



# 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.