



Going for Good Renting

A Guide for Renting in Later Life

Finding and choosing a rental
that's right for you

<https://renting.goodhomes.co.nz/>

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Introduction

This booklet starts with information about the main types of rental accommodation available for older people. Information is also provided on flatting with others, private boarding and living in a boarding house. It's important to know that in some of these situations the rights and protections under the Residential Tenancies Act do not apply.

There are tips on how to look for a rental. There are also suggestions about what to look for when searching for a rental, including questions to ask the landlord or property manager about a property.

Searching and signing up for a tenancy involves paperwork. This booklet explains the pre-tenancy application form, the tenancy agreement and required payments.

There are also things to do so that you are well prepared to move in.

This booklet concludes with a checklist to help in preparing to take-up a tenancy, and a list of information resources to help with your search for the home that's right for you.



2. Different types of rental accommodation

Rental properties are available throughout New Zealand.
The main types are:

- Private Rentals.
- Council Pensioners/Seniors Housing
- Housing New Zealand (HNZ) accommodation
- Community Housing Providers (CHPs) accommodation
- Abbeyfield
- Papakainga and kaumātua housing

Some councils provide rentals specifically for older people.

HNZ, CHPs and council rental properties have eligibility criteria and applicants are asked for information about income and assets.

Private, council and CHP tenants may be eligible for the Accommodation Supplement, depending on individual circumstances. The Accommodation Supplement is a weekly payment from Work and Income that helps towards paying rent. See p. 29 below.



Private Rentals

The private rental sector is the largest rental sector in New Zealand and includes the full range of housing types, from units and apartments to stand-alone houses.

There is a lot of variation in the quality of the rental housing available in the private market. Some private rental landlords are experienced and skilled in managing their properties, others may have little knowledge of their responsibilities and how to manage a rental property appropriately, legally, and safely.

Some private landlords use a property manager to manage their property. Many real estate companies manage residential rental properties. The property manager takes care of the daily management of the property on behalf of the landlord, carrying out a range of tasks, including selecting tenants, collecting rent, dealing with repairs, maintenance, and administration.



Pros and cons of private rentals

Pros

- There is considerable choice of housing types and location.
- Most rentals are available for periodic or short lease terms, which gives you the flexibility and opportunity to move whenever you want.
- Private rentals are generally the easiest to find, especially if you live outside a big city.

Cons

- Periodic tenancy offers little security. For more information about notice required under the law to end a tenancy, see *Moving On* booklet.
- Market rents can be very expensive and can be increased once every 180 days.
- In most cases, tenants are expected to pay a bond (which you won't get back until you leave) and rent in advance.

What do I need in order to take this option?

- Sufficient funds to pay the going market rent, as well as the bond and rent in advance.
- A suitable rental property needs to be available in the area where you are looking.

For more information

- Tenancy Services
Freephone 0800 836 262
www.tenancy.govt.nz
- Local real estate agencies that operate property management services for private rentals.

Choosing to rent privately

Grace is in her late 70s and active within her community. She has worked with the CAB since her retirement and is engaged with the church and local tai chi group.

However, three years ago she decided that her long loved home was becoming a burden and decided to sell up and move to a rental. 'I was spending so much time trying to stay on top of the garden. And it was an old house so constantly needed cleaning and maintenance. It just wasn't manageable anymore and I couldn't find anything smaller, or within my price range in the area.'

She found changing tenure took a bit of adjusting to. The process of finding a flat was more intensive than she had imagined, but she feels lucky she has a good network of friends to help her look for properties, give her references and advice, and that she still has

her license for ID. 'The things they ask for, it's gone far beyond the handshake and good faith agreement I remember starting out.'

Grace feels that the move has been good and is relieved not to have the expense of owning a property, although she's had to stand her ground on a couple of occasions to get things done. 'The flat wasn't satisfactory when I viewed it. The laundry floor was rotten and there was water leaking into the kitchen. The property manager assured me it would be fixed but it still hadn't been done when I moved in. When I reminded her she was reluctant, so I said I would give them ten days to fix it and then go to the Tenancy Tribunal. It was done the next day.'

She believes that knowing her rights, and what channels to go through has been invaluable.

Since then she has dealt directly with the landlords and has found them more responsive to her concerns. 'It's been frustrating in a way, to think that they could have done it but they, or the property manager, were trying to get away without doing it. Imagine someone living like that!' But it's also given her the confidence to stand up for herself and seek other avenues when she hits a roadblock. Now she can just ring up the landlord and get things done. 'You learn with maturity how to deal with people in a way that's assertive but not aggressive.'

Council Pensioners/Seniors Housing

Local councils across New Zealand provide a limited number of rental properties for low-income, older people (usually aged 55 or older) – mainly those who are reliant on New Zealand Superannuation as their sole income. Council housing stock is predominantly one-bedroom or bedsit units.

Some councils have transferred management of senior housing to a community housing provider.

Rents vary but are often below the local market rent. Nevertheless, many tenants need to access an Accommodation Supplement to assist with their housing costs.

Pros and cons

Pros

- Council housing is generally designed for older residents.
- Often this housing is clustered, so that neighbours are also council tenants and in the older age group.

- It is often more affordable than renting in the private sector.
- Council rentals are generally very stable, with residents able to live in their homes for as long as they need.

Cons

- There is a limited supply of council housing, and council renters don't move on so often, so there may be a long wait time before a rental is available, especially in areas where there is high demand.
- There are rules and requirements, including who can live with you, and whether you can have a pet.

What do I need in order to take this option?

- Council properties must be available in your area.
- You will need to meet your local council's eligibility criteria, including income and asset test.

For more information

- Your local council, for information about pensioner housing.

Housing New Zealand (HNZ)

The Housing New Zealand Corporation (HNZ) is a Crown agency that provides subsidised rental accommodation to people in serious housing need.

