



## MINISTRY OF SOCIAL DEVELOPMENT

TE MANATŪ WHAKAHIATO ORA

# Finding somewhere to live



HOUSING ASSESSMENT  
AROMATAWAI WHARE NOHO

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# Somewhere to live

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**There's a lot to think about when you're looking for somewhere for you and your family to live.**

You could rent, board or flat with other people, buy your own home, or you may like to stay where you are.

Before you start looking you need to work out:

- how much you can afford to pay each week
- the area you want to be in – maybe close to work or schools, or good public transport
- how many bedrooms you need for your family
- if you need things like a backyard for children or pets, or a single-level home because someone in your family can't manage stairs.

Once you know what you need, you can look at the different housing options available.

# Staying where you are

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**Is your home no longer suitable because of, for example, health or financial reasons? With some extra help, could you stay where you are?**

For financial assistance, contact Work and Income, Senior Services or StudyLink.

For budgeting advice, contact your local Family Budgeting Service or Citizens Advice Bureau, or visit the Sorted website [www.sorted.org.nz](http://www.sorted.org.nz)

## **Issues with accessibility**

If you're finding it difficult getting around your home, the Ministry of Health may be able to help you to make changes. This could include putting a ramp over your steps or improving access to your shower.

Visit [www.health.govt.nz/your-health/services-and-support/disability-services](http://www.health.govt.nz/your-health/services-and-support/disability-services) or phone your local District Health Board for more information.

## **Health problems**

If your house is damp or you or someone in your family has breathing problems such as asthma, you might qualify for help from the Healthy Homes project.

Find out more about getting free or heavily subsidised home insulation at [www.energywise.govt.nz/funding-and-programmes/insulation-programme](http://www.energywise.govt.nz/funding-and-programmes/insulation-programme) or call 0800 749 782 for more information.

## **For help with your tenancy**

You should talk to your landlord first. There is also plenty of helpful tenancy advice on the Ministry of Business, Innovation and Employment (MBIE) website, [www.dbh.govt.nz/tenancy-index](http://www.dbh.govt.nz/tenancy-index)

# Renting

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**When you rent a home you'll have a tenancy agreement with the landlord of the house. You'll be expected to pay your rent on time, keep the place in reasonable condition and follow any other rules in the agreement.**

The landlord has to make sure your home is in good condition and do any big repairs quickly, especially if they affect your and your family's health and safety.

## **Finding a home to rent**

There are many places you can look if you want to rent a home. Try some of these:

- Rental websites like **TradeMe**.
- Local **newspapers**, usually in the **To Let** column.
- **Noticeboards** in supermarkets and community centres.
- **Letting agencies** such as real estate companies, but remember most of these will charge you a fee for helping you find somewhere.
- **Talk to your family and friends**. Someone might know of a place to rent.

You can find more information on looking for a home to rent at [www.housing.msd.govt.nz](http://www.housing.msd.govt.nz)

To find out how much you can expect to pay for rent in your area go to [www.dbh.govt.nz/market-rent](http://www.dbh.govt.nz/market-rent)

## Getting a tenancy

Before offering you their property to rent, most landlords will ask for certain information, like:

- your rental history
- whether you can afford it
- if you pay your rent and bills on time (your credit history).

If you've already rented property, get a reference from your landlord to say:

- you pay your rent on time
- you've kept the property in reasonable condition.

When you're offered a property, you'll receive a tenancy agreement. Before you sign, make sure you understand what it says and what is expected of you.

Information about tenancy agreements is available on [www.housing.msd.govt.nz](http://www.housing.msd.govt.nz) or you can contact your local Community Law Centre or Citizens Advice Bureau.

When you rent a property, you'll need to pay a bond and some rent in advance. The bond will be held by the Ministry of Business, Innovation and Employment. You may be able to get some help to pay this from Work and Income, Senior Services or StudyLink. You'll have to pay the money back, but you can do this in instalments.

They may also be able to help with some ongoing financial assistance if you are on a low income.

