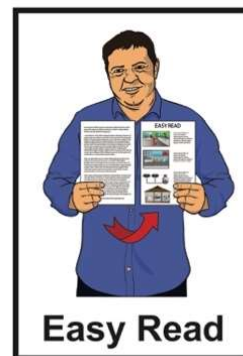




**MINISTRY OF SOCIAL
DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA

WORK AND INCOME
TE HIRANGA TANGATA



Changes to how board payments are assessed

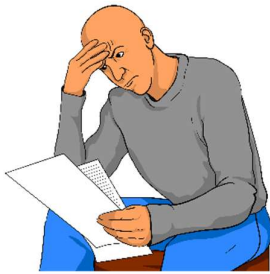


Published: November 2025

Before you start



This is a long document.



It can be hard for some people to read a document this long.



Some things you can do to make it easier are:

- read it a few pages at a time
- set aside some quiet time to look at it
- have someone read it with you to support you to understand it.



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About this document



This Easy Read document is from the Ministry of Social Development.



The Ministry of Social Development is sometimes called **MSD** for short.

WORK AND INCOME
TE HIRANGA TANGATA

Work and Income is part of MSD.



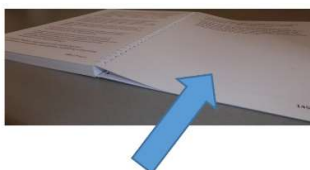
In this document:

- the words **us / we** mean MSD
- the word **client** means the person we give payments to.



This Easy Read has information for people who:

- get **board** payments from other people living with them
- pay rent for living in **public housing**.



More information on **board** and **boarders** is on **pages 8 to 9**.



Public housing is a house you rent from:

- the public organisation Kāinga Ora
- or
- a Community Housing Provider / CHP like Habitat for Humanity.



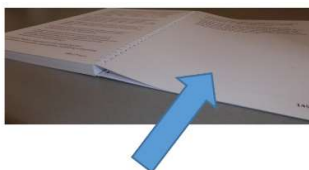


This Easy Read document is about the changes to how we assess / check money paid as board.



We will be changing how we assess / check the:

- amount of money we give you for **housing subsidies**
- way we decide how much **Income Related Rent / IRR** you will pay.



Housing subsidies are ways the Government assists people in paying to live in a house.

More information on housing subsidies is on pages **22 to 26**.



Income Related Rent / IRR is

when:

- the people living in the house pay some of the rent
- the Government pays some of the rent.

What is board?

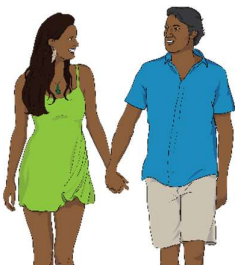
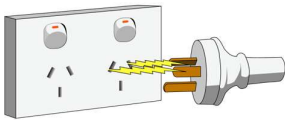


Boarders are different from **renters**.



Boarders pay board / money for:

- the place they are staying at
- things like:
 - food
 - power
 - internet.



Renters pay money to someone who:

- owns the house they are living in
- or
- the head tenant of the house.

Rent does **not** cover things like:

- food
- power
- internet

You are not a boarder if you pay money to your partner when living in a **property** together.



A **property** is usually:

- a house
- an apartment / flat.

Main things to know



How we assess board payments will change from 2 March 2026.



From 2 March 2026 we will include all board payments you get when we decide how much:

- money to give you for housing subsidies
- rent you will pay for IRR in a public housing property.



Including all board payments means you may:



- get paid less for your housing subsidy



- pay more for IRR.



We are also changing the way we figure out how board payments are counted as **income**.



Income means the money you get paid to live off / by.



This means that sometimes board payments may be included as income.

Why we are making these changes



These changes were part of the **Budget 2024**.



The **Budget** is the amount of money the Government sets for different things they do each year.



These changes will make sure MSD does not pay housing subsidies for the same accommodation cost to the:

- person getting board payments

and

- their boarder.





The changes also support us to **match** how much:

- we give to boarders as housing subsidies
- renters have to pay if they live in public housing.



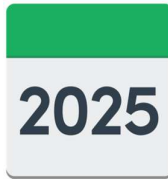
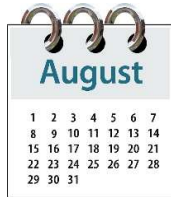
Match means making 2 things the same.



More information about this is available at this **website**:

<https://tinyurl.com/3dt99vhm>

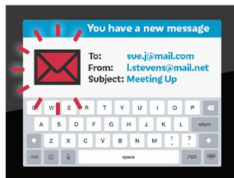
Collecting board payment information



From August 2025 we will be collecting board payment information.



