



Te Puka Rauemi Tautoko

Tā Māui rāua ko Hina whakatū papakāinga

Te whai hua - kia ora!

sorted
in Schools

US 28103 (Putanga 3)

Tātarihia, tīpakohia ngā kōwhiringa āheitanga
ahumoni whaiaro mō te hoko rawa.

Ingoa:

He Rauemi Tautoko

Te Āheitanga Ahumoni

Kaupae

Whiwhinga

3

4

Te Rārangi Kaupapa



03 Nau Mai, Haere Mai!

Tā Māui rāua ko Hina whakatū papakāinga

05 Kaupapa 1

He aha ngā kōrero me tino mōhio koe ki te hoko whare, he aha hoki ngā āhuatanga e whakaaweawe ana i tō hoko, i tō whakatau rānei?

14 Kaupapa 2

Te anga utu - Ngā momo taurewa kāinga

23 Kaupapa 3

Kia takatū ki te taurewa whakatārewa

27 Kaupapa 4

Ngā pūrongo tōmua mō tō hoko kāinga

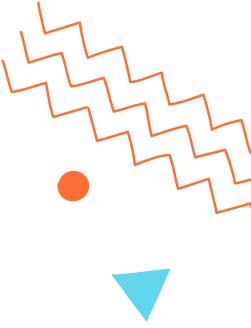
32 Kaupapa 5

He utu anō e pā ana ki te hoko whare

40 Āpitihanga

Āpitihanga 1 – He kupu hoko whare

Nau mai, haere mai



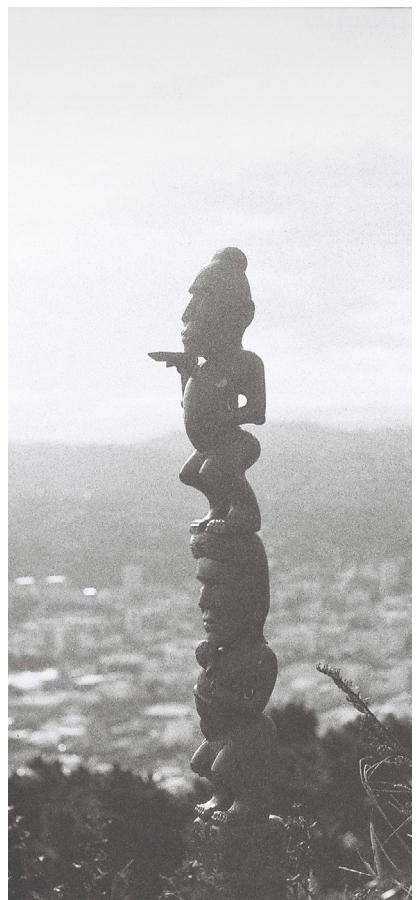
Tā Māui rāua ko Hina whakatū papakāinga

Whirinaki mai ki tēnei puka rauemi tautoko, ki a ‘Tā Māui rāua ko Hina whakatū papakāinga’.

Ka tautoko tēnei pukapuka i a koe ki te rangahau, ki te tātari, ki te whakawhānui i tō mōhio ki ō huarahi hoko rawa.

**Ka aromatawaingia tō āhei ki te tātari,
ki te whiriwhiri hoki i ngā whakataunga ahumoni
whaiaro mō te hoko rawa, mā te:**

- Tātari i ngā huarahi ahumoni e rua hei hoko rawa, tērā ka āta whakatauhia i runga anō i tōna hāngai ki ngā whāinga ahumoni whaiaro. Me whakakapi te tātaritanga i ngā momo mōkete, i ngā tūmau, i ngā utunga, i ngā pāpātanga huamoni, i ngā utu harangote, i ngā utu; ngā moni kuhu rerekē me te/ngā puna; ētahi atu utu hokonga.



Ngā Taunakitanga/ Whakatau mō te Paetae	Ngā Taunakitanga/ Whakatau mō te Kaiaka	Ngā Taunakitanga/ Whakatau mō te Kairangi
<p>Me mātua:</p> <ul style="list-style-type: none"> • whakaahua i te whānuitanga o ngā āhuatanga ka whakaaweawe i te hoko whare, ka whakamārama ai i ngā painga me ngā ngoikoretanga o aua āhuatanga. • whakaahua i ngā whakaaro i tua atu ka whakaaweawe i ngā whakataunga o te hoko whare. • tātari, me whakatau hoki i ngā kōwhiringa ahumoni, kōwhiringa hoko whare hoki e tika ana i runga i te hāngai ki ngā āhuatanga ahumoni whaiaro o te tangata. 	<p>Me mātua whakatutuki ngā paearu o te paerewa Paetae, waihoki, me mātua:</p> <ul style="list-style-type: none"> • whakamārama i ngā kōwhiringa ahumoni, i ngā kōwhiringa hoko whare e rua anō hoki, me te whakahāngai i aua kōwhiringa ki ngā āhuatanga ahumoni whaiaro o te tangata. 	<p>Me mātua whakatutuki i ngā paearu o te paerewa Kaiaka, waihoki, me mātua:</p> <ul style="list-style-type: none"> • whakaahua i te parahautanga o ngā kōwhiringa ahumoni, o ngā kōwhiringa hoko me te hāngai o aua kōwhiringa ki ngā āhuatanga ahumoni whaiaro o te tangata.

Kaupapa 1

**He aha ngā kōrero me mātua mōhio koe
ki te hoko whare, he aha hoki ngā
āhuatanga e whakaaweawe ana i tō
hoko, i tō whakatau rānei?**

Ko te hoko whare pea tētahi o ngā hokonga nui katoa o tō ao - mēnā kāore e ea i a koe te nama katoa i te tīmatanga, kua mate pea tō tono taurewa kāinga (ko te mōkete te ingoa e mōhio whānuitia ana) hei hoko i te whare. Ko te tapeke o te taurewa kāinga e hāngai ana ki te nui o te moni ka taea te whakahoki atu, ki te nui rānei o te tono ka whakaaetia e te kaituku pūtea taurewa.

Ngā Pukapuka o Te Whai Hua, Kia Ora!

Māui Auaha - Te Whakamahere

Rauemi

Mi ngā rauemi nei ki whai mārematanga ngā akonga ki ngā mahi e pā ana ki te īhinga ahumoni me te totitirangi ahumoni.

TAUMATA KAUPAPA WĀHANGA AKO

Nga whāinga

Tautoko mi ngā tāiao

Puta Rauemi Tautoko 3.3 MB (pdf)

Aratohu Ākonga 924 KB (pdf)

Tāne te katoa

Ngā Ngahe Ako

Pānui Tonu

TAUMATA 28089

Whakatau mārematanga ki te ahumoni whāiao me te whakatau whāinga

Te ē i te Whāinga

Ka tauotio tēnei kōrero i ngā akonga ki te whāinga i tō rātou mārematanga ki te whakarite whāinga ahumoni, tae atu ki etāhi huarahi anoruruki. E me te ū ki tētahi whakarite ahumoni.

Whāinga 1

Whāinga 2

Putanga 3

Penapena 4

Māui Auaha - Ngā Kupu Whakataki: Te Whakamahere i taku ao ahumoni mō āpopō 'Whakaohoohongia tō pitomata'

I te whakapūhoi tangata o Māui i te rā, ka riro mai ngā painga ki a tāua te tangata arā kia pai ake te āhuia o te noho, kia tōnui ake te mahi, ā, kia noho ngākau pal. Pēnā i a Māui, kei a koe hoki te tikanga ina ko eke ki ngā taumata i a koe e ora ana, kia toitū, kia haumako i tō whānau. Ko tētahi o ngā hua nui o tā Māui whakapūhoi i te haere o te Rā, ko tāna āhei ki te āta whakarite. I mōhio a ia, kia tutuki tēnei mahi nui me whakarite:

- i ana rautaki - ka mārehe i tana wānanga i ia wāhanga o te rautaki
- i te momo mātauranga, pōkenga, hangarau hoki hei whakatutuki i ia mahi, pēnā i ngā momo taura hei hopu i tō rā, ngā momo karakia e ū ai ōna whakaorangi, ōna hihiā, tae atu ki te whai wāhi o ōna tuākana ki ēnei mātauranga e haumaru i aitātou katoa.

E hanga rite ana ēnei pūmanawa o Māui ki te whakamahere i tō ao ahumoni mō āpopō. Kōkiri kau ana tō mahere, ka tōmua ake te takahi i te ara kia noho herekore te ao ahumoni.

Pānui Tonu

Taumata 4 Taumata 5 Nga Whāinga Penapena Whakahaere Moni

Māui Auaha Kupu Whakataki

Ngā āhuatanga o te taurewa kāinga, o ngā utunga mōkete

Ina tono taurewa kāinga koe, ko te rahi e hiahia ana koe ki te tono, ko te taurewa tahua more. He wāhanga tō utu pāpātanga huamoni nō te pae paremata ka whakatauria e ngā pēke, e ngā kaiwhakatārewa rānei kia pai ai te tukua o te taurewa tahua more. I tōna tikanga, ka rerekē haere ngā utunga taurewa i roto i te wā, ā, kei te pāpātanga huamoni tonu i kōwhiri rā koe. Tōpū katoa ki te utu taurewa, ko tētahi wāhanga o te taurewa tahua more, ko te pāpātanga huamoni hoki o ngā utu harangote (i te wiki, i te rua wiki, i te marama). E whai pānga ana hoki te wā o te taurewa kāinga ki te utunga.

Te mārama ki ngā pāpātanga huamoni o te taurewa kāinga

Ina tono taurewa koe i te kaiwhakatārewa, pēnei i te pēke, ka āpitihia tētahi huamoni ki te tahua more o taua taurewa. Ka āpiti pāpātanga huamoni te kaiwhakatārewa e whai hua ai te tuku taurewa ki a koe. Nā runga tonu i te nui rawa atu o tētahi taurewa kāinga me te roroa o te wā ki te whakaea i te nama, me rangahau rawa, me rapu hoki ngā pāpātanga huamoni e hāngai ana ki tō ao ahumoni i tēnei wā, haere ake nei.



He Kuputaka

Taurewa Kāinga
Home Loan

Utunga Mōkete
Mortgage Repayments



Te tahua more

Ko te tahua more te nama matua hei taurewa māu. Nō reira, mēnā e hiahia ana koe ki te hoko whare mō te \$360,000, ā, kua penapena koe i tētahi 20% hei moni kuhu, otirā, i te \$60,000; ko te \$288,000 te tapeke hei taurewa kāinga māu. Ko te \$288,000 te tahua more o te taurewa.

Te pāpātanga huamoni pūmau

Ko te pāpātanga huamoni pūmau, ko te pāpātanga e pūmau ana mō te roa o te wā kua whakaae tapatahitia (tūmau). I te nuinga o te wā, kei waenganui tērā i te ono marama me te 5 tau. Ka mutu ana tērā tūmau, kua āhei te whakapūmau i tētahi anō tūmau, ki te whakaū rānei i tētahi pāpātanga taurangi. I te nuinga o te wā, kāore e āhei ana ngā utu āpitihanga ki te taurewa, ahakoa tō pāpātanga taurewa pūmau, engari kē ia, ka ū tonu ko ngā utu harangote o te pāpātanga taurewa pūmau kia ea rā anō.

He pāpātanga taurangi

Ko te pāpātanga huamoni taurangi tētahi pāpātanga e pūtake mai ana i te ao tauhokohoko, ā, e hono atu ana ki te OCR (Pāpātanga Moni Ōkawa).

He Kuputaka

Tahua More
Loan Principal

Pāpātanga Huamoni
Interest Rate

Tūmau Pūmau
Fixed Term

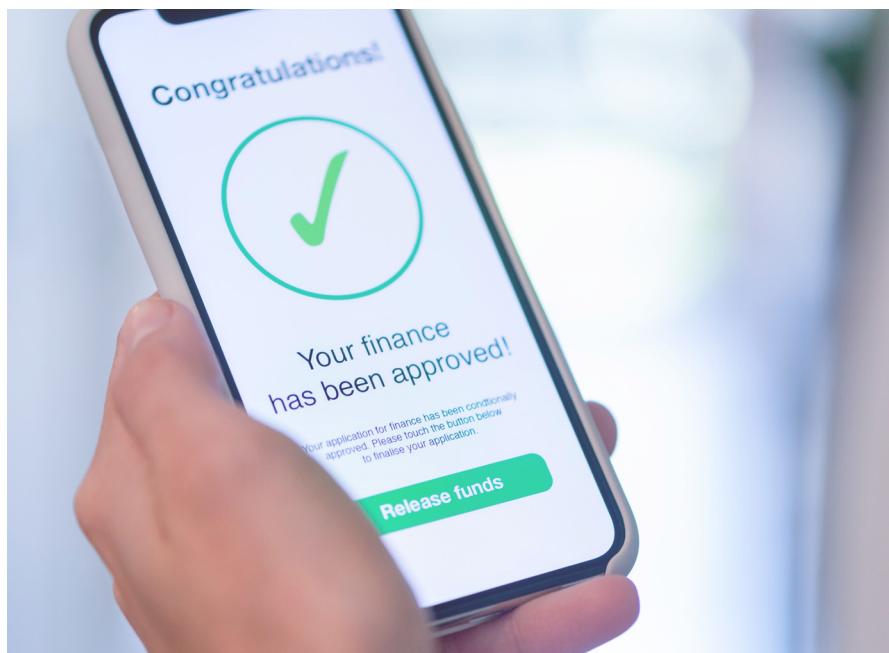
Taurangi
Floating / Variable

Te utu taurewa āpitihanga

I konei, kua āhei ngā utu āpitihanga taurewa. Ka hoatu ēnei āpitihanga ki te tahua more o te taurewa, me te aha, ka whakaitia iho te taurewa me ngā utunga ka whai tōmuri atu. I te nuinga o te wā, menā he taurewa pūmau, ka hāmenetia koe e te pēke, e te kaituku taurewa rānei mō ngā utu āpitihanga, heoi anō, e āhei ana ngā utu āpitihanga, mēnā he pāpātanga taurangi, ā, e ākina ana taua āhuatanga.

Te wāwāhi i te taurewa kāinga hei pāpātanga pūmau, hei pāpātanga taurangi anō hoki

Ka āhei te wāwāhi i te taurewa ki te pāpātanga pūmau me te pāpātanga taurangi, otirā, ka whakaaetia ngā utu āpitihanga me te korenga i hāmenehia o te wāhanga pāpātanga taurangi, waihoki, ko tōna painga atu, ko te whakaitinga iho me te tere ea hoki o te taurewa. Mā te tēnei wāwāhitanga e kitea ai te kauhanganui o te whakahekenga o te pāpātanga pūmau mō tētahi wā me te pīngore o te pāpātanga taurangi. Māu tonu e whakatau ngā wāhanga o te taurewa ka pūmautia, ka taurangitia rānei.



Te hapa taurewa

Mēnā ka tūpono raru tētahi utunga o te taurewa, e kīia ana tērā he ‘hapa taurewa’. He tohu tēnei nō te korenga o te kaimino i utu i te nama i whakatauhia ai i te tīmatanga, ā, e tohu ana tēnei i te korenga o te nama i utua mō ūna wiki rānei, mō ūna marama rānei.

