

‘ENUA • COOK ISLANDS EDITION

Protect Our *Land*

A free guide for Cook Islands landowners at home and overseas: before you lease, and how to keep your land

Native freehold land • succession • occupation rights • leases up to 60 years
with Cook Islands contacts for help

Blake Soifua • Projects Possible

@projectspssible • pasifikaplanning.com • Free to share



BEFORE YOU BEGIN

Kia orana

Our land holds our names, our marae, our graves and our stories. It came to us from our tupuna, and it is meant to go to the generations who come after.

In the Cook Islands, foreigners cannot own land, and family land is passed down through **succession** in the Land Court. But land can still slip away from a family: through a long lease agreed at a small meeting, a lease that is sold on, or papers no one fully explained.

This guide explains, in plain words, how leases work in the Cook Islands, what to check before anyone signs, the red flags to watch for, and where to get help.

How to use this guide

- ◆ **Short on time?** Read “Someone offered us a lease” (page 7) and use the one-page **Lease Check** (page 31).
- ◆ **Living in New Zealand or Australia?** Read the succession pages in Section 2 and the diaspora note at the back.
- ◆ **Print it, share it, read it aloud** at your family or landowner meeting.

COOK ISLANDS
MĀORI

Kia orana

greetings, may you live
long

COOK ISLANDS
MĀORI

Meitaki maata

thank you very much

COOK ISLANDS
MĀORI

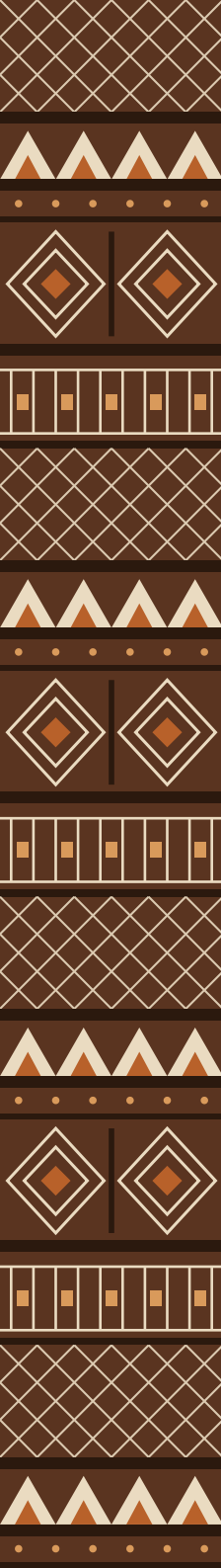
Kia manuia

go well, be well

Please note: General information, not legal advice. Talk to the Ministry of Justice Land Division or a lawyer before signing. Laws, fees and contacts change. Always check with the official office.

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1

Before you sign a long lease

A lease is a promise that lasts longer than most of us will. It is worth slowing down for.

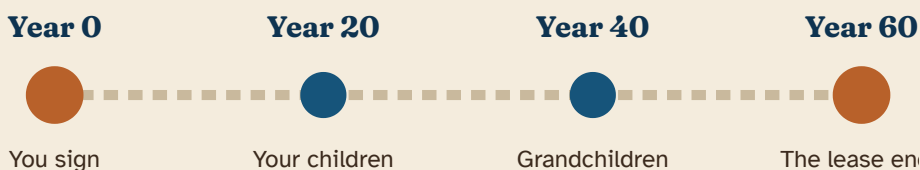
“We do not inherit the land from our ancestors; we hold it for our grandchildren.”

A saying shared across many cultures

WHY IT MATTERS

A 60-year lease is about three generations

In the Cook Islands, leases are limited to a maximum of **60 years**. That is still long enough that the people who get the land back may be your great-grandchildren. Most of the people at the meeting that agrees to it will never see it end.



Money today, land tomorrow

Some offers pay a large sum now. Ask what the land will be worth to your family in 20, 40 and 60 years, not only this year.

The land may come back changed

Buildings, cleared forest, fill, or pollution can stay after a lease ends. The lease should say who fixes what.

The investor can change

Unless the lease stops it, the lease can be sold or passed on to people you have never met.

Families grow

A family of 20 today may be 200 later. Think about where your children will live, farm and be buried.

This is not about fear. A **fair** lease can be a blessing. The goal is to understand the deal fully, decide together, and get it in writing.

Eight things to check before you sign

1 Who gets the land back, and in what state?

The lease should say the land returns to your family, and in what condition: cleared of rubbish, chemicals and dangerous buildings.

2 Buildings and improvements at the end

Who owns houses, hotels, roads or crops when the lease ends? Do you have to pay for them? Can the investor remove them, or must they leave them?

3 Selling or subletting without you

Can the investor **assign** (sell) the lease or **sublease** it to someone else? Ask for a clause that needs your written consent first.

4 Rent reviews and inflation

Fixed rent loses value every year. Ask for rent reviews every few years, linked to market value or the cost of living.

5 Premium or yearly rent?

A **premium** is a one-off payment at the start. **Annual rent** keeps coming. Know how much of each, and who receives them.

6 The whole family agrees

Has the whole family (all the owners on the ROT) had a real say, including women, young people and members in NZ and Australia? Record it in writing.

7 Independent advice

Get advice from someone who works **only for your family**: the Ministry of Justice Land Division or your own lawyer. Not the investor's lawyer.

8 Everything in writing, copies kept

Promises made out loud are not in the lease. Get the full lease in writing and signed, with a copy for the family. Keep copies in more than one safe place.

Someone offered us a lease: what now?

1 Don't sign on the spot

A fair offer will still be there next week. Say: “Thank you. Our family needs time to talk and get advice.”

2 Gather the family

Call a proper meeting of all owners or their representatives. Include elders, women, youth and family in NZ and Australia (by video call). Write down who came and what was agreed.

3 Get a copy to keep

Ask for the full draft lease, maps and plans, in writing. Ask for it to be explained in Cook Islands Māori (the developer pays).

4 Check with the Ministry of Justice

Ask the Land Division about the MOAO, LAT and Court steps (Section 3).

5 Get your own legal help

A lawyer or registered land agent who works only for your family (see the Law Society directory).

6 Compare offers

Ask what similar land earns. Look at other options too: farming, a homestay, a shorter lease or a joint venture.

7 Negotiate

Every clause can be discussed: the term, rent reviews, jobs for family, return of the land. Ask for changes in writing.

8 Sign only when you are sure

Everyone who must sign has read it or had it explained. Keep a signed copy in your family land folder (page 27).

WATCH OUT

Red flags

If you see one of these, stop and get advice before you go any further.

Pressure to sign fast

“Sign today or the deal is gone.”

Real partners give you time to get advice.

Cash upfront to one person

Money or gifts given to one owner, one relative or one ‘representative’ before the family has agreed.

Papers only in English

No explanation in Cook Islands Māori, even though the law requires one. Everyone signing should understand every page.

No copy left with you

If they take the papers away after you sign, you have no proof of what you agreed. Always keep a copy.

Middlemen and ‘fixers’

Someone says they represent the family but is paid by the investor. Ask who pays them.

Promises not in the lease

“Of course we’ll hire your sons.” If a promise matters, it must be written into the lease.

If you feel pressured, you can simply say: “We will not sign anything until all the owners have met and a lawyer has checked it.” That is your right.

Questions to ask the investor

Write down the answers, the date, and who answered. A good partner will answer clearly.

- 1 Who exactly are you? Can we see your company registration?
- 2 What will you build or grow, and on how much of the land?
- 3 Why do you need this many years?
- 4 How much is the rent, how often is it paid, and when will it go up?
- 5 Is there a premium? Who receives it?
- 6 Who can you sell or sublease the lease to? Will you need our written consent?
- 7 What happens to the buildings when the lease ends?
- 8 How will you protect water, reefs, forest, graves and sacred places?
- 9 How many jobs and training places for our family, in writing?
- 10 What happens if you stop paying or leave?
- 11 Will you pay for our independent legal advice?
- 12 Can we see a lease you made with another family, and speak to them?

Red flags in Cook Islands leases

If you see one of these, slow down, ask the Ministry of Justice Land Division, and get your own advice.

One owner “signing for everyone”

Leases of family land need landowner consent, normally at a **Meeting of Assembled Owners (MOAO)**. One relative’s signature is not the family agreeing.

A meeting with few owners there

An MOAO can be valid with just **5 owners holding a quarter of the interests**, and the majority of those voting decides. Go, or send a proxy you trust.

