



Tenancy Costs Cover

Tenancy Costs Cover is granted to a tenant so that if there are costs owing at the end of a tenancy that amount to more than the bond, these will be paid to the landlord by MSD.

Who can get Tenancy Costs Cover?

Tenancy Costs Cover is available to people who would be able to get and stay in private rental housing long-term with additional help.

If you're to be considered for Tenancy Costs Cover you must:

- be having problems getting accommodation in the private rental market
- meet residency qualifications
- not already have Tenancy Costs Cover or a Tenancy Costs Cover debt
- be entering into a tenancy agreement under the Residential Tenancies Act 1986.

What is covered by Tenancy Costs Cover?

Tenancy-related costs, such as for rent arrears or property damage, are covered by Tenancy Costs Cover up to the equivalent of four weeks rent.

Claiming Tenancy Costs Cover

A claim can be made by the tenant or the landlord. It can only be paid if all of the conditions of cover have been met, including:

- the person granted Tenancy Costs Cover enters a tenancy within three months of the cover being granted
- the landlord confirms that they offered the tenancy because the cover had been granted
- a bond of four weeks rent has been paid and lodged with Tenancy Services at the Ministry of Business, Innovation and Employment
- a copy of the signed tenancy agreement and receipt for the bond is given to the Ministry of Social Development as soon as possible
- the tenancy ends within the first 12 months of the tenancy start date
- the claim is lodged within three months of the tenancy ending
- the costs claimed are tenancy-related and are in excess of the bond paid for the tenancy
- that the tenant agrees with the costs and has not paid them, or if the costs are endorsed by a Mediator's Order or Tenancy Tribunal Order
- all supporting documents are provided to the Ministry of Social Development.

Other points to note:

- Tenancy Costs Cover is not income or asset tested.
- Once the Tenancy Costs Cover has been granted and the tenancy agreement signed, any change of circumstances by the tenant will not affect the cover.
- Tenancy Costs Cover is valid only for the first 12 months of a tenancy.
- If a claim is paid, the tenant must pay it back.

Find out more

Call Work and Income on 0800 559 009
or Senior Services on 0800 552 002.

If you're a Youth Service client,
contact your Youth Service provider.