



Housing Support Products

Financial assistance for whānau who need help with one-off housing and accommodation costs.

Alongside our Community and Iwi partners, Work and Income want to support people to have a place to call home.

Community housing advocates told us that people need financial support to stay in their homes or move into stable longer-term housing. Work and Income have improved how we support low and middle-income households to get into, and stay in, the rental market.

We've increased maximum payments and the number of times a payment can be made for grants like Bond, Rent in Advance and Rent in Arrears. More people will be able to access these financial supports. People don't need to be on a benefit to get assistance from Work and Income.

It's important people can act early before they get into hardship. Early financial assistance will lead to better outcomes for households and communities.

Everyone's situation is different and we're always happy to talk things through.

Changes from 13 March 2023

Bond Grant

A payment towards the cost of a bond for a tenancy for people who can't meet this cost themselves

New policy

All eligible people:

Maximum grant: 4 weeks actual rent (no \$ limit), so long as the person can afford the weekly rent

Entitlement: twice per 52-week period for individuals and couples, unless exceptional circumstances exist

Payment: recoverable payment



Rent in Advance Grant

A payment towards the cost of rent in advance at the start of a tenancy for people who can't meet this cost themselves

New policy

All eligible people:

Maximum grant: 2 weeks actual rent (no \$ limit), so long as the person can afford the weekly rent

Entitlement: twice per 52-week period for individuals and couples, unless exceptional circumstances exist

Payment: recoverable payment

Rent Arrears Grant

A payment towards the cost of overdue rent for people who are at risk of losing their tenancy and can't meet this cost themselves

New policy

All eligible people:

Maximum grant: 4 weeks actual rent (no \$ limit), so long as the person can afford the weekly rent

Entitlement: twice per 52-week period for individuals and couples, unless exceptional circumstances exist

Payment: no change (recoverable payment)

Moving Costs Grant

Payment to help with the costs of physically moving household belongings into a new tenancy (from your old house or elsewhere) for people who can't meet this cost themselves

New policy

Maximum grant: \$1,500 unless exceptional circumstances exist

Entitlement: twice per 52-week period for individuals and couples up to \$1,500 total per 52-week period (if you get \$1,500 for the first grant you are not entitled to another), unless exceptional circumstances exist

Payment: no change (recoverable payment)

Transition to Alternative Housing Grant

A one-off payment to incentivise people who are able to move out of public housing and into a private rental

New policy

Maximum: no change (\$3,000 one-off payment)

Entitlement: one grant per person per lifetime, divided equally between the eligible tenants if more than one tenant – minor change to entitlement so that eligibility is based on individual circumstances (this means that if one or more tenants has received this grant before, the other tenants are still eligible, so long as the whole household is moving out of public housing)

Payment: no change (non-recoverable payment)



Tenancy Costs Cover

Assurance given to landlords who let their property to an eligible person if that person owes the landlord for costs at the end of the tenancy above the bond, MSD will contribute to those outstanding costs (up to a maximum amount)

New policy

Maximum: no change (4 weeks of a person's rent, calculated based on the rent at the start of the tenancy)

Entitlement: payment of TCC up to twice in a 52-week period for individuals and couples unless exceptional circumstances exist.

Duration of cover: up to 24 months

Payment: no change (recoverable payment)

Income and asset limits

The income limits for Bond Grant, Rent in Advance Grant, Moving Costs Grant and Rent Arrears Grant are listed in the table below.

From 13 March 2023, New Zealand Superannuation and Veterans Pension payments will be included as income.

Situation	Gross weekly income limit
Single, 16+ years	\$1,270.00
Couple, without children	\$1,866.00
Couple, with children	\$2,189.00
Sole parent, 1 child	\$1,730.00
Sole parent, 2+ children	\$2,010.00

The asset limits will remain the same:

Single person	\$8,100
Married, civil union or de facto couple, or sole parent	\$16,200



What you need to know

What whānau need to bring or have with them when applying for help with Work and Income

Before calling or visiting us, we may ask that people gather the following documents:

- proof of identification (ID)
- income details if working, and assets
- proof of the expense(s) you're facing (like moving costs, or rent arrears)
- tenancy agreement

Recoverability – paying us back

We'll only grant this kind of support if we find that individuals or whānau can afford to regularly pay the rent and live at that property.

Housing Support Products will be recoverable – this means people will need to pay them back to Work and Income (except for the Transition to Alternative Housing Grant).

If people are having trouble with repayments, they can talk to us. We may be able to reduce repayments, provide extra support or refer them to someone who can help.

Other ways we help

If people are struggling to pay the bills, they can talk to Work and Income. Depending on a person's situation, there's a range of help from one-off payments to ongoing financial assistance.

If you want to refer people to us for financial assistance, you can ask them to call us.

NZ Super Team 0800 552 002

Students 0800 889 900

Young people receiving Youth Payment/Young Parent Payment: Please contact your Youth Coach directly

General enquiries 0800 559 009

Our inhouse and contracted employment services help people find a job, training, and work experience programmes, and advise on writing CVs and cover letters. We provide on-the-job support and advice and may be able to help with the costs of starting work. We also help people who want to start their own businesses.

**Visit the work page on our website workandincome.govt.nz
or Job search call 0800 779 009**

