

### **30-44 EPPING STREET**

**EPPING-EVANDALE 2.3, GLEN INNES** 





## NAU MAI, HAERE MAI TO EPPING-EVANDALE

Architecturally designed, Epping-Evandale is a special place to call home and lay down your roots.

Epping-Evandale 2.3 is part of the Epping-Evandale superlot located on Heatherbank Street in the heart of Glen Innes, overlooking Maungarei (Mount Wellington) and Wai Mokoia (Tāmaki Estuary).

The thriving and diverse Glen Innes town centre is right on your doorstep, giving you access to a wide range of amenities including Glen Innes train station and bus routes.

Green spaces surround Epping-Evandale with the newly transformed Taniwha Reserve right on your doorstep, providing cycling and walking routes designed with whānau in mind.

This site is designed to reflect the vibrant community, with a nod to the heritage of the area. Acknowledging the whakapapa of Tāmaki and the rich history of the land as whenua haumako (fertile for planting).

Make Epping-Evandale your home with the OWN IT programme, your opportunity to step into home ownership in Tāmaki.





## THE OWN IT PROGRAMME

Take your first step on the journey to owning your own home through our shared home ownership programme.



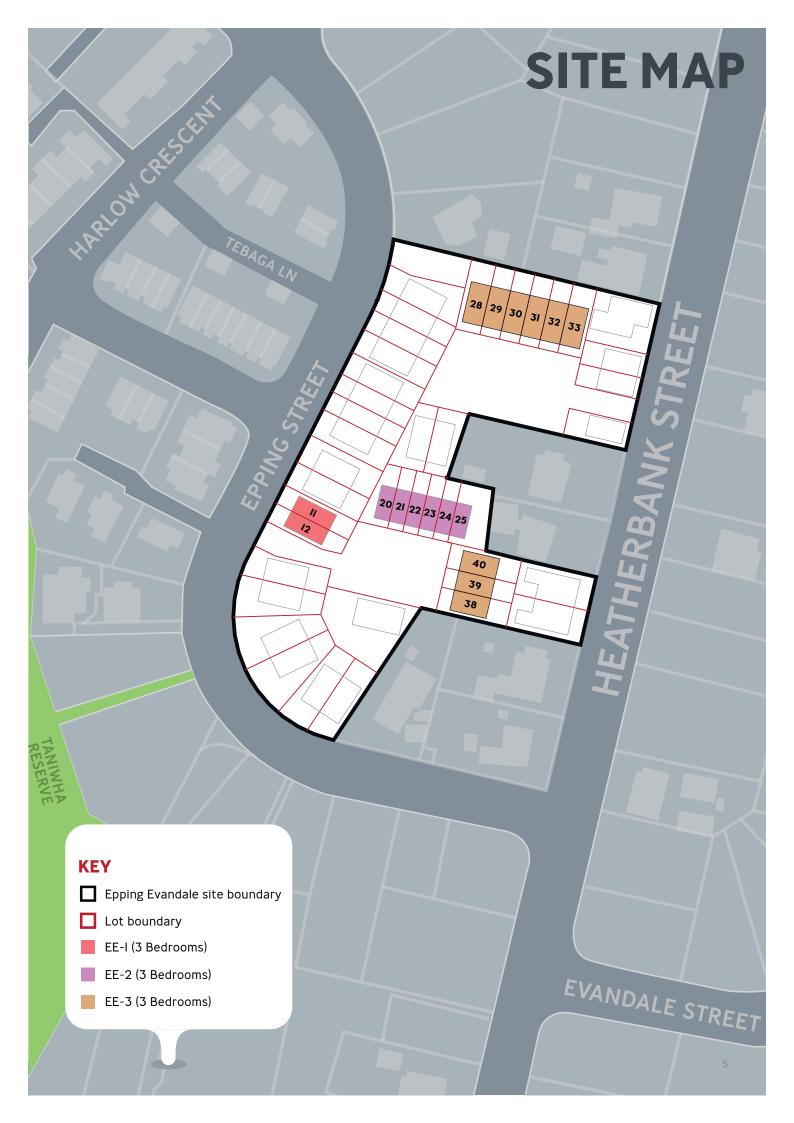
Tāmaki Regeneration is helping whānau reach their dreams of home ownership through OWN IT, the shared home ownership programme that is changing the game by getting you into your own home sooner. We will own a portion of

your home alongside you, and over time (up to 20 years) you will buy us out until the home is 100% yours. This means you pay a smaller deposit (as little as 5%), and have lower mortgage repayments, making things more affordable.





**LOCATION** 



FREQUENTLY
ASKED QUESTIONS

#### WHY BUY A HOME THROUGH OWN IT?

Through the OWN IT programme, you'll only pay around 70% of the purchase price which means a lower mortgage repayment. This also means your deposit is lower, too – as little as 5%. Our team support you throughout the entire journey, helping you navigate third parties, such as banks and lawyers, as well as through our OWN IT financial workshops.

### HOW MUCH INCOME DO I NEED TO AFFORD AN OWN IT HOME?

To qualify for the OWN IT programme, you will need a combined household income of \$85,000 - \$150,000 per year (before tax) to ensure mortgage payments are kept affordable for you.

For larger whānau living together who have a combined household income of up to \$205,000 per year (before tax), we have a multi-generational option. This can be across whānau of 6 or more members, or 2 or more family units.

#### DO I HAVE TO BE A FIRST HOME BUYER?

Yes. You won't be eligible if you currently own/part-own any property, or if you have any funds from the sale of a previous property. You can apply for consideration under our "second chance" eligibility.

# FREQUENTLY ASKED QUESTIONS

#### WHAT ARE THE FINANCIAL CAPABILITY WORKSHOPS?

Before you start your journey, we'll put you through a free, online
OWN IT financial workshops to help you become mortgage-ready sooner.

Through these workshops, you will have access to financial mentoring to help:

- Check if you are eligible for the programme.
- You prepare to apply for a mortgage.
- Gain skills to build a financial plan for your whānau
   (pay off debt and save for a deposit).
- You find out how to apply for financial help to buy your home, such as a First Home Loan.
- Understand what OWN IT homes are available through the programme.

#### **HOW CAN I APPLY?**

The first step is to register your interest to understand if you are eligible. From there, you'll be invited to join our free, online OWN IT financial workshops to learn more about buying a home, paying a mortgage, reducing debt and saving funds.

Next, we'll help guide you through the formal application process and we'll walk beside you every step of the way. Our team will equip you with the knowledge and tools to become mortgage-ready, and once you're approved, you'll be matched with a home that best suits you and your whānau.

#### WHAT IF I HAVE DEBT OR LITTLE TO NO SAVINGS?

It's normal for whānau to start their OWN IT journey with debt or little to no savings. Our financial capability workshops will help build your confidence around money management and help you get on top of your finances.