This is so we have the information we need to pay people the right amount of money from 2 March 2026.



We will do this by sending:

- an email

or

- a letter.





We will be sending these to people who:

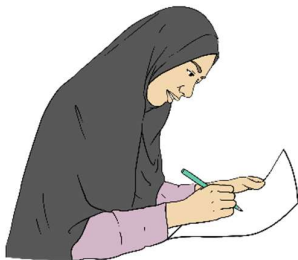
- get a housing subsidy

or

- live in public housing.



You can let us know you are getting board payments:



- online through MyMSD
- by filling out a paper form.



You can read about MyMSD in the Easy Read **Keep in touch with MyMSD** here:

<http://tinyurl.com/5dht2r2w>

Information we will collect

We will ask for your:

- name
- address
- accommodation costs information like how much rent you pay.



We will also ask for information about the boarders staying with you like:

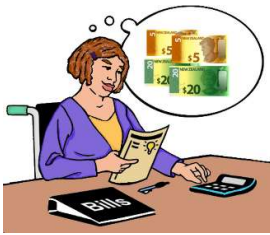
- their name
- their date of birth if you know it
- their contact details like their:
 - phone number
 - email
- how much board they are paying.





If they are not our client we will only keep some information about your boarder like:

- their first name
- the first letter of their last name
- how much they pay as board.



This will make it easier for you to let us know about:

- who is in your household
- the board payments you get.



We will check if board payments match



We will check that the amount of board payments you are getting matches with what your boarder has told us they are paying.



We may contact you to ask what the correct amounts are if the amounts do not match.



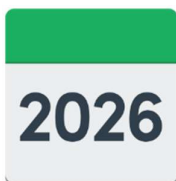
If you get a housing subsidy the amount of money you get may change due to us checking if the board payments match.

We will let you know what your payments will be in early 2026

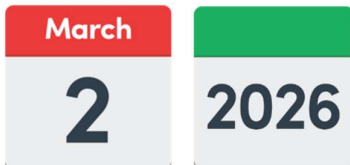


If you get board payments we will:

- check your payments
- and
- let you know:
 - what your new rate will be
 - if it is changing.



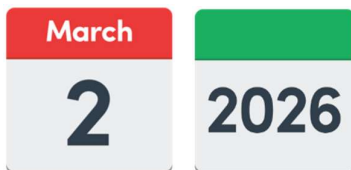
We will do this in early 2026.



Your payments will **not** change until 2 March 2026.

IRR changes

If you have to pay more for IRR this will start:



- from the next **annual rent review** after 2 March 2026

or

- if your boarder leaves

or

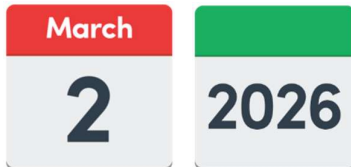
- if you get a new boarder.



Annual rent review is when rent is checked to see if it should:

- go up
- stay the same.

Housing subsidies



From 2 March 2026 we will include 62 **percent** of all board payments when working out how much to give as housing subsidies.



Percent means 1 out of every 100.

For example 62 percent of 1 hundred dollars means 62 dollars.



This means you may get less for your housing subsidy because the board payments you get help you pay for your accommodation costs.

Some housing subsidies are:



- Accommodation Supplement

Read more about this at our **website** here:

<https://tinyurl.com/3nse48yr>



- Temporary Additional Support

Read more about this at our **website** here:

<https://tinyurl.com/mvnj5zna>



- Special Benefit

Read more about this at our **website** here:

<https://tinyurl.com/4bj37a6m>

Some other housing subsidies are:



- Accommodation Benefit for students who are single parents

Read more about this at our **website** here:

<https://tinyurl.com/36bxv59h>

- Away from Home Allowance

Read more about this at our **website** here:

<https://tinyurl.com/mr88ybn2>



The information at these websites is **not** in Easy Read.

Example



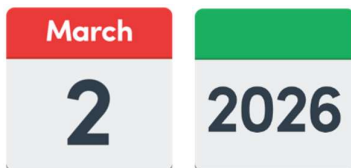
This example talks about a person called Kingi.



Kingi pays 6 hundred dollars every week as rent.



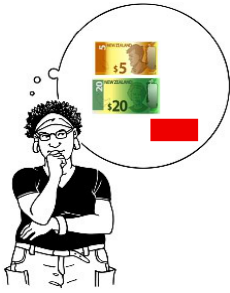
He has 2 boarders staying with him who are paying him a total of 3 hundred and 50 dollars every week.



From 2 March 2026 we will include all board payments when assessing accommodation costs.



62 percent of 3 hundred and 50 dollars is 2 hundred and 17 dollars.



The accommodation costs Kingi will get will be less 2 hundred and 17 dollars.