HNZ is the largest social housing provider in New Zealand. Eligibility for HNZ housing is based on an assessment of need.

Pros and cons

Pros

The rent is affordable.

Cons

A significant component of HNZ's housing stock is old, not modified for people who have a disability and may not be located near shops, public transport, or important services. Waiting lists are typically long.

What do I need in order to take this option?

- You need to meet HNZ eligibility criteria.
- HNZ properties need to be available in your area.

Eligibility

To be eligible, you must:

- have a serious housing need
- be able to show you have done everything you can to try and find a place to live
- have a low income and no or few assets.

Age alone is not a high priority factor in the allocation of HNZ housing.

For more information

- Housing New Zealand
www.hnzc.co.nz
- Ministry of Social Development
Freephone: 0800 552 002

If you are already a HNZ tenant and you want to move to another HNZ property, talk to HNZ Customer Service Centre about your circumstances. **Freephone: 0800 801 601.**

Community Housing Providers (CHPs)

Community Housing Providers (CHPs) include not-for-profit companies, charitable trusts, iwi and other Māori and church organisations. These providers offer housing options for people on low-to moderate-incomes.

CHPs operate throughout the country, but almost half of their stock is located in Auckland and Wellington combined.

CHPs provide different housing services, including: emergency housing, subsidised rental housing, market rentals and affordable home-ownership.

Pros and cons

Pros

- CHPs are usually not-for-profit organisations that have a strong commitment to providing quality, affordable housing.

- Registered CHPs can participate in the government income-related rents system, which means that their rental properties can be more affordable than market rentals.

Cons

- The CHP stock is currently small, and its availability is limited in many areas of the country.
- Most CHPs do not provide housing specifically for older people, so it may not be modified for an older person's needs and may not be located conveniently.

What do I need in order to take this option?

- You need to meet the eligibility criteria of the CHP for your area.
- CHP properties need to be available in your area.

For more information

- Community Housing Aotearoa.
www.communityhousing.org.nz

Abbeyfield

Abbeyfield New Zealand is a community-based, volunteer-led charity that offers affordable shared rental accommodation for individuals aged 55 and over.

Abbeyfield houses typically accommodate between 10 to 14 residents in a flatting situation. Residents have their own bedrooms with ensuite but share a dining room, sitting rooms, kitchen and laundry facilities and garden. Residents are covered under the boarding house regulations of the Residential Tenancies Act.

Houses operate in several locations. Rents vary between locations but are kept at rates that are affordable to people receiving New Zealand Superannuation and the Accommodation Supplement.

Pros and cons

Pros

- Abbeyfield offers companionship and security, while supporting independence.
- There are no capital costs or bonds. Weekly rents are kept at an affordable rate and include two main meals daily, power, heating and maintenance as well as accommodation.
- Residents are able to furnish their rooms.
- A housekeeper provides basic support, cooks the lunches and dinners and maintains common areas. In most houses the housekeeper lives on site.
- Residents are involved in managing the house and have a say in who joins it. They can have visitors, and most houses have a guest room for family and friends.
- The houses are designed to accommodate wheelchairs, mobility frames and scooters.
- It is often more affordable than renting from a private landlord.

Cons

- Abbeyfield does not provide personal care services, though it can help residents access home help if necessary. Residents who need comprehensive care must move to more appropriate accommodation.
- Vacancies are limited and restricted to those already living locally.
- Some houses are unable to accommodate couples.
- There are housing rules and requirements that residents must follow.

What do I need in order to take this option?

- There must be a suitable Abbeyfield house where you want to live.
- The house needs to have accommodation available when you want it.
- You must meet the eligibility criteria.

Eligibility

- You must be in reasonable health and able to maintain your own medication regimes and care for yourself.
- Some Abbeyfield houses may house couples, but others will only accept individuals.
- Most houses take applicants over the age of 55, though some will only accept those over the age of 60 (eg, Auckland).
- Applicants must be locals.

To find out whether you are eligible,
email: office@abbeyfield.org.nz
phone: 03 546 6459.

For more information

- Abbeyfield New Zealand.
www.abbeyfield.co.nz
phone 03 546 6459.

Papakāinga and Kaumātua Housing

Papakāinga housing is a cluster of dwellings that are occupied by Māori of all ages who are connected by common kinship or kaupapa.

These are no longer just a feature of rural landscapes. With more and more Māori living in urban areas, papakāinga are now developing in towns and cities as well. Wherever they are located, papakāinga enable Māori to live on ancestral lands.

Papakāinga operate with a variety of tenure arrangements. Many papakāinga work under a licence-to-occupy arrangement. The resident pays a 'purchase price', which grants them the legal right to live in their dwelling, but they do not own the dwelling. Some papakāinga offer rental accommodation.

Kaumātua housing is often part of a papakāinga development. Kaumātua housing is often built close to marae so that kaumātua can support the activities that take place on the marae and help keep the paepae warm.

There may now be different options open to you if you wish to return to ancestral land and live within your tribal rohe.

There are also opportunities for whānau and hapū to start planning and building their own papakāinga. So, even if there is not a place for you at present, this may not always be the case – especially if you can help activate the aspirations of your own whānau to live on their land.

Pros and cons

Pros

- This is an opportunity to participate in the life of your community and marae.
- Many recent papakāinga developments have been well planned and make housing available for tribal members at different life stages, including older Māori – you're likely to be part of a community of all ages.

- Some papakāinga developments are more whānau-based, so you may have the opportunity to live in close proximity with a small group of your whānau members.
- It is often more affordable than renting in the private sector.

Cons

- Sometimes older kaumātua housing is not well insulated and cold in winter.
- There may not be any features to help mobility, such as level entry and a wet-area shower.
- Where the marae is on the outskirts of town, the associated kaumātua housing can be far away from shops or other important services. If you don't have your own transport, you may find that you are isolated. Find out about public transport options and also who else will be around in the area if things are quiet at the marae.
- Papakāinga living is a big change from living in a general neighbourhood and may take a bit of getting used to.