A renewal clause tucked in

A right to renew must be explained to owners in **Cook Islands Māori** before the LAT will approve it. Ask: how long in total, and on what rent?

“We’ll sublease it later”

Subleases and sales of the lease usually can’t be approved in the **first 10 years** without consent of owners living on the island. Ask who could end up on your land.

Resort or tourism pressure

Big offers for coastal land move fast. Ask for the investor’s **BTIB registration**, the exact purpose, and what happens to buildings and the land at the end.

A vague purpose or a very short lease

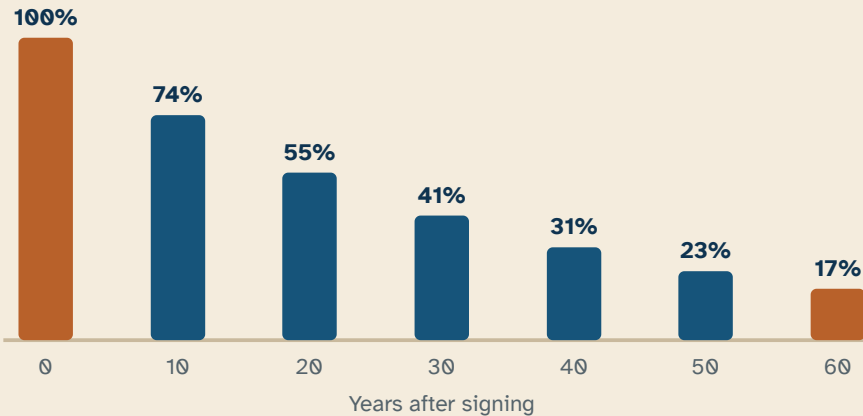
The lease must state its purpose clearly. Leases of **5 years or less** skip the Tribunal, so check those extra carefully.

Sources: Land (Facilitation of Dealings) Act 1970 ss 45, 47; Leases Restrictions Act 1976 s 2; Leases Restrictions (Amendment) Regulations 2006 regs 20, 26, 33, 38; justice.gov.ck/lease.

AN ILLUSTRATION, NOT A PREDICTION

How a fixed rent shrinks over 60 years

Imagine a lease where the rent is **fixed** and never goes up, while prices rise **3% a year**. The bars show what that same rent can buy, as a **percentage of what it buys today**.



74%

after 10 years

41%

after 30 years

17%

after 60 years: about one-sixth

What helps: rent reviews every 3 to 5 years, linked to the market value of the land or the cost of living; a share of income from the business; and a shorter term with an option to renew.

How we worked it out: 100% divided by 1.03 for each year. Real inflation goes up and down, and is sometimes higher than 3%. This simple example only shows the idea.

Glossary: lease words in plain English

Lease

A written agreement that lets someone use your land for a set time, in return for rent. The land stays yours.

Term

How long the lease lasts, for example 30 years.

Premium

A one-off sum paid at the start of a lease, separate from yearly rent.

Rent review

A set time when the rent is checked and changed, for example every 5 years.

Assignment

When the tenant sells or hands the whole lease to someone else.

Consent

Formal permission, best given in writing.

Lessor / Lessee

Lessor: the side giving the lease (the owners on the ROT). Lessee: the side getting it (the tenant or investor).

Renewal / option to renew

A right to extend the lease when it ends. Check who has the choice, and on what rent.

Annual rent

Money paid every year for the use of the land.

Inflation

Prices rising over time, so the same money buys less each year.

Sublease

When the tenant rents out part or all of the land to another person.

Covenant / clause

A promise or rule written into the lease, such as “keep the land clean”.

Glossary (continued)

Improvements

Things added to the land: houses, buildings, roads, fences, trees and crops.

Default / breach

When one side breaks a promise in the lease, such as not paying rent.

Customary land

Land held by families, clans or villages under custom, not bought and sold.

Registration

Registering the deed of lease with the Court after LAT approval and High Court confirmation.

Mortgage

Using a lease or land as security for a loan. If the loan is not repaid, the bank may take the lease.

Independent advice

Advice from someone who works only for you, with no link to the investor.

Reversion / surrender

When the land goes back to the owners at the end, or early by agreement.

Forfeiture / termination

Ending the lease early because of a serious breach, following the steps in the lease.

Freehold

Land owned outright that can be bought and sold.

