



GRANT FOR FIRST-TIME HOME BUILDERS

20 October 2025

E kāinga toku – I have a home

HOW TO APPLY:

1. Complete and sign the application form.
2. Attach required documents (see “Required documents checklist”).
3. Get your completed application form witnessed by a Justice of the Peace, Island Executive Officer or Member of an Island Council.
4. Submit your application to MFEM, by:
 - Email to Tooukainga.mfem@cookislands.gov.ck OR
 - Hard copy to the Economic Planning Division office, Ministry of Finance and Economic Management, PO Box 120, Avarua, Rarotonga.

WHAT HAPPENS NEXT:

MFEM will let you know that they have received your application, and the timeframe for processing. Applications received by the 10th of the month will be assessed by the 20th of the following month.

Applications will be processed and approved in the order they are received by MFEM, until the annual funding cap is reached each year. MFEM will assess each application against the eligibility criteria and make a recommendation to the Grants Committee. This Committee will make final recommendations, which will be approved by the Financial Secretary. MFEM will then let you know the outcome of your application.

For any questions, please contact MFEM on Tooukainga.mfem@cookislands.gov.ck or phone +682 29511.

REQUIRED DOCUMENTS CHECKLIST:

	Evidence	Attached
a	Proof of residency status (passport/birth certificates or passport endorsement of permanent residence).	
b	Proof that you are usually resident in the Cook Islands, such as local pay slip, statement of account from a Cook Islands licensed bank, vehicle registration, or utilities bill in your name.	
	OR	
	If you are a returning Cook Islander, proof of your plans to travel within the next 6 months.	
c	Copy of your Deed of Lease.	
d	<u>If you are renovating a derelict house:</u>	
	a letter from a Cook Islands licensed insurer stating that they will not insure the property in its current condition (dated within the last 6 months).	
	<i>Optional:</i> photos of the property's current state	
	written statement from a licensed builder or architect.	
e	Formal approval for a loan of up to \$500,000 from a licensed Cook Islands bank.	
f	Proof of bank account details of loan facility.	
g	Statement of Position from your bank, stamped and signed by the bank.	
h	Copy of your building plans, including building permit stamp from Infrastructure Cook Islands.	
i	Copy of your builder's itemised quote or cost estimates.	

APPLICATION FORM:

How many people will own (have a relevant interest in) the property?

Number of applicants	
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Applicant 1

Title	
First name	
Middle names(s)	
Family name	
Name on birth certificate (if different from above)	
Date of birth	
Phone number	
Email address (for notices)	
Residency status (tick one)	
Cook Islander currently living in the Cook Islands	
Cook Islander returning from overseas	
Cook Islands Permanent Resident	
Current residential address	
Street name	
District	
Island	
Country	
Do you have a partner or spouse?	[Yes/No]
If yes, if your partner or spouse named on the lease or on the loan?	[Yes/No]
If yes to either, they must complete the applicant details and sign the declaration	

Applicant 2

Title	
First name	
Middle names(s)	
Family name	
Name on birth certificate (if different from above)	
Date of birth	
Phone number	
Email address (for notices)	
Residency status (tick one)	
Cook Islander currently living in the Cook Islands	
Cook Islander returning from overseas	
Cook Islands Permanent Resident	
Current residential address	
Street name	
District	
Island	
Country	

If more than 2 applicants, complete an additional application form and attach it to this form.

PROJECT AND PROPERTY INFORMATION:

Location of property	
Street	
District	
Island	
Type of project (tick one)	
Renovating derelict family home	
Building a new home	
Converting a non-residential building	
How many people will usually live in the home, as their primary residence?	
Number of adults (aged 18 and over)	
Number of dependent children (<18)	

FINANCIAL INFORMATION:

Bank name	
Loan approved amount ($\leq$ \$500,000)	
Estimated build cost	
Payment details (of loan facility)	
Account name	
Account number	

DECLARATION:

Attestation of eligibility

First home ownership	Yes/No
Is this the first house that you or your partner has legally owned in the Cook Islands, whether individually or jointly? (<i>This includes any properties you own and rent out as short- or long-term accommodation</i>)	
Primary residence	
Will you live in the new house you are building as your primary residence for at least five years?	

Provision of true and correct information

I declare that all information provided is true and correct. I am aware that providing false or misleading information or documentation in support of my application will result in my application being declined. I also acknowledge that it is a criminal offence to give false information to a civil servant.

Notify changes in eligibility property

I will notify MFEM within 20 working days if anything changes that may affect my eligibility and entitlement for the grant.

Annual review of eligibility

I agree to complete an annual proof of ongoing eligibility form for MFEM. This will include providing evidence that I am living in the Cook Islands and residing in the property, such as:

- utilities bills;
- insurance policy with residential address;
- pay slip from a local employer;
- statement of account from a Cook Islands licensed bank; and/or
- motor vehicle registration.

Completion of building project

On completion of the building project, I will provide evidence to MFEM that the finished dwelling complies with the terms and conditions of the grant. This includes the Completion Certificate issued by the Building Controller at Infrastructure Cook Islands.

I give consent to MFEM to make a site visit at any time, with 24 hours' notice, to confirm that the completed project complies with the conditions of the grant.

Consequences of non-compliance

I understand and I agree that if I sell, rent, or stop living in the home within 5 years of construction completion, any outstanding grants payments will be stopped.

I acknowledge and agree that I will repay any amount I receive that I am not entitled to, and will be subject to civil proceedings for the recovery of any amount I receive that I am not entitled to if I:

- fail to meet any of the obligations associated with the grant;
- was not or stop being eligible for the grant; or
- have provided false or misleading information in my application.

Use of information

I authorise MFEM to use the information in this application to determine whether I am eligible for the grant, and to audit and review any grants provided. MFEM may also use this information to contact me for research or reporting purposes.

I authorise MFEM to inform my bank if my grant application is successful.

I authorise my bank to provide information to MFEM that is relevant to assessing and monitoring my eligibility for the grant, including but not limited to:

- my loan approval status, including approved mortgage amounts and terms;
- information pertaining to ongoing loan performance, including repayment history and account status;
- notifications of loan arrears, defaults, or any material change in loan terms;
- verification of loan facility details, including account number; and
- any other data deemed necessary by MFEM or the Bank for ensuring Programme compliance and my eligibility.

Signature applicant 1: _____ Date: ____ / ____ / ____

Signature applicant 2: _____ Date: ____ / ____ / ____

Witnessed by:

Full name _____

Signature: _____ Date: ____ / ____ / ____

Capacity of witness:

Justice of the Peace	
Island Executive Officer	
Island Council Member	

For further information contact:

Economic Planning Division
Ministry of Finance and Economic Management
PO Box 120, Avarua, Rarotonga, Cook Islands

Telephone: +682 29511
Email: tooukainga.mfem@cookislands.gov.ck
Website: www.mfem.gov.ck

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