



NAU MAI, HAERE MAI TO CONCORD PLACE

Architecturally designed with whānau in mind, Concord Place is a place to call home and lay down your roots.

Located in the heart of Glen Innes with frontages to Taniwha Street and Elstree Avenue, this development is truly special. With lush green spaces right on your doorstep, Concord Place is central to Point England and Wai-O-Taiki reserves and the Tāmaki Loop, connecting the Glen Innes town centre to the Tāmaki river.

Convenience is key at Concord Place. You'll be in walking distance to the Glen Innes Pools and Leisure Centre, local shops, Tāmaki College, key bus routes are right on your doorstep, with a short 4-minute drive to Glen Innes train station.





THE OWN IT PROGRAMME

Take that first step towards buying a home for you and your whānau.

BUYER TRC 30%

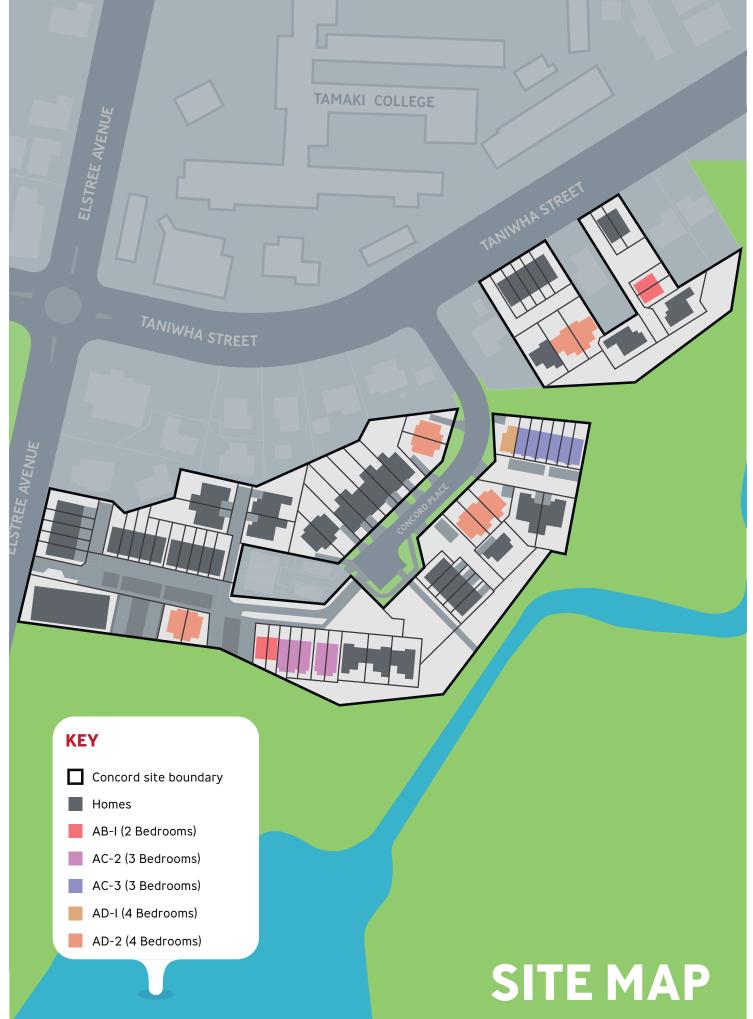
Tāmaki Regeneration is helping whānau reach their dream of home ownership through our shared home ownership programme, OWN IT. Shared home ownership is a game-changing way to own your home sooner. We will own a portion of your home alongside you,

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



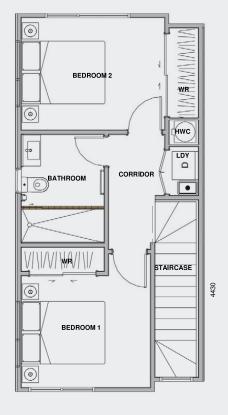


LOCATION



AB-I





Ground Floor

First Floor



APPROX FLOOR AREA

75m²



CARPARKS



APPROX LOT AREA (M2)

TBC



BATHROOMS

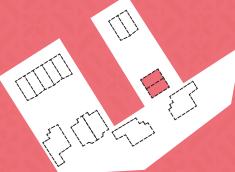
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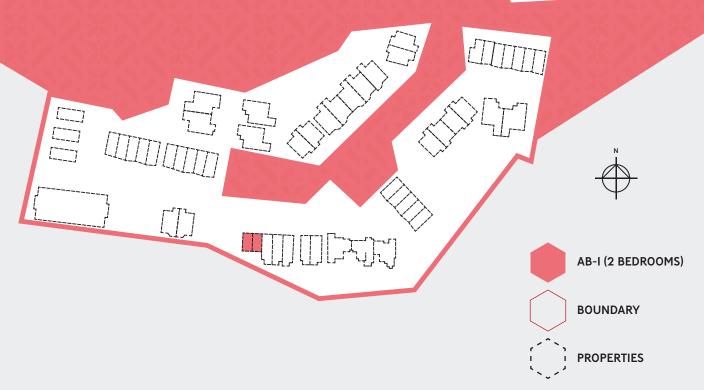


