

National Office Wellington 80 Boulcott Street Wellington Central PO Box 2628, Wellington 6140

9 June 2020

Cody C fyi-request-12631-4fdb16d2@requests.fyi.org.nz

Dear Cody

Thank you for your email of 16 April 2020 to Kāinga Ora – Homes and Communities requesting the following information under the Official Information Act 1982 (the Act):

Please supply the standard form First Home Loan agreement / MoU with lenders.

I have considered your request under the Act and am withholding the information requested under section 9(2)(ba)(ii) of the Act "[to] protect information which is subject to an obligation of confidence...where the making available of the information would be likely otherwise to damage the public interest" and section 9(2)(b)(i) of the Act as "making available the information would disclose a trade secret".

You can find the relevant information regarding the First Home Loan product, including an overview of the eligibility criteria, the list of lenders and the application process, on the Kāinga Ora website at: https://kaingaora.govt.nz/home-ownership/first-home-loan/.

You have the right to seek an investigation and review of my response by the Ombudsman, in accordance with section 28(3) of the Act. The relevant details can be found on the Ombudsman's website www.ombudsman.parliament.nz or freephone 0800 802 602.

Yours sincerely

Rachel Kelly Manager Government Relations