

# Transfers & Turning 65

*An overview of government benefits and housing assistance for superannuitants*

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**TE ARA  
AHUNGA ORA**  
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## Abstract

NZ Super is a flat-rate universal pension payment based on one's living situation, not on contributions or earned income, available to all New Zealanders once they turn 65, provided certain residency requirements are met. The goal of NZ Super is to protect individuals from poverty in old age. Although it is intended to cover many of the living costs for a person in retirement, various circumstances may cause someone to require assistance in addition to NZ Super.

This document endeavours to illustrate what benefits and housing assistance a person can receive in addition to NZ Super, as well as what benefits stop once someone starts receiving NZ Super. For many individuals, applying for NZ Super may simplify their interaction with the benefits system, as they no longer need to meet the more stringent requirements of means-tested benefits. However, transitioning away from certain benefits can present some challenges for individuals. Furthermore, housing assistance options are becoming more important as more people reach retirement age without owning a home. The information in this document is intended as an overview of the benefits system, including its defects, as it relates to broader retirement income policies.

*Note: Benefit/assistance rates and requirements change periodically. This document was last updated on October 13, 2022. Please consult the relevant administering agency for the most up-to-date information.*

## Executive Summary

Assuming residency requirements are met to receive New Zealand Superannuation, what happens when you turn 65?

- ❖ What can you gain?
  - NZ Super
  - SuperGold Card
  - Winter Energy Payment
  - Access to senior housing through councils/CHPs (see Appendix A2)
- ❖ What can you lose?
  - Any Main Benefit you are currently receiving
  - Certain means-tested benefits when KiwiSaver unlocks
- ❖ What continues as normal?
  - Supplementary Benefits
  - Miscellaneous/Hardship Benefits
  - State/Social Housing
- ❖ Complications
  - State/council options for housing are in high demand with limited stock available. State housing stock is ill-suited for single seniors or couples.
  - A single parent receiving a Supported Living Payment is better off not applying for NZ Super at 65, as they will receive less money.
  - Those that rent or pay a mortgage have few options for housing assistance except the Accommodation Supplement, which has low asset limits.

How does KiwiSaver effect your benefit entitlements?

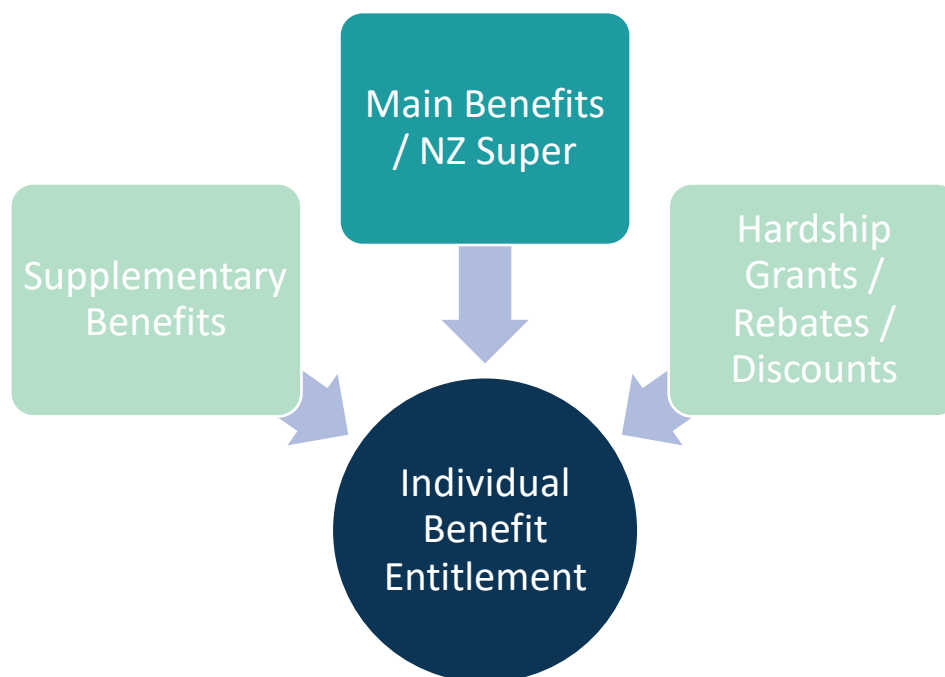
- ❖ KiwiSaver balances count as cash assets once a person turns 65 since these funds can be easily withdrawn.
- ❖ Interest/dividends from KiwiSaver count as income.
- ❖ Once these funds are unlocked, a person's assets may rise substantially.
- ❖ Certain benefits that have asset tests will end if person's assets including KiwiSaver exceed limits.
- ❖ A person's income can also be impacted if they continue to have their KiwiSaver funds invested once they turn 65. Dividends and gains count as income on top of the total balance counting as an asset.

What kind of assistance is provided for accommodation costs for superannuitants?

- ❖ Primary Financial Assistance
  - Accommodation Supplement
  - Residential Care Subsidy
- ❖ Primary Non-Financial Assistance
  - State/Social Housing through Kainga Ora or CHP
  - Council Housing
  - Emergency Housing (temporary)
- ❖ Secondary Assistance
  - Warmer Kiwi Homes Grant
  - Rates Rebate

## Overview of Benefits System

Figure 1



New Zealand's benefits system is comprised of 3 main types of assistance as shown in Figure 1. A person may receive multiple forms of assistance that comprises their total individual benefit entitlement.

Main Benefits are benefits that provide significant financial assistance to an individual with the goal of temporarily or, in some cases, permanently providing a level of income similar to paid employment, albeit at a relatively subsistence level. NZ Super, while not a traditional main benefit, operates as a main benefit in terms of its function. Main Benefits and NZ Super operate under the "One Pension Principle" (Social Security Act 2018). You may only receive **one**, either NZ Super or a single benefit under the Main Benefits classification (see Figure 2). Main Benefits are defined by the Social Security Act 2018 to include the following benefits:

- ❖ Jobseeker support
- ❖ Sole Parent Support
- ❖ Supported living payment (due to restricted work capacity or blindness)
- ❖ Supported living payment on the ground of caring for another person
- ❖ Orphan's Benefit
- ❖ Youth payment
- ❖ Young parent payment
- ❖ Emergency Benefit

Supplementary Benefits are benefits that provide smaller amounts of financial assistance relative to Main Benefits and are meant for specific costs, as opposed

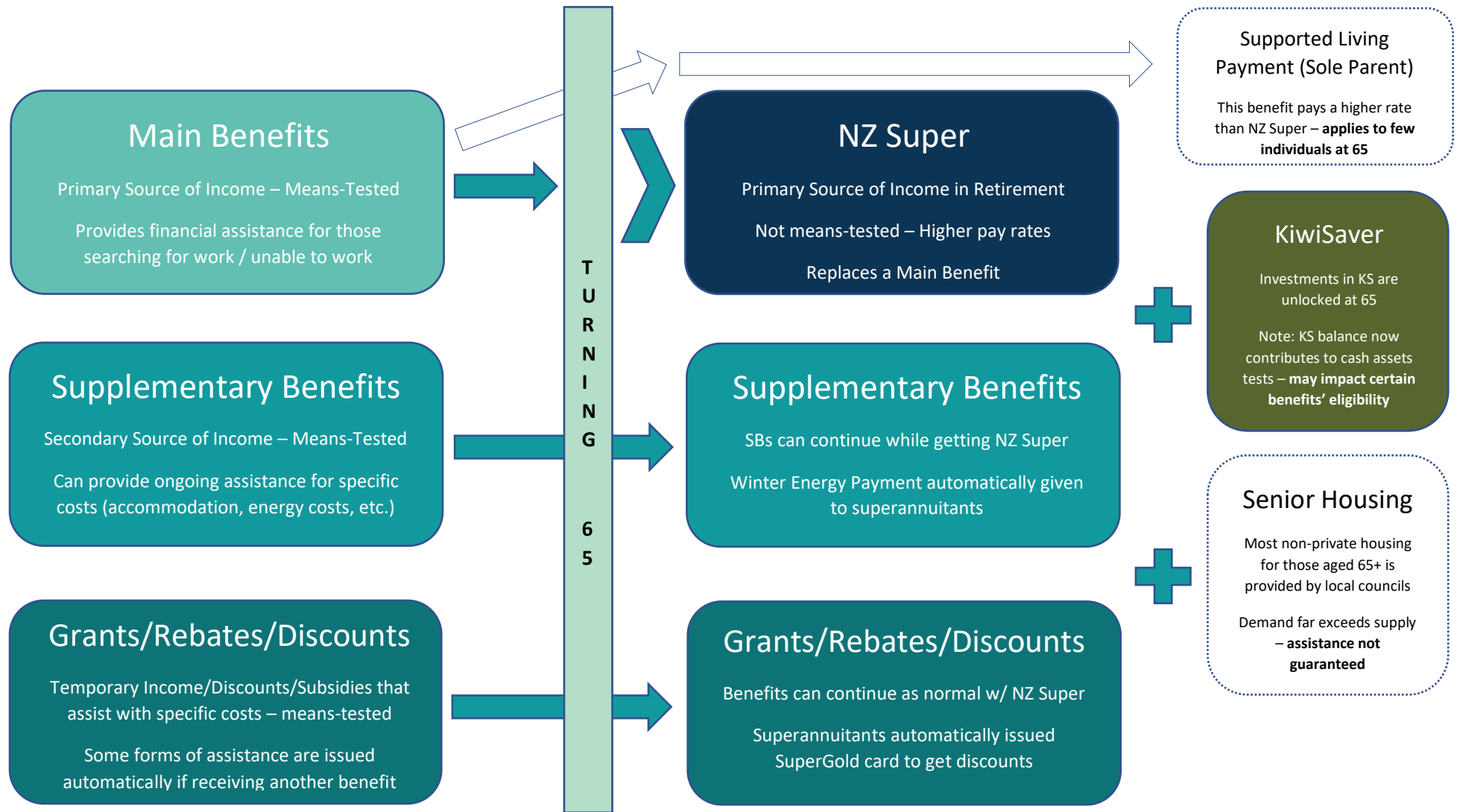
to serving as a general source of income (see Appendix B1 for more details). It is possible to receive multiple supplementary benefits at the same time in addition to one Main Benefit; however, a person may also receive one or multiple Supplementary Benefits without receiving a Main Benefit. They may continue indefinitely if eligibility requirements are met, or they may only cover cost for a temporary period. Supplementary Benefits are defined by the Social Security Act 2018 to include the following benefits:

- ❖ Accommodation supplement
- ❖ Winter energy payment
- ❖ Childcare assistance
- ❖ Child disability allowance
- ❖ Disability allowance
- ❖ Funeral grants

The third type of assistance comprises several miscellaneous forms of temporary support for unexpected expenses and several forms of indirect financial assistance (see Appendix B1 for more details). Indirect financial assistance includes things like subsidies, discounts, and rebates for individuals that meet certain eligibility criteria. This includes the following types of support:

- ❖ Temporary Additional Support (MSD, n.d.-l)
  - Temporary payments to cover income deficit – up to 13 weeks
- ❖ Community Services Card (MSD, n.d.-c)
  - Discounts on prescriptions, GP visits, etc.
- ❖ Rates Rebate (New Zealand Government, n.d.-b)
  - Refund of portion of council rates
- ❖ Warmer Kiwi Homes Grant (EECA, n.d.)
  - Rebate to covers costs associated with installing heating or insulation in a home
- ❖ SuperGold Card (New Zealand Government, n.d.-a)
  - General discounts and special offers on everyday products and services)
- ❖ Special Needs Grant (MSD, n.d.-j)
  - One-off payment to cover unexpected expenses

Benefits at 65  
Figure 2





## Housing Assistance

An increasing number of individuals are reaching the age of 65 still paying a mortgage or renting (Saville-Smith, 2019). The central government and local councils provide certain forms of housing assistance to low-income superannuitants; however, the requirements and availability of housing assistance are varied and unreliable. See Appendix A1 for information on all housing assistance options along with their requirements/restrictions. To figure out what type of assistance is available based on individual situations, consult Appendix A3. Figure 3 illustrates the comparative benefits and disadvantages of each form of assistance.

For the average individual in need of housing assistance, there are three main options: the Accommodation Supplement, Public/Social Housing, and Council Housing.

### Accommodation Supplement

The Accommodation Supplement (AS) is a cash benefit that can be used to cover a portion of a person's rent, board, or mortgage (MSD, n.d.-a). The amount paid depends on your housing costs, income levels, and geographic location. According to the Ministry of Social Development (MSD), there are 50,406 recipients of this benefit aged 65 or older as of September 2022.

The AS can significantly help those struggling to pay their housing costs, but there is a stringent asset test with limits that have not been altered since 1988. As such, many superannuitants in need of assistance may be excluded from receiving the AS because of any private/KiwiSaver assets they may have for retirement. AS allows individuals to stay in their current place of residence; however, many individuals living in unsuitable accommodation are not helped by this benefit.

### State/Social Housing

State/Social housing is provided by the central government through Kāinga Ora and community housing providers (CHPs), offering suitable accommodation at with subsidised rents (MSD, n.d.-m). There are 69,509 units provided by Kāinga Ora and 18,520 through CHPs for a total of 88,029 units of State Housing. Of the Kāinga Ora stock, only around 12% are 1-bedroom or smaller (Kāinga Ora, 2022). As State Housing is not exclusively for seniors, most of the stock consists of multi-bedroom homes for larger families. Seniors that do not live in multi-generational households are disadvantaged by this system, as they will most likely be given a lower priority for housing compared to other applicants.

State Housing does have a higher asset limit than AS, so it may be a better option for those whose assets exceed \$8,100 per person but are under \$42,700. However, the waiting list for State Housing has grown substantially in recent years, making it an unreliable option for many. As of June 2022, there were 26,664 applicants assessed eligible for housing that were waiting on a unit to become available. This

represents a fivefold increase from June 2017, when just over 5,000 applicants were on the waitlist (MSD, n.d.-e).

### Council Housing

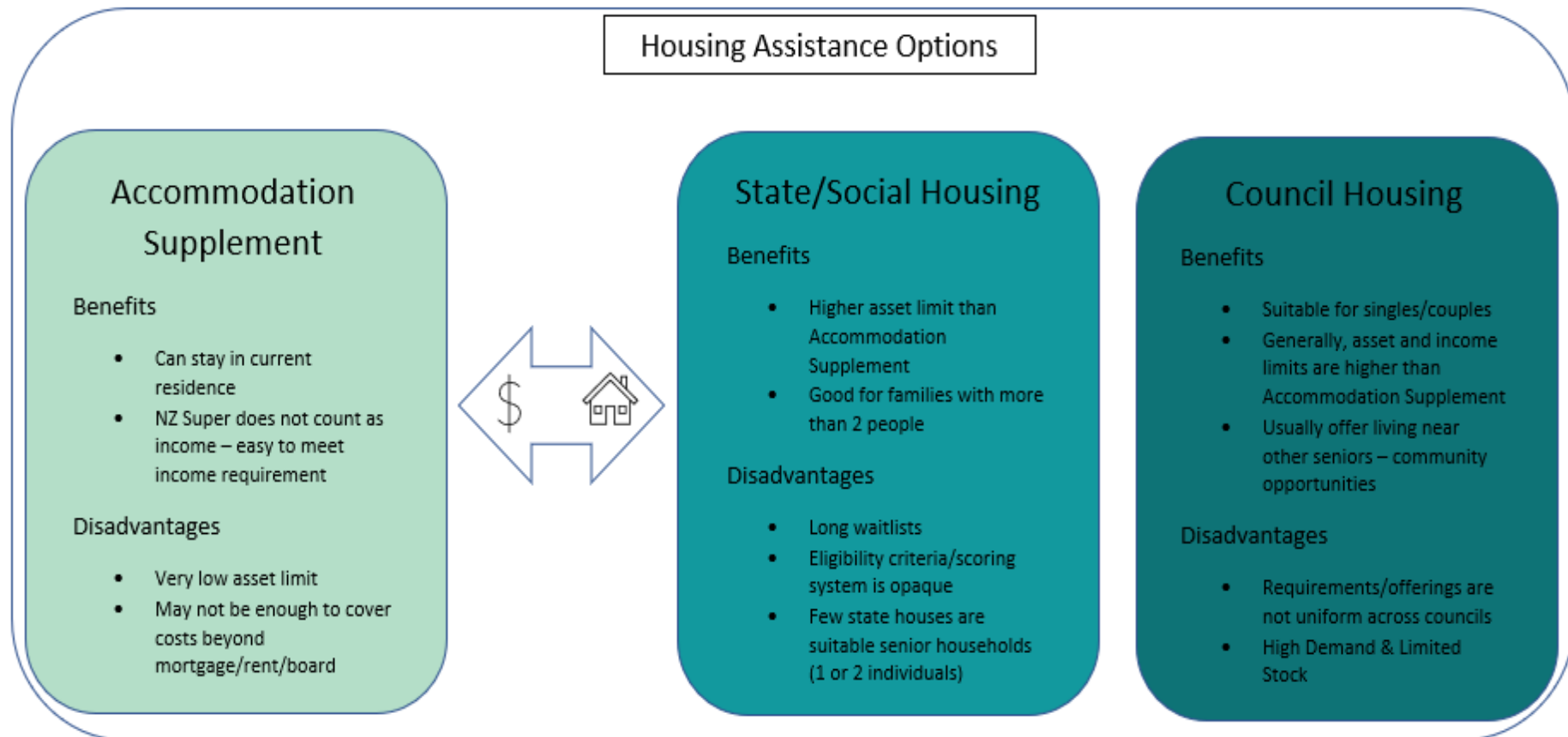
Council housing is provided by most local councils, either directly administered or through a designated community organisation. Out of 67 councils, 9 do not provide any type of council housing. In those cases, individuals can apply through MSD and be matched with a local CHP. Of the 58 councils that do offer housing assistance, several provide housing for lower-income individuals of all ages, such as Wellington; however, most only provide housing for low-income seniors aged 65 plus (Ministry of Housing & Urban Development, 2018).

