



COVID-19 HOUSING INFORMATION

The information set out in the sheet has been compiled by Te Rūnanga o Ngāi Tahu staff to try to provide you with helpful information. Where possible we have highlighted the source of the information. We specifically note the information is generic in nature and everyone's individual situations are unique. Therefore we advise that you do your own research, and take advice from appropriate sources, before making decisions. We hope this sheet is a useful reference to point you in the right direction.

INFORMATION FOR HOME OWNERS

USEFUL WEBSITES AND LINKS

COVID-19	https://covid19.govt.nz/
Mortgage Holiday and Business Support	https://www.beehive.govt.nz/release/mortgage-holiday-and-business-finance-support-schemes-cushion-covid-impacts
Work & Income	https://www.workandincome.govt.nz/

GOVERNMENT ASSISTANCE

On the 24th of March, the Government announced a major financial support package for home owners and businesses affected by COVID-19. The package includes a 6 month mortgage holiday.

Full details are yet to be announced, but banks have agreed to put a scheme in place that will let you stop making repayments for up to 6 months if your income is affected by Covid-19.

Whānau who are homeowners (including landlords) will be able to apply for a mortgage holiday but will need to meet criteria set by their banks

BANKS

CONTACT DETAILS

Organisation	Phone number and website	COVID-19 Support
ANZ	0800 269 4663 https://www.anz.co.nz/	https://www.anz.co.nz/here-to-help/banking-updates/



Te Rūnanga o NGĀI TAHU

Organisation	Phone number and website	COVID-19 Support
ASB	0800272 205 https://www.asb.co.nz/	https://www.asb.co.nz/page/covid-19.html#
BNZ	0800 275 269 https://www.bnz.co.nz/	https://www.bnz.co.nz/contact/covid-19-update#hl
Cooperative Bank	0800 134 034 https://www.co-operativebank.co.nz	https://www.co-operativebank.co.nz/help/covid-19
Heartland Bank	0800 85 8080 https://www.heartland.co.nz/	https://www.heartland.co.nz/covid-19-update
Kiwibank	0800 000 654 https://www.kiwibank.co.nz/	https://www.kiwibank.co.nz/contact-us/support-hub/coronavirus-updates/updates-products-and-services/
Rabobank	0800 500 933 https://www.rabobank.co.nz/	https://www.rabobank.co.nz/covid-19/
SBS	0800 727 2265 https://www.sbsbank.co.nz/	https://www.sbsbank.co.nz/covid-19/member-form
TSB	0800 872 226 https://www.tsb.co.nz/	https://www.tsb.co.nz/help/covid-19
Westpac	0800 400 600 https://www.westpac.co.nz/	https://www.westpac.co.nz/who-we-are/covid-19/financial-support/

If you are experiencing financial difficulty paying your mortgage please contact your bank in the first instance. Banks are currently working on the finer details but generally, the following solutions will be available to mortgage account holders who meet the banks' financial hardship criteria.

- Interest only – reduce regular mortgage payments
- Mortgage holiday or deferred payments – postpone regular mortgage payments
- Extend loan term – reduce regular mortgage payments



Te Rūnanga o **NGĀI TAHU**

Banks will assess each application on a case by case basis and will work out which solution best suits your needs based on the information you provide.

Information and documentation to have prepared for your bank:

- Evidence of your change of circumstances e.g. letter or email from your employer
- Individual totals of any outstanding debt you have
- A list of your regular household expenses
- A list of your total assets and savings
- Total household income
- Last 3 months bank statements from other banks



COVID-19 HOUSING SUPPORT (RENTERS AND LANDLORDS)

USEFUL WEBSITES AND LINKS

COVID-19	https://covid19.govt.nz/
Work & Income	https://www.workandincome.govt.nz/
<u>Housing</u> <ul style="list-style-type: none">• Nowhere to stay• Find a house• Living in your house• Move house	https://www.workandincome.govt.nz/housing/index.html
<u>Providers</u> <ul style="list-style-type: none">• Property owners and landlords• Emergency housing providers• Public housing providers	https://www.workandincome.govt.nz/providers/housing-providers/index.html
Ministry of Housing and Urban Development	https://www.hud.govt.nz/residential-housing/covid-19-rent-freeze-and-tenancy-terminations
Tenancy Tribunal	https://www.tenancy.govt.nz/disputes/tribunal/
Tenancy Services	https://www.tenancy.govt.nz/about-tenancy-services/news/coronavirus-covid-19-what-landlords-and-tenants-need-to-know/
Ministry of Health	https://www.health.govt.nz/system/files/documents/pages/covid-19-information-for-providers-of-housing-support-31mar20.pdf
Ministry of Business and Innovation	https://temporaryaccommodation.mbie.govt.nz/covid-19/ https://www.mbie.govt.nz/about/open-government-and-official-information/coronavirus-covid-19/essential-services/

KEY CONTACT NUMBERS

Government Helpline	0800 779 997 or on 0800 22 66 57	(8am–1am, 7 days a week).
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Work and Income	0800 559 009	Mon-Fri 7am - 6pm Sat, 8am – 1pm
Tenancy Tribunal	0800 836 262	Mon – Thurs 8:00am - 5:30pm Fri 9:00am - 5:30pm

GOVERNMENT ASSISTANCE

On the 25th of March, the Government announced they will help people stay in their rental properties by freezing any rent increases for the next 6 months. If you are renting, your rent won't go up for 6 months and you won't be asked to leave your rented property during the lock-down period, unless all parties agree, or if there are limited circumstances.

Some FAQs you may have that were sourced from the Tenancy Tribunal Information page;

1. I am renting, what does this mean for me?
 - Increases in rent are prohibited for the next six months for any reason
 - You still have to pay your rent regularly otherwise you will risk being evicted
 - You must continue to treat the property with respect
2. If my rent was due to go up and it was set before the rent freeze, does it still apply?

If you are a tenant and you were advised of a rent increase before the Government's announcement for a future date (during the freeze period) the increase will not apply and your rent will remain the same.
3. What if the tenancy has a fixed-term contract that expires within the next six months?

If your fixed term expires during the lockdown, you will be able to stay in your tenancy.
4. What if I am boarding?

Your board can not increase during this period, the same rules apply
5. I am a landlord, what does this mean for me?

You are unable to raise your tenant's rent for the next six months (doing so could result in a \$6500 fine)

Terminating an existing tenancy is more complicated unless justified reasons apply

The Tenancy Tribunal will act as a check and will advise if you have a valid reason to terminate the tenancy or not
6. How long will this last for?

The rent freeze applies for an initial period of six months

The protections against terminations will apply for an initial period of three months