Te nama whiu taurewa

Ko te nama whiu taurewa te nama hei whiu atu mā te pēke, mā te kaiwhakatārewa rānei ina tūpono puta ake tētahi hapa taurewa. Mēnā ka puta ake tētahi hapa taurewa, ka whiua atu tēnei nama e te pēke, e te kaiwhakatārewa rānei, me te aha, ka pā tērā whiunga ki te tahua more.





Hei mahi 1a



Waihangatia tētahi kiriata rangitaki e whakaatu ana i tāu e mōhio nei

I tēnei ngohe, me whakaatu koe i tētahi kiriata rangitaki/tiriata (reo Māori) kotahi meneti te roa (kia kaua e roa ake), e whakamārama ai koe i te tikanga o ngā tapanga taureka kāinga e whai ake nei.

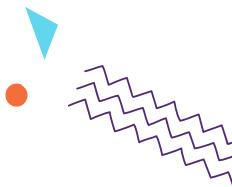
Me tautoko tēnei kiriata rangitaki i te whānau, i ngā ākonga ki te whakapiki i tō rātou mōhio ki ngā āhuatanga o te hoko whare.

Me poto te whakamāramatanga o ia tapanga.
Whakamahia te ripanga o raro iho hei āwhina i a koe ki te whakaoti i tēnei ngohe.





Hei mahi 1a



Waihangatia tētahi kiriata rangitaki e whakaatu ana i tāu e mōhio nei

Ngā tapanga taurewa kainga	Tāu e mōhio nei
Te tahua more
Te pāpātanga huamoni pūmau
Te pāpātanga taurangi
Te utu taurewa āpitihanga



Hei mahi 1e



Te rangahau i ngā pēke e rua

Rangahaua ngā pēke e rua o Aotearoa, ā, ka whakaoti i te ripanga o raro nei ki ngā pito kōrero mō ngā whare pūtea e rua.

	1	2
Ngā pēke me ngā pae tukutuku
Te pāpātanga taurangi
Te pāpātanga pūmau (1 tau)
Te pāpātanga pūmau (2 tau)
Te nama whakarite taurewa kāinga



Hei mahi 1i



Te manako nui ki te hoko whare

Ā tōna wā, ka tahuri pea koe ki te hoko whare, ā, ka mate pea koe ki te tono taurewa kāinga ki te tautoko i tēnei manako nui. Ka ārahi te ngohe e whai ake nei i a koe ki te whakaaro ki:

- te nui o te utu o te whare e hiahia rā koe hei hokonga māu
- te nui o te moni kuhu hei penapena māu (i tōna itinga, mea whai kia 20% te penapenatanga)
- te/ngā kōwhiringa pāpātanga huamoni pai ki a koe
- ngā take e pai ake ana ki a koe tētahi pāpātanga huamoni.

Kei a koe te tikanga, nō reira, tukuna ū whakaaro kia rere. Whakakīia te ripanga o raro nei hei whakaoti i tēnei ngohe. Kua whakatakotohia tētehi tauira māu.

Te utu tapeke o te kāinga	\$400,000

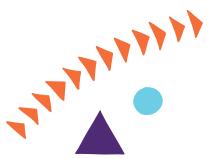
Te moni kuhu	40% = \$160,000

Te nui o te taurewa	\$240,000

Ko tēhea te momo pāpātanga pai ki a koe?	Te pāpātanga pūmau \$200,000.00
Ko te pāpātanga pūmau, taurangi rānei, ko ngā mea e rua rānei?	Te pāpātanga taurangi \$40,000

Tēnā, whakamāramahia te take i whiriwhiria ai (t)ērā pāpātanga huamoni	E taea ana e au te pāpātanga pūmau te utu ki taku pēke, ā, e āhei ana hoki te tuku moni āpitihanga ki te wāhangā pāpātanga taurangi - kia wawe ai te ea o te nama.

Kaupapa 2



Te anga utu - Ngā momo taurewa kāinga

Te hanga whare, te hoko whare rānei:

E rua ngā kōwhiringa hoko whare, arā, ko te hoko i tētahi whare e tū kē ana, ko te hoko rānei i tētahi whare kāore anō kia hangaia. He huapai, he huakino tō ngā huarahi e rua, waihoki, he here ā-taurewa tō ngā huarahi.



Te taurewa kāinga nohowheta

Ko te moni taurewa “noho-kaipupuru”, koia tēnā ko te noho pūmau, ko te noho wā poto rānei o te kaitono moni.

Te taurewa pūmau

Koinei te momo taurewa kāinga e rite tonu ana te whāia. E wātea ana ki te whiriwhiri i tētahi tūmau ka piki ki te 30 tau. Ki te pērā rawa te roa o te tūmau, ka ea i te nuinga o ngā utunga taurewa o te pito tōmua pāpātanga huamoni, ā, ka ea i ngā utunga taurewa o te pito tōmuri te tahua more. Mēnā he taurewa pūmau, e āhei ana ki te whakarite tūmau pūmau, tūmau taurangi rānei mō tētahi wā, ngā mea e rua rānei. Ka aunoa te utu i ia wiki, i ia rua wiki, i ia marama, māna, ka rerekē tō pāpātanga huamoni.

Tōpū ana ki te utu, ko te pāpātanga huamoni me te tahua more. Tōmua mai, he huamoni te nuinga o te utu, engari, ka heke haere ana te tapeke hei utu māu, ka iti iho te wāhi ki te huamoni, ka nui ake ai te taha ki te tahua more (te rahinga i minohia ai e koe). Ko te nuinga o ngā utu mōkete ka whaia, tōmuri ka hoatu ki te tahua more. Ahakoa he nama tono tō te taurewa pūmau, e wātea tonu ana ki te āta wherawhera i tēnei nama.



Ngā huapai, ngā huakino

- Ko te huapai o te taurewa pūmau, ko te rite tonutanga o ngā utu harangote, waihoki, kua whakaūngia te rā e ea ai te taurewa.
- E mōhio mārika ana ki ngā utu harangote o tō mōkete (māna, ka rerekē te pāpātanga mōkete).
- Ka uaua pea te utu harangote pūmau mehemea kāore ō moni auau.

Te taurewa tawhā

Ko te taurewa tawhā te taurewa e kitea ai tētahi tawhā moni, tētahi tapeke moni hoki e wātea ana i tō pūkete (he pūkete mō ia rā). Ki te heke iho tō tapeke pūkete i te kore, ka wātea te tawhā i whakamanahia ai hei mino māu. Kei a koe te tikanga mō āhea whakapaua ai, ā, ka whakaeatia i te wā ka taea (mehemea ia ka ū ki te tawhā i whakamanahia ai).

Ko te taurewa tawhā, me te mea nei, he kōwhiringa ahumoni pīngore, nā te pīngore o ngā here whakaea, mino anō hoki, engari me urupū rawa koe.

Ka taea ū puna moni katoa te tuku hāngai atu ki tō pūkete, ka utua atu ai ū nama i te pūkete rā i te wā e tika ana. Ahakoa te wā, mā te whai kia ū ki te tapeke taurewa iti katoa, ka iti iho tō utu i te huamoni, inārā, tātai ai te kaiwhakatārewa i te huamoni i ia rā.

E āhei ana ki te utu petapeta atu me te tango anō i te moni, otirā, ko te tawhā tonu te nui ka taea. Tērā ētahi mōkete taurewa tawhā ka whakaiti haere i te tawhā o te taurewa hei āwhina i a koe ki te utu i te katoa o te mōkete. Ka eke ētahi nama tono taurewa tawhā ki te \$500. He nama anō pea mō ngā tauwhitinga o ia rā.

