



**Te Puni Kōkiri**  
REALISING MĀORI POTENTIAL

## He Tautoko Whānau *Helping Families*



*"This document will help you understand the range of financial support and other subsidies provided by different government agencies that have been designed to assist our young; our families; and our elderly".*

Regardless of age, gender, location or socio economic status all of us have positive potential. The ultimate aim of Te Puni Kōkiri is to see Māori achieve exceptional life quality, with Māori themselves identifying and developing the opportunities to maximise their potential. Te Puni Kōkiri sees maximising whānau potential as vital to improving life quality. It wants Māori families who are strong, healthy and connected. In short, strong whānau are a prerequisite for overall Māori development.

### CHANGES

In recent times the Government has introduced a range of new support mechanisms designed to enhance the lives of whānau, and has made significant changes to many other existing schemes. This document will help you understand the range of financial support and other subsidies provided by different government agencies that have been designed to assist **our young; our families; and our elderly**. Contact information for the appropriate government agency is also provided. People seeking more information can also contact any of the 21 Te Puni Kōkiri offices that form a network across New Zealand.

### SUPPORTING OUR YOUNG

#### PAID PARENTAL LEAVE

Paid Parental Leave is a government-funded entitlement paid to eligible working mothers and adoptive parents when they take parental leave from their job(s) to care for their newborn or adopted child (under the age of six). The maximum level of payment is currently \$372.12 per week (before tax).

*For more information and how to apply for Paid Parental Leave please call the Department of Labour free on 0800 20 90 20 or discuss it with Inland Revenue on 0800 377 777.*

#### PARENTAL TAX CREDIT

This payment is another part of the Government's Working for Families package and aims to help meet the needs that come with having a new baby.

The payment is for the first eight weeks (56 days) after your baby is born and you can receive up to \$1,200 depending on your family income. You can receive a Parental Tax Credit if you share the care of your child for at least 19 of the first 56 days after the birth of your baby.

**Please note:** You cannot receive Paid Parental Leave payments and a Parental Tax Credit for the same child. If you meet the criteria for both payments you'll need to decide which payment you'd like to receive. For most people Paid Parental Leave payments will be higher than the Parental Tax Credit.

*For more information and how to apply for Parental Tax Credit please call Inland Revenue free on 0800 227 773 or ask at any Work and Income service centre for an application form.*

#### CHILDCARE SUBSIDY

The Childcare Subsidy is also part of the Working for Families package and makes quality childcare more affordable for families with dependent children. Generally, children need to be under 5 years old and attending an early childhood programme for three or more hours a week (or under 6 years if you get a Child Disability Allowance for them). The Government has recently announced significant changes to the income limits and the rate of assistance, meaning 60% of all couples with children and 96% of sole parents will now potentially qualify for help with childcare costs.

*For more information and how to apply please call Work and Income free on 0800 774 004 or ask at any Work and Income service centre.*



## ❏ OUT OF SCHOOL CARE AND RECREATION SUBSIDY (OSCAR)

The OSCAR Subsidy offers financial assistance for families with children aged 5 to 13 (or up to 18 years if they receive a Child Disability Allowance) and is another feature of the Working for Families package. It helps towards the costs of before and after school programmes of up to 20 hours a week and school holiday programmes of up to 50 hours a week. As with the Childcare Subsidy the Government has recently made changes to eligibility. The new income limits are \$54,600 for a family with one child, \$65,000 for a family with two children, and \$75,400 for a family with three or more children.

*For more information and how to apply please call Work and Income free on 0800 774 004 or ask at any Work and Income service centre.*

## SUPPORTING OUR FAMILIES

### ❏ WELCOME HOME LOAN SCHEME

The Welcome Home Loan Scheme has been established to help households that can service a home loan, but can't afford to buy a house because they can't raise the necessary deposit. The scheme underwrites private lenders, such as banks and building societies, so they will give home loans to people who would otherwise not quite meet the criteria for a mortgage. Households can qualify for the scheme if they have one or two income earners earning up to \$85,000 between them, or three or more income earners earning up to \$120,000 between them. Under the scheme, up to \$200,000 can be borrowed without a deposit. A maximum of \$280,000 can be borrowed, but a deposit of 15 percent of the proportion of the loan above \$200,000 must be paid on loans over \$200,000. For example, if a household needs to borrow \$250,000, they would need 15 percent of \$50,000 as a deposit, or \$7,500.