Survey plan

An official map showing the exact borders and size of the land.

Joint venture

When owners and an investor run a business together and share the profits.

Witness

A person who watches you sign and signs too. Ideally, someone the family trusts.

Don't understand a word in your lease? Circle it and ask the Ministry of Justice or a lawyer to explain it. There is no shame in asking. The people who wrote it should be able to explain it simply.

Ask for a fairer lease

1 Shorter terms

Say 20 to 30 years with an option to renew on new terms, instead of 60 years at once.

2 Regular rent reviews

Every 3 to 5 years, linked to market value or the cost of living.

3 A share of the income

A small percentage of turnover or profit, as well as the base rent.

4 Jobs and training, in writing

Set numbers of jobs, apprenticeships or supply contracts for the family.

5 Consent for any transfer

No assignment or sublease without the owners' written consent.

6 Return the land well

A plan and a bond (money held back) to clean up and restore the land.

7 Protect sacred places

Graves, marae, churches, springs, reefs and tapu sites stay out of the lease.

8 Joint ventures

Owners put in the land as their share of a business and receive a share of the profits and a say in decisions. Get expert advice.

Deciding together

Land decisions belong to the family, not to one person. Our customs of talking together (family meetings and the MOAO) are a strength here.

Who must agree?

In the Cook Islands, leases are normally agreed at a Meeting of Assembled Owners, then approved by the LAT and confirmed by the Court. Only owners on the ROT (or their proxies) can vote, so succeed to your interests first.

Include everyone

Women, young people, people with disabilities and family in NZ and Australia are owners too. Make sure they can speak and be heard.

Write it down

Keep minutes: the date, who was there, what was offered, what was decided, and who will act. Have them signed.

Share the benefits fairly

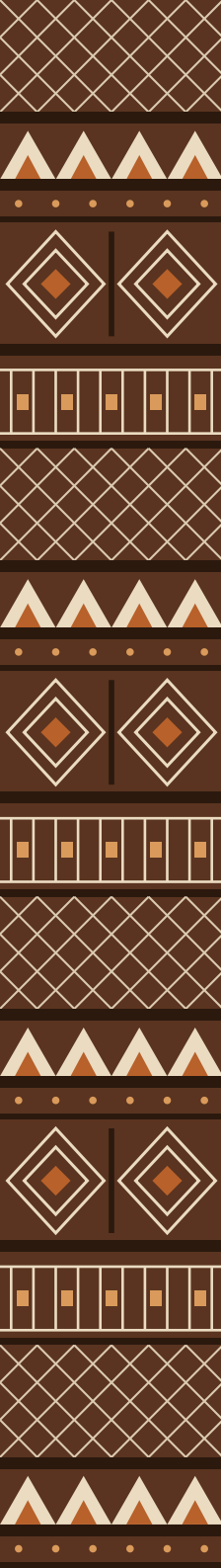
Agree how rent will be shared or used (school fees, a church, a family fund) before the money comes.

Explain it in Cook Islands Māori

Ask for it to be explained in Cook Islands Māori by a Court officer. The developer pays.

It's okay to say no

“No”, “not yet” or “only for a shorter time” are all respectful answers.

A decorative vertical border on the left side of the page, featuring a series of repeating geometric patterns in white and orange on a dark brown background. The patterns include diamond shapes, triangles, and squares.

2

How land works in the Cook Islands

Native freehold land, succession, occupation rights, the 7 steps of a lease, the Leases Approval Tribunal, and foreign investment.

Every fact here comes from an official or legal source, listed on the page and at the back. Where we could not verify something, we left it out.

Family land & the Land Court

‘Enea

60 yrs

maximum lease term

0

land owned by foreigners

MOAO

owners meet to decide

Family land in the Cook Islands is **Native freehold land**: land owned by Cook Islands Māori and their descendants, usually in **undivided shares** held by many owners together. The owners of each block are listed on the **Registry of Titles (ROT)**.

- ◆ **Foreigners cannot own land** in the Cook Islands. They can only lease it, for up to **60 years**.
- ◆ Land is dealt with through the **Land Division of the High Court** (the Land Court): successions, occupation rights, leases and landowner meetings.
- ◆ The **Ministry of Justice** runs the Land Court and survey office, keeps the land records, holds MOAOs and supports the **Leases Approval Tribunal**. It has offices in most populated outer islands (the Pa Enea).
- ◆ The Ministry's succession, occupation right and lease processes cover the Cook Islands **except Pukapuka, Mitiaro and Mangaia**, which follow their own arrangements. Ask the Ministry about your island.

Check with: **Ministry of Justice**, PO Box 111, Avarua, Rarotonga · +682 29 410 · justice.gov.ck

Sources: Cook Islands Act 1915 s 2 (definition of Native freehold land, NZ reprint 2013); BTIB, Foreign Investment FAQ; justice.gov.ck: About, High Court, Lease, Land Succession.

Succession: get on the title

Tuatua

To be listed as a landowner on the ROT, you must **succeed** to the interests of your parents or ancestors, with an application to the Land Division of the High Court.

- ◆ **Gather papers:** the list of lands, death and birth certificates of the person you succeed to, birth certificates and photo ID for every successor, any adoption or name-change papers, and a **genealogy**. Papers from NZ or Australia must be official certificates from there.
- ◆ **Make an appointment** with a Land Court clerk, who can help you search the land records.
- ◆ **Attend the hearing** listed on the Panui. A lawyer, registered land agent, or close family member on the ROT can appear for you.
- ◆ The order takes about **60 days**. There is an official fee; ask the Land Court for the current amount.

Why it matters: until a vesting order is made for you, you **cannot vote** at a Meeting of Assembled Owners for that land. Succeed early, so your voice counts.

Sources: justice.gov.ck/land-court-succession (updated Sept 2026); Land (Facilitation of Dealings) Act 1970 s 45(4).

Occupation rights

Akonoanga

A person of **Cook Islands Māori descent** can apply for an **occupation right** on a section of family land, to build a home or plant.

- ◆ A surveyor prepares a **proposal plan**, checked by the Survey Office and Infrastructure Cook Islands (Rarotonga) or the island's Executive Officer.
- ◆ You need consent of the **majority of landowners**, usually at a landowner meeting (especially with more than 10 owners). Minutes expire after **6 months**.
- ◆ You must disclose any other occupation rights you hold (May 2022 Practice Note).
- ◆ The Land Court decides. The usual condition is to **start building within 5 years**. Occupation rights are presently limited to a maximum of **60 years**. An official fee applies; ask the Land Court.

Family tip: an occupation right is a way to use family land for family, without leasing it to outsiders. If a lease would cancel someone's occupation right, that person must sign a consent form.

Sources: justice.gov.ck/land-court-occupation-right and /lease (fees as of 18 Jan 2023).

The 7 steps of a lease

Riiti

1. **Identify the land** and its ROT details: name, section, owners, existing rights.
2. **Proposal plan** by a qualified surveyor, checked by the Survey Office.
3. **Landowner meeting (MOAO)**: the Ministry schedules it; owners get notice with the draft deed of lease. Minutes expire after **12 months**.
4. **Survey plan and final plan** certified by the Survey Office.
5. **Leases Approval Tribunal (LAT)** hearing, usually once a month.
6. **High Court confirmation**, listed publicly on the Panui.
7. **Deed of lease** signed and registered with the Court. Maximum term: **60 years**.

Official fees apply; ask the Land Court for the current amounts. A lease, sublease or assignment is **not valid** without Tribunal approval, except leases of 5 years or less including renewals.

Anyone with an interest can be heard by the LAT. Written submissions go to the **Chairman, Leases Approval Tribunal**, Ministry of Justice, PO Box 111, Rarotonga, before the sitting date.

Sources: justice.gov.ck/lease; LAT public notice for 16 Oct 2026; Leases Restrictions Act 1976 ss 2, 3; Leases Restrictions (Amendment) Regulations 2006 reg 34.

MOAO: how owners decide

Uipaanga

Quorum is low

A meeting is properly constituted with at least **5 owners** entitled to vote, holding at least **a quarter** of the interests, present the whole time.

Majority of those voting

A resolution passes if those voting for it hold a larger share (or are more owners) than those voting against. Owners who stay home don't count.

Proxies

Any adult can be a proxy, appointed in writing. A proxy ends when the owner who gave it dies.

Say no in writing

An owner who voted against can sign a **memorial of dissent** within **14 days** of the meeting, in front of the Recording Officer.