He Kuputaka

Taurewa Tawhā
Revolving Loan



Ngā huapai, ngā huakino

- Mehemea he kaha koe ki te whakahaere i ō ahumoni, ka taea te utu tōmua tō taurewa kāinga. Mēnā kei runga, kei raro rānei tō puna moni, ko te taurewa tawhā pea te mea tika katoa māu, nā te mea, kāore he utu harangote pūmau. Engari, (kei te āhua o te momo taurewa i whiriwhiri ai koe) ka heke pea tō tawhā i ia marama e ea ai tō taurewa, i roto tonu i te tūmau i whiriwhirihia ai. Ko te taurewa utu wawe, ka heke haere te tapeke wātea (tawhā) i ia marama, ko te taurewa mōkete kotahi ia, he tawhā tōna kua whakatauhia, kua pūmau kia ea rā anō te tūmau taurewa.
- He kōwhiringa tāu ki te utu petapeta atu, ā, ki te mate tō whakamahi anō i te moni, ka wātea ki tō tango anō i te moni, ā, ko te tawhā te nui ka taea.
- E āhei ana te tiaki i te huamoni mā te hoatu i ngā toenga moni ki tēnei pūkete, kaua ki te pūkete penapena.
- Me urupū koe. Ki te rite tonu te minoa o tō tawhā taurewa, ka mate tō utu huamoni hei āpitihanga ki te tōpū o tō taurewa, haere nei ngā tau.
- I te mea he pūkete tauwhitinga, i te nuinga o te wā ka hāngai ngā utu pēke ki ētahi āhuatanga pēnei i ngā moni kuhu, i ngā moni tango me te whakarite utu aunoa.



Te taurewa paremata

Ka whakaheke te ritenga mōkete paremata i te nui o te huamoni hei utu māu ki tō mōkete. I te nuinga o te wā, ka āpitihia te huamoni ki te tapeke o te taurewa katoa. Engari, mā te tūhono i tō taurewa ki tētahi o āu pūkete penapena, ki tētahi o āu pūkete o ia rangi rānei, ka iti kē noa atu te huamoni hei utu māu. Hei tauira, ki te tōpū te mōkete \$150,000 me te \$5,000 kua penapenatia, hui katoa, ka āpiti noatia te huamoni ki te \$145,000.

Ki te nui ake te moni i ō pēke o ia rā, ka nui ake hoki tō penapena, inā hoki, tātaihia ai te huamoni i ia rā. Mā te tūhono atu i ngā pūkete pēke maha katoa ka taea, ahakoa nā tō hoa rangatira, nā ū mātua, nā ētahi atu rānei o te whānau, ka iti iho te huamoni hei utu māu, me te aha, ka wawe te ea o te taurewa.

He Kuputaka

Taurewa
Paremata
Offset Loan

Ngā huapai, ngā huakino

- Mēnā e putuputu ana ū moni i ngā pūkete tauwhitinga, i ngā pūkete penapena rānei, ka nui ake te penapena huamoni, me te aha, ka wawe ake tō utu i tō taurewa kāinga, ā, mēnā ia he taurewa paremata, e kore koe e mate ki te utu huamoni.
- Nā te mea he pāpātanga taurangi, ka piki noa atu pea i ngā pāpātanga pūmau, ā, mēnā ka piki te pāpātanga huamoni, ka piki tahi ū utu.
- Kāore e riro i a koe te huamoni taurewa i ū penapenatanga.

Te taurewa whakaheke, te taurewa pūmau kore rānei

He ūrite tonu te rahi o te tahua more o ia utunga mōkete whakaheke, engari, ka heke haere te huamoni, otirā, ka iti iho ngā utu huamoni i roto i te wā. Kāore ēnei momo taurewa e tino whakamahia i Aotearoa nei. He nui te utu i te tīmatanga, engari, i roto i te wā, ka heke. Tōna rite nei ngā nama ki ētahi atu momo taurewa.

Ngā huapai, ngā huakino

- I te roanga o tō taurewa, ka iti iho te huamoni hei utu i tērā o te taurewa pūmau.
- He huarahi pai te taurewa whakaheke mehemea ka heke haere ō moni whiwhi; hei tauira, kua mahara pea koe, kua mahara rānei tō hoa rangatira kia mutu te mahi mō ētahi tau.
- Mā ngā utu nui i te tīmatanga o te taurewa whakaheke e taumaha kē atu ai te utu o tēnei momo taurewa i te pito tōmua, i te puku anō hoki. Ka māmā ake pea ō utu ina putuputu ana ngā utu mō taua rahinga i raro i te moni taurewa pūmau.



He Kuputaka

Taurewa Whakaheke,
Pūmau Kore
Reducing or Non-Table
Loan

Te taurewa huamoni anake

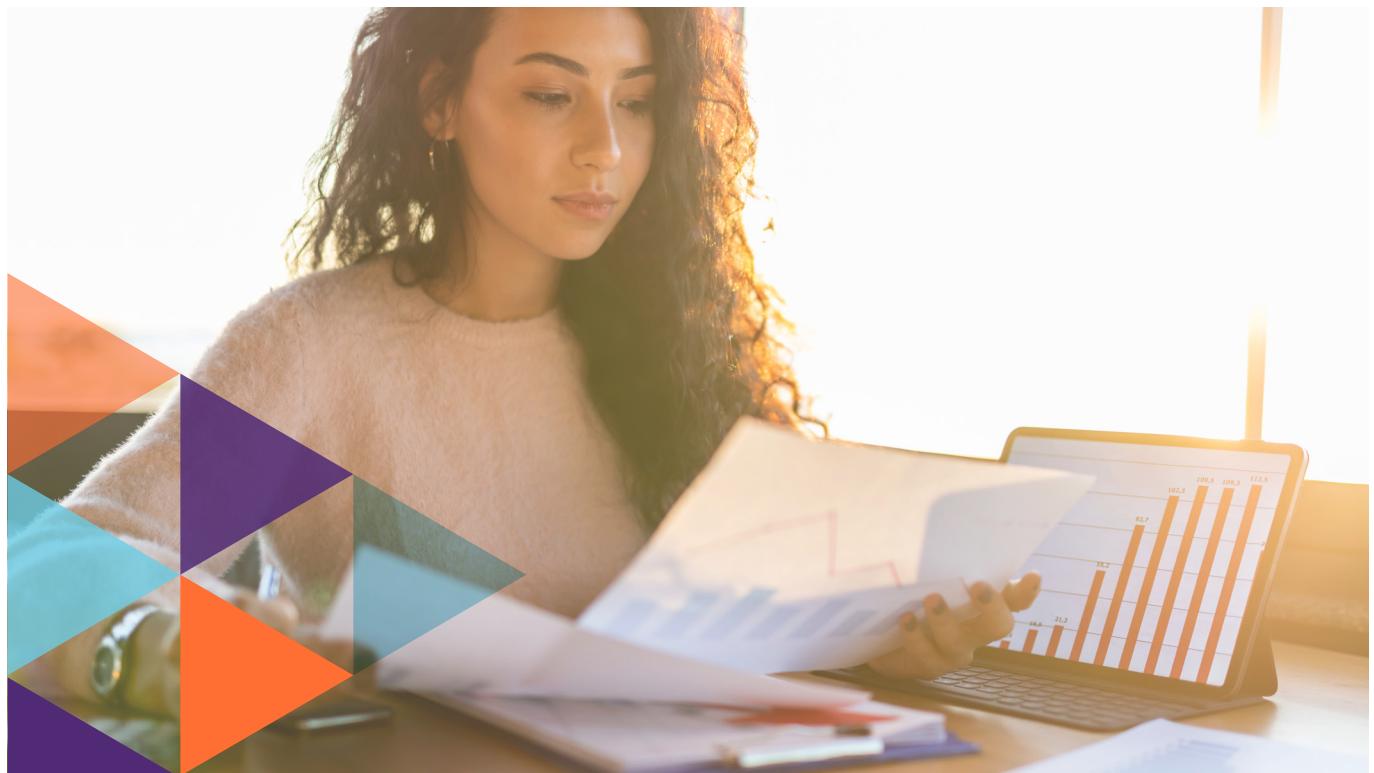
Ka utu koe i te wāhanga huamoni anake o ō utu, kaua ko te tahua more, nō reira, ka iti iho ngā utu. Ka whakarite taurewa huamoni-anake ētahi kaimino mō te tau kotahi, mō te rua tau rānei, kātahi ka huri ki te taurewa pūmau. Ka whāia tonutia ko ērā o ngā nama tono taurewa pūmau.