*For more information please call the Welcome Home Loan Scheme free on 0508 Welcome Home (0508 93 52 66).*

### ❏ FAMILY SUPPORT

This is ongoing financial support for families with children, and is paid by Inland Revenue while you're working. It is part of the Working for Families package. How much you receive depends on a number of things, such as your level of income, the number of children you have, their ages and any shared custody arrangements. If you have dependent children aged 18 or younger you can get Family Assistance while on a benefit.

*For more information and how to apply please call Inland Revenue free on 0800 227 773.*

### ❏ KIWISAVER

KiwiSaver is a new, voluntary, work-based savings scheme that will start on 1 July 2007. It aims to encourage New Zealanders' savings habits and improve their financial wellbeing, particularly in retirement. The Government will make an upfront contribution of \$1,000 per person, to be "locked in" until the recipient reaches the age of eligibility for NZ Superannuation or for five years, whichever is the greater. After three years of saving, the Government will also offer a first home deposit subsidy of \$1,000 per year of membership in the scheme, up to a maximum of \$5,000 for five years. People will contribute through their salary at a before tax rate of 4% or 8% each pay period. These contributions will be "locked in" except for certain circumstances, for example, serious financial hardship, serious illness or permanent emigration. Everyone will have the opportunity to decide if they want to opt out of the scheme.



*For more information on KiwiSaver visit [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) or call free on 0800 7283 463.*

### ❏ ACCOMMODATION SUPPLEMENT

Under the Government's Working for Families package changes have been made to make housing more affordable. The Accommodation Supplement has increased and is available to more working families and many people without children. Whether you can get the Accommodation Supplement will depend on how much rent, board, or mortgage you pay, your personal circumstances such as your income and cash assets, where you live, and the number of people in your household. The maximum Accommodation Supplement rate has increased in some areas where housing costs are higher.

*For more information and how to apply please call Work and Income free on 0800 774 004 or ask at any Work and Income service centre.*

### ❏ IN-WORK PAYMENT

Working for Families In-Work Payment is a financial payment for families who work a minimum number of hours each week and replaced the child tax credit from 1 April 2006. Couples must normally work 30 hours or more a week between them and sole parents must normally work 20 hours or more a week. The In-Work Payment will pay up to \$60 a week per family with one, two or three children, with an extra \$15 per child for the fourth and subsequent children. There are income limits to qualify for an In-Work Payment.

*For more information and how to apply please call Inland Revenue free on 0800 227 773.*

## ❏ FAMILY TAX CREDIT

An extra payment to ensure that a family's after-tax income does not fall below \$17,680 (approximately \$21,658 before tax) is available and is called the Family Tax Credit. To receive a Family Tax Credit, at least one parent must be working for salary or wages. Even if you share care of a child or children, you may be entitled to a Family Tax Credit, but only for the time the children spend with you.

*For more information and how to apply please call Inland Revenue free on 0800 227 773 or, if you and/or your spouse or partner are in business 0800 377 774.*

## ❏ PRIMARY HEALTH CARE

Primary health care is usually the first contact you have with health professionals, for example, when you visit your doctor or nurse. In New Zealand all children under six years of age are eligible for cheaper visits to the doctor and free prescription medicines. Primary Health Organisations (PHOs) are a new way of arranging health care in the community to make sure everyone else can access this first level health care when they need it. People aged 6 to 24 years old, and everyone over the age of 45, and who are enrolled with a PHO, are also eligible for cheaper visits to the doctor and will pay only \$3 per prescription medicine (as long as the medicine is fully subsidised and as long as the prescription is from your usual PHO doctor). Cheaper doctors' visits and prescription medicines through PHOs will be rolled out to all other New Zealanders (those aged 25 to 44), in July 2007.