- You must abide by the papakāinga or kaumātua housing rules and requirements.

What do I need in order to take this option?

- Papakāinga or kaumātua housing that offers rental accommodation needs to be available where you want to live.

For more information

- For information about existing papakāinga and kaumātua housing, contact your local marae or iwi authority
- For information about developing a papakāinga, contact your local Te Puni Kōkiri and Māori Land Court offices
- For information about local planning requirements for papakāinga housing, contact your local council
- Hastings District Council has published a comprehensive guide for those wishing to develop papakāinga. www.hastingsdc.govt.nz/assets/Document-Library/Policies/Papakāinga-Guide/papakāinga-guide.pdf

Papakaiinga delight

Vera had lived in the same house for the whole of her marriage, and she'd worked in the same community – just down the road – at the local school. She'd loved her work.

She'd trained as a teacher because she loved children, and this love had kept her working rather than staying at home for long when her own children were born.

She thought she'd always live in that house and stay in that community, even when she retired. When she did retire the school had a big celebration for her, and many of her ex-pupils attended to thank her and wish her well. It was a shock when shortly after both she and her husband retired, he died. She

hadn't imagined living out her later years without him and very quickly the house became an overwhelming reminder of him for Vera. She wasn't sure if she would be able to stay there by herself, even with the support of her children and grandchildren.

It was around this time that the Chair of the local Māori Trust Board approached her and asked whether she would like to live in one of the kaumātua flats they were going to build on their land. She knew where they were going to build as she could see

the hill and building site from her back yard. So living there wouldn't take her away from her community. If anything, it would elevate her (up the hill) and she would be nearer her marae. When she said yes to the offer, Vera and other kaumātua with whakapapa links to the marae were invited to talk with the person supervising the building of the kaumātua flats. She soon found that the purpose of these talks was to find out from them what they wanted their

continued over

flats to be like, so that these things could be taken into account in the design of the flats. Vera was very clear about what she wanted: wide corridors, flat access, a big washing machine (so she could wash blankets), a full kitchen, a heat pump and two bedrooms. To both her surprise and delight, all her feedback and the feedback from the other kaumātua was taken on board and when the flats were finished they looked just like she had imagined they might. She was more than happy to move out of her house and into the one they had put aside for her.

Vera soon set up regular meeting times, once a month,

for the kaumātua living in the flats to come together to discuss how things were going for them. She made an agenda, took minutes, and conducted meetings how she knew they should be conducted from her school days. This gave the kaumātua a formal channel to provide feedback and make requests to the Trust Board. Like many of the other kaumātua, Vera was also busy up at her marae and out supporting the Trust Board Chair if he needed her to be the kaumātua at various openings and blessings he was asked to do. The Trust Board also provided transport for the kaumātua into town, and the health clinic was at their

backdoor – sited between the flats and the marae.

From her living rooms Vera was able to look back to where she used to live and beyond this to the sea. It's a million-dollar view that she can see from her living room couch and from out on her deck. More than this, it's a view that keeps her within sight of important elements of her cultural landscape – her mountain, her islands and her sea. With these things visible from one side of her flat, and her marae just up the hill from the other side of her flat, Vera feels truly at home.

3. Other accommodation options

You may feel that taking on a tenancy is not for you, or you may not be able to afford to pay for a rental property on your own. There are other options to consider, such as flatting with others, private boarding and living in a boarding house.

These situations vary in their rights, responsibilities and legal protections, and these differences are outlined below.

You may also consider living in a camping ground, a hotel or motel, house-sitting, living in a property not intended for residential purposes (e.g. a commercial or industrial premises) or in a property that is unlawful due to unconsented building work (e.g. in a converted garage that does not have the appropriate consents), or that does not comply with health and safety regulations. These options might look fine but be aware that they are not covered by the Residential Tenancies Act. Your rights may be very unclear and your situation

vulnerable. You could be exposed to unhealthy and unsafe living conditions.

Flatting with others

Flatmates are only covered by the Residential Tenancies Act if they have signed the tenancy agreement. Flatmates can jointly sign the tenancy agreement, and in that case all have rights and protections under the Act and are responsible for the requirements of the tenancy. Anyone who signs the joint tenancy agreement can be held responsible for damage or rent arrears caused by another flatmate.

If only one person signs the tenancy agreement with the landlord, that person is solely responsible for all the requirements of the tenancy. For example, that person would be responsible to pay for damages done by other flatmates and invited guests.

If you have not signed the tenancy agreement, then your situation could be vulnerable because the rights and protections of the Residential Tenancies Act do not apply.

You may have been flatting when you were younger, or this may be the first time you've considered going flatting and sharing a house with others. You may want to join a flat that's already established, find a property and select your flatmates or look for a flat with people you know. Whatever the case, you need to think about the number and type of people you'd like to live with, but keep an open mind to being pleasantly surprised when you start exploring your options.

You may find an arrangement that suits you that you never thought of before you started looking. Check out how much rent you will need to pay and the amount you'll be expected to contribute to flat costs, such as power, phone, internet and possibly water bills.

You'll also need to know what furniture, if any, comes with the flat. You may also want to investigate contents insurance cover for your personal items.

Another issue to consider is the design of the dwelling. Your options may be constrained by price and/or what is available in your area but there are a number of things you might want to think about that may not have been a factor if you have been living alone or as part of a couple. For example:

- How big are the shared spaces? Are they easy to get around in and do they allow for movement when being used by more than one person?

- Where is your bedroom located in relation to other rooms? Are you likely to be bothered by noise from other areas in the house? Will it meet your need for privacy?
- Is there enough storage space?
- Is there more than one bathroom/toilet? If not, is this sufficient for the number of people in the flat?

