

Kōwhai Programme

Support for whānau & carers

Navigating the system: WINZ Work and Income (WINZ)

All Enquiries	0800 559 009
National Superannuation	0800 552 002
Community Services Card	0800 999 999
DeafLink – Free Fax	0800 621 621
MSD_Deaf_Service@msd.govt.nz	
- Text	029 286 7170
- Telephone Typewriter (TTY)	0800 111 113

Appointment of an agent

- Can be helpful to appoint an agent for someone who is unwell, to act on behalf and communicate with WINZ.
- Forms obtainable on the WINZ website.

Supported Living Payment

This benefit is for people, or couple, when one of you is severely restricted or unable to work on a long-term basis because of a health condition or disability, and for people who are caring for someone who needs significant care. Requires a medical certificate from your GP.

Health condition, injury or disability

People must be permanently and severely restricted in their ability to work because of a health condition, injury or disability. This means people:

- Have a condition affecting their capacity to work for more than two years, OR
- Have a life expectancy of less than two years AND
- Can't regularly work 15 hours or more a week in open employment.
- Requires a medical certificate (from your GP).

Full-time carer: you need to be:

- Caring full time for someone at home who would otherwise be in residential or hospital level care.
- The person must not be your husband, wife or partner.
- Need medical information about the person you are caring for.

Accommodation Supplement

- Income tested.
- Available to people on a benefit or low incomes.
- Provides assistance with the expenses of rent, mortgage, rates, insurance, etc.
- Not available if you are renting a Housing New Zealand home.

Disability allowance

- Income tested.
- WINZ will provide up to \$80.35 (as at April 2025) to cover expenses.
- Disability duration of more than 6 months (medical certificate is required).
- Helps to cover GP fees, prescription costs, transport to the doctor, phone rental, medical alarms, lawns/gardening, home heating costs, complementary medical treatments (chiropractor, osteopath, podiatrist, homeopathy, acupuncture), continence products, special foods, rental equipment if not funded by the DHB or state-funded agency.

Community Services Card

Apply if circumstances change.

- Automatically given with benefits.
- Income tested.
- Cost reductions healthcare costs, including emergency dental treatment.
- Home help eligibility.

New Zealand Superannuation

- For people over 65.
- Veteran's pension provides a lump sum payment on death for both the veteran and the veteran's spouse.

Change in living situation (for seniors)

- An ongoing extra payment on top of NZ Superannuation or Veteran's Pension, when you maintain a household on your own.
- For qualifying partner whose partner is in long term residential care.
- In some situations when you are not living on your own.

Residential Care Subsidy

- Subsidises long term residential care for adults over 65, or 50-65 years if single with no dependents.
- Requires a needs assessment and asset test.

Special Disability Allowance

Can be paid if:

- You are getting a benefit or pension.
- Your partner is receiving a residential care subsidy or has been in a hospital or rest home for more than 13 weeks (\$50.11 as at April 2025).

Funeral Grant

- Income and asset tested.
- If you are a partner, spouse, child, parent or guardian of the deceased.
- Arranging the funeral of someone with no spouse, partner or child.
- Non-taxable lump sum payment of up to \$2,616.12 (as at April 2025) providing assistance towards funeral expenses.

Dental Treatment

If you are on a low income or benefit WINZ may be able to help pay towards the cost of dental treatment for yourself or a child, especially if it is urgent.

- You don't have to be on a benefit to qualify for this help.
- Income and asset tested.
- The amount is generally up to \$1,000 (in any 52 week period) to help with immediate and essential dental treatment.
- WINZ may be able to pay more and how much you get depends on your situation.
- You may have to pay some of the money back depending on your situation.
- If you need dental treatment because of an injury you may be able to get help through ACC.
- If you have a Community Services Card you may be able to get dental treatment through your local hospital.

Glasses

If you are on a low income or benefit WINZ may be able to help pay towards the cost of eye tests and glasses. The amount is generally up to \$280.

- You don't have to be on a benefit to qualify for this help.
- Income and asset tested.
- You have to pay the money back.

This list is not exhaustive. There are other grants and subsidies available.

You may like to check their website for further information:

workandincome.govt.nz/index.html

The My MSD page allows you to log in, apply for benefits, and update information online:

<https://my.msd.govt.nz/>