*To check if you are enrolled in a PHO phone the Ministry of Health on 0800 252 464.*

## ❏ COMMUNITY SERVICES CARD

A Community Services Card can help you and your family with the costs of health care. You'll pay less on doctors' fees and prescriptions – simply by showing your card. You must be on a low to middle income to get a Community Services Card. The most income you can have in a year depends on your individual situation. When you have a Community Services Card you get a subsidy for each visit to your family doctor. In addition, if you have a Community Services Card, all you'll pay is \$3 for a subsidised prescription item (sometimes there is also a 'premium' to pay for expensive medications).

*For more information and how to apply please call Work and Income free on 0800 999 999 or ask at any Work and Income service centre for an application form.*

## ❏ SPECIAL NEEDS GRANTS FOR SEPTIC TANK MAINTENANCE

From 1 October 2006, eligible low-income homeowners are able to get assistance with the cost of repair and maintenance of their septic tanks. The maximum amount payable is \$300 in any two-year period, reflecting the current cost of maintenance. Homeowners must meet the criteria that Work and Income normally apply for Special Needs Grants, including an income and asset test. The need for the repair or maintenance of their septic tank must be immediate and essential.

*For more information contact Work and Income free on 0800 774 004.*

## SUPPORTING OUR ELDERLY

### ❏ RATES REBATE

The Rates Rebate Scheme is a subsidy to assist up to 300,000 low-income New Zealanders (not just the elderly) with the cost of their rates. The Government has increased the rates rebate thresholds meaning more people than ever before will be eligible for the rebate. From 1 July this year the maximum rebate increased from \$200 to \$500; the income threshold increased from \$7,400 to \$20,000; and additional income allowance for dependants increased from \$156 to \$500 per dependant. As a result, a couple living on NZ Superannuation (\$25,276 a year) are eligible for a rebate of \$234 if the rates bill for their home is \$1,500. The Government's investment will assist around 300,000 people a year compared with the 4,000 who claimed a rebate in 2004/05. Ratepayers apply to their local council for a rates rebate.

*For more information and how to apply please call the Department of Internal Affairs (04) 495 7200 (please note this is not a free phone number) or visit their website [www.dia.govt.nz](http://www.dia.govt.nz)*

### ❏ SIGNIFICANT CHANGE TO SUPERANNUATION

From 1 July this year around 2,000 superannuitants with a spouse or partner in long-term residential care became eligible to be paid the single, living alone rate of NZ Superannuation. This is an increase of \$59 a week for a superannuitant living alone, or \$39.36 per week for a superannuitant sharing with another person.

*For more information please call Work and Income free on 0800 552 002.*





Te Puni Kōkiri, Te Puni Kōkiri House  
143 Lambton Quay, PO Box 3943, Wellington, New Zealand  
PHN *Waea* 04 819 6000 FAX *Waea Whakaahua* 04 819 6299  
WEB *Pāetukutuku* [www.tpk.govt.nz](http://www.tpk.govt.nz)

## TE PUNI KŌKIRI REGIONAL OFFICES

### ■ TE TAITOKERAU

**WHANGĀREI** PHN *Waea* 09 430 3731  
FAX *Waea Whakaahua* 09 430 3160  
Taitokerau Trust Board Building,  
3-5 Hunt St  
Private Bag 9026, Whangārei

**KAITAIA** PHN *Waea* 09 408 2391  
2<sup>nd</sup> Floor, REAP Building,  
33 Puckey Ave  
PO Box 200, Kaitaia

### ■ TĀMAKI MAKAURAU

**AUCKLAND** PHN *Waea* 09 571 2940  
FAX *Waea Whakaahua* 09 571 2941  
Level 2, Te Puni Kōkiri House  
12-14 Walls Rd, Penrose  
Private Bag 92010, Auckland