Flat Sharing Agreement

It's a good idea to have a flat-sharing agreement that sets out flatmates' responsibilities and obligations. Even if there's no written agreement, it's a good idea to ask questions like:

- Can I use common areas of the flat to host my own visitors (eg, the living room)?
 - Can I have people over to stay and is there a restriction on the number of consecutive nights a visitor can stay?
 - How much time will we spend together as flatmates (eg, will there be shared dinners and how often)?
- How are the different chores around the house distributed among flatmates?
At the beginning of flat-sharing, agree on ways to manage problems, such as regular meetings. Here are some easy rules to help ensure everyone gets along in the flat:
 1. Live with people you can talk to easily – communication is really important.
 2. Decide who is responsible for what.
 3. Split all the household bills (eg, internet, power) evenly, or agree on how the household bills will be split.
 4. Respect each other's privacy.
 5. If you're not sure about security, put a lock on your bedroom door.
 6. Get things in writing (eg, an agreement about what rent you'll be paying, and everyone's responsibilities in the flat).
 7. If there are pets, it's important to know who's responsible for them.

Pros and cons

Pros

- Flatting with others can provide companionship
- Household expenses can be shared with others.

Cons

- If a landlord rents out the rooms separately, there is little control over who else stays in the house.
- Sometimes things go wrong – personalities clash or people just decide they can't live with others any more. Don't wait until a small problem becomes a big one. Seek out help early on.
- if you have not signed a tenancy agreement, you are not covered by the protections of the Residential Tenancies Act.

What do I need in order to take this option?

- Appropriate flatting options need to be available in your area.
- You need to be willing and flexible enough to live with others.
- You will need to work out how much you can pay in rent.
- If possible, get at least two references for any potential flatmate that tell you what their previous flatmates have thought of them. You may also want to do an internet search on them to find out if there's anything important you should know about their history.
- You will need to have the finances to cover your bond, other set-up costs and rent before you move in.

For more information

- Tenancy Services
This information page includes an example of a flat-sharing agreement:
www.tenancy.govt.nz/starting-a-tenancy/flatting
- Citizens Advice Bureau (CAB), Flatting and Boarding.
www.cab.org.nz
- Sorted, Going Flatting.
www.sorted.org.nz/guides/planning-and-budgeting/going-flatting
- Rental websites such as: TradeMe, Flatfinder (**www.flatfinder.co.nz**) and EasyRoommate (**www.roomgo.co.nz**)



Boarding

Boarding is different from flatting in that, typically, some services are included in the weekly payment – power and water, usually meals and sometimes laundry.

There are two types of boarders:

- People in private boarding situations not covered by the Residential Tenancies Act (for example, boarding with family or friends in a private house).
- People who board in a house intended for at least six tenants with tenancies lasting 28 days or more (a 'boarding house'). These boarders come under the Residential Tenancies Act.

Private Boarding

A private boarder pays for a room to rent in someone's home.

Pros and cons

Pros

- Boarding consolidates accommodation-related costs (such as power and phones), reducing the stress of having to deal with multiple costs.
- It may provide companionship and additional security.

- The inclusion of some services (eg, meals, laundry, etc) eases the burden of organising these services yourself and may also help you to live independently for longer.
- Boarding with family or friends might give you more flexibility to continue doing things like owning a pet or gardening or cooking.

Cons

- If you prefer to live on your own, boarding is probably not for you. Typically, you'll have a private bedroom (and perhaps bathroom) but share other facilities.

- You may not be eligible for some assistance and in-home services if you are boarding.
- Depending on your living arrangements, you may also need to budget for additional costs such as contents insurance for your possessions.
- You are not covered by the Residential Tenancies Act.
- Citizens Advice Bureau (CAB) recommends having a signed boarding agreement with the landlord, covering weekly payments, services included and the notice period for moving out.

For more information

What do I need in order to take this option?

- Suitable boarding accommodation must be available where you wish to live.
- You must be able to pay boarding costs.
- You will need to want to live with others.
- If you are relying on the Accommodation Supplement to help with your living expenses, you will need to supply proof of your boarding costs – receipts or a letter from your landlord.
- Citizens Advice Bureau
**www.cab.org.nz or
Freephone 0800 367 222**
- You may like to talk with family or consult a lawyer to help you draw up a boarding agreement.
- Senior Services, for information on how boarding affects benefit entitlements.
Freephone 0800 552 002

Boarding houses

Boarding houses are covered under the Residential Tenancies Act. In a boarding house, a tenant has their own room and shares common facilities, such as a kitchen and perhaps bathrooms, with other tenants. Generally a boarding house has six or more tenants.

The boarding house tenancy agreement is similar to a standard rental tenancy agreement, but there are some differences. The tenancy lasts for 28 days or more, and there is no fixed term tenancy. The landlord can make house rules, which set out how the boarding house can be used and the services are provided. If the tenant wishes to end the tenancy, they only need to give 48 hours' notice. In specific circumstances, the landlord can end the tenancy immediately (e.g. if property is seriously damaged) or with 48 hours' notice (e.g. failure to pay overdue rent). The standard notice for the boarding house landlord to end the tenancy is 28 days.

The boarding house landlord can ask for a bond of up to four weeks' rent, and for rent two weeks in advance.

Pros and cons

Pros

- Boarding consolidates accommodation-related costs (e.g. utilities), reducing the stress of having to deal with multiple costs.
- It may provide companionship and additional security.

Cons

- If you prefer to live on your own, boarding is probably not for you. Typically, you'll have a private bedroom (and perhaps bathroom) but you will be sharing other facilities.
- You have no choice about whom you share the house with.

What do I need in order to take this option?

- Suitable boarding accommodation must be available where you wish to live.
- You must be able to pay boarding costs.
- You will need to want to live with others.

- If you are relying on the Accommodation Supplement to help with your living expenses, you will need to supply proof of your boarding costs – receipts or a letter from your landlord.