# Boarding

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**Boarding usually means having a room in someone else's home.**

You will have your own bedroom and normally share the kitchen, bathroom and living room with others in the house. It's a good idea to check this out before taking a room, and make sure it's something you want to do.

The board you pay might cover your food and may include other costs like power and phone.

If you need help with paying your board talk to Work and Income, Senior Services or StudyLink, who may be able to help.

## **Finding a place to board**

You can often find out about somewhere to board through people you know. **Talk to family and friends** to see if they can help you.

# Flatting

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**Flatting is a good way to share your living costs with other people. Usually, people in the house divide the cost of the rent, power and phone between them and everyone pays an equal share.**

You might buy your own food or split the cost of food for the whole flat, depending on what works best for you and your flatmates.

## **Finding a flat**

You may want to start your own flat, or move into an existing flat.

Remember, everyone shares the costs and responsibilities of the flat so make sure your flatmates are reliable and will pay their share.

If you start your own flat, you'll need to find a home to rent and other people to live in it with you.

To find a place in an existing flat, try:

- the **Flatmates Wanted** section on the **TradeMe** website
- local **newspapers**
- **noticeboards** in supermarkets and community centres
- **advertising** on noticeboards, or on **Twitter** or **Facebook**, saying you are looking for a flat
- **talking to family and friends** to see if they know anyone looking for a flatmate.



# Buying a home

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**You might be able to buy your own home. Buying and owning your home can be expensive, but there is some help available.**

You could be eligible for a low-deposit Welcome Home Loan, a KiwiSaver deposit subsidy for first-home buyers, or a Kainga Whenua loan for individuals or Māori land trusts.

If you are a Housing New Zealand tenant, you may be able to buy the house you're living in. If you live in a smaller town, you may be able to buy a FirstHome property. Find out more at [www.hnzc.co.nz](http://www.hnzc.co.nz) or call Housing New Zealand on **0800 801 601**.

Talk to your bank about options for getting a mortgage to buy a house.

If you need help to pay your mortgage, you may be able to get assistance from Work and Income, Senior Services or StudyLink.

# Social housing

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**Social housing is provided for people most in need of housing for as long as they need it.**

To be considered for social housing you must have a serious housing need and be able to show that you have done everything you can to find somewhere to live.

To get social housing you must also:

- be aged 16 years or over
- be ordinarily resident in New Zealand, and
- be a New Zealand citizen, or a permanent resident in New Zealand. If you have been a permanent resident in New Zealand for less than two years you may qualify if you are getting a main benefit.

If you're not a New Zealand citizen or a permanent resident you may qualify if you're getting an emergency benefit under special circumstances (for example, you're applying for residency and must stay in New Zealand).

- meet the income and asset test.

If you have a partner, their situation will be assessed as part of your application.

## Other housing options

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In some places, local councils and community organisations offer affordable housing for families or people with particular needs.

# If you're moving house

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There are lots of things to think about when you move house. Here are some useful tips:

- Tell your utility companies, for example, power, gas, telephone.
- Arrange final meter readings.
- Get your mail redirected.
- Tell your bank.
- Sort out your house or contents insurance.
- Get free change of address cards from a PostShop. Send to friends, companies you have subscriptions with, Sky, etc.
- Call government departments you deal with. For example, Inland Revenue or Work and Income.
- Tell your children's school or childcare.
- Leave time to clean both the property you're leaving and the one you're going to.

# More information

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*For more information:*

MSD Housing Assessment website

**[www.housing.msd.govt.nz](http://www.housing.msd.govt.nz)**

*If you have any questions call us on one of these numbers:*

**Work and Income:** 0800 559 009

**Senior Services:** 0800 552 002

**StudyLink:** 0800 88 99 00

or visit your nearest Work and Income service centre, Community Link or StudyLink Outreach office.

*If you're deaf, hearing-impaired or find it hard to communicate by phone:*

**Deaf Link free-fax:** 0800 621 621

**Telephone typewriter (TTY):** 0800 111 113

**Text:** 029 286 7170

**Email:** [MSD\\_Deaf\\_Services@msd.govt.nz](mailto:MSD_Deaf_Services@msd.govt.nz)

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