



ELIGIBILITY CHECKLIST

20 October 2025

E kāinga toku – I have a home

This initiative provides cash grants to people building their first home. Use this checklist to see if you are eligible to apply.

	Yes	No
Are you a Cook Islander or Cook Islands Permanent Resident?		
Do you usually live in the Cook Islands, or are you a Cook Islander who is returning from overseas to live in the Cook Islands?		
Do you have a land lease in your name?		
Are you building a new home? This can be either: - renovating a derelict, unoccupied family home to make it livable, or - building a new residential home, or - converting an existing non-residential building into a dwelling.		
Will you live in this house as your primary residence for at least five years?		
Is this the first home that you have legally owned in the Cook Islands?		
Do you have an approved mortgage of no more than \$500,000 from a licensed Cook Islands bank?		

If you ticked “yes” in every box, then you are eligible to apply for the grant.

The detailed eligibility criteria and definitions are available on the MFEM website.

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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