Housing provided by councils consists of bedsits/studios or 1-bedroom units suitable for 1 or 2 individuals, with a few councils offering 2-bedroom units. Housing is often grouped together, offering seniors a community with individuals of similar ages. The income and asset limits for council housing are not always explicit. When stated, they vary widely between councils. The asset limit can be as low as the AS limit (\$8,100 per person), such as in Rangitikei (Rangitikei District Council, n.d.), or as high as \$124,379 per person, such as in Whanganui (Whanganui District Council, n.d.). Income limits, when specified, do not vary as much, although they still lack any uniformity across councils. Often income limits specify a certain amount or percentage above NZ Super or require that a person be eligible for a Community Services Card.

Council housing is often more suitable for seniors than State Housing, which has more units suitable for large families. Rents are frequently subsidised or offered at affordable market rates on a cost-recovery basis. There are only around 9,000 council house units for seniors across the entire country according to MSD. Factoring in housing provided by council designated organisations, the number of total units is around 12,000 (Ministry of Housing & Urban Development, 2018). This is significantly less than the total stock of State Housing. As such, housing is not always available even for those who meet the basic requirements.

Furthermore, the number of units is unlikely to meet growing demand in the near future, as concessionary financing given to local councils by the central government to build senior housing was eliminated in 1991. Ever since then, the number of units managed by councils has declined by over 20% (Reid, 2022). See Appendix A2 for individual council requirements/restrictions.

Figure 3



## Challenges at 65

Transitioning from full-time work to retirement can be both an exciting and stressful time. As individuals plan to apply for NZ Super, there are certain situations they should be mindful of to ensure that their finances are in good shape once they turn 65.

### NZ Super VS Main Benefits – Is it worth the switch?

If an individual is receiving a Main Benefit and is approaching 65, they may be wondering if it is worth it to switch. In all but one situation, the answer is yes. NZ Super pays more with less administrative burden, as an individual does not need to repeatedly verify their eligibility. The only situation where NZ Super pays less is if an individual is a sole parent receiving a Supported Living Payment, in which case they will get around \$35 extra per week above the NZ Super rate (MSD, n.d.-k). Figures 4, 5, and 6 illustrate the different payment rates of Main Benefits versus NZ Super (highlighted in orange). Some Main Benefits are excluded from these Figures, as someone at age 65 would not be eligible for them, such as the young parent payment.

Figure 4

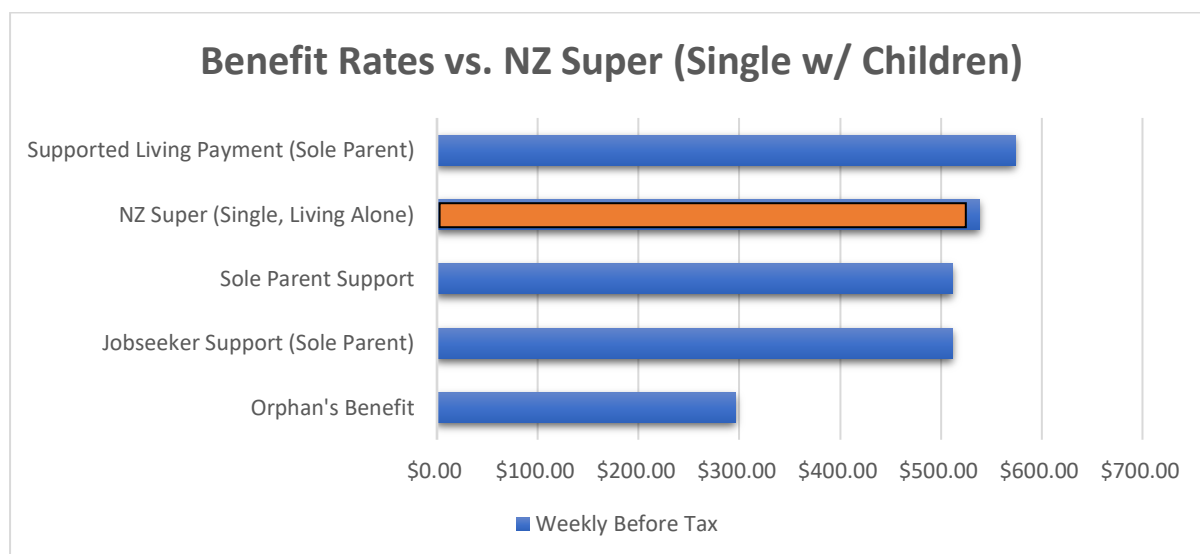


Figure 5

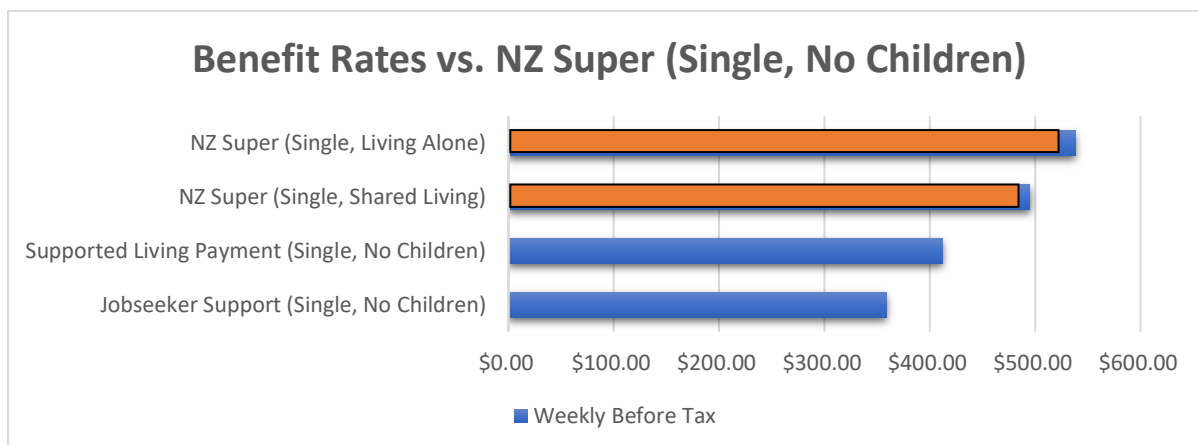
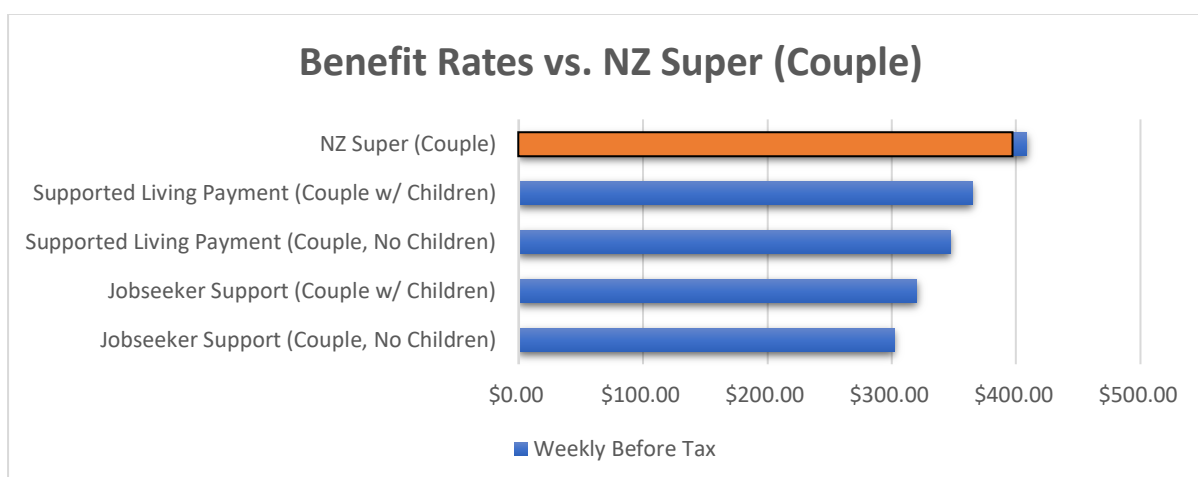


Figure 6



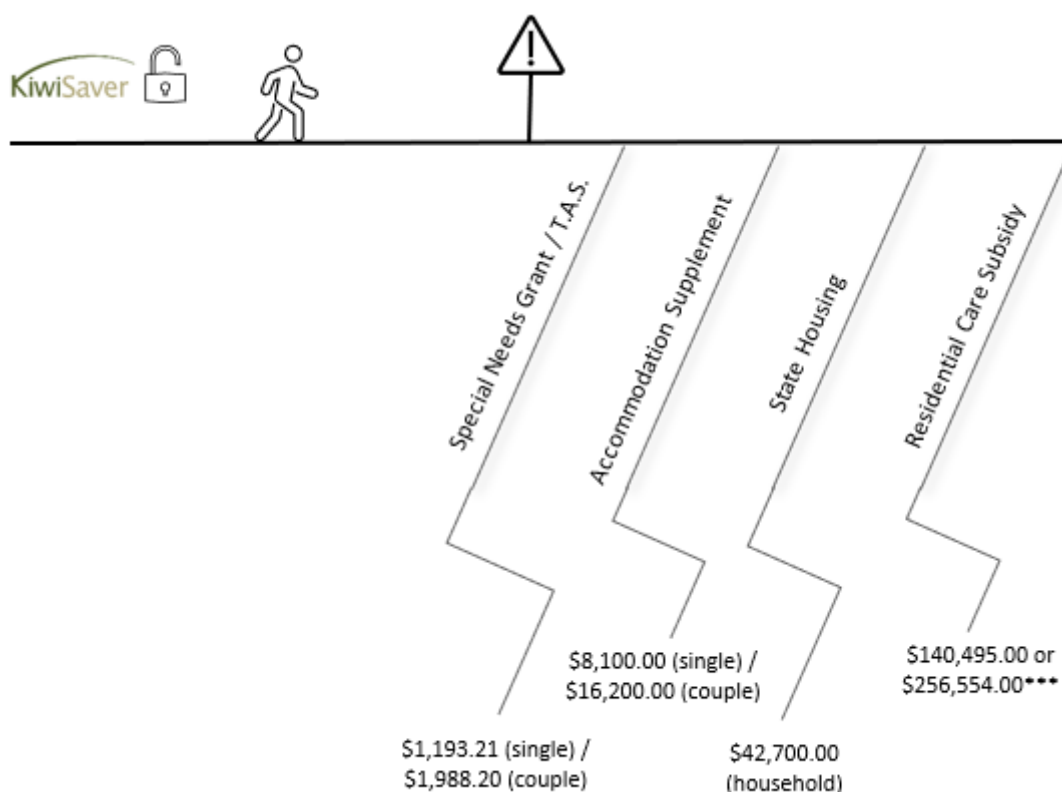
Sources: MSD n.d.-f,-g,-i,-k

### KiwiSaver “Unlocked”

Some supplementary benefits and temporary support/grants have income and asset tests. A person’s assets can increase substantially at 65 because their KiwiSaver automatically becomes unlocked. Once unlocked, a person’s KiwiSaver balance will count towards income and asset tests (MSD, n.d.-b). This is of particular importance to individuals receiving the Accommodation Supplement, as its asset limit is quite low compared to other benefits. It is important for individuals to plan for the possible cessation of certain benefits that apply asset tests once they turn 65. They will need to utilise their KiwiSaver funds instead to cover their expenses.

Figure 7 illustrates the cut-off points for each benefit. If a person’s assets, including KiwiSaver, exceed the cut-off point, then the benefit will cease.

Figure 7



Sources: MSD, n.d.-a,-h,-j,-m

\*\*\*Note: Residential Care Subsidy asset limit applies to persons 65 and older. Lower limit is for couple with one partner in care (house and car exempt) and higher limit includes single person in care, couple with both in care, and couples with one partner in care including house and car.

### Temporary Payment Pauses – Special Needs Grant

NZ Super is paid fortnightly, while Main Benefits are paid weekly. There may be situations, depending on a person's birthday, where there will be a one-week gap in payments when they transition to receiving NZ Super. If a person is unable to cover their costs for that week, they may apply for a Transitional Payment Special Needs Grant (MSD, n.d.-j). Eligibility requirements for a special needs grant are strict—see Appendix B1. Individuals with any significant cash savings would not qualify for this grant.

### Primary Recipient of Main Benefit Switching to NZ Super

If a couple is receiving a Main Benefit together and the primary applicant applies for NZ Super, the secondary applicant will need to re-apply in their own right for the Main Benefit to continue, assuming eligibility requirements are still met. According to MSD, this process is not automatic, so special care must be taken if one partner is switching from a Main Benefit to NZ Super but the other partner plans to remain on the Main Benefit.

## Hypothetical Situations

### Scenario 1 – Supported Living Payment

Alex is 64 and a sole parent. He receives a Supported Living Payment to help him take care of his disabled child, getting \$573.59 per week before tax. He also receiving Accommodation Supplement to cover his rent payments. Alex has \$215,000 in his KiwiSaver account to help him in retirement. He plans on retiring from work entirely at 65.

#### Considerations

Alex should not apply for NZ Super when he turns 65 so long as he is still eligible for the Supported Living Payment. The Supported Living Payment for sole parents pays a higher rate than the NZ Super single individual rates. Once he turns 65, he will be able to access his KiwiSaver balance, which means his assets will exceed the limit of the Accommodation Supplement. He will no longer be able to receive the Accommodation Supplement once he turns 65. However, he can now use his KiwiSaver balance to assist with his rental costs.

- What does Alex gain?
  - KiwiSaver balance
  - SuperGold Card
  - Winter Energy Payment
- What does Alex lose?
  - Accommodation Supplement
- What stays the same?
  - Supported Living Payment (Sole Parent)

### Scenario 2 – Average Earners

Maria and her partner John are both 63. Both work and have earned average incomes throughout their lifetimes. They do not currently receive any benefits. They have saved \$200,000 combined in their KiwiSaver accounts plus more in private savings. They own their home but have a mortgage that will not be paid off until they are 72. Ideally, they want to retire as soon as possible; however, they are concerned that they have not saved quite enough to live comfortably for the rest of their lives.

#### Considerations

Maria and John should apply for NZ Super as soon as they are eligible to do so. Although their retirement savings are slightly below recommendations, they will begin receiving the winter energy payment in addition to NZ Super. They will also get SuperGold cards to get discounts on various goods and services. One or both

may choose to continue working past 65; however, NZ Super should generally be able to cover their living costs once they own their home outright. Based on their cash assets, they will be not eligible for any asset tested benefits. Whether or not they continue working past 65 depends on how much their mortgage payments are for the 7 years after they start getting NZ Super and if they are willing to dip into their KiwiSaver to cover these costs.

- What do Maria and John gain?
  - NZ Super
  - KiwiSaver Balances
  - SuperGold Cards
  - Winter Energy Payment
- What do Maria and John lose?
  - Nothing
- What stays the same?
  - Non-eligibility for means-tested benefits

### Scenario 3 – Low Assets

Tim is single without significant cash assets, having only \$1,000 in the bank and no KiwiSaver balance. He is 64 and recently lost his job. He is searching for employment and receives Jobseeker Support. He is concerned about lacking enough money for retirement. He also receives the Accommodation Supplement to cover his rent payments and a Community Services Card. Tim would like to apply for NZ Super, but he is concerned about how it will impact his benefit entitlements. He cannot afford to go a week without income given his low cash assets.

### Considerations

Tim can apply for NZ Super up to 12 weeks before he turns 65. NZ Super pays more than Jobseeker Support and is not means-tested, which will simplify his interactions with MSD and require less paperwork. Furthermore, Tim can apply for a Special Needs Grant to cover the transition from Jobseeker Support to NZ Super where there may be a week where he does not receive a payment, given that benefits are paid weekly, and NZ Super is paid fortnightly. He can continue to receive the Accommodation Supplement without interruption as he will still be eligible based on his assets.

- What does Tim gain?
  - NZ Super
  - SuperGold Card



- Winter Energy Payment
- Special Needs Grant
- What does Tim lose?
  - Jobseeker Support
- What stays the same?
  - Accommodation Supplement
  - Community Services Card

#### Scenario 4 – Receiving a Supplementary Benefit

Juan is 67 and receiving NZ Super. His wife Sofia is 64 and recently went from working full-time to part-time because of an ongoing disability. She receives a Disability Allowance to help cover costs associated with her disability. Juan did not contribute to KiwiSaver; however, Sofia has accumulated \$150,000 in her KiwiSaver. Sofia wants to know if she should continue working past 65 and if she can continue to receive her disability allowance.

#### Considerations

Sofia can apply for NZ Super up to 12 weeks before she turns 65. The Disability Allowance is not asset tested, so having access to her KiwiSaver assets will not directly impact her eligibility for this payment. However, once she applies for NZ Super, her and her husband will receive \$817.32 combined per week before tax. Disability allowance ends once income for a couple exceeds \$1,092.55 per week before tax, which means Sofia can earn up to \$275.23 per week before tax. Interest and dividends from KiwiSaver are counted as income.

- What do Sofia and Juan gain?
  - NZ Super (for Sofia)
  - KiwiSaver Balance
  - SuperGold Card
  - Winter Energy Payment
- What do Sofia and Juan lose?
  - Nothing – assuming interest/dividends from KiwiSaver do not exceed the income limit for the Disability Allowance
- What stays the same?
  - Disability Allowance
  - NZ Super (for Juan)

## Recommendations & Conclusion

New Zealand Superannuation provides a solid base for a person's retirement income once they turn 65, offering financial security and stability in old age. However, superannuation is just one part, albeit a major one, of New Zealand's broader social security system. Given the fixed rates of NZ Super, it is not always sufficient for every individual to meet their financial needs, especially if they do not own their own home.

Government financial assistance for non-housing needs, although not perfect, is generally accessible to individuals in need based on income and asset criteria that have been continuously updated to account for the rising cost of living. Government housing assistance, on the other hand, often fails to address the astronomical rise in accommodation costs over the past decade. Assistance either excludes individuals in need through strict, outdated asset limits or, in the case of physical housing provision, is in such short supply that many individuals deemed eligible for assistance cannot actually receive it in a timely manner.

Given the current situation of government housing assistance, there are three important areas of reform that would greatly assist superannuitants struggling with their accommodation costs:

### **Raise Accommodation Supplement Asset Limits**

The current Accommodation Supplement benefit was introduced in 1993. Its asset limits of \$8,100 (single individual) and \$16,200 (couple) have not been altered since that date. In fact, according to MSD, the limits set in 1993 were inherited from a previous benefit which had set them in 1988. As cost-of-living has increased dramatically over the course of 34 years, it is not appropriate for the limits to remain unchanged. The limit for the Accommodation Supplement should at least be equivalent to the eligibility limit for state housing, which is currently 5 times higher. Expanding eligibility for the Accommodation Supplement would also help alleviate pressure on the state housing system by allowing those individuals whose main issue is affordability to stay in their current accommodation rather than move into a state house.

### **Enable Councils to Build Senior Housing Cheaply**

Local councils were previously given low-interest loans by the central government to build and maintain affordable housing for seniors. In the 1991 budget, this concessionary financing was eliminated (Reid, 2022). This has resulted in a decreasing stock of increasingly old homes for seniors. CHPs have in some cases filled this gap; however, individuals are often forced to apply through MSD rather than fill out a simple application with their local council. Furthermore, CHPs and Kāinga Ora housing is not always exclusively for seniors like many council housing developments are, making them an inferior option for many superannuitants.

Restoring concessionary financing for councils will help increase the supply of housing that meets the needs of seniors and allows people to live in cohesive communities with individuals of a similar age group.

### **Address Housing Affordability Issues More Broadly**

Housing unaffordability is often presented as an issue affecting young people who are unable to get on the property ladder because of skyrocketing prices. Yet, it is not exclusively a young person issue. More and more people are reaching retirement age still not owning their own home outright. As this number increases, so will the number of people who find NZ Super insufficient to cover their essential costs. It is not realistic from a budgetary perspective to raise the rates of NZ Super to match housing costs (NZ Super Fund, 2021). Thus, the government should pursue broad based reforms that address the housing cost inflation, including planning reform and construction of more public housing. This will help Kiwis of all ages and ensure that the country's superannuation still provides a solid income base in retirement.

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## Appendix A

### Table A1 - Housing Assistance Options (Excluding Council Housing)

<i>Benefit Name</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Accommodation Supplement	Excluding Superannuation: \$626.37 p/w (single) & \$909.81 p/w (couple)	\$8,100 (single) & \$16,200 (couple)	Cannot be living in public (social) housing or receiving residential care subsidy.	Apply online through MyMSD or call <b>0800 552 002</b> (Mon-Fri, 7am-6pm)
Emergency Housing	No explicit limit	No explicit limit	Only offered to those with no place to stay for tonight or the next 7 nights.	Contact MSD on <b>0800 552 002</b> (Mon-Fri, 7am-6pm)
Public (Social) Housing	After-tax: \$694.41 p/w (single, no children) & \$1,068.33 p/w (couple or sole parent)	\$42,700 in cash savings and/or property convertible to cash	Must have serious housing need (i.e., inability to find suitable accommodation in private market) Income/asset limits can be exceeded on case-by-case basis.	Contact MSD on <b>0800 552 002</b> (Mon-Fri, 7am-6pm)
Rates Rebate	Household Income Before-Tax: \$38,431.99	No asset limit	Rebate must be for primary residence, and you must be listed as a ratepayer.	Contact local council to apply. Forms may be posted or dropped off in-person. Forms and information available at: <a href="http://www.govt.nz">www.govt.nz</a>
Residential Care Subsidy	Varies depending on type of income received	\$256,554 incl. house & car OR \$140,495 excl. house & car	Must be assessed by MoH as needing long-term residential care.	Contact Health Seniorline on <b>0800 725 463</b>
Warmer Kiwi Homes Grant	No individual income limit, but must live in low-income area OR have a Community Services Card (or combo w/ SuperGold Card)	No asset limit	Must own and live in house built before 2008. Home must be missing insulation and/or does not have a fixed heater.	Check eligibility and apply online at: <a href="http://www.eeca.govt.nz">www.eeca.govt.nz</a> or call <b>0800 749 782</b>



Table A2 - Council Housing Options

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Ashburton	Gross income (excl. benefit/Super) cannot exceed 15hrs/wk. at minimum wage	≤ \$20,000 (single) / \$30,000 (couple) excluding vehicle / personal effects	Must be 65+ / eligible for Super. Must be able to live independently and demonstrate housing need. Priority given to those with connection to the district.	Application form located on council website: <a href="http://www.ashburtondc.govt.nz">www.ashburtondc.govt.nz</a>  Call <b>03 307 7700</b> or email <a href="mailto:info@adc.govt.nz">info@adc.govt.nz</a> for more information.
Auckland	Primary income should be Superannuation only	Cash and non-cash assets ≤ \$40,000 (single) or \$60,000 (couple)	Must be able to live independently, as verified by GP and have a connection to the area.	Apply through Haumaru Housing – call <b>0800 430 101</b> OR Apply through MSD – call <b>0800 552 002</b>
Buller	No explicit limit	No explicit limit	Must be able to live independently.	Application form available at: <a href="https://bullerdc.govt.nz/forms/">https://bullerdc.govt.nz/forms/</a> OR call on <b>0800 807 239</b> for more information
Carterton	No explicit limit	No explicit limit	None	Administered by the Carter Society. Contact on <b>06 379 8075</b> or email <a href="mailto:manager@cartercourt.co.nz">manager@cartercourt.co.nz</a>
Central Hawke's Bay	Must possess a Community Services Card (CSC). CSC income limits are on Work and Income website.	≤\$33,000/55,000 excl. car and personal effects (single/couple)	Must be 65+ and able to live independently. Need to be a resident for 3 years (certain exceptions may apply).	Contact council on <b>06 857 8060</b> . Application form and additional information available at: <a href="https://www.chbdc.govt.nz/services/housing/retirement-housing/">https://www.chbdc.govt.nz/services/housing/retirement-housing/</a>
Central Otago	No explicit limit – must have “limited income”	No explicit limit – must have “limited cash assets”	Priority given to those 65+ with a Community Services Card	More information available at: <a href="https://www.codc.govt.nz/services/council-property#toc-link-5">https://www.codc.govt.nz/services/council-property#toc-link-5</a> For persons living in Alexandra, Clyde, Cromwell, or Roxburgh wards, contact <b>03 262 7057</b> . For persons living in Maniototo ward, contact <b>03 444 9170</b> .
Clutha	No explicit limit	No explicit limit	Priority given to those 65+ who are in receipt of a benefit	More information and application form available at: <a href="https://www.cluthadc.govt.nz/property-">https://www.cluthadc.govt.nz/property-</a>

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Clutha (cont.)				<a href="#">rates-and-building/community-housing</a> Contact number <b>0800 801 350</b>
Dunedin	\$48,360 / \$69,992 (single/couple)	\$96,720 (single) / \$139,984 (couple)	Priority given to those 55+, especially those with urgent housing need and those that require physically accessible housing. Must be able to live independently.	More information and application form available at: <a href="https://www.dunedin.govt.nz/community-facilities/community-housing">https://www.dunedin.govt.nz/community-facilities/community-housing</a> Contact number <b>03 477 4000</b>
Far North	No explicit limit – must be “low-income”	No explicit limit – must have “no significant assets”	Priority given to those aged 60+ receiving a benefit.	More information and application form available at: <a href="https://www.fndc.govt.nz/Our-facilities/Housing-for-the-elderly">https://www.fndc.govt.nz/Our-facilities/Housing-for-the-elderly</a> Contact number <b>0800 920 029</b>
Gisborne	No explicit limit	No explicit limit	Must have a Community Services Card and/or SuperGold Card. Must be aged 55+ with no dependents.	More information and application form available at: <a href="https://www.gdc.govt.nz/services/community-housing">https://www.gdc.govt.nz/services/community-housing</a> Contact number <b>0800 653 800</b>
Gore	No explicit limit	No explicit limit	None	More information on housing assistance resources available at: <a href="https://readyforliving.co.nz/focus_area/housing/">https://readyforliving.co.nz/focus_area/housing/</a> Contact number <b>03 209 0330</b>
Grey	No explicit limit – must be receiving permanent benefit/pension or have a Community Services Car	≤\$100,000	Must be able to live independently. Priority given to those aged 65+, with secondary consideration given to those aged 60 to 64.	Rent limited to 25% of Super payments. More information and application form available at: <a href="https://www.greydc.govt.nz/03your-community/retirement-housing">https://www.greydc.govt.nz/03your-community/retirement-housing</a> Contact number <b>03 769 8600</b>
Hastings	\$29,500 / \$45,000	≤\$40,000/ \$45,000 excl. car and	Must be able to live independently and be receiving	More information and application form available at:

