



**LIFE WHEN
RENTING**

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



**GOOD HOMES
FOR GOOD LIVES**

Empowering housing decisions as we age



Going for Good Renting

A Guide for Renting in Later Life

Overview



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

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Introduction

More and more people in New Zealand are reaching retirement as renters, and some are becoming renters for the first time in their 60s or 70s.

This is a toolkit to help older people who are renting or thinking about renting to make a decision about their housing.

The toolkit is designed to help older people find and live successfully in a rental home of their choice. The idea for this toolkit came from research conducted across New Zealand with people aged 55 years and over who live in rental accommodation. They talked about their housing experiences and needs, as well as what would help them to navigate through the rental housing market.

This toolkit is for both long term renters who are nearing retirement or retired, and first-time renters in later life. The information is primarily focused on those aged 65 and over, although there is much of interest for those renters approaching their 60s who may be thinking about how to cater for their changing housing needs as they age.

The toolkit is independently produced. It does not promote any product or company.

The research that underpins the toolkit has been conducted by independent researchers at CRESA, Public Policy & Research, Katoa, the University of Auckland, Victoria University of Wellington and Natalie Jackson Demographics.

Why have we developed this toolkit?

Because:

- Some people become first-time renters in later life and many requirements of the rental market may be new and challenging for them. This toolkit takes a step-by-step journey through the process of renting, from looking for a rental, to living in a rental, to moving on.
- Older people are frequently bombarded with (often) contradictory advice and information. This toolkit helps people to find the information they need and the places to go for information, both in relation to their tenancy, and the services and supports available in the community to help people to continue to live in their homes.

This toolkit can be used:

- By individuals
- By individuals with family or whānau, a friend, a service provider or needs assessor.

A few things to remember

We rarely use specific figures or dollar values, but where they are used, they are current for 2019 and may change. Check for current information by using the suggested information resources in the toolkit.

Some tenants deal directly with their landlord, others deal directly with a property manager who manages the rental property on behalf of the landlord. Some people deal with both. In this toolkit, the terms landlord and property manager are both used.

This toolkit has been developed for people living anywhere in New Zealand. Opportunities, regulations or services can differ from place to place. You need to check local conditions. Topics in each booklet include suggestions as to where you can seek specific advice and information. While every effort has been made to provide up-to-date website links, these may change. If a link does not work, try searching for the topic on the organisation's home page.

Some services, assistance and entitlements have different criteria or processes depending on whether you are over or under 65. We have endeavoured to include age-related information where relevant, but you may need to check how the provision relates to you if you are under 65.

People's resources and financial situations are all different. Some guidance is given on the sort of resources you might need to pursue some options.

This toolkit is all about living independently in the community. However, the *Moving On* booklet provides information about aged residential care (rest home and hospital care) for those who may need to consider long-term care.

Some stories

Throughout the booklets stories are included. These are based on the situations that some people involved in the research have experienced. Some stories are composites of various people's experiences. All names are fictitious and do not refer to any individual. Any resemblance to actual person, living or dead, is purely coincidental.



How the toolkit is organised

There are five booklets. They cover:

The **Overview** booklet introduces the basics about renting, including legal aspects, the rights and responsibilities of landlords and tenants, and key terms.

Finding and Choosing a Rental that's Right for You contains information, resources, checklists and practical tips for finding a rental that suits you.

Being a Successful Tenant contains information and advice about renting, including how to maintain your tenancy.

Moving On covers leaving a tenancy. This may be because you need to rent another property, or you are considering a move to live with family, or to enter residential care.

Services and Supports contains information on services and supports available in the community that can help with changing needs as people grow older.

All the topics covered in the Toolkit are listed in the next two pages.



2. Toolkit booklets index

Finding and choosing a rental that's right for you

- Introduction
- Different types of rental accommodation
 - Private Rentals
 - Council Pensioners/Seniors Housing
 - Housing New Zealand (HNZ)
 - Community Housing Providers (CHPs)
 - Abbeyfield
 - Papakāinga and Kaumātua Housing
- Other accommodation options
 - Flatting with others
 - Private boarding
 - Boarding houses
- Finding a rental
 - Information you may need to provide
- Finding the right home for you
 - What you can afford
 - The Accommodation Supplement
 - Location
 - Your comfort, health and safety
 - Insulation and smoke alarms
- Questions to ask the landlord or property manager
- Completing the paperwork
- Preparing to move in
 - Reducing possessions
 - Checklist for moving in
- Are you living with family and thinking about renting your own place?

