

INCOME-RELATED RENT



Income-related rent is only available for Housing New Zealand Corporation tenants.

Talk to us on 0800 801 601

If you would like more details about any information in this fact sheet, or have any queries about Housing New Zealand, please call our Customer Services Centre free, any time on **0800 801 601**, or visit our website www.hnzc.co.nz

If you have a hearing impairment, you can contact us using the NZ Relay Service on www.nzrelay.co.nz, or you can fax 0800 201 202.

What counts as 'low' income?

Whether your income is classified as 'low' depends on your circumstances. If you are single and don't have dependent children, and your income is less than the single 'living alone' rate of New Zealand Superannuation (after tax), your income is classified as 'low'. For other tenants, you have 'low' income if it is less than the 'married couple' rate of New Zealand Superannuation (after tax).

New Zealand Superannuation amounts change each year, on 1 April.

Working out the rent you pay

Income-related rent is based on your income and your partner's income,

What is income-related rent?

Housing New Zealand charges income-related rent to tenants on low incomes. So if your income is below a set amount, your rent will be no more than 25 percent of your income. If your income is above the set amount, the most you would pay for your home is the market rent.

Income-related rent is one way the government helps people on low incomes with the cost of housing. The government pays the difference between the rent you pay, and the market rent (which is what you would pay for a similar house in a similar area if renting from a private landlord).

Income-related rent is not available to community groups.

if you have a partner. Income also includes Family Support, StudyLink payments and some broader contributions.

A 'partner' is someone a tenant is legally married to or has 'a relationship in the nature of marriage' with, and who lives in the house but has not signed the tenancy agreement. If you have any questions about this, let us know.

Housing New Zealand, at its sole discretion, may set rent lower than income-related rent in exceptional circumstances. These circumstances may relate to management of properties and/or the pursuit of Housing New Zealand's business and objectives.

Applying for income-related rent

Your rent will be based on your income when you accept a house offered to you.

After that, you need to apply for income-related rent every year, or any time your circumstances change. It is very important you let us know as soon as your circumstances change, as that may affect the rent you need to pay.

To apply for income-related rent, you will need to provide income statements for you, and your partner, if you have one, for the past 52 weeks.

This should include:

- Work and Income payments (call Work and Income on 0800 559 009 to ask for a printout)
- salary and wages (we'll give you a form that you need to ask your employer or insurer to complete)
- StudyLink payments (call StudyLink on 0800 889 900 or Deaf Link free fax 0800 621 621 to ask for a statement)
- proof of accident compensation payments (ask your ACC case manager for an annual statement of your payments)
- self-employment or partnership income, such as your latest annual accounts
- Government Superannuation Fund payments or National Provident Fund payments.

We also need information about savings, (such as account statements from your bank), investments (such as property, share certificates or dividend certificates), and other sources of regular income such as payments from boarders, flatmates or adult children.

If you need help filling out the income-related rent application, let us know.

Can Housing New Zealand tenants get Accommodation Assistance from Work and Income?

No, but you can apply for income-related rent instead.

Why does Housing New Zealand need to know about other people living in my home?

People moving in or out of your home may affect the income you receive, and therefore the amount of rent you pay.

What if I disagree with the rent Housing New Zealand sets?

If you disagree with our decision about your rent, talk with us. Call 0800 801 601 any time. We may be able to quickly solve the problem, or explain why the decision was made. If you still disagree, you can ask the Housing New Zealand Review Office to review the decision. To do this, call us any time on 0800 801 601 or send a letter.

If you're not satisfied with that outcome, you can take the matter to the State Housing Appeals Authority. For more information about this, see the customer feedback form.

What does it mean to have a change of circumstances and why is it important to advise Housing New Zealand?

A change of circumstances may include a change in your income, or a change in your household, such as:

- your partner moving in or out
- you or your partner starting work
- you or your partner changing jobs



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- you or your partner changing benefits
- children coming in or out of your care
- additional people moving into your house – remember that your tenancy agreement states how many people may live in your house.

It's important to tell Housing New Zealand of any changes because they may have an effect on the amount of rent you pay.

What happens if I don't advise Housing New Zealand of a change in my circumstances?

When your circumstances change, you need to advise Housing New Zealand as soon as they happen. If you don't tell us, your rent may no longer be correct and you may end up paying too much, or too little. If you are paying too little in rent, you will incur a debt.

Find out more

If you have any questions, your circumstances have changed or you want to explore home ownership opportunities, talk with us. Call us free any time on 0800 801 601.