BEDROOMS



AB-I







APPROX FLOOR AREA

75m²



CARPARKS

- 1



APPROX LOT AREA (M2)

TBC



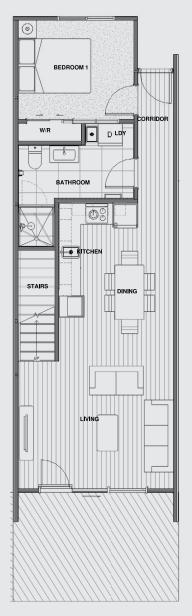
BATHROOMS

1.5



BEDROOMS

AC-2







First Floor



APPROX FLOOR AREA IOIm²



CARPARKS

- 1



APPROX LOT AREA (M2) TBC



BATHROOMS

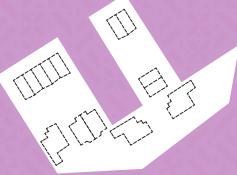
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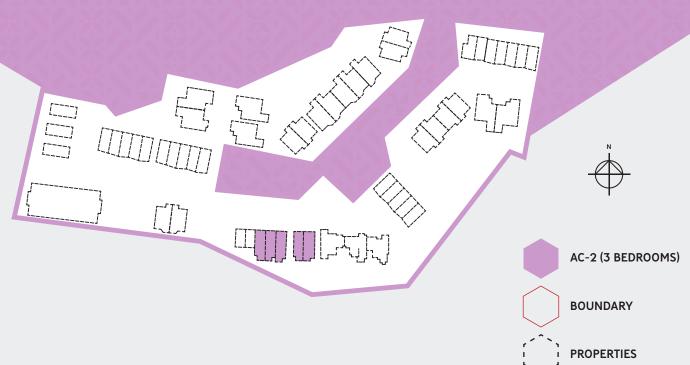


BEDROOMS



AC-2







APPROX FLOOR AREA

 $10 lm^2$



CARPARKS

- 1



APPROX LOT AREA (M2)

TBC



BATHROOMS

2

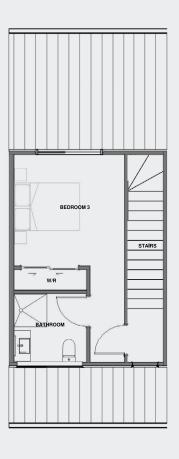


BEDROOMS

AC-3







Ground Floor

First Floor

Second Floor



APPROX FLOOR AREA

 $II9m^2$



CARPARKS

- 1



APPROX LOT AREA (M2)

TBC



BATHROOMS

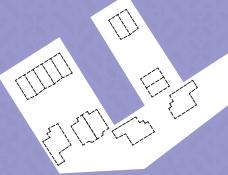
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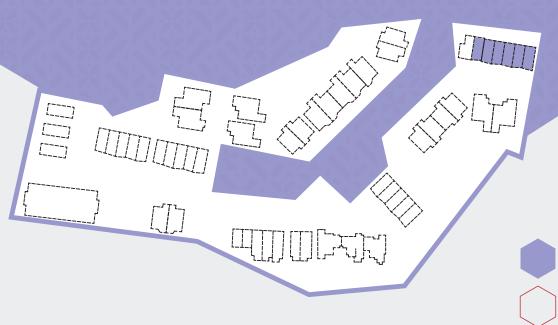


BEDROOMS



AC-3









AC-3 (3 BEDROOMS)



BOUNDARY



PROPERTIES



APPROX FLOOR AREA

 $II9m^2$



CARPARKS



APPROX LOT AREA (M2)

TBC



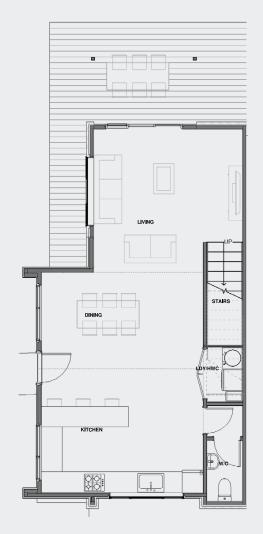
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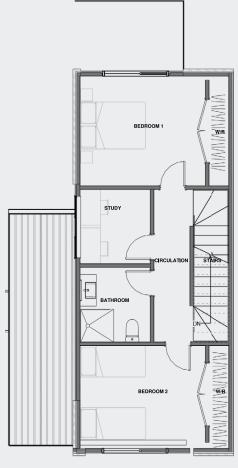
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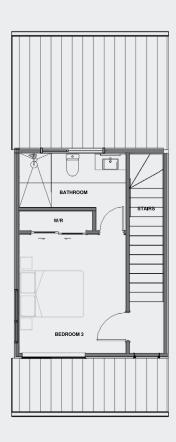