Ngā huapai, ngā huakino

- I te mea kāore koe e utu ana i te tahua more, ka wātea koe ki te whakapau i te pūtea ki take kē atu, pēnei i te whakahou i te whare.
- Ka utu huamoni ki te rahinga katoa i minohia rā e koe tae noa atu ki tētahi wā ka whakatauhia, nā te mea, kāore koe i te utu i te tahua more - ahakoa tērā, ka mate tonu koe ki te utu i te taurewa (māna, ka tono koe kia huri ki te taurewa pūmau).

He Kuputaka

Taurewa Huamoni-Anake
Interest Only Loan





Hei mahi 2



Te tātaitai mōkete mataora o Sorted

E hāngai ana te tauira o raro iho nei ki tētahi taurewa, \$150,000 te tapeke, 15 tau te tūmau me tētahi pāpātanga huamoni pūmau 2.95%. He taurewa pūmau te pāpātanga pūmau, ā, ka puta ngā utu harangote i ia rua wiki. E kitea mai ana ngā utu o te tau tuatahi kia mārama kē atu ai.

Te tapeke o te taurewa tahua more	\$150,000
Te pāpātanga huamoni pūmau - 1 tau (2.95%) i ia tau (PA)	\$442.50
Te taurewa pūmau	15 Tau
Te utu i ia rua wiki	\$476

Kia mārama ake ai koe ki ngā āhuatanga o te taurewa kāinga, ki ngā hua o te tūmau poto iho, roa ake rānei, whakamahia te [tātaitai mōkete mataora o Sorted](#) ki te whakaoti i ngā pātai e whai ake nei. Me oti i a koe te moni kuhu 20%, te tapeke utunga huamoni, ngā utu i ia rua wiki, me te tapeke hoki o te taurewa hei utu māu.



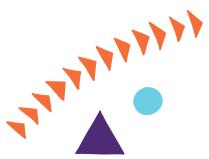
Hei mahi 2a



Te tātaitai mōkete mataora o Sorted

Te tapeke o te taurewa tahua more	Te moni kuhu 20%	Te tūmau (ngā tau)	Te kōwhiringa pāpātanga huamoni	Te tapeke utunga huamoni (Te tūmau taurewa)	Te utu i ia rua wiki	Te tapeke taurewa hei utu māu
\$350,000		25	2.95% te pāpātanga pūmau (e rua tau)			
		20				
\$900,000		30	2.69% te pāpātanga pūmau (e rua tau)			
		20				
\$550,000		20	4.99% te pāpātanga taurangi			
		15				

Kaupapa 3



Kia takatū ki te taurewa whakatārewa

Kua piki rawa atu ngā utu o ngā kāinga i Aotearoa, me te aha, he uaua te hoko kāinga, ā, mō te nuinga, he manako te hoko kāinga i kore. Ka whai hua te whakaaro ki te penapena mō tētahi taurewa kāinga, mō ētahi atu taurewa kāinga pai kē atu rānei i te wā o te kura. Nō Aotearoa tētahi o ngā ūwehenga tawhiti katoa i waenganui i te utunga o te kāinga me te moni whiwhi. E mohio ana hoki tātou, i te tau 2013, ko te 35% anake o ngā kaipupuru kāinga he Māori. Ehara i te mea he tamariki rawa koe ki te whakaaro ki tō ao ahumoni o āpōpō.

Ngā pukapuka o Te Whai Hua, Kia Ora! e whai pānga ana:

- [Māui Ātea - Te Haumitanga](#)
- [Māui Ihumanea - Te Whakatānga me te KiwiSaver](#)

¹Statistics New Zealand (2016). He mea toro i:

<https://www.stats.govt.nz/reports/changes-in-home-ownership-patterns-1986-2013-focus-on-maori-and-pacific-people>



Te moni kuhu taurewa kāinga

He wāhanga iti te moni kuhu taurewa kāinga, te penapenatanga tuatahi rānei nō te tapeke utu o te kāinga. Ko te nuinga o ngā kaiwhakatārewa taurewa, pēnei i ngā pēke, e hiahia ana ki tētahi moni kuhu 20% o te utu o te kāinga (kei reira tonu ētahi takahanga) i mua i te whakaae atu kia taurewahia te toenga o te tapeke hei hoko i tō kāinga.

Ngā kōwhiringa penapena hei hoko kāinga

Mēnā ko te hokonga tuatahitanga tēnei o ngā kāinga, ko te huarahi i whāia ai i mua, ko te hoko i tētahi kāinga o te tiriti whai rawa katoa, e iti katoa ana te utu. I ēnei rā, ka hāngai ō kōwhiringa ki te āhua o te noho e hiahiatia ana me ngā rauemi e wātea ana ki a koe. E hāngai pū ana tēnei ina aro ki te utu o tētahi kāinga ki Tāmaki Makarau, ko te utu tau waenga o te wā, ko te \$900,000, me te aha, ko te moni kuhu 20%, ko te \$180,000 rānei tērā e hiahiatia ana. Ahakoa tonoa e koe tētahi taurewa mō te tūmau 25 tau me te pāpātanga pūmau, 2.95% mō ia tau, ka piki tonu ō utu taurewa ki tōna \$1560 i ia rua wiki; nō reira, whaitake ana tō moni whiwhi o te wā me tō hītori mahi.

Mēnā e nenekara katoa ana tēnei ki a koe, tēnā, ko te huarahi pai katoa kia whakaaro hiahi huarahi ka taea e koe nōu i te kura. Kua whakaritea te rārangī e whai ake nei kia tahuri ai koe ki te whakaaro ki ētahi huarahi penapena hei ara whakarite moni kuhu mō te taurewa kāinga, me ētahi huarahi hoko kāinga rerekē anō hoki.



Te penapenatanga

Ka taea te āta penapena tō moni kuhu ake, mā te āta tiaki, mā te haumi pūtea hoki/rānei, ka āpiti haeretia ai he huamoni. Ka roa tonu te āta penapena i te nui o te moni kuhu, ka mutu, ka hiahiatia pe a taua moni, ka whakawaia rānei koe ki te whakapau ki hea noa iho rā. He tirohanga whānui mō te huarahi pai ki te penapena moni kuhu kei ngā pukapuka PDF e whai mai nei: [Māui Rautaki](#), [Māui Auaha](#), [Tiaki Pūtea](#), [Whāinga](#), [Te Penapena Pūtea](#) tae noa atu ki [Te Puka Rauemi Tautoko Paerewa 28089](#) me [Te Puka Rauemi Tautoko Paerewa 28090](#).

Te koha ā-whānau

E wātea ana te whānau ki te koha moni hei āpiti atu ki te moni kuhu hei āwhina i te whakakiko i tō whāinga ki te hoko kāinga. Ehara i te mea kua herea koe ki te whakahoki i ētahi pūtea, ā, kāore hoki he hāmene huamoni ki te koha.