The **Recording Officer**, a Land Court officer, chairs the meeting, keeps the record and reports the result to the Court. Only resolutions in the meeting notice can be voted on.

Take part: read the notice and draft deed, go to the meeting or send a proxy you trust, and ask for a copy of the minutes.

Sources: Land (Facilitation of Dealings) Act 1970 ss 44–50 (FAOLEX cok4213).

The Leases Approval Tribunal

LAT

The LAT must apply set criteria before approving a lease, sublease or assignment. Among them, it must be satisfied that:

- ◆ the deal was **explained in Cook Islands Māori** by a Court officer, with a signed certificate, and the **developer pays** for that explanation, not you;
- ◆ the deal is not against equity, good faith, the owners' interests or the public interest, and the **rent and payments are fair and reasonable**;
- ◆ the **purpose** is stated clearly, not vague or general;
- ◆ the land won't be **needed by the owners' families within 5 years**;
- ◆ at the end, improvements are left in **good repair** and damage is made good.

If an owner **opposes** the deal, the Tribunal may reconsider or adjourn it so the objection can be settled.

For subleases and sales of a lease, owners living on the island get **first notice and first option**, and approval usually waits **10 years** from the start of the lease.

Sources: Leases Restrictions (Amendment) Regulations 2006 regs 20, 22–27, 33, 40 (FAOLEX cok83902).

Foreign investment & the islands *BTIB*

Leases, never ownership

Foreigners cannot own land in the Cook Islands, but may lease it for up to 60 years.

BTIB approval

Businesses with foreign ownership or significant foreign participation need approval from the **Business Trade and Investment Board**.

Reserved for Cook Islanders

Some sectors, including retail, agriculture, manufacturing and **tourism accommodation**, are reserved for Cook Islanders (Investment Code 2003, Part D).

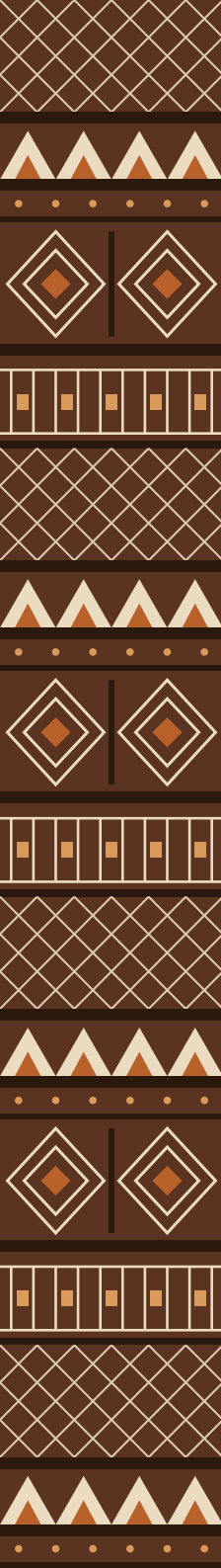
Rarotonga vs the Pa Enua

Foreign investors must meet a **minimum investment**, set higher on Rarotonga than on the other islands.

The Tribunal generally won't approve leases to people who are not Cook Islanders or permanent residents, with exceptions such as a non-Cook Islander spouse on a joint deed, or a company or BTIB-registered enterprise meeting local-ownership rules (not for residential use).

Ask any investor: are you registered with BTIB? What exactly will you build? Who holds the lease if your company is sold?

Sources: btib.gov.ck Foreign Investment FAQ; Leases Restrictions (Amendment) Regulations 2006 regs 18, 19.



3

Where to go for help

The most important part of this guide: “I need help with X, so go to Y.”

Contacts below were checked on each organisation’s own website in October 2026. If a number doesn’t work, ask at the office or try again later.

