

Need extra help with costs?

A guide to allowances
and extra payments for
people on a benefit



Work and Income
Te Hirainga Tangata

A service of the Ministry of Social Development

While you're planning ahead for your return to work you might need some extra help at times to meet your expenses. That's where we can assist you.

Accommodation costs

You may be able to get the **Accommodation Supplement** to help with your rent, board or the cost of owning a home.

To qualify for the Accommodation Supplement, your accommodation costs must be more than a certain amount, and your assets must be under certain limits (because you get a benefit your income will be under the income limit). You must also be a New Zealand citizen or permanent resident and normally live here.

You won't qualify if you or your partner have a tenancy agreement with Housing New Zealand – you'll qualify for income-related rent instead. For more details about income-related rent contact your local Housing New Zealand neighbourhood unit.

If you are a low income ratepayer you may qualify for a rates rebate of up to \$500 under the Rates Rebate Scheme. For more details about the Rates Rebate Scheme contact your local council.

You need to advise us if you receive a rates rebate. Please contact us to find out how a rebate may affect your Accommodation Supplement.

Your weekly accommodation costs must be over a certain amount...

If you are ...	Your rent or 62% of your boarding costs must be over ...	If you own your own home, your costs must be over ...
Single with no children	\$48.00	\$57.00
Married, civil union or de facto couple with no children	\$79.00	\$95.00
Sole parent	\$90.00	\$108.00
Married, civil union or de facto couple with children	\$101.00	\$121.00

Rates at 1 April 2009

Your assets must be under the top limit...

If you are ...	Your top limit is ...
Single with no children	\$8,100
Married, civil union or de facto couple, or sole parent	\$16,200

Rates at 1 April 2009

Assets are anything you or your partner own, such as Bonus Bonds, savings, shares, stocks, debentures and loans to others.

Having rental problems?
Tenancy Services can help
0800 83 62 62.

Childcare costs

The **Childcare Subsidy** helps pay childcare costs for children aged under 5 years (or under 6 years if you get the **Child Disability Allowance** for them). You could get up to 9 hours of childcare a week and in some cases you could get up to 50 hours a week if you are working, on an approved training course or ill. The payment is made directly to the early childhood centre – the amount is shown on the next page.

The **OSCAR Subsidy** (Out of School Care and Recreational Subsidy) is for children aged 5-13 years. It helps towards the costs of before and after school care (up to 20 hours a week) and care during the school holidays (up to 50 hours a week). To get this subsidy you must be working, training or doing a work-related activity. The payment is made directly to the OSCAR service.

Your child has to attend an OSCAR service at least three hours a week. You won't qualify if your partner can take care of your child.

Here's what you may be able to get for the Childcare or OSCAR Subsidy for each child per hour, depending on your family income.

Number of children	Gross weekly income	Childcare Subsidy (per hour, per child)
1	Less than \$1,274.00	\$3.63
	\$1,274.00 to \$1,379.99	\$2.52
	\$1,380.00 to \$1,485.99	\$1.40
	\$1,486.00 or more	nil
2	Less than \$1,465.00	\$3.63
	\$1,465.00 to \$1,580.99	\$2.52
	\$1,581.00 to \$1,697.99	\$1.40
	\$1,698.00 or more	nil
3 or more	Less than \$1,634.00	\$3.63
	\$1,634.00 to \$1,771.99	\$2.52
	\$1,772.00 to \$1,909.99	\$1.40
	\$1,910.00 or more	nil

Rates at 1 April 2009

Health costs

The **Community Services Card** can help with the costs of visiting your doctor and getting prescriptions. It is a family card so you can use it for dependent children aged under 18 years.

If you already have a card you can keep using it – and when it runs out you can apply for another one.

To qualify your yearly income must be under a certain limit – depending on your personal situation. To find out if you qualify, call our Community Services Card national centre on **0800 999 999**.

You may also qualify for the **Pharmaceutical Subsidy Card** if you or your children need a lot of prescriptions each year. To find out more about this card, talk to your pharmacist.

If you don't qualify for the Community Services Card you may be able to get the **High Use Health Card** if you visit the doctor often for an on-going medical condition. You can't use it for other family members. Ask your doctor about this card.



There are lots of ways we may be able to help. Talk to your Case Manager if you want to know what you may qualify for.

Help for people with disabilities

The **Disability Allowance** helps with the extra costs you, your partner or child have because of a disability that is likely to last at least 6 months.

The amount you get depends upon the cost of things like ongoing visits to the doctor, medicines, extra clothing and travel.

To qualify, your weekly income before tax must be under these limits...

If you are ...	Your weekly income before tax must be under
Single aged 16-17 years with no dependent children	\$470.03
Single aged 18 years or over with no dependent children	\$544.02
Married, civil union or de facto couple with or without children	\$791.53
Sole parent with 1 dependent child	\$655.54
Any other sole parent	\$690.65

Rates at 1 April 2009

The **Child Disability Allowance** can help if you are the main caregiver of a dependent child who has a serious physical or intellectual disability. It is not taxed and doesn't depend on your income or costs. The child must be aged under 18 years, and need constant care and attention for at least 12 months because of their disability.