### ■ WAIKATO

**HAMILTON** PHN *Waea* 07 834 7100  
FAX *Waea Whakaahua* 07 839 2579  
Level 4, No 6. Garden Place  
Private Bag 3020, Hamilton

### ■ TE MOANA Ā TOI

**WHAKATANE** PHN *Waea* 07 307 1057  
FAX *Waea Whakaahua* 07 307 1033  
Louvain House, 4-10 Louvain St  
PO Box 26, Whakatane

**TAURANGA** PHN *Waea* 07 577 6254  
FAX *Waea Whakaahua* 07 577 6155  
174 11<sup>th</sup> Ave,  
Cnr Christopher St & 11<sup>th</sup> Ave  
PO Box 69, Tauranga

### ■ TE ARAWA

**ROTORUA** PHN *Waea* 07 349 7810  
FAX *Waea Whakaahua* 07 349 0950  
Te Puni Kōkiri House,  
Level 2, 1218-1224 Haupapa St  
Private Bag 3017, Rotorua

### ■ TE TAIRĀWHITI

**GISBORNE** PHN *Waea* 06 868 0208  
FAX *Waea Whakaahua* 06 868 0217  
Ngā Wai E Rua,  
Cnr Lowe St & Reads Quay  
PO Box 140, Gisborne

**WAIROA** PHN *Waea* 06 838 7904  
FAX *Waea Whakaahua* 06 838 7906  
54b Queen St  
PO Box 92, Wairoa

### ■ TAKITIMU

**HASTINGS** PHN *Waea* 06 878 0757  
FAX *Waea Whakaahua* 06 878 0756  
Ground Floor, Lowe House, 304 Fitzroy Ave  
PO Box 1440, Hastings

**FEATHERSTON** PHN *Waea* 06 308 6240  
FAX *Waea Whakaahua* 06 308 6240  
14 Wakefield St,  
PO Box 6, Featherston

### ■ TE TAI HAUĀURU

**WHANGANUI** PHN *Waea* 06 348 1400  
FAX *Waea Whakaahua* 06 348 9400  
Te Taurawhiri Building, 357 Victoria Ave  
PO Box 436, Whanganui

**TARANAKI** PHN *Waea* 06 759 5450  
FAX *Waea Whakaahua* 06 759 4601  
Level 1, Cnr Devon & Currie Sts  
PO Box 744, New Plymouth

**TAUMARUNUI** PHN *Waea* 07 895 7356

Te Tititihu House, 32 Miriama St  
PO Box 148, Taumarunui

**PALMERSTON** PHN *Waea* 06 354 1706

**NORTH** FAX *Waea Whakaahua* 06 354 7031  
Arthur Toye Building  
286a Cuba St  
PO Box 12029, Palmerston North

### ■ TE WHANGANUI Ā TARA

**LOWER HUTT** PHN *Waea* 04 570 3180  
FAX *Waea Whakaahua* 04 570 3181  
Bloomfield House, Level 1, 46-50 Bloomfield Tce  
PO Box 31 520, Lower Hutt

**BLENHEIM** PHN *Waea* 03 579 4167  
FAX *Waea Whakaahua* 03 579 4168  
Cnr Seymour St & Maxwell Rd  
PO Box 636, Blenheim

**LEVIN** PHN *Waea* 06 367 3814  
FAX *Waea Whakaahua* 06 367 3814

### ■ TE WAIPOUNAMU

**CHRISTCHURCH** PHN *Waea* 0800 875 839  
FAX *Waea Whakaahua* 03 365 3641  
115 Kilmare St  
PO Box 13 546, Christchurch

**DUNEDIN** PHN *Waea* 0800 875 839  
FAX *Waea Whakaahua* 03 474 9576  
Level 4, 258 Stuart St  
PO Box 180, Dunedin

**INVERCARGILL** PHN *Waea* 0800 875 839  
FAX *Waea Whakaahua* 03 214 9179  
Level 1, Menzies Building, 3 Esk St  
PO Box 1769, Invercargill

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