

## Disability Allowance (D/A)

Pays for the costs of illness, disability or injury where the condition is likely to continue for 6 months or more and will require ongoing medical treatment.

WINZ calculate the amount you have spent over the last 12 months, as a result of your disability (special food, medications, physio, costs of travel to appointments, etc) and then they divide the total costs by 52 to determine the amount of the Disability Allowance paid weekly.

## Child Disability Allowance (CDA)

If you are caring for a child who has a serious mental or physical disability requiring constant care and attention, you may be eligible for financial assistance to meet the cost of that care.

Things like the cost of a special diet, sanitary and hygiene products, travel to and from doctors and specialist appointments.

The costs need to be verified by a doctor.

## What happens if you are declined assistance to which you believe you are eligible?

Most decisions made by WINZ staff can be subject to a review which you have to initiate by submitting a Review of Decision Application.

Review requests must be in writing. Forms are available from all WINZ offices. So, if you are not happy with a decision ask for a Review of Decision application.

If WINZ does not change the decision in favour of the applicant, then the matter may be referred to a Benefit Review Committee and possibly beyond that to the Social Security Appeal Authority.

You cannot be penalised for challenging a WINZ decision and applying for a Review of Decision.

When applying for any benefit that involves health or disability issues, it is important that the applicant obtains as much specialist medical opinion as possible. Reliance on a GP will generally not be sufficient.

NO is never the right answer when people are seeking assistance from WINZ. There are always opportunities or special circumstances where WINZ staff are able to exercise discretion to meet the essential needs and overcome hardship.

## Going to Work and Income

Unfortunately, going to WINZ can be challenging for many people as it can seem unfriendly and confusing. WINZ Case Managers are often poorly trained and overworked.

Therefore, bring a friend, whanau member or Advocate with you. Also make sure you have ID such as a driver's license and birth certificate. Photo ID is best.

## Contacts

### Poverty Free Aotearoa

Email: lawler.hanley@xtra.co.nz

### Age Concern New Zealand

Phone: NZ 0800 652 105

### Work and Income New Zealand

Phone: 0800 552 002

Did you know  
you can get  
assistance over  
and above your NZ  
Superannuation?

## You may also be entitled to:

- Accommodation Supplement • Supported Living Payment
- Orphan's Benefit • Unsupported Child Benefit • Advance Payment of Benefit
- Assistance with food • Disability Allowance • Special Needs Grant
- Temporary Additional Support • Costs of Dental Care



# Assistance over and above NZ Superannuation

## NZ Superannuation

NZ Super is a taxable pension paid to NZ residents aged 65 and over. It is paid to all eligible people regardless of your income (i.e. it is not means tested).

To qualify, you must have lived in New Zealand for 10 years since you turned 20. (NZ residency includes residency in The Cook Islands, Niue and Tokelau.)

You also have to have lived in NZ for 5 years since you turned 50. You have to apply for NZ Super.

Different rates of NZ Super apply to single persons living alone, single persons in shared accommodation and couples.

It is very important to insure you are receiving NZ Super at the correct rate. For example, if you are receiving the Single Person's rate of NZ Super and are sharing accommodation, Work and Income NZ (WINZ), may decide that you are in a 'relationship in the nature of marriage' and should be on the couples rate. In this situation, WINZ could charge you with benefit fraud. It does happen.

It is important to advise WINZ if your situation changes in any way that might affect your NZ Super payments.

You may travel overseas for a period of up to 26 weeks without it affecting your NZ Super. You must advise WINZ of your departure from NZ and your return.

**People receiving NZ Super are also entitled to apply for Accommodation Supplement, Supported Living Payment, Orphan's Benefit, Unsupported Child Benefit, Advance Payment of Benefit, Assistance with food, Disability Allowance, Special Needs Grant, Temporary Additional Support, Costs of Dental Care.**

## Unsupported Child Benefit

If you are caring for a child and you are not their biological parent, you are entitled to receive the Unsupported Child Benefit. You can receive an initial payment of \$350.00. This is regardless of your income and is typically used for clothes, beds, and bedding.

Other assistance for clothing, holiday costs and presents are available.

## Orphan's Benefit

You may get the Orphan's Benefit if the child or young person you care for is financially dependent on you and you expect to care for the child or young person for 12 months or more.

This benefit is not based on your income or any money the child gets from working after school or in the holidays. But other income the child gets such as from a family trust, ACC, investments or their parent's estate could affect whether you qualify and the amount you can get.

You won't be able to get the Orphan's Benefit at the same time as Board payments from Child, Youth and Family or Working for Families Tax Credits from Inland Revenue for the same child.

## Supplementary Assistance Accommodation Supplement

The Accommodation Supplement (AS) is a weekly supplementary benefit available to those on low incomes with relatively high housing costs, regardless of whether or not they receive a benefit, and regardless of whether they are renting, boarding or paying a mortgage.

The maximum supplement depends on where in the country you live, e.g. it is higher in some areas of Auckland and lower in rural areas.

The Accommodation Supplement starts at 70% of 'Weekly Accommodation Costs'.

If paying Board, 62% is assessed as being accommodation costs and the balance is regarded as food costs and other expenses.

People in public housing or social housing are not eligible for the Accommodation Supplement because their rent is already income related.

## Advance Payment of Benefit

When you qualify for NZ Super, you may also qualify for additional assistance to help with the purchase of major household appliances, car repairs, rent arrears, mobile phones and other essential goods or services.

An Advance on your NZ Super must be repaid. The rate of repayment can be set at equal amounts over 104 weeks (2 years).

## Special Needs Grants

Grants are generally NOT recoverable but the need must be an essential and immediate need.

Typically provided for food as a non-recoverable grant. If your house was flooded, you might get a grant to replace your fridge or other damaged appliances that you need immediately.

## Other Emergency Grants

If WINZ considers that special circumstances exist, the chief executive may make a recoverable or non-recoverable Grant towards the cost of any item or any service if the chief executive considers that without that item or service, "the Applicant, or the Applicant's spouse or partner or a dependent child, would suffer serious hardship".

So, if you are having real difficulty meeting your everyday costs of living, or find yourself at risk of going into debt, WINZ may well be able to help.

## Dental Treatment

You can obtain \$1,000 per year as a grant for dental treatment. You don't have to pay this amount back. You can also get additional financial assistance if your dental costs are greater than \$1,000 by way of an advance on your NZ Super. You can pay this amount back over 2 years and there is no interest payable.



Supporting seniors

produced by Pat Hanley, Poverty Free Aotearoa