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Hastings (cont.)	(single/couple) before tax	personal effects (single/couple)	a permanent benefit/pension. Must be aged 55+, with priority given to those aged 60+	<a href="https://www.hastingsdc.govt.nz/services/senior-housing/how-to-apply/">https://www.hastingsdc.govt.nz/services/senior-housing/how-to-apply/</a> Contact number <b>06 871 5000</b>
Hauraki	No explicit limit	No asset test for market rental. To be eligible for any subsidy, limit is ≤\$45,000/ \$50,000 (single/couple)	Must be aged 60+ with genuine housing need. Preference given to those living in the district the longest.	More information and application form available at: <a href="https://www.haurakidc.govt.nz/services/pensioner-flats/">https://www.haurakidc.govt.nz/services/pensioner-flats/</a> Contact number <b>07 862 8609</b>
Horowhenua	No explicit limit	No explicit limit	None	Administered by Sisters of Compassion. Contact on <b>04 528 0203</b> or email <a href="mailto:housing@compassion.org.nz">housing@compassion.org.nz</a>
Hurunui	Income before excluding Super/benefit cannot exceed 15hrs./wk.at minimum wage.	\$100,000 (single) / \$150,000 (couple). Preference given to those below \$25,000 (single) / \$30,000 (couple)	Must be able to demonstrate genuine housing need. Priority given to those aged 65+ with a connection to Hurunui district.	Rents are discounted 25-40% below market rate. More information available at: <a href="https://www.hurunui.govt.nz/council/fees-charges/social-housing">https://www.hurunui.govt.nz/council/fees-charges/social-housing</a> Contact number <b>03 314 8816</b>
Hutt City	No explicit limit	No explicit limit	Priority given to those aged 65+ but will accept those 55+.	Administered by Urban Plus. More information and application form available at: <a href="http://www.urbanplus.co.nz/our-services/rental-housing/">http://www.urbanplus.co.nz/our-services/rental-housing/</a> Contact number <b>04 569 0725</b>
Invercargill	Must not exceed Superannuation + 30%	Primary Assets Limit: \$23,000 (Single), \$26,500 (Couple). Secondary Asset Limit: \$50,000	Must be aged 55+, with priority given to those aged 60+. Must be on a permanent benefit/pension with genuine housing need.	More information and application form available at: <a href="https://icc.govt.nz/community/housing/">https://icc.govt.nz/community/housing/</a> Contact number <b>03 211 1777</b>
Kaikōura	No explicit limit	≤\$90,000. Preference given to those with assets ≤ \$30,000	Must be at least 55+. Preference given to those aged 65, who meet the asset	More information and application form available at: <a href="https://www.kaikoura.govt.nz/our-">https://www.kaikoura.govt.nz/our-</a>

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Kaikōura (cont.)		(single) / \$40,000 (couple)	tests. Cannot have an interest in or own property. Must have genuine housing need. Preference given to established residents.	<a href="#">services/pensioner-housing/</a> Contact number <b>03 319 5026</b> or email <a href="mailto:admin@kaikoura.govt.nz">admin@kaikoura.govt.nz</a>
Kapiti Coast	No explicit limit – cannot be in regular paid employment	Assets must be “limited”	Must be aged 65+ and receiving Super. Must be able to live independently and have genuine housing need.	More information available at: <a href="https://www.kapiticoast.govt.nz/services/a-z-council-services-and-facilities/housing/">https://www.kapiticoast.govt.nz/services/a-z-council-services-and-facilities/housing/</a> Contact number <b>0800 486 486</b> or email <a href="mailto:kapiti.council@kapiticoast.govt.nz">kapiti.council@kapiticoast.govt.nz</a>
Mackenzie	No explicit limit – must have “low income”	≤\$100,000	Must be aged 65+ and receiving Super.	More information and application form available at: <a href="https://www.mackenzie.govt.nz/community/pensioner-housing">https://www.mackenzie.govt.nz/community/pensioner-housing</a> Contact number <b>0800 685 8514</b>
Manawatu	No explicit limit	≤\$80,000 (single or couple)	Must be aged 65+ and able to live independently. Must be receiving a permanent benefit/pension.	Administered by Manawatu Community Trust. More information and application form: <a href="https://www.manawatucommunitytrust.nz/Accommodation">https://www.manawatucommunitytrust.nz/Accommodation</a> Contact number <b>06 324 0491</b>
Marlborough	No explicit limit – priority given to those whose income is only a benefit/pension plus interest/dividend from assets	≤ \$20,000 (single) / \$25,000 (couple)	Must be 60+, preference given to those 65+. Cannot have interest in or own property.	Administered by APL Properties Ltd. Contact number <b>03 577 7780</b> or email <a href="mailto:blenheim@aplproperty.co.nz">blenheim@aplproperty.co.nz</a> to apply.
Masterton	No explicit limit – must be receiving a permanent benefit/pension	≤ \$25,000 (single) or \$35,000 (couple)	Must be aged 60+. Cannot have owned a home in the past 5 years. Must be able to live independently with minimal assistance.	More information and application form available at: <a href="https://mstn.govt.nz/community-4/housing-elderly/">https://mstn.govt.nz/community-4/housing-elderly/</a> Contact number <b>06 370 6300</b>
Matamata-Piako	No explicit limit	No explicit limit – must have “limited”	Must be receiving a permanent benefit/pension.	More information and application form available at:

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Matamata-Piako (cont.)		financial assets”		<a href="https://www.mpdc.govt.nz/pensioner-housing">https://www.mpdc.govt.nz/pensioner-housing</a> Contact number <b>0800 746 467</b>
Napier	≤\$36,109 / \$55,553 after tax (single/couple)	≤\$108,750 / \$126,875 excl. car and personal effects (single/couple)	Priority given to those 65+ or Supported Living Beneficiaries. Need to be living in Napier City for the past 3 years (exceptions apply). Must be able to live independently.	More information and application form available at: <a href="https://www.napier.govt.nz/services/housing/housing-our-people/">https://www.napier.govt.nz/services/housing/housing-our-people/</a> Contact number <b>06 835 7579</b>
Nelson	Must qualify for MSD Social Housing Register OR make less than 60% median NZ household income.	No explicit limit – Work and Income limit will apply if applying through Social Housing Register.	Priority given to those coming from Social Housing Register.	Administered by Nelson Tasman Housing Trust. Can apply through MSD, where rent is capped at 25% of income - contact <b>0800 552 002</b> . Alternatively, apply through the Housing Trust, where rent is discounted 20-30% off market rate – contact <b>0800 266 325</b> or visit: <a href="https://www.nelsonhousing.org.nz/apply-for-housing-v2/">https://www.nelsonhousing.org.nz/apply-for-housing-v2/</a>
New Plymouth	No explicit limit	No explicit limit – “must have no significant assets”	Must be on a permanent benefit/pension and aged 65+.	More information and application form available at: <a href="https://www.npdc.govt.nz/community/seniors/housing-for-the-elderly/">https://www.npdc.govt.nz/community/seniors/housing-for-the-elderly/</a> Contact number <b>06 759 6060</b>
Ōtorohanga	No explicit limit	No explicit limit	Applications are assessed against the following criteria: housing need, health factors, age, and inability to arrange alternative housing.	More information and application form available at: <a href="https://www.otodc.govt.nz/services/older-persons-housing/">https://www.otodc.govt.nz/services/older-persons-housing/</a> Contact number <b>07 873 4000</b>
Palmerston North	Must have a Community Services Card or be receiving a supported	≤\$40,000 excl. car and personal effects	Must be able to live independently.	Rent is subsidised for superannuitants. More information and application form available at:

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Palmerston North (cont.)	living payment– Work and Income sets income limit			<a href="https://www.pncc.govt.nz/Services/Social-housing">https://www.pncc.govt.nz/Services/Social-housing</a> Contact number <b>06 356 8199</b>
Porirua	\$990/wk./ \$1,054/wk. (single/couple) after tax and before accommodation supplement	For those aged 50+, Assets less than \$58,480 make you entitled to 70% of market rent. Assets greater than that amount you will be charged market rent.	Must be 65+, able to live independently, and priority is given to Porirua residents.	Administered by Wellington City Council. More information and application form available at: <a href="https://poriruacity.govt.nz/services/community-support/community-housing/">https://poriruacity.govt.nz/services/community-support/community-housing/</a> Contact number <b>04 499 4444</b>
Queenstown Lakes	≤\$61,000 (single) or \$87,000 (two plus person household)	No explicit limit, but size of assets is evaluated	Must be aged 65+ and be established in the district.	Can apply through MSD, where rent is capped at percentage of income - contact <b>0800 552 002</b> . Alternatively, apply through council housing trust and market rent is discounted up to 20% - contact <b>03 450 1702</b> . More information available at: <a href="https://www.glcht.org.nz/our-programs/senior-housing-programme/">https://www.glcht.org.nz/our-programs/senior-housing-programme/</a>
Rangitikei	Cannot exceed Super (incl. accommodation supplement) + 25%	≤\$8,100/ \$16,200 (single/couple)	Must be 65+ and able to live independently. Must have genuine housing need.	More information and application form available at: <a href="https://www.rangitikei.govt.nz/services/housing">https://www.rangitikei.govt.nz/services/housing</a> Contact number <b>0800 422 522</b>
Rotorua	≤\$25,000 / \$45,000 (single/couple)	≤\$25,000 / \$45,000 (single/couple) incl. assets sold within last 5 years	Must be 60+ on a benefit or 55+ on a sickness benefit. Must be retired from full-time employment and able to live independently.	More information available at: <a href="https://www.rotorualakescouncil.nz/our-services/housingfortheelderly">https://www.rotorualakescouncil.nz/our-services/housingfortheelderly</a> Contact number <b>07 348 4199</b>
Ruapehu	No explicit limit	No explicit limit	Must be 60+ or under 60 with a disability. Must have “genuine housing need”	More information and application form available at: <a href="https://www.ruapehuc.govt.nz/our-">https://www.ruapehuc.govt.nz/our-</a>



<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Ruapehu (cont.)			and be able to live independently.	<a href="#">facilities/social-housing</a> Contact number <b>07 895 8188</b>
Selwyn	No explicit limit	No explicit limit	Housing is offered at market rates with no discount applied.	Contact council for more information on <b>0800 SELWYN (735 996)</b>
Southland	No explicit limit	No explicit limit	Offered to those aged 60+ with housing need as determined by the council.	More information and application form available at: <a href="https://www.southlanddc.govt.nz/my-southland/community-housing/">https://www.southlanddc.govt.nz/my-southland/community-housing/</a> Contact number <b>0800 732 732</b>
South Taranaki	Same as gross income limit for Accommodation Supplement (see p. 3)	≤\$20,000/ \$25,000 excl. car and personal effects (single/couple)	Must be 65+ receiving Superannuation. If unit has been vacant 12+ weeks, those 55+ in receipt of benefit will be considered.	More information and application form available at: <a href="https://www.southtaranaki.com/our-services/housing-elderly">https://www.southtaranaki.com/our-services/housing-elderly</a> Contact number <b>0800 111 323</b>
South Waikato	Cannot exceed Super + \$5,000 before tax	≤\$20,000/ \$30,000 (single/couple) excl. vehicle and personal effects	Must be at least 60+, highest priority given to those 65+. Minimum residency requirement of 1-year, highest preference given to those 5+ years. Higher priority given to those who have not owned a home in the past 5 years.	More information and application form available at: <a href="https://www.southwaikato.govt.nz/our-services/pensionerhousing">https://www.southwaikato.govt.nz/our-services/pensionerhousing</a> Contact number <b>07 885 0340</b>
South Wairarapa	≤Super (after tax) + 50%	<\$42,700 excl. personal effects and car	Must be 65+ and receiving Super or 55+ and receiving a benefit. Must be able to live independently.	More information and application form available at: <a href="https://swdc.govt.nz/community/housing/">https://swdc.govt.nz/community/housing/</a> Contact number <b>06 306 9611</b>
Stratford	No explicit limit – must have limited income	≤\$50,000 excl. one vehicle	Must be 65+, able to live independently, and not be in full-time employment	More information and application form available at: <a href="https://www.stratford.govt.nz/our-district/housing-for-the-elderly">https://www.stratford.govt.nz/our-district/housing-for-the-elderly</a>

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Stratford (cont.)				Contact number <b>06 765 6099</b>
Tararua	Must have a Community Services Card – income limit set by Work and Income	≤\$40,000/ \$60,000 excl. car and personal effects (single/couple)	Must be 65+ and able to live independently. Must be district residents or have family in the district.	More information and application form available at: <a href="https://www.taruadc.govt.nz/living-here/community-information/housing-for-the-elderly">https://www.taruadc.govt.nz/living-here/community-information/housing-for-the-elderly</a> Contact numbers <b>06 374 4080 (north)</b> & <b>06 376 0110 (south)</b> .
Tasman	No explicit limit	≤ \$50,000 excl. car and furniture	Must be 65+ receiving Super OR 55+ receiving a Supported Living Payment. Must be able to live independently.	Allocated on basis of need. Rents set at 80% of market rate. More information and application form available at: <a href="https://www.tasman.govt.nz/my-council/key-documents/more/rates-and-housing/housing-for-older-adults/">https://www.tasman.govt.nz/my-council/key-documents/more/rates-and-housing/housing-for-older-adults/</a> Contact number <b>03 543 8400</b>
Taupō	No explicit limit	≤\$15,000/ \$20,000 (single/couple) excl. vehicle and personal effects	Must be 60+ and not have owned/sold property in the last 5 years.	More information and application form available at: <a href="https://www.taupodc.govt.nz/community/age-friendly-district">https://www.taupodc.govt.nz/community/age-friendly-district</a> Contact number <b>07 376 0899</b>
Timaru	No explicit limit – must have limited income	No explicit limit	Must be aged 65+ or 55+ on a long-term sickness benefit. Must have demonstrated housing need. Must be able to live independently.	More information and application form available at: <a href="https://www.timaru.govt.nz/services/community-and-culture/social-housing">https://www.timaru.govt.nz/services/community-and-culture/social-housing</a> Contact number <b>03 687 7200</b>
Upper Hutt	No explicit limit	No explicit limit	None	Administered by Sisters of Compassion. Contact on <b>04 528 0203</b> or email <a href="mailto:housing@compassion.org.nz">housing@compassion.org.nz</a>
Waikato	No explicit limit – must be on a	≤\$17,500/ \$20,500 (single/couple)	Must be 65+ and able to live independently.	More information and application form available at:



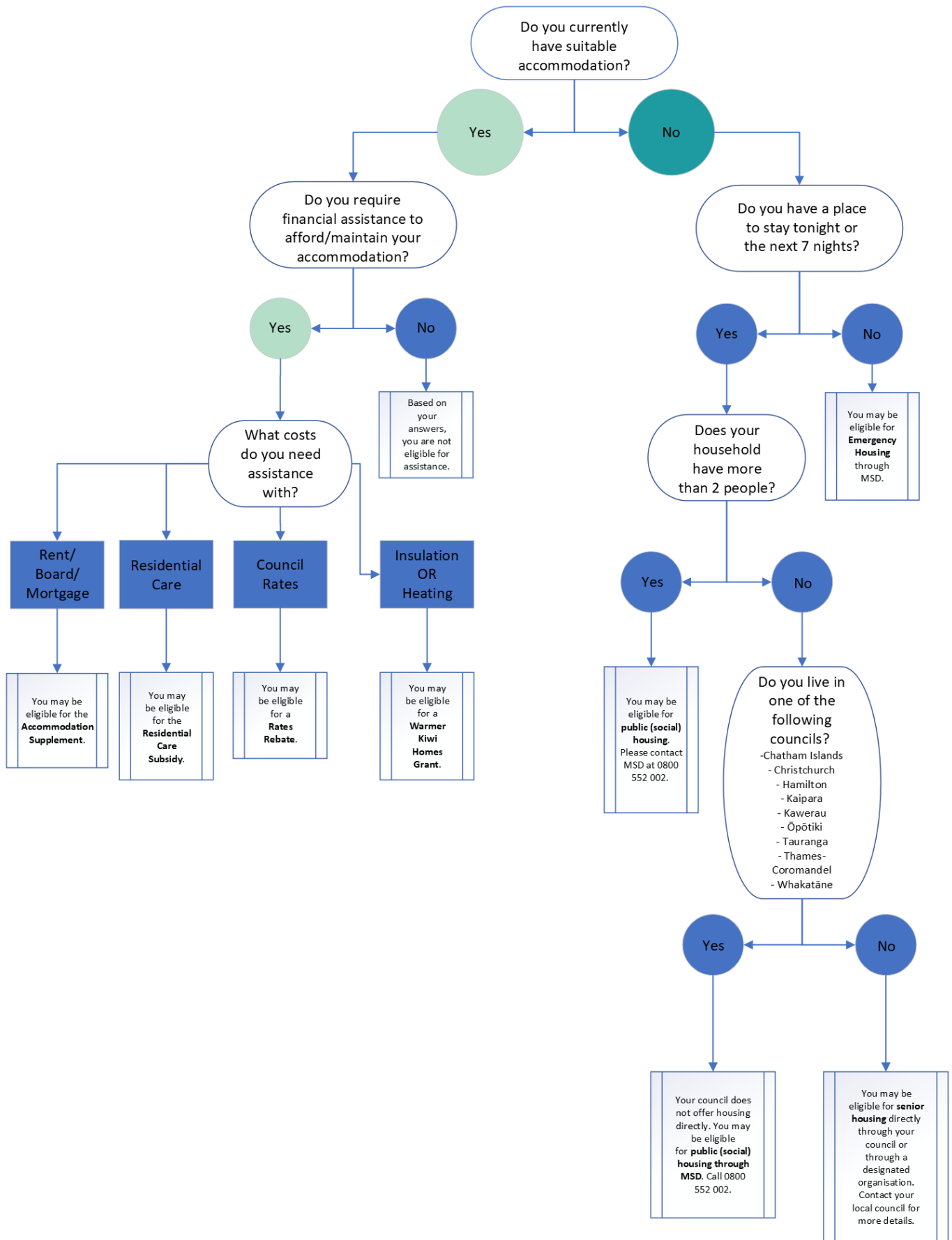
<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Waikato (cont.)	fixed income/benefit	excl. vehicle and personal effects	Must not be in full-time employment or own property/land. Must have demonstrated housing need.	<a href="https://www.waikatodistrict.govt.nz/services-facilities/land-and-property/ongoing-involvement-with-council/housing-for-the-elderly">https://www.waikatodistrict.govt.nz/services-facilities/land-and-property/ongoing-involvement-with-council/housing-for-the-elderly</a> Contact number <b>0800 492 452</b>
Waimakariri	No explicit limit	≤ \$10,000 (single) / \$15,000 (couple) excl. furniture, vehicle, and personal effects	Priority given to those 65+. For couples, one must be 65+ and the other 60+. Must be able to live independently. Ability to rent privately will be assessed.	Allocated on a needs basis. More information and application form available at: <a href="https://www.waimakariri.govt.nz/community/council-housing">https://www.waimakariri.govt.nz/community/council-housing</a> Contact number <b>0800 965 468</b>
Waimate	No explicit limit	No explicit limit	Priority given to superannuitants and those with medical conditions.	Administered by LJ Hooker Real Estate Agency. <a href="https://www.waimatedc.govt.nz/community/community-housing">https://www.waimatedc.govt.nz/community/community-housing</a> Contact number <b>03 689 0000</b>
Waipa	≤ Super (incl. accommodation supplement) + 10%	≤\$20,000 / \$35,000 (single/couple) excl. vehicle and personal effects	Must be 65+ with demonstrated housing need. Must be able to live independently.	More information and application form available at: <a href="https://www.waipadc.govt.nz/our-services/housing">https://www.waipadc.govt.nz/our-services/housing</a> Contact number <b>07 823 3800</b>
Wairoa	No explicit limit – primary income must be from pension	≤\$20,000/ \$30,000 excl. car and personal effects (single/couple)	Priority given to those aged 65+ that are able to live independently.	More information available at: <a href="https://www.wairoadc.govt.nz/services/pensioner-housing/">https://www.wairoadc.govt.nz/services/pensioner-housing/</a> Contact number <b>06 838 7309</b> or email <a href="mailto:info@wairoadc.govt.nz">info@wairoadc.govt.nz</a> to apply.
Waitaki	No explicit limit	No explicit limit – priority given to those with ≤\$20,000 (single) / \$30,000 (couple) in assets	Priority given to those aged 60+ receiving a permanent benefit/pension.	More information and application form available at: <a href="https://www.waitaki.govt.nz/Council/Council-Property/Community-housing#section-1">https://www.waitaki.govt.nz/Council/Council-Property/Community-housing#section-1</a> Contact number <b>03 433 0300</b>