Te KiwiSaver

Ko te Kiwisaver te aronui penapena whakatānga tūao ā-motu, i Aotearoa. Kei a koe te tikanga kia tangohia tētahi wāhangā o tō utu ā-tau i ia wā utu, waihoki, me tāpae tō kaiwhakahaere (kaitukumahi), ā, ka tāpae hoki te kāwanatanga i ia tau. Ka haumihia ū penapenatanga e tētahi kaiwhakarato KiwiSaver ka whiriwhirihia e koe. Kāore he here ā-pakeketanga e tīmata ai te Kiwisaver, ā, ka whai take nui tō moni whiwhi ki ngā tāpaetanga ki tō Kiwisaver.

He tirohanga whānui ki te Kiwisaver kei ngā pukapuka PDF e whai mai nei: [Māui Ihumanea](#), [Te Puka Rauemi Tautoko Paerewa 28089](#) me [Te Puka Rauemi Tautoko Paerewa 28090](#).



Te papakāinga

Whakaarohipa pea te whenua o tō whānau hei huarahi. He maha ngā whānau Māori e rēti ana i ū rātou whenua, e hanga papakāinga ana rānei. Ko te papakāinga, ko te hanga i tētahi kāinga, i ētahi kāinga rānei i te whenua o te whānau, ā, he ara pai rawa atu hei tautoko i te whānau ki te whiwhi kāinga e taea ana te utu. Ka āta whakamāramahia ki [Tupu.NZ](#), toro atu ki tēnei pae tukutuku mō ētahi anō pārongo.

Ngā kāinga iti

E whakatairanga ana tēnei kuhunga kāinga iti i tētahi ao ngāwari noa nei, i tētahi kāinga iti. He māmā ake te utu o te kōwhiringa kāinga nei, otirā, ka tīmata ngā utu i te \$40,000, ka piki ake rā ki te \$200,000, ā, i te nuinga o te wā he kāinga kawekawe hoki. Kei tēnei pae tukutuku ka kite koe i te kiriata [Māui Auaha: Whakaohongia tō Pitomata](#).

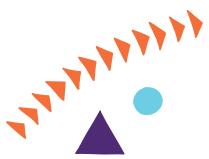
Te rakahinonga

Ko te rakahinonga, ko te tukanga whakahoahoa, whakatū, whakahaere hoki i tētahi pakihī hou, nui mai, iti mai rānei me te whai moni hua, ā, he wāhanga hirahira e tupu ai te auahatanga me te ōhangā.

I tua atu i te tauhokohoko ā-ipurangi, he mahi hokohoko, arā, he mahi whai hua moni ā-hiko, ā-ipurangi rānei; he whai wāhitanga pai ngā mea e rua ki te maha o ngā kaipupuru pakihī Māori iti. Koinei te moni whiwhi mātāpuna a ētahi Māori, manohi anō, ki ētahi Māori, ‘he mahi āpiti’, he mahi rānei ka mahia i tua atu o te mahi ukiuki kia nui ake ai te penapenatanga.



Kaupapa 4



Ngā pūrongo tōmua mō tō hoko kāinga

I runga anō i ngā here nui ā-ahumoni ki te utu i tētahi moni taurewa, i tētahi mōkete rānei, tērā ētahi pūrongo matua e taea ana te whakarite mō te kāinga e whakaaro hia ana hei hoko māu.



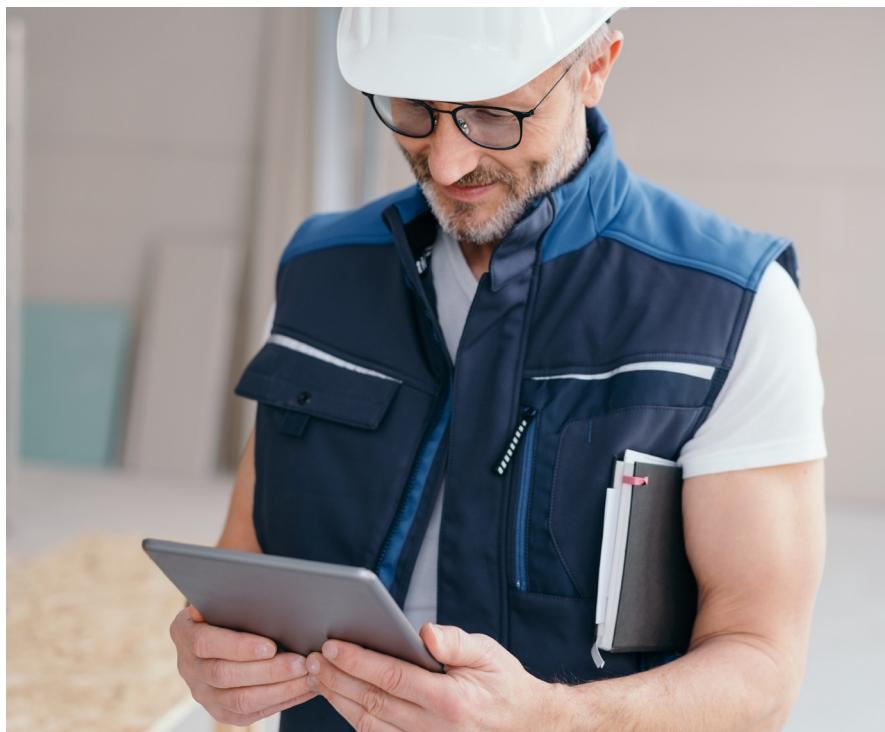
Te pūrongo kaihanga whare

Ko te pūrongo kaihanga whare (ka kīia hoki he *pūrongo āhuatanga hoko-tōmua*) he mea kawe e tētahi kaitirotiro hanganga māraurau, otirā, māna e āta mātai te kāinga, ka tautohutia ai ngā raru, ngā āwangawanga rānei me whakaara ake.

Mā te pūrongo kaihanga whare e kitea ai ngā āhuatanga pēnei i ngā mata o waho, i te tūranga o te whare, i te haumaru i ngā āhuatanga o Tāwhirimātea, i ngā papa, i te tuanui, i te kaupare mātao, i te hauhau, i te rere o te wai.

I te nuinga o te wā, ko te hokonga pai e whai pūrongo kaihanga whare ana kia pai ai te tautohu me te matapaki i ngā take.

Kāore pea koe e hoko i te whare nā ngā take, nā ngā raru i tautohua ai, me te nui pea o te utu hei whakatikatika. Ko tōna \$400 te utu o te pūrongo kaihanga whare.



Te pūrongo rēhita wāriutanga

Whakahaeretia ai te pūrongo rēhita wāriutanga e tētahi tangata whai rēhita ki te whakarite wāriutanga tika mō te whare me te whenua. Ko te pūtake o tēnei momo pūrongo, ko te arotake i te wāriu ā-mākete o te whare me te whenua mā te whakahaere i tētahi mātaitanga pū e aro ana ki ngā āhuatanga pēnei i te wāhi e tū ana te whare, i te utu o ngā whare pātata me ngā rohe ōrite, te āhua whānui tonu me te nahanaha o te whare. Ehara i te mea e tino hiahia ana te pūrongo wāriutanga, te pūrongo LIM rānei, engari he āwhina nui i tō tirotiro haere kia pai tonu ai te utu ki a koe. Ka kitea hoki te utu tūturu o tō whare me tōna hāngai rānei ki te nui o te taurewa. Ka nui kē atu pea tērā mahi i tāu i whakaaro tuatahi ai ka oti ana te mahi. Ko ūna \$500 te utu o te pūrongo wāriutanga.