Cook Islands

I NEED HELP WITH

**Land Court:
succession,
occupation
rights, MOAOs,
land records**

Ministry of Justice, Land Division (High Court)

PO Box 111, Avarua, Rarotonga · +682 29 410 ·
offices.justice@cookislands.gov.ck · Mon–Fri 8am–
4pm, counters 8:30–3:30; Land Court & Survey closed
Tuesdays · justice.gov.ck

I NEED HELP WITH

**Approval of
leases,
subleases &
assignments**

Leases Approval Tribunal (LAT)

Sits monthly at the Courtroom, Avarua. Written
submissions to the Chairman, LAT, Ministry of Justice,
PO Box 111, Rarotonga · sitting notices on
justice.gov.ck/lease

I NEED HELP WITH

**Find a lawyer
or registered
land agent**

Cook Islands Law Society

Rarotonga · admin@cookislandslawsociety.co.ck ·
lawyer directory under “Get Legal Help” ·
cookislandslawsociety.co.ck

Registered Land Agents

List kept by the Ministry of Justice · justice.gov.ck

I NEED HELP WITH

**Survey plans &
boundaries**

Ministry of Justice, Survey Division

Holds official land boundaries and certifies survey
plans · contact via the Ministry above

Before you call: have the land name, section number and ROT details, any
MOAO notice or draft deed, and your succession papers ready.

Cook Islands

I NEED HELP WITH

**Checking a
foreign
investor**

Business Trade and Investment Board (BTIB)

2nd Floor, Raromart Building (above Kuki Kulture),
Rarotonga · +682 24296 · btib@cookislands.gov.ck ·
btib.gov.ck

I NEED HELP WITH

**Government
legal matters
(not personal
advice)**

Crown Law Office

Te Akinanga o te Ture, PO Box 494, Rarotonga · +682
29337 · crownlaw.admin@cookislands.gov.ck ·
crownlawcookislands.co.ck · Note: Crown Law
advises government and does not give legal services
to the public.

I NEED HELP WITH

**Environment,
coasts &
development
impacts**

Te Ipukarea Society

Environmental NGO · PO Box 649, Rarotonga · +682
21144 · info@tiscookislands.org · tiscookislands.org

I NEED HELP WITH

Legal aid

Ask the Ministry of Justice

The Legal Aid Act 2004 is administered by the
Ministry of Justice. Ask the Ministry whether you
qualify.

I NEED HELP WITH

**Land on
Pukapuka,
Mitiaro or
Mangaia**

Your island's Ministry of Justice office

These islands have their own land arrangements. Ask
the Ministry which office covers yours.

Online registry: registry.justice.gov.ck · Panui & LAT notices: justice.gov.ck

Your family land folder

If the papers are lost, the family can lose its proof. Keep one folder for each piece of land.

1 The lease

Every page, signed, plus any changes (variations) and renewals.

2 Title or land record

Registration certificate, land register extract or ROT details, section numbers and court order numbers.

3 Survey map

The official plan showing borders and size.

4 Rent receipts

Every payment: date, amount and who received it.

5 Family / clan agreements

Meeting minutes, consent forms and agreements on sharing rent.

6 Official letters

All letters and emails to and from the Ministry, the Land Court, the LAT or the investor.

7 Owner IDs & family tree

A list of owners and heirs, with ID copies and contact details.

8 Photos of the land

Dated photos of boundaries, buildings and the land's condition at the start.

Prove your family's connection

Papa'anga

Succession and land cases come down to paper: who the owners were, and how you connect to them.

1 • Certificates

Birth and death certificates for each generation, from the Cook Islands, NZ or Australia, plus adoption or name-change papers.

2 • Genealogy

Write the family tree down, with names, dates and which lands each person held. The Land Court asks for it.

3 • Court orders

Keep sealed copies of every succession order, occupation right and lease confirmation.

4 • Meeting papers

Keep every MOAO notice, draft deed, minutes and any memorial of dissent.

Write it down now, while elders can still tell the story: names, lines, boundaries, graves and the history of each piece of land.

Sources: justice.gov.ck/land-court-succession (supporting document checklist).

KEEP IT SAFE

Scan it, store it, share it

1 • Scan with your phone

Use a free scanning app, the “Scan documents” option in iPhone Notes, or the scan button in the Google Drive app. Scan every page, flat and in good light.

2 • Store it privately

Keep a private shared folder in Google Drive or iCloud. Share it only with trusted family, never publicly.

3 • Name files clearly

Year-month-day, then land, then document: **2026-10-14_Section-12-Ngatangiia_Lease-signed.pdf**

4 • Two or more keepers

Give access to at least two trusted people, one at home and one overseas, so the papers survive any one loss.

Originals: keep them dry in a sealed waterproof bag, in a cyclone-safe and flood-safe place, off the floor. Make copies before lending papers to anyone.