Being a Successful Tenant

- Introduction
- Your tenancy rights and responsibilities
- Paying rent and rent increases
 - Missed a Rent Payment?
 - Rent increases
- Property inspections
- Repairs and maintenance
 - What to do if the problem is not fixed in a reasonable time
 - Urgent repairs
 - Who's responsible for repairs and damages?
 - Contents insurance
 - Resources for tenants support & advocacy
 - Checklist for requesting repairs and maintenance from your landlord
 - Renovations
 - Asbestos
- What to do if your rental is damaged in a natural disaster
- Quiet enjoyment
- Living in a complex or close to others
- What happens to your tenancy if you go to hospital?
- What to do if you want or need someone to live with you
- Abuse by a landlord or property manager
 - Can I end my tenancy early if I am being abused and I need to leave my home?
- How to get help if it all goes wrong with your tenancy
 - Your Tenancy Checklist

Moving On

- **Introduction**
- **Moving to another rental**
 - When your landlord ends the tenancy
 - Eviction
 - When you want to end a tenancy
 - Property inspection
 - What happens to the bond?
 - Managing moving costs
 - Moving Out Checklist
- **Moving to live with family or whānau**
 - Checklist for moving to live with family
- **Moving to aged residential care**
 - Needs assessment
 - The residential care subsidy
 - Extra charges
 - Choosing your care home
 - The admission agreement
 - Insurance
 - Resources
- **Thinking about the future**
 - Enduring power of attorney

Services and Supports

- **Introduction**
- **Home support services**
 - Receiving Financial Assistance for Home Support Services
- **Home modifications**
 - Home Modifications Funding Assistance
 - Home Modifications DIY
 - The New Zealand health system
- **Getting help with the garden and section**
- **Reducing the risks of falls**
- **Comfort spaces**
 - The warm corner
 - The cool corner
- **Getting a personal or medical alarm**
- **Disability Allowance**
- **Help with Transport**
 - Total Mobility scheme
- **Other financial assistance**
 - Emergency Benefit
 - Supported Living Payment
 - Veterans Pension
 - Temporary Additional Support
 - Special Needs Grant
 - Recoverable Assistance Payment
 - Advance payment of benefit
- **In-home visiting and companion services**
- **Joining groups**
- **Neighbourhood support**
- **Securing your home**
- **Getting Help about Elder Abuse**
- **Scams**
 - Services and Supports Checklist

3. The Residential Tenancies Act 1986



A number of changes are being made to the Residential Tenancies Act, or are being planned. We have made every effort to ensure that information in this toolkit is correct as at the time of printing, but legal aspects may change. To find out about changes, contact Tenancy Services, your local CAB, Community Law or tenants protection group (if there is one in your area). Contact details are at the end of this booklet.

The Residential Tenancies Act 1986 sets out the rules for all landlords and tenants. The Act applies to private rentals, Housing New Zealand, council housing and community housing providers. It covers:

- the rights and responsibilities of landlords and tenants
- the tenancy agreement
- rents and bonds
- repairs
- inspections
- ending tenancies
- eviction
- the Tenancy Tribunal



Tenant rights and responsibilities

The tenant must:

- pay the rent on time
- keep the premises reasonably clean and tidy
- notify the landlord as soon as any repairs are needed
- pay for utilities they actually use
- notify the landlord as soon as possible if any damage occurs

The tenant must not:

- withhold rent if the landlord cannot get repairs done
- damage or permit damage to the premises
- disturb the neighbours or the landlord's other tenants

- alter or attach anything to the premises without the landlord's written consent
- use the property for any unlawful purpose
- exceed the maximum number of occupants as stated in the tenancy agreement.

Tenancy Services provides detailed information on rights and responsibilities. This information is available in pamphlets in several languages that can be downloaded:

www.tenancy.govt.nz/starting-a-tenancy/new-to-tenancy/key-rights-and-responsibilities/

A useful summary of rights and responsibilities is given by the Tenants Protection Association Christchurch here:

www.tpa.org.nz/page/rights-obligations

Landlord rights and responsibilities

The landlord must:

- provide and maintain the premises in a reasonable condition
- allow the tenant quiet enjoyment of the premises
- comply with all building, health and safety standards that apply to the premises
- inform the tenant if the property is on the market for sale
- have an agent if they are out of New Zealand for more than 21 consecutive days.

Landlords must not:

- seize the tenant's goods for any reason
- interfere with the supply of any services to the premises except where the interference is necessary to avoid danger to any person or to enable maintenance or repairs to be carried out.

This web page presents a landlord compliance checklist so that landlords and property managