

Buying a New Zealand home to live in

If you are not a New Zealand citizen

New Zealand citizens and permanent residents who meet the criteria to be 'ordinarily resident' can buy property without restrictions.

Overseas people cannot buy a house or land in New Zealand.

If you have a residence class visa but you are not yet 'ordinarily resident', you can buy or build one home to live in if you get consent from [Toitū Te Whenua Land Information New Zealand \(LINZ\)](#). You must be committed to living in New Zealand for the long term or buying or building a home for more than \$5m.

There are different consent requirements depending on what type of land you are buying.

There are different rules for Australian and Singaporean citizens and permanent residents. There are also different rules if you have a qualifying investor visa and are buying a home for more than \$5m. See our [website](#) for more information.

Are you 'ordinarily resident'?

To be able to buy property without restriction you must be [ordinarily resident](#) in New Zealand. This means you must meet all three criteria:

- hold a residence class visa, and
- have lived in New Zealand for at least the last 12 months, and
- have been present in New Zealand for at least 184 days of the last 12 months.

What type of land are you buying?

Consent is only available for land that is classified as 'residential' or 'lifestyle'.

Land can be classified as 'Otherwise sensitive'. Examples include being on an island, or next to a beach, river or conservation area. This can also restrict who can buy it.

It is important to check the type of land carefully; you can do

At a glance



Check your eligibility

Check what sort of visa you hold and whether you need consent to buy.



Check the land

Consent is available for 'residential' and 'lifestyle' land. Check whether the land is also sensitive for another reason.



Apply online

Apply for consent on the LINZ website before you buy a property.



Comply with conditions

Consent will be given subject to conditions that you must meet.

Get pre-approved for up to a year



You can apply for pre-approved consent that lasts for up to a year. This lets you buy one property classified as 'residential' or 'lifestyle' land without further approval from LINZ. You **must** have pre-approval to buy a property in an auction.

This only applies if you are committed to living in New Zealand for the long term.

Do you need consent?

Consent is not needed by:	Consent is needed by:	You cannot buy property if you have a:
<ul style="list-style-type: none">• New Zealand citizens.• Anyone 'ordinarily resident' in New Zealand.• Australian or Singaporean citizens for residential or lifestyle land that is not 'otherwise sensitive'.• The partner or spouse of any of the above when purchasing relationship property.	<p>People who are not ordinarily resident but:</p> <ul style="list-style-type: none">• Have a New Zealand residence class visa, or• Are an Australian or Singaporean permanent resident, or• Are an Australian or Singaporean citizen buying 'otherwise sensitive' land.	<ul style="list-style-type: none">• Work visa.• Student visa.• Work-to-residence visa.• Working holiday visa.• Visitor visa. <p>Or if you are:</p> <ul style="list-style-type: none">• Any other overseas person.

A New Zealander buying for you still needs consent

It is illegal to try and avoid the rules by using a New Zealand citizen, resident, or company to buy residential property for you.

Any New Zealand person or company who buys residential property on your behalf is considered an '[associate](#)' under section 8 of the Overseas Investment Act and the requirements for consent still apply. These 'associate' rules apply to both formal arrangements (such as agents, trusts or business relationships) and informal associations (such as secret deals, understandings, and unwritten agreements).

If you breach these rules both you and your associate could face [substantial penalties](#).

When to get consent

If you need consent to buy a property, this must happen as early as possible in the house buying process. There are strict requirements for making an offer to buy a property if you need consent.

- You can apply for pre-approval which lasts up to a year before you find a property. LINZ recommends this option.
- You can also find a property and then apply for consent. You must include consent under the Overseas Investment Act 2005 as a condition of your offer.
- You cannot buy a property in an auction unless you have pre-approval.

How to apply for consent

You can apply for consent on the LINZ [website](#).

Standard consent applications take up to 10 working days to process.

There is an online form to fill in with your details, including information about your visa.

If you have already found a property you want to buy, you will also need to provide details of the land.

There is a fee for all consent applications.

The consent you receive will include conditions you must comply with.

Further information and advice

Further information on the rules and requirements is available on the LINZ [website](#).

If you are unsure about your eligibility or any aspect of the rules, we recommend you get legal advice before **making an offer to buy land or a house or signing an agreement for sale and purchase of land or a house**.