BEDROOMS

AD-I







Ground Floor First Floor Second Floor



APPROX FLOOR AREA

 $140 \, \text{m}^2$



CARPARKS

- 1



APPROX LOT AREA (M2)

TBC



BATHROOMS

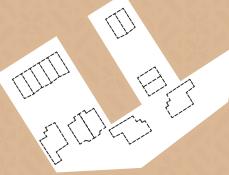
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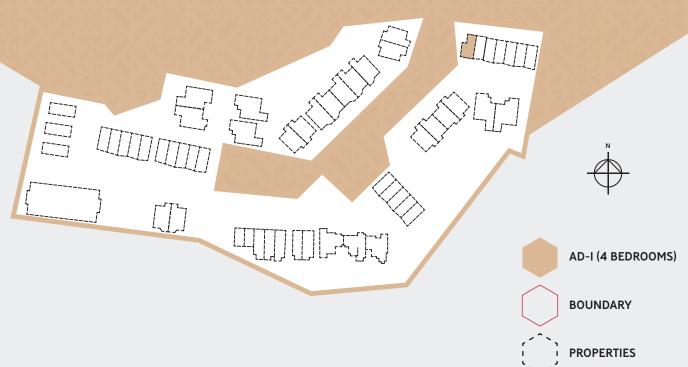


BEDROOMS



AD-I







APPROX FLOOR AREA

140m²



CARPARKS

- 1



APPROX LOT AREA (M2)

TBC



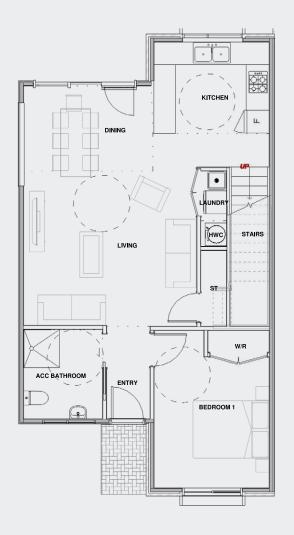
BATHROOMS

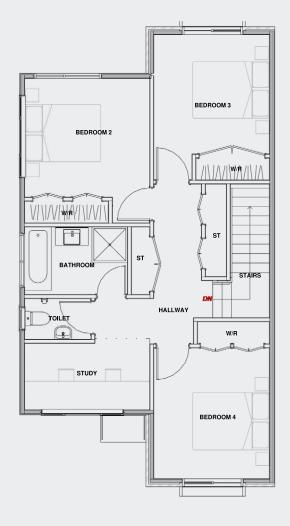
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BEDROOMS

AD-2





Ground Floor

First Floor



APPROX FLOOR AREA

136m²



CARPARKS

2



APPROX LOT AREA (M2)

TBC



BATHROOMS

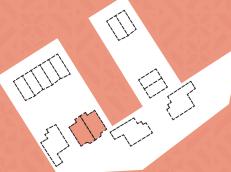
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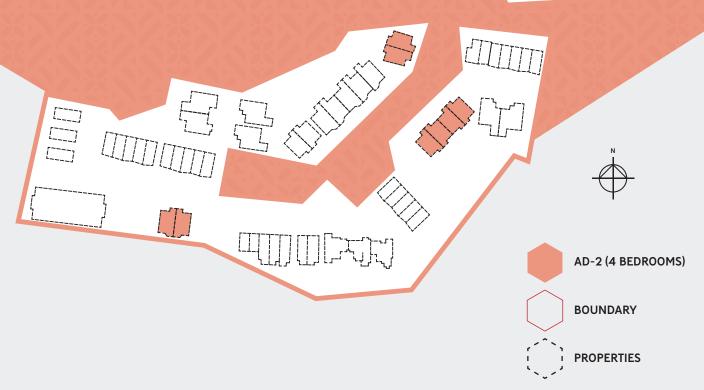


BEDROOMS



AD-2







APPROX FLOOR AREA

136m²



CARPARKS

2



APPROX LOT AREA (M2)

TBC



BATHROOMS

2.5



BEDROOMS

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 seven-week financial capability 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, seven-week financial capability 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 financial capability 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.