Key dates tracker

Date	Land / lease	What happens
Start date		
Rent review 1		
Rent review 2		
Renewal deadline		
End date		

FILL IN & KEEP

Our Land Record

Name of land / plot

Island, district / tapere

Owners on the ROT

Section / ROT no. / lease order

Size (m² / hectares)

Survey plan number

The lease

Lessee (tenant) name

Their contact

Start date

End date

Rent amount & how often

Rent review dates

Premium paid? To whom?

Who receives the rent

Our people

Folder keeper 1 (home)

Folder keeper 2 (overseas)

Ministry of Justice / Land Court contact

Lawyer / legal aid contact

Where the originals are kept

Notes

Lease Check

Tick every box **before** anyone signs. If you can't tick one, stop and ask for help (Section 3).

- ☐ We have **not** been rushed. We took time to think and talk.
- ☐ The **whole family** (all owners or their representatives) has met and agreed, and it is written down.
- ☐ We have a **full written copy** of the lease, in a language we understand.
- ☐ We checked with the **Ministry of Justice** that the MOAO, LAT and Court steps are done.
- ☐ We got **independent legal advice** (not the investor's lawyer).
- ☐ We know **how long** the lease is, and when it ends or can be renewed.
- ☐ The rent has **reviews** at least every 3 to 5 years.
- ☐ We know about any **premium**, and who receives the money.
- ☐ The tenant **cannot sell or sublease** without our written consent.
- ☐ It says what happens to **buildings** and the **land's condition** at the end.
- ☐ **Sacred places**, graves and water are protected.
- ☐ Promises (jobs, roads, school fees) are **written in the lease**.
- ☐ We will **keep copies** in our land folder, held by two or more people.

General information, not legal advice. Talk to the Ministry of Justice or a lawyer before signing.

A note for the diaspora

Whether you are in Auckland, Brisbane, Wellington, Brisbane, Sydney or Perth, you can protect home land from far away.

You are an owner too

Living in New Zealand or Australia does not take away your family land interests. But you can only vote at an MOAO once you have succeeded to them, and some rules favour owners living on the island. Stay in touch and stay informed.

Join by video

Ask for family meetings by video call, so you can hear and speak. Ask for minutes.

Help read the papers

If you read English well, help elders understand, in Cook Islands Māori. But leave the decisions to the family.

Fund advice, not pressure

Offer to pay for independent legal advice or a valuation, rather than pushing for one choice.

Be a buyer

Buy family products, and help with online sales, shipping and marketing abroad.

Be a keeper

Hold a copy of the land folder safely overseas.

THANK YOU

Meitaki maata • Kia manuia

Our land is not only something we own. It is who we are. Take your time, talk together, ask questions, and choose what is best for the generations still to come.

This guide is free. Please **print it, share it, and read it aloud** at your family, church and village meetings.



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General information, not legal advice. Talk to the Ministry of Justice or a lawyer before signing. Information was checked in October 2026, but laws and contacts change. Please confirm with the official office.

Sources & notes

Land & leases

Ministry of Justice, justice.gov.ck: Lease, Land Succession, Occupation Right, About, High Court, Survey, Contact (checked Oct 2026); LAT public notice, 16 Oct 2026; Cook Islands Act 1915 s 2 (NZ reprint as at 1 July 2013, FAOLEX [cok65474](#)).

Statutes

Leases Restrictions Act 1976 ss 2–3 (FAOLEX [cok4225](#)); Leases Restrictions (Amendment) Regulations 2006 regs 18–40 (FAOLEX [cok83902](#)); Land (Facilitation of Dealings) Act 1970 ss 44–50 (FAOLEX [cok4213](#)).

Investment

Business Trade and Investment Board, Foreign Investment FAQ, btib.gov.ck.

Language

Massey University, Pacific greetings, farewells and phrases (Cook Islands Māori, Rarotonga dialect).

Help contacts

justice.gov.ck/elementor-11 (contact); crownlawcookislands.co.ck/contact; cookislandslawsociety.co.ck; btib.gov.ck; tiscookislands.org; registry.justice.gov.ck.

Websites and contact details were checked in October 2026. All the sites listed were working when checked (Oct 2026). The rent example is an illustration only. Points we could not verify from an official source were left out. Free to share; please don't sell it.