Te pūrongo LIM

Ko te tikanga o te LIM, ko te Manatū Pārongo Whenua. He whakarāpopototanga kōrero te pūrongo LIM, ā, ina tonoa, ka wātea tā te kaunihera ā-rohe tuku atu. He kōrero taipitopito pea mō ngā tāke kaunihera ā-whenua, ā-rawa, ngā whakaaetanga hangatanga kua tukuna, te rohe me ngā whanaketanga i te takiwā, ngā āhuatanga o te whenua pēnei i te waipuketanga, i te horowhenua rānei. Ina mōhio ki ēnei momo kōrero i mua i tō hoko whare me te whenua, mā reira e kauparehia ai ētahi take me ētahi tūraru ka pā mai. Ko tōna \$200-\$300 te utu o te pūrongo LIM, heoi anō, kei te āhua o ngā utu o tō kaunihera ā-rohe, ā, ka tukuna atu i roto i te 10 rā.



He Kuputaka

Pūrongo
Kaihangā Whare
Builders Report

Pūrongo LIM
LIM Report

Pūrongo Rēhita
Wāriutanga
Registered
Valuation Report



Hei mahi 4a



Ngā utu pūrongo

Ka rerekē pea ngā pūrongo hoko whare a tēnā kaihoko, a tēnā kaihoko. I tēnei ngohe, me rangahau koe i ētahi umanga e rua, i ētahi kaunihera e rua rānei/hoki kia kite atu ai koe i ngā utu i te wā nei o te pūrongo LIM, o te pūrongo kaihanga, o te pūrongo rēhita wāriutanga rānei/hoki.

Ngā utu pūrongo

	Te ingoa umanga, te ingoa kaunihera (Āpitihia te wāhitau pae tukutuku)	Te momo pūrongo	Te utu o te pūrongo
1
2



Hei mahi 4e



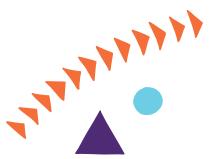
Ngā momo pūrongo

Whakamāramahia mai ngā take, ki āu anō kupu, ngā take e tika nei, e whai hua nei hoki ēnei pūrongo i mua i te hoko whare. Hei manatu noa, he nui tonu te utu.

Ngā momo pūrongo

Te momo pūrongo	He whakamārama (Āta whakaaro hia te moni kua penapenatia me te whai hua hoki o ēnei pūrongo ki te hoko whare)
Te pūrongo LIM
Te pūrongo kaihangā
Te pūrongo rēhita wāriutanga

Kaupapa 5



He utu anō e pā ana ki te hoko whare

Hei āpiti ki te whānuitanga o ngā āhuatanga rerekē kua oti kē te aro, tērā tonu pea ētahi utu me whakaaro ina hoko whare, whenua rānei.

Ngā pukapuka o Te Whai Hua, Kia Ora!
e whai pānga ana: [Māui Mataara me te Inihua](#)

Rauemi

Mā ngā rauemi nei ka whai māramatanga ngā atanga ki ngā mahi e pā ana ki te atūringa whenuanui me te taititanga whenuanui.

MĀUI MATAARA ME TE INIHUA

Māui Mataara me te Inihua
Kōrero mātauranga te whakatauki 'He iwhi, he mātauranga, he tangata whakatūranga, he mātauranga.
He Kupu Whakatauki
Kai te matapakia i tēnōi hitatika ako me te ako a Māui me īna māhi pāremenga hōtohu, me ngā ahua e pāhono ai aua māhi ki te Inihua.
Puna Tenui

TAUMATA KAUPAPA WĀHANGA AKO

TAUMATA KAUPAPA WĀHANGA AKO

Ngā rauemi hei tautoko

Māui Mataara Te Arema, 811 KB (text)
Māui Mataara Te Pehi, 5.2 MB (lyrics)
Te Inihua whakatauki 97 KB (text)
Te Puke a Māui Mataara, 4.7 MB (text)

Ngā Ngoho Ako

English Medium Education
Written in English with resources aligned to the New Zealand Curriculum



Te inihua tiaki mōkete

He pēnei tonu i ngā hokonga matua, ko te painga atu mēnā ka āta whakaaro ki tētahi momo inihua mō tō taurewa kāinga, mō tō mōkete rānei.

He motuhake te momo inihua tiaki mōkete e wātea mai ana ki te hunga kua mana te whiwhi taurewa kāinga. Ko te pūtake o tēnei momo inihua, ko te tiaki i te kaitono i ngā wā kāore e taea ana e ia ngā utu mōkete (taurewa taunoa). He nui tonu ngā take kāore e taea e te tangata ngā utu, pēnei i te whakakorenga o te mahi, i te māuiui, i te mate rānei.

He rerekē ngā momo inihua tiaki mōkete e wātea ana ki a koe, heoi anō, mā tēnei inihua e ea ai ngā utu ina tūpono māuiui koe, ina whakakorehia rānei tō mahi. Ki te mahue ētahi o āu utu mōkete, ka wātea te kaiwhakatārewa (i te nuinga o te wā, he pēke) ki te āpiti utu hāmene, huamoni hoki ki te tapeke o tō mōkete.

I ētahi wā, me tono inihua mōkete i te kaiwhakatārewa hei wāhanga mō te taurewa kia mana ai tō taurewa, tō mōkete rānei.



Te inihua kāinga

He whakaritenga te inihua kāinga hei utu i ngā whakatikahanga, i te hanganga hou o tō whare mēnā ka pā mai ētahi āhuatanga pēnei i te ahi, i te auahi, i te whānako, i te kaiauru, i te takanga o te rākau, i te tūkino rānei nā te huarere, pēnei i te uira, i te hau, i te ua whatu rānei.

Ngā takawaenga mōkete

Ko tā ngā takawaenga mōkete, he tūhono i a koe ki ngā kaiwhakatārewa e hāngai ana ki ōu hiahia. Ka mahi tahi te takawaenga mōkete ki ētahi kaiwhakatārewa rerekē, ā, ka whakaatuhia ki a koe te whānui o ngā huarahi hei whakaaro māu. Ka āta whai wā kia tino mōhio ai ki tō ao ahumoni, ā, ka āta rapu i ngā utu mōkete māmā ka taea e koe mā ngā kaiwhakatārewa rerekē. He utu ā ngā pēke me ngā kaiwhakatārewa mōkete mō ā rātou ratonga. Ahakoa ka mahi tahi ngā takawaenga ki ētahi kaiwhakatārewa, kāore e mahi tahi ki ngā kaiwhakatārewa katoa, nō reira, kāore pea e kitea ngā huarahi katoa.

Ngā utu rōia

Me whai wāhi atu te rōia ki te whakatau i te kirimana mō te hokonga o te kāinga me te whenua. Me utu koe, te kaihoko, i te utu rōia. Kāore e taea te whakataha atu tēnei wāhangā o te tukanga, ā, he mea nui kia tiakina ā-turetia koe i te roanga o te tukanga hoko i tō whare hou, i tō whenua hou rānei.



Te whakatikatika me te whakapaipai i te whare me te whenua

Mēnā e hoko ana koe i te whare i nōhia ai e tētahi atu i mua, me whakatika pea, me whakapaipai pea. Hei tauira, he take pea ēnei ka tautohua i te pūrongo kaihanga. Ko ētahi take pea e whai pānga nei ki tō hauora me tō haumaru, pēnei i te whakatikatika i te hauhau, i te whakakorenga atu rānei o te hōpurupuru. Tērā ētahi atu mahi whakatikatika, mahi whakapaipai hoki pea e hāngai ana ki ō hiahia, arā, kāore i te rata ki te toro i tētahi wāhi o te whare, me te aha, kua hiahia ki te peita, ki te uhi rānei.