For more information

- Tenancy Services – Boarding houses
www.tenancy.govt.nz/starting-a-tenancy/



The different rights and responsibilities of tenants, flatmates and boarders

A tenant is a person who has a tenancy agreement for a rental property, signed by both the tenant and landlord. The tenant is covered by the Residential Tenancies Act.

A flatmate is covered by the Residential Tenancies Act, if they are named on the tenancy agreement. If they are not named on the tenancy agreement, they are not covered by the Residential Tenancies Act. Flatmates can have

their own written ‘flat-sharing’ agreement that sets out flatmates’ responsibilities, but this is not a legally binding document.

Someone who is private boarding is not covered by the Residential Tenancies Act. Someone boarding in a boarding house or similar premises (with six or more residents) should have a tenancy agreement and is then covered by the Residential Tenancies Act.

4. Finding a rental

There are a variety of ways to find a suitable rental. A good way to start is to ask friends or relatives if they know of a place to rent.

If you belong to a church, club or local organisation, other members might be able to help you find a rental.

Making contact with a property management company could work for you as they deal with many properties and can find one that suits your needs. The property manager should also help with the paperwork needed to apply for a rental. However, there may be a cost for property management services.

Advertising rentals online is very common, for example, through real estate sites and Trade Me Property. These advertise a wide range of rentals across New Zealand. It's also wise to look in local newspapers, and some supermarket noticeboards carry advertisements for rentals.





Using the internet to search for a rental property

A huge variety of rental properties are advertised online. Generally websites enable you to search for a property in a particular location in your price range, and along with the number of bedrooms needed. Popular website are:

- TradeMe Property
- www.realestate.co.nz
- Local real estate agent websites

Some property managers ask for applications to be made online.

If you do not know how to use the internet, a friend or family member may be able to help you to search online for a rental.

Alternatively, if you can use a computer but do not have access to one, public libraries offer computer access. While this is generally free, you may need to be a library member. Session time on the computer may be limited.

Your local library, Citizens Advice Bureau (CAB), REAP or SeniorNet are good places to enquire about free computer / iPad lessons and support.

SeniorNet runs computer courses throughout New Zealand for people aged 50+.

www.seniornet.co.nz

Information you may need to provide

When you are looking for a rental, you will be asked for a lot of information about yourself. You are likely to be required to fill in an application form. You may be asked for:

- A reference from a previous landlord, or other supporting reference.
- Proof of your income.
- Photo identification such as a passport or driver's license.
- Your contact details.
- How many people will live in the dwelling.

- Whether or not you have a pet.
- Your permission for the landlord to conduct a credit check.

Finding a rental can be competitive. Be positive about the life skills and experience you have. Tell the landlord / property manager about the experience you have in caring for a property, and relevant skills that you have, such as gardening skills or DIY skills.

Ready to Rent Courses

In some areas there are courses to help people looking for a rental. For example, there are courses in Hawkes Bay, Wairarapa and Manawatu. Find out if there is a course in your area, from Work and Income, Senior Services, local budget advice service, or CAB.



References

If you do not have a reference from a landlord, you can provide a reference from someone who knows you well, for example, a doctor, minister, employer or former employer, lawyer, or home care provider.



How to get your photo ID

When applying for a rental, proof of identification is required. Not everyone has a driver's license or passport as proof of identity, but you can obtain the Kiwi Access card which is widely accepted by retailers, banks and other services as proof of identification. You can apply for the Kiwi Access card through Hospitality New Zealand, freephone 0800 500 503, or at NZ Post. There is an application fee.

You can get your photo added to your Supergold card. AA outlets provide this service free of charge. Be aware that banks, some agencies and retailers may not accept this as a primary form of identification. It may not be accepted when applying for rental accommodation.

5. Finding the right home for you

You want to find a home that suits both your needs and your budget. This will involve consideration of personal preferences, for example, the size of dwelling and yard, whether you prefer a house without stairs, and whether there is a garage or car park.

If you use a mobility scooter, consider how this will be accommodated in the property. If you have a pet, you will need a rental that is pet-friendly.

Key considerations are the amount of rent you can afford, the location of the home and how the dwelling can provide for your comfort, health and safety.

What you can afford

How much you can afford to pay in rent will depend on your income, as well as the amounts you will need to pay in regular outgoings such as power, phone, transport, food, and so on, in addition to rent.

Couples may need to think about the future and whether one person could manage the rent if their partner dies or has to live in residential care.

You can check out rental prices in areas where you would like to live by looking at the following:

Tenancy Bond data – you can search by suburb and find rents for different sized dwellings, and in different rental bands (low, median and high value):

www.tenancy.govt.nz/rent-bond-and-bills/market-rent/

QV data – you can search by suburb here:

www.qv.co.nz/property-trends/rental-analysis

If you think that you will have trouble meeting your accommodation costs, talk to Senior Services about the Accommodation Supplement.

The Accommodation Supplement

The Accommodation Supplement is a weekly payment from Work and Income that helps towards paying rent, board or costs associated with owning a home. This payment is paid directly to you, not your landlord.

Pros and cons

Pros

- This supplement can help you pay some of the costs of your accommodation.
- It may mean greater choice to select a rental property or boarding situation better suited to your needs or to live closer to services you require.

Cons

- The Accommodation Supplement will not cover all your unaffordable accommodation costs.
- The amount you can be paid varies depending on the region you live in and your personal circumstances, so you need to keep Senior Services informed if you move or if there are any changes in your circumstances, e.g. someone

comes to live with you. Depending on these changes, the amount of assistance you are paid could change.

What do I need in order to take this option?

Eligibility

Your eligibility depends on: where you live, your housing costs, the assets you and your partner have, how much you earn and who else lives with you.

To be eligible you must:

- have accommodation costs
- be over 16 years old
- be a New Zealand citizen or permanent resident
- normally live in New Zealand and intend to stay here
- not be paying rent for a social housing property (either Housing New Zealand (HNZ) or an approved community housing provider).
- you can apply for the Accommodation Supplement if you rent a council property.

