa.
6.		
7.		
8.		
9.		
10.		

Āpitihanga 1 - Ngā Kupu Ahumoni Whaiaro

Pūrongo kaihanga whare	He mātaitanga i mua i te hoko, he pūrongo kaihanga whare ka titiro ki ngā tohu he raru i tētahi whare (e hoko pe aana koe)
Taunoa	Te kore i ū ki tētahi here, pēnā i te tāpae moni tārewa.
Moni Kuhu	He huinga utu tuatahi i te hokonga o tētahi mea, hei kī taurangi ki tētahi kirimana rānei, ko te utu katoa ka tāpaetia a tōna wā.
Te Rakahinongatanga	Te mahi whakarite i tētahi pakihī, i ētahi pakī rānei e whakawaia ana ngā tūraru ahumoni kia whai hua.
Tūmau Pūmau	He tūmau pūmau (poto) mō te kaiwhiwhimahi ki tētahi wāhi mahi. ka mutu i tētahi rangi kua rite kē, i te otinga rānei o tētahi takatūtanga.
Taurangi Here-Kore	He pāpātanga huamoni here-kore ka panoni i te roanga atu o te nama.
Moni Taurewa Kainga	He moni taurewa ka tukuna tōmua ki tētahi tangata kia tautoko ki te hoko whare, whare rēti rānei.
Moni Taurewa Huamoni Anake	He moni taurewa e utu ai te kaimino i te huamoni anake mō tētahi wā, mō te katoa rānei o te tūmau, ko te tapeke tahua more kāore e panoni i te roanga o taua wā he huamoni anake.
Pāpātanga Huamoni	Te hautau o tētahi moni taurewa ka utaina hei huamoni ki te kaimino, ka whakaaturia tēnei hei ōrau o te utu-ā-tau e toe ana.
Utu Rōia	Ngā utu ki ngā rōia.

Pūrongo Pārongo Whenua (LIM)	Ko te LIM, ko te pūrongo pārongo whenua rānei, he pūrongo ka whakaputaina e te kaunihere-ā-taone rānei, kaunihera-ā-rohe rānei e whakaatu ana i te whakarāpopototanga o ngā pārongo e puritia ana mō taua rawa, otirā, ko ngā mahi katoa kua oti i taua rawa i whai wāhi ai te kaunihera.
Utu Hapa Moni Taurewa	Ka mahue e te kaimino tētahi tāpaetanga, ka āpiti atu e te kaiwhakatārewa he utu hapa mō te tapeke toenga. Ka āki ngā utu hapa i te kiritaki kia uta i te wā tika, kia whai hoki i te kirimana, i te whakaaetanga rānei.
Takawaenga Mōkete	He tangata, he kamupene rānei ka whakarite mōkete i waenga i te kaiwhakatārewa me te kaimino.
Inihua Pare Nōhonga	He kaupapa here inihua ka tauwhiro i te kaiwhakatārewa mōkete, i te kaipupuri taitara ki te taunoa e te kaimino ūna tāpaetanga, ki te mate, ki te kore rānei e ū ki te kī taurangi a te kirimana o te mōkete.
Tāpaetanga Mōkete	Ka utu tahi te pūrawa i mino ki ā koe me te huamoni. Ka utu ā-hauwhātanga, ā-marama, ā-rua wiki, ā-wiki rānei mō te roanga o te tūmau.
Moni Taurewa Paremata	Ko te moni taurewa paremata (he mōkete paremata hoki) ka whakaiti pea i te rahi o te huamoni ka utu koe mō tō moni taurewa kāinga. Ka pēnei mā te whakamahi i te tapeke kei ō pūkete o ia rā, kei ō pūkete penapena ki te ‘paremata’ i te huamoni o tō moni tārewa kāinga, kia tere ake tō utu i te moni tārewa kāinga.