Ngā utu hūnuku

He nui hoki ngā utu rerekē hei whakaaro māu ka hoko ana koe i tō whare, i tō whenua hou rānei. Tērā pea ko te/ngā:

- tono wā tamō i te mahi kia pai ai te whakarite ki te hūnuku
- ratonga hūnuku, te tono taraka, tōneke rānei
- utu i ngā hononga mō te hiko, te kāpuni, te ipurangi, ngā pere whakaoho, te waea rānei
- utu whakapaipai me te wā i mua i te hūnuku
- ngā whakatikatika mate whawhati tata
- reiti me ngā utu o te kaunihera ā-rohe
- kai mā tō whānau, mā ū hoa i tautoko i a koe ki te hūnuku!



He utu anō e pā ana ki te hoko whare



Hei tauira: He papakāinga - Ngā ihu hūpē (ngā ākonga kura tuarua, whare wānanga kua puta te ihu)

He kaiako wānanga a Hina e whakaako ana i te kaitiakitanga, e aro pū ana ki te māra kai. I te nuinga o te wā ka mahi i te kāinga, engari, me rua rawa ngā toronga ki ia marae i ia wāhangā ako mō te hōtaka māra kai e kawe nei ia. Nō nā tata nei, ka whakatau ia kia hoki ki te wā kāinga, nā te māuiui o tōna kuia, otirā, koia te rūruhi o te whānau, ā, e mōhio ana hoki a Hina mā tana hoki atu ki te wā kāinga e ngāwari ai te ahotea me te anipā e rongo nei tana whānau i te wā nei.

Ko te tāne a Hina, ko Māui, he kaiako ia i tana tau tuarua e whakaako ana i te hangarau matihiko, i te wharekura o te rohe. E tino mārama ana ia ki te take me hoki a Hina ki tōna wā kāinga, ā, kua whakaae ki te whai atu ā taihoa ake. E noho tahi ana rāua me ngā mātua o Māui, ā, kua penapenahia tētahi paku moni kuhu, e \$4,000 te tapeke nō te wā i puta ai ō rāua ihu i te whare wānanga, āpitī atu ki te \$5,000 kei ā rāua ake KiwiSaver nō ngā tau e rima nei.

Nā ngā kupu tohutohu a ō rāua whānau ka whakatau rāua ki te hanga papakāinga, ā, ahakoa e hiahia ana ō rāua whānau ki te tuku koha hei āwhina atu, ka whakamātau rāua ki te hanga papakāinga me te korenga o te koha i tēnei wā nei. He nui ngā taipitopito kua kohia e Hina i te paetukutuku a Kāinga Ora. Kua rite ia ki te whakaaro ki tētahi taurewa kāinga, ā, kua whakatau ia kia toro atu ki tētahi mātanga taurewa kāinga whānau.





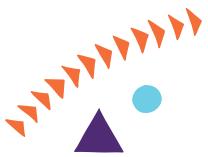
Hei mahi 5

He mātanga taurewa kāinga whānau koe. Kua toro atu a Hina rāua ko Māui ki a koe kia mārama ake ai rāua ki te taurewa kāinga me ētahi āhuatanga hei whakaaro mā rāua. I tēnei ngohe, me waihangā tētahi rārangī o ngā kaupapa matua 10, ki ōu nā whakaaro, me mōhio a Hina rāua ko Māui mō te taurewa me te take i tautuhī ai koe i tēnei ariā. Kia poto noa ngā tuhinga ki te ripa te pūtake. Kua whakaritea tētahi ripanga hei āwhina i a koe.





Hei mahi 5



He utu anō e pā ana ki te hoko whare

	Te kaupapa	Te pūtake He aha te hirahira o tō Hina rāua ko Māui mōhio ki tēnei kaupapa e pā ana ki te taurewa?
Arā:	LIM Report	Ka whiwhi kōrero rāua mō ngā tū horonga whenua, ngā waipuketanga rānei.
1.	
2.	
3.	
4.	
5.	



Hei mahi 5



He utu anō e pā ana ki te hoko whare

	Te kaupapa	Te pūtake He aha te hirahira o tō Hina rāua ko Māui mōhio ki tēnei kaupapa e pā ana ki te taurewa?
6.	
7.	
8.	
9.	
10.	

Āpitihanga 1 - Ngā kupu hoko whare



Te pūrongo kaihanga whare	Ko tā te mātaitanga i mua i te hokonga me te pūrongo kaihanga whare he tautuhī mēnā rānei he raru tō tētahi whare (e whakaarohipa ana hei hokonga māu).
Te hapa	Te kore i ū ki tētahi here, pēnā i te utu taurewa.
Te moni kuhu	Ko te kohinga moni tuatahi ka hoatu ki tētahi hokonga hei whakamana i tētahi kirimana, hei whakaū rānei i te utunga haeretanga o te tapeke i roto i te wā.
Te rakahinongatanga	Te mahi whakarite i tētahi pakihī, i ētahi pakihī rānei, e pīkautia ai ētahi tūraru ahumoni me kore noa e whai hua.
Te tūmau pūmau	Ko te tūmau pūmau (poto) a te kaiwhiwhi mahi ka mutu i te rā kua āta tohua, i te aranga ake rānei o tētahi kaupapa.
Te taurangi here-kore	He pāpātanga huamoni here-kore ka panoni haeretia i te roanga atu o te nama.
Te taurewa kāinga	He taurewa ka tukuna tōmuatia ki tētahi tangata hei tautoko i a ia ki te hoko whare, whare rēti rānei.
Te taurewa huamoni anake	He taurewa e utu ai te kaimino i te huamoni anake mō tētahi wā, mō te katoa rānei o te tūmau. Ko te tapeke tahuā more kāore e panonitia i te roanga o taua wā e huamoni ai.
Te pāpātanga huamoni	Te hautau o tētahi taurewa ka utaina hei huamoni ki te kaimino, ā, e mea ana tēnei, he ōrau ā-tau nō te toenga o te taurewa.
Ngā utu rōia	Ngā utu ki ngā rōia.

Te pūrongo pārongo whenua (LIM)	Ko te LIM, ko te pūrongo pārongo whenua, he pūrongo ka whakaputaina e te kaunihera ā-taone, e te kaunihera ā-rohe rānei e whakaatu ana i te whakarāpopototanga o ngā pārongo mō taua rawa, otirā, ko ngā mahi katoa kua oti i taua rawa i whai wāhi ai te kaunihera.
Te utu hapa moni taurewa	Ka mahue ana i te kaimino tētahi utu, ka āpitihia atu e te kaiwhakatārewa he nama hapa mō te toenga o te tapeke. Ka āki ngā nama hapa i te kiritaki kia utu i te wā tika, kia whai hoki i te kirimana, i te whakaaetanga rānei.
Te takawaenga mōkete	He tangata, he kamupene rānei ka whakarite mōkete i waenga i te kaiwhakatārewa me te kaimino.
Te inihua pare nōhonga	He kaupapa here inihua ka tauwhiro i te kaiwhakatārewa mōkete, i te kaipupuri taitara ki te taunoa e te kaimino ūna tāpaetanga, ki te mate, ki te kore rānei e ū ki te kī taurangi a te kirimana o te mōkete.
Te utunga mōkete	Ka utu tahi koe i te moni punga i mino rā koe me te huamoni mā roto i ngā utu i ia hauwhā, i ia marama, i ia rua wiki, i ia wiki rānei mō te roanga o te tūmau.
Te taurewa paremata	Ko te taurewa paremata (mōkete paremata rānei) ka whakaiti pea i te tōpū o te huamoni hei utu māu ki tō taurewa kāinga mā roto i te whakamahinga o te tapeke kei ū pūkete o ia rā, kei ū pūkete penapena hei ‘whakataurite’ i te huamoni o tō taurewa kāinga, kia wawe ake ai tō utu i te tārewa kāinga.