Applying

Complete an Accommodation Supplement Application Form from Work and Income. You can do this online, download a copy of the form to complete and post in, or you can contact Work and Income to post you a form.

For more information

- Senior Services at the Ministry of Social Development.

Freephone 0800 552 002

- Work and Income, Accommodation Supplement.

www.workandincome.govt.nz/products/a-z-benefits/accommodation-supplement.html



Location

Things to consider about the location of the property are its closeness to shops and services, such as doctors, pharmacy, supermarket or library. For some people, closeness to family and friends is also important.

Access to public transport is an important consideration even if you currently drive. Think about your transport needs when you no longer drive, and whether the property is well located for your everyday activities and to maintain your connections.

Your comfort, health and safety

Check that everything works in the dwelling, such as appliances, lighting, plumbing, smoke alarms, power outlets (bring a phone charger to test these), window and door latches, handles and locks.

It's important to check for mould, dampness, mildew and the amount of sun the dwelling gets both summer and winter. For example, check for obvious signs of mould such as black spots and

discolouration. Are there damp patches or water stains? Does the dwelling smell musty?

Look for signs of insect pests and rodents.

How accessible is the place? Is there a garage or parking close to the house? You may be able to climb up and down steps now, but think about the future if you want to stay in the same place for several years.

You might consider that a fully fenced property is important for you, especially if you have a pet.

Consider how the dwelling is heated and heating costs. Make sure that you are given information about the dwelling's insulation, which the landlord must provide by law.

Resources

Tenants Protection Association Christchurch has some good advice about how to choose a safe and healthy home:

www.tpa.org.nz/page/healthy-home

Insulation and smoke alarms

When you sign a new tenancy agreement, the landlord must give you information about the insulation in the dwelling. This is called an 'insulation statement'. This statement must disclose whether there is any insulation, where it is, the type of insulation and its condition.

From July 2019 ceiling and underfloor insulation must be installed in all rental dwellings, where it is reasonably practicable to do so.

It is compulsory that the dwelling has working smoke alarms and their placement must comply with legal requirements. Call your landlord straight away if your smoke alarm does not work.

For more information, see Tenancy Services Insulation: **www.tenancy.govt.nz/maintenance-and-inspections/insulation/**

Smoke alarms: **www.tenancy.govt.nz/maintenance-and-inspections/smoke-alarms/**

Heating

The landlord has to provide a form of heating in the living area. Contact your local council to find out about the approved form of heating in your area. The landlord is also responsible for maintaining the heating, e.g. cleaning the flue of the woodburner, or getting the heat pump serviced. Landlords do not have to provide a form of heating in every room.

For more information see Tenancy Services **www.tenancy.govt.nz/maintenance-and-inspections/heating-and-ventilation**

6. Questions to ask the landlord or property manager

Make sure you are clear about the landlord's expectations concerning the property. If you are not sure about something, it's important to ask.

 **Obtain as much information as you can to help you make an informed decision. Some people like to take a friend when they check out a property. That way, you can both ensure that all your questions are covered.**

Some important things to ask about include:

- The rental cost, and inclusions or exclusions. For example, who is responsible for water charges (if any)?
- What is the bond amount?
- Is a rent in advance payment required?
- Is the tenancy a fixed term or periodic tenancy? If it is for a fixed term, how long is it for?
- Can I negotiate the term of my tenancy?
- What form of heating is provided?
- Is any furniture or whiteware provided with the property?
- Are pets allowed?
- Can I have a flatmate or boarder? Will that affect the rent amount?
- What is the maximum number of people who can live in the dwelling?
- Who is responsible for the lawns and garden – the landlord or tenant?
- Are there any restrictions on running a business from home?

- If there is space, am I allowed to start a vegetable garden?
Can I have compost bins?
- What security features are provided, eg window locks, alarm systems.
- Can I make any alterations, such as putting up safety handrails?
- How often will inspections be done?
- What do I do if there are any repair or maintenance issues? Who do I call? What happens if there is an emergency?
- What are the arrangements for rubbish and recycling collection?
- Have there been any rental increases in the last two years?
If so, how much were the increases?
- Is there intention to sell the property within the next year?
- When can I move in?



7. Completing the paperwork

Applying for and signing up for rental accommodation requires some necessary paperwork. The main requirements are discussed here.

Pre-tenancy application form

A landlord or property manager may ask you to fill out a pre-tenancy application form. An example of this type of form is given in the Tenancy Services webpage here:

www.tenancy.govt.nz/starting-a-tenancy/new-to-tenancy

Landlords and property managers must abide by the Privacy Act when collecting and storing personal information. You have a right to access information collected about you, including information collected on an application form.

The tenancy agreement

The law requires that you have a written tenancy agreement and this must cover information that is specified by law. You are entitled to receive a

copy of the agreement from your landlord. Many landlords use the standard tenancy agreement provided by Tenancy Services.

The standard tenancy agreement is here on the Tenancy Services website **www.tenancy.govt.nz/assets/Forms-templates/Residential-tenancy-agreement.pdf**

Make sure that your tenancy agreement is the standard one, or if the agreement is not standard, that it includes all the information required by law. It's important to check that there are no clauses in the agreement that require you to do more than the law requires, or that remove your rights. Tenancy Services provides information on clauses that conflict with the law. For example, a clause requiring the tenant to get carpets professionally

cleaned at the end of the tenancy. Or a clause that requires the tenant to get the landlord's permission to have visitors.

Check that the agreement is signed by the landlord and yourself as tenant.

If the agreement is not the standard Tenancy Services agreement, consider getting legal advice about your tenancy agreement. Free advice can be obtained from Community Law centres, which are located throughout New Zealand.

For more information:

<http://communitylaw.org.nz/our-law-centres/>

Your local CAB can also advise on tenancy matters.