<i>City/District Council</i>	<i>Income Limit</i>	<i>Asset Limit</i>	<i>Other Requirements / Restrictions</i>	<i>How to Apply / Contact Info.</i>
Waitomo	Annual income ≤\$18,000/ \$23,000 excl. Super (single/couple)	≤18,000/ \$23,000 (single/couple)	Must be aged 60+ and not own any property.	For more information and to apply, contact the council on <b>07 878 0800</b> .
Wellington	\$990/wk./ \$1,054/wk. (single/couple) after tax and before accommodation supplement	For those aged 50+, Assets less than \$58,480 make you entitled to 70% of market rent. Assets greater than that amount you will be charged market rent.	Priority given to fit elderly, multiple disadvantaged persons, refugees, low-level psychiatric patients, and persons with physical disabilities.	More information and application form available at: <a href="https://wellington.govt.nz/community-support-and-resources/community-support/housing-support/council-housing/how-to-apply">https://wellington.govt.nz/community-support-and-resources/community-support/housing-support/council-housing/how-to-apply</a> Contact number <b>04 499 4444</b>
Western Bay of Plenty	No explicit limit	≤\$40,000 / \$50,000 (single/couple) excl. personal effects	Must be 65+ and able to live independently.	More information and application form available at: <a href="https://www.westernbay.govt.nz/community/elder-housing">https://www.westernbay.govt.nz/community/elder-housing</a> Contact number <b>07 571 8008</b>
Westland	None	None	Must be 65+ and able to live independently.	Managed by Destination Westland. More information available at: <a href="https://destinationwestland.co.nz/">https://destinationwestland.co.nz/</a> Contact number <b>03 756 9010</b>
Whanganui	≤\$61,538 (single) or \$74,300 (couple) before tax	≤\$124,379 per person	Must be 65+, able to live independently, and not own any residential property.	More information and application form available at: <a href="https://www.whanganui.govt.nz/Services-Amenities/Housing-for-older-people">https://www.whanganui.govt.nz/Services-Amenities/Housing-for-older-people</a> Contact number <b>06 349 0001</b>
Whangarei	No explicit limit	≤ \$40,000 / \$60,000 (single/couple)	Must be retired from full-time work and receiving a pension. Must be able to live independently.	More information and application form available at: <a href="https://www.wdc.govt.nz/Community/Community-services/Pensioner-housing">https://www.wdc.govt.nz/Community/Community-services/Pensioner-housing</a> Contact number <b>09 438 3109</b>

Note: Councils not listed in this table (Chatham Islands, Christchurch, Hamilton, Kaipara, Kawerau, Ōpōtiki, Tauranga, Thames-Coromandel, and Whakatāne) do not administer their

own council housing or have a designated community organisation to administer housing. Individuals living in one of these councils should contact MSD directly for assistance.

Chart A3 - Housing Assistance Flowchart



## Appendix B

Table B1 - Supplementary &amp; Miscellaneous Assistance For Superannuitants

Benefit/Grant/ Special Assistance	Income Restrictions	Asset Restrictions	Additional/Other Restrictions
Accommodation Supplement	<b>\$626.37 p/w (single) &amp; \$909.81 p/w (couple).</b> Super is excluded from income limit ( <a href="#">Source</a> ).	<b>\$8,100 (single) &amp; \$16,200 (couple)</b> ( <a href="#">Source</a> ). Definition of cash assets ( <a href="#">Source</a> ). Every \$100 of cash assets over \$5,400 counts as \$1 p/w income for persons in a relationship or a single person with a child(ren). For others, every \$100 above \$2,700.	Cannot be living in social housing / subsidised residential care. Other <a href="#">qualifications</a> .
Winter Energy Payment	<b>No direct income test</b> (must be receiving a benefit incl. Super)	<b>No direct asset test</b> (must be receiving a benefit incl. Super)	Automatically given to those on a benefit (incl. Super). Must be living in New Zealand. ( <a href="#">Source</a> )
Disability Allowance	<b>\$733.72 p/w (single) &amp; \$1,092.55 p/w (couple)</b> ( <a href="#">Source</a> )	<b>None</b>	There are specific limits for superannuitants as outlined in income restrictions section.
Funeral Grant	<b>\$32,571.24 p/a (no children)</b> estimated gross 52 weeks after death of partner or they are receiving and income-tested benefit ( <a href="#">Source</a> ).	<b>\$1,988.20 (no children).</b> Grant provided if assessable estate before payment of debts and assets in excess of above exemption do not cover funeral costs ( <a href="#">Source</a> )	Must have been ordinarily resident in New Zealand at time of death. Other <a href="#">qualifications</a> . Definition of <a href="#">assets</a> .
Temporary Additional Support	Must have a <b>deficiency of \$1.00 or more</b> in their	<b>\$1,193.21 (single) &amp; \$1,988.20 (couple)</b> ( <a href="#">Source</a> )	All <a href="#">qualifications</a>

Temporary Additional Support (cont.)	disposable income ( <a href="#">Source</a> ).		
Childcare Assistance	<b>\$1,465.99 p/w gross (1 child), \$1,674.99 (2 children), \$1,884.99 (3 or more)</b> ( <a href="#">Source</a> ). Super counted as income.	<b>None</b>	All <a href="#">qualifications</a>
Child Disability Allowance	<b>None</b>	<b>None</b>	Must be child's principal caregiver of a child with a physical, sensory, psychiatric, or intellectual disability that requires constant, ongoing care for 12 months or more. All <a href="#">qualifications</a> .
SuperGold Card	<b>None</b>	<b>None</b>	Must be at least 65 and a NZ resident ( <a href="#">Source</a> ). Community Services Card can be added onto this card.
Community Services Card	Yearly income before tax less than: <b>\$31,433.00 (single, shared accommodation), \$33,446.00 (single, living alone), \$50,197.00 (couple, no children)</b>	<b>None</b>	Automatically sent to superannuitants receiving accommodation supplement, Kāinga Ora housing, or residential care subsidy ( <a href="#">Source</a> ).
Rates Rebate	Total annual household income less than: <b>\$39,495.99</b> ( <a href="#">Source</a> )	<b>None</b>	Maximum rebate of \$700.00 given to those making \$33,896.00 p/a or less. In practice, couples receiving NZ Super would not qualify as their income would

Rates Rebate (cont.)			exceed the threshold.
Special Needs Grant	Weekly income before tax less than: <b>\$848.00 (single),</b> <b>\$1,231.72 (couple)</b> ( <a href="#">Source</a> )	Assets (excl. items like home & car) are worth less than: <b>\$1,193.21 (single),</b> <b>\$1,988.20 (couple or sole parent)</b> ( <a href="#">Source</a> )	All <a href="#">qualifications</a>
Current Superannuation Rates (before tax, paid fortnightly) ( <a href="#">Source</a> )	<i>Single (alone or w/ dependent)</i> <b>\$1,076.48</b>	<i>Single (shared accommodation)</i> <b>\$990.20</b>	<i>Couple (de facto partner, married)</i> <b>\$817.32 each</b>

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