6 hundred dollars minus 2 hundred and 17 dollars is 3 hundred and 83 dollars.



Kingi will now be paying 3 hundred and 83 dollars a week for accommodation costs.



As his accommodation costs are less Kingi may get less for his housing subsidy.

Income Related Rent

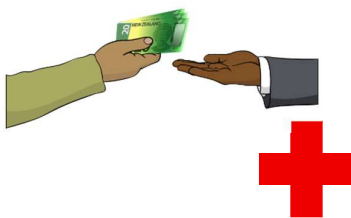


To figure out your IRR we first figure out how much income everyone living in your household gets every week.



From 2 March 2026 we will include 62 percent of all board payments you get.

This means:



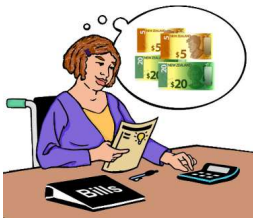
- we will add 62 percent of all board payments to your IRR
- you may pay more IRR.



For some people their IRR may be more than the **market rent price**.



The **market rent price** is how much a house / apartment would usually be rented for.



You will only need to pay the market rent price if your IRR is more.



More information on how we figure out your IRR is at this **website**:

tinyurl.com/mryfdxry

Example



This example talks about a person named Vanessa.

Vanessa:



- lives in public housing
- pays IRR of 4 hundred dollars a week.



She has 2 boarders who are paying:



- 1 hundred and 50 dollars a week
- 2 hundred and 50 dollars a week.



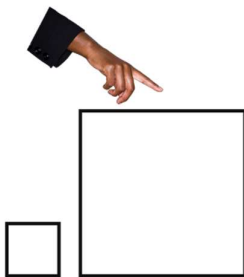
From 2 March 2026 we will add all board payments together.



62 percent of 4 hundred dollars is 2 hundred and 48 dollars.



2 hundred and 48 dollars will be added to her IRR.



This means her IRR will go from 4 hundred dollars to 6 hundred and 48 dollars.

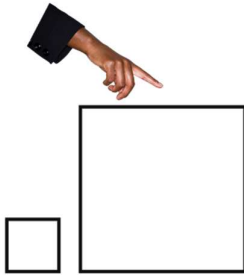
If this new IRR amount is more than the market rent price then Vanessa will:



- pay the market rent price
- **not** pay the new IRR amount.

When your board payments are counted as income

If you do not live in public housing



It may be that 62 percent of all your board payments are more than your accommodation costs.



The extra amount of money will be counted as your income for most payments you get from us.

Example:



This example talks about someone named Lily.



Her accommodation costs are 3 hundred dollars a week.



Lily has 2 boarders that give her a total of 6 hundred dollars a week.



62 percent of the total board she gets is 3 hundred and 72 dollars.



72 dollars is extra.



This means 72 dollars is counted as income for most payments Lily gets from us.

If you live in public housing



We will check if 62 percent of all the board payments you get is more than the market rent price for the public housing property you are in.



Any extra money is counted as income for most payments you get from us.



Example:

This example talks about someone named Hugo.



Hugo lives in public housing.



The market rent price for their property is 5 hundred dollars a week.



Hugo has 3 boarders who pay a total of 9 hundred dollars a week.



62 percent of the all the board payments Hugo gets is 5 hundred and 58 dollars.



58 dollars is extra.



This means 58 dollars is counted as income for most payments Hugo gets from us.

How to contact us



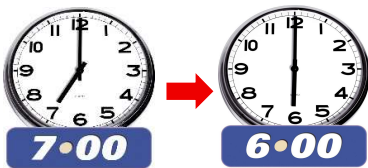
You can contact us by calling:

0800 559 009

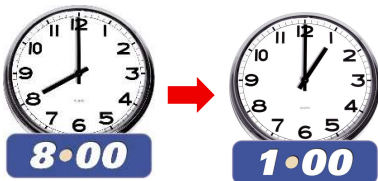


This number does not cost money to call.

You can call this number on:



- Monday to Friday
 - from 7 am to 6 pm



- Saturday
 - from 8 am to 1 pm.



If you find it hard to use the phone
you can:

- **text us:**

4206



- **email us:**

MSDDeafServices@msd.govt.nz



You can also contact us using the
New Zealand Relay service.

The **New Zealand Relay** service is
for people who are:



- Deaf / hard of hearing
- deafblind
- speech impaired / find it hard to talk.



You can find out more about the New Zealand Relay service at:

www.nzrelay.co.nz



This information has been written by the Ministry of Social Development.



It has been translated into Easy Read by the Make it Easy Kia Māmā Mai service of People First New Zealand Ngā Tāngata Tuatahi.



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