You may be able to get both the Child Disability Allowance and the Disability Allowance for the same child.



If you have any questions,
you can call us free on
0800 559 009.

Help for emergencies

If you're finding it hard to make ends meet, we may be able to help.

The **Special Needs Grant** is a one-off payment to help out with urgent things like food, bedding and emergency dental or medical treatment. To qualify, you must be a New Zealand citizen or permanent resident who normally lives here, and:

- your income must be under a certain limit depending on your personal situation *and*
- your cash assets must be less than a certain amount (see table below). If you need help to pay for food, you must have no cash assets *and*
- the things you need help with must be urgent or necessary *and*
- you must have no other way to meet these costs.

You won't usually have to pay back the Special Needs Grant.

Special Needs Grants or Temporary Additional Support

If you are ...	Cash assets must be less than
Single	\$952.21
Married, civil union or de facto couple with or without dependent children	\$1,586.63
Sole parent with 1 dependent child	\$1,250.28
Any other sole parent	\$1,343.07

Rates at 1 April 2009

Temporary Additional Support can help if you're finding it hard financially. It's a weekly payment to help meet your essential costs while you try to reduce these costs or increase your income. To qualify you must be a New Zealand citizen or permanent resident who normally lives here, and:

- your cash assets must be less than a certain amount (see table on previous page) *and*
- your costs must be essential and higher than your income *and*
- you must have no other way to meet these costs.

You will not get the Temporary Additional Support if you currently receive the Special Benefit. Your Special Benefit will continue until you no longer need it.

The **Advance Payment** can help if you need something essential immediately but can't afford to pay for it right now. You may be able to get the grant for things like appliances, furniture, bedding, rent or school uniforms. You have to pay it back, but may be able to do this in instalments.



If you have any questions, you can call us free on **0800 559 009**.

Training costs

The **Training Incentive Allowance** can help with things like fees, textbooks or childcare if you want to do some training to increase your chances of getting a job. The course must meet certain standards. It must also be work-related such as a university, polytechnic or business course that will give you skills you need for work.

To qualify you must be getting the Domestic Purposes, Widow's or Invalid's Benefit, or the Emergency Maintenance Allowance.

You can get up to \$96.56 a week and up to \$3,862.40 a year (rates at 1 April 2009). How much you get depends on what your costs are and how long the course is.

Living costs away from home

If you have dependent children aged 16-17 years living away from home to go on a tertiary or training course, you may be able to get the **Away from Home Allowance** to help with their living costs.

To qualify your child must be attending an approved course. How much you get depends on your income, where the child lives and what their accommodation costs are. Please ask us for more details.

Help for families

If you have dependent children aged 18 years or younger you can get **family tax credit** while on a benefit.

Family tax credit is ongoing financial support for families with children and is paid by us when you get a benefit. How much you get depends on the age of your children. Here's how much you'll get:

If your oldest child is	Your weekly payment will be
aged 16, 17 or 18 years	\$99.96
aged 15 years or younger	\$86.29
For each other child who is	Your weekly payment will be
aged 16, 17 or 18 years	\$89.44
aged 13, 14 or 15 years	\$68.40
aged 12 years or younger	\$59.98

Rates at 1 April 2009

When your benefit stops you may still qualify for family tax credit as well as other Working for Families Tax Credits payments from Inland Revenue. We'll tell Inland Revenue that your benefit has stopped so you don't have to, and they'll be in touch about your payments.

Domestic help

If you've just had a multiple birth, have a domestic emergency or need domestic help with things like laundry, housework, cooking or parental training, you may be able to get the **Home Help Payment** to help with your costs. To qualify, your income and assets must be under a certain limit (except for people who've had a multiple birth). How much depends on what your costs are. To find out more call us free on **0800 559 009**.

Funeral costs

The **Funeral Grant** can help with the funeral costs of someone close to you who has died. To qualify you must be the partner, child, parent or guardian of the person who has died – or arranging the funeral of someone with no partner or child. The person who died must have normally lived in New Zealand.

How much depends on the assets owned by the person. We also count your income and assets if you are their partner, parent or guardian. The most you can get is \$1,820.08 (as at 1 April 2009).

You won't get this grant if you have already received an ex-service person's funeral grant, Payment on Death Allowance or accident insurance payments to help with funeral costs.

Important

Make sure you bring everything you need to your meeting. See our *How can we help you?* brochure for a list of the kind of things we need to know about you if you want to apply for assistance.

If you have any questions,
call us on **0800 559 009** from
7am to 6pm Monday to Friday
and Saturday 8am to 1pm or
contact your Case Manager at
your nearest Service Centre.

**If you are deaf or find it hard to
communicate by phone,** you can
send a message to our Deaf Link
free-fax on **0800 621 621** or email
MSD_Deaf_Services@msd.govt.nz

For more information visit:
Work and Income website
www.workandincome.govt.nz