The property inspection form

The property inspection form is part of the standard tenancy agreement. It records the condition of the property at the start of the

tenancy. The inspection should be conducted by the landlord/property agent and tenant together and both should fill out the form. It's a good idea to take photos of the property at this point. Make sure that you have a copy of the completed form and photos, and that the photos are dated. This is important in case there is any issue about the condition of the property when you leave.

Renting as a couple

It is important that both partners are named in the tenancy agreement. This means that both are protected under the Residential Tenancies Act. If one partner dies or has to move into residential care, or the relationship breaks down, then the person remaining in the house continues to have the right to live there, as long as they are fulfilling the tenancy obligations.

Payments

Your biggest outgoing will be what you have to pay up front, before you move in. It's usual to pay a bond. You may also need to pay rent in advance.

The bond and bond lodgement

The landlord can ask the tenant to pay money as security. This is called a bond. The bond is refunded once you leave the dwelling, provided you leave the dwelling in good condition. The bond is often up to four weeks' worth of rent, and your landlord must lodge it with Tenancy Services within 23 working days of you taking up the tenancy. The bond and lodgement form can be done online. Both the landlord and the tenant must sign the bond lodgement form.

You should ensure that you get a receipt from your landlord for any bond paid.

Rent in advance

Your landlord can charge for rent one week or two weeks in advance, depending on whether you will be paying rent weekly or fortnightly.

Letting fee

It is illegal for your landlord or property manager to charge a letting fee or 'key money'. If you are charged such a fee contact Tenancy Services or your local Community Law Centre for help.

Option fee

An option fee can be charged. This is a fee for the landlord to hold the property while a prospective tenant decides whether or not to rent it. The maximum amount for an option fee is one week's rent. This must be refunded or put towards rent if the tenant decides to rent the property.

For more information, about payments, see Tenancy Services www.tenancy.govt.nz/rent-bond-and-bills/letting-fees-and-key-money/

Help with payments

If you need help with paying the bond or rent in advance contact:

Senior Services free phone 0800 552 002 to book an appointment at your local office to discuss assistance.

8. Preparing to move in

There are lots of things to organise to ensure that your move to your new home goes smoothly.

- Connecting up with the utilities that you need such as a landline, power and internet access.
- Redirection of mail.
- Insurance – while the landlord is responsible for insuring the dwelling, it's your responsibility to insure your belongings. The landlord's insurance on the property will not cover your personal possessions. You should consider getting insurance to cover your belongings and to protect you if any damage is caused by you or your invited guests.
- Setting up an automatic payment for your rent. This is an easy way to make sure that you never forget your rental payment.
- If you are sharing a house with others, it's important that you have agreements in place for paying the rent, household expenses and house rules.
- Enrolling with a GP is important when you move to a new place. Enrolling gives you access to cheaper doctors' visits and prescriptions. Some GPs, especially in smaller provincial areas may have 'closed their books' and not accept new patients. If that is the case, contact the local PHO (primary health organisation), which should help you to find a GP. See also *Services and Supports* booklet
- If you have not rented before and are moving from a larger home, you may need to reduce your possessions in order to fit into a smaller space. You may also need to consider what you take to the rental if it comes with furniture or whiteware.

Reducing possessions

People of all ages often reach a stage when they decide to have a clean out and get rid of things they no longer use or have the space for. As well as being necessary when moving into smaller accommodation, reducing possessions can be a good way of passing on precious things to family and friends, getting rid of clutter, helping a charity by donating goods, or selling off some assets for cash.

When thinking about reducing possessions, as you consider each item, think about whether you should keep it, toss it or sell/give it away. And remember, this is not a process to be rushed. Relatives and friends may pressure you to declutter more quickly than you feel comfortable with. They will not have the same attachment to your possessions that you do, and they may not understand the process you have to go through

to decide what to do with your belongings. Don't be pressured by them to make decisions or take actions you don't feel happy with. Take the time you need. If you are limited by space, you might consider hiring a small storage unit where your precious things can be stored until you decide who to give them to or what to do with them.

If you're not sure of the value of particular items, you could get them valued by a professional (e.g. jeweller or furniture expert). This may help you work out who you want to give the item to or whether you will sell it instead. If you decide to sell some of your possessions, you can do so through an internet selling site, such as Trademe, or through a second-hand or antiques dealer, who would buy the item off you to on-sell through their shop.



Checklist for moving in

- You have received a written tenancy agreement from your landlord, that covers the essentials (see section 7)
- The property inspection with the landlord has been done, and you have a copy of the report.
- You have photos, with dates, of any prior damage to the dwelling before moving in.
- Your bond is lodged (it can be lodged online) and you have a receipt for the bond.
- You have the landlord's / property manager's contact details.
- You have the contact details for Tenancy Services
- You are clear about the landlord's expectations regarding the property
- You have set up an automatic payment for your rent
- You are connected up with the utilities you need
- You have considered your insurance needs
- You have made all necessary payments needed for moving into the rental.
- You have considered your furniture and whiteware needs
- You have arranged for transportation of your possessions
- You have let people know that you have moved (e.g. change of address postcard) and arranged for your mail to be redirected.
- You have enrolled in a GP practice.

For more information:

Tenancy Services

- Freephone **0800 836 262**
- **www.tenancy.govt.nz**
- Some local offices of CAB, Age Concern, Grey Power and Community Law print out online information on request. Some offices have printed copies of Tenancy Services resources.

Moving Home services

When you need to move, you can get free help to change address and to connect up with utilities and services such as your bank, insurance and council. Some real estate agents use these companies, including:

MoovMe, freephone **0800 666 869**

Moving Hub, freephone **0800 668 369**



9. Are you living with family and thinking about renting your own place?

It can be difficult to raise this issue with your family, as there can be many advantages to living with family, such as sharing time together, sharing expenses and the added sense of security.

But as children grow the house might feel crowded and lacking in privacy. You might feel less independent, and less able to entertain your own friends.



Ming and Yi: A new life

Ming and Yi were in their early 60s when they first arrived in New Zealand, to look after their first grandchild, Mei.

They decided to live with their son so they could provide support to the new parents. Mei is now at a primary school together with her little brother Wei.

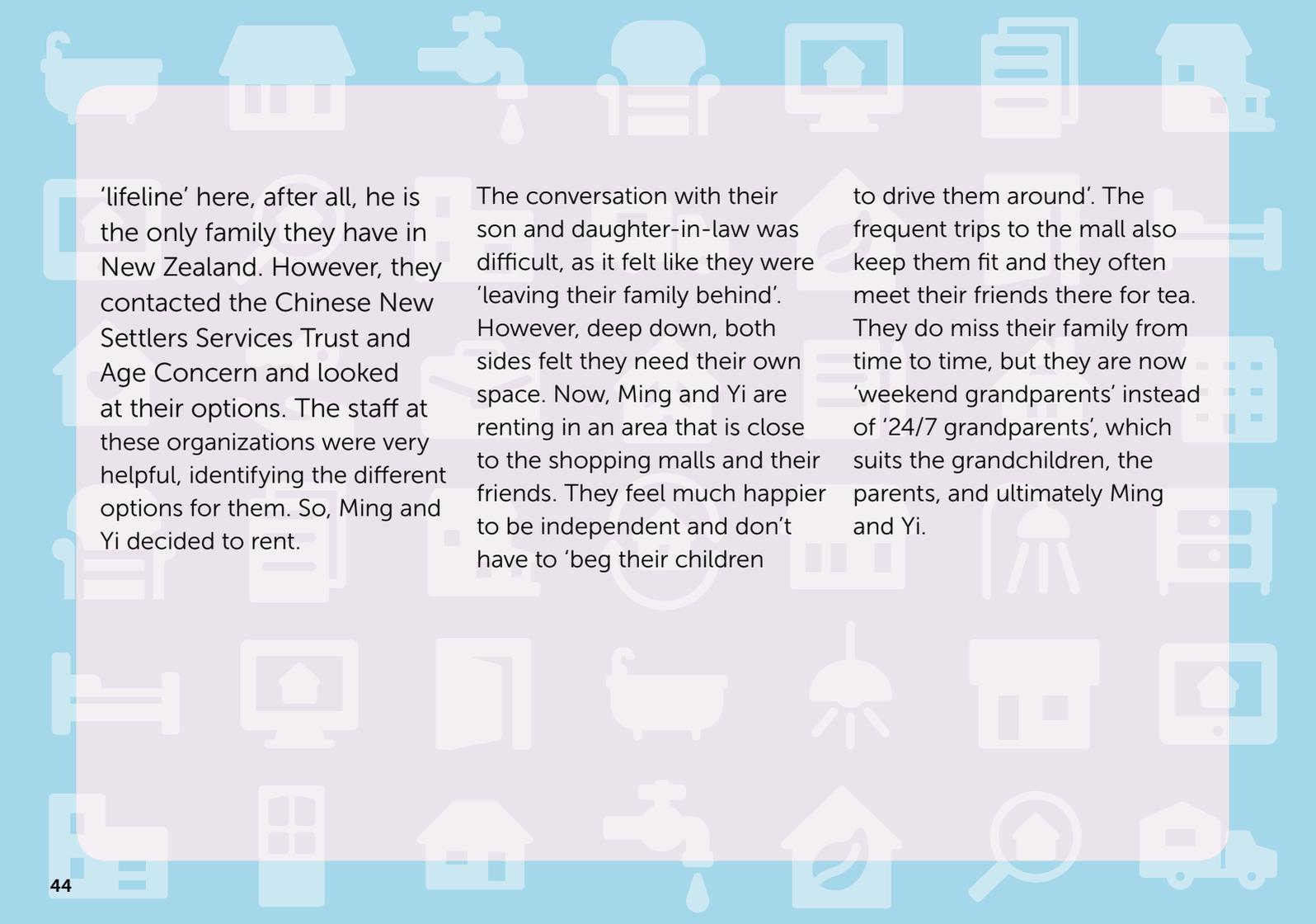
Ming and Yi have enjoyed living together with their son, their only child, and felt valued by helping them to look after Mei and Wei. There are times when they disagree with their son and daughter-in-law how to bring up the children,

but both sides try to be courteous and to maintain harmony.

Tension between their son and daughter-in-law started to build up when Wei started school and wanted to have his own room. Also, daily routines of dropping and picking children up from school, sports, and activities means less time, and more conflicts to organize everything for everyone. Ming's vision also declined,

meaning he could no longer drive. As a consequence, Ming and Yi rely on the son or daughter-in-law to transport them. What used to be their wide social circle is disappearing because of Ming and Yi's increasing dependency on their adult children. They felt 'trapped' living in their own home.

Talking to another friend made them think renting is an option. Initially, they saw their son as their only



'lifeline' here, after all, he is the only family they have in New Zealand. However, they contacted the Chinese New Settlers Services Trust and Age Concern and looked at their options. The staff at these organizations were very helpful, identifying the different options for them. So, Ming and Yi decided to rent.

The conversation with their son and daughter-in-law was difficult, as it felt like they were 'leaving their family behind'. However, deep down, both sides felt they need their own space. Now, Ming and Yi are renting in an area that is close to the shopping malls and their friends. They feel much happier to be independent and don't have to 'beg their children

to drive them around'. The frequent trips to the mall also keep them fit and they often meet their friends there for tea. They do miss their family from time to time, but they are now 'weekend grandparents' instead of '24/7 grandparents', which suits the grandchildren, the parents, and ultimately Ming and Yi.

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LIFE WHEN RENTING

AGEING WELL NATIONAL SCIENCE CHALLENGE
Enabling Older People's Independence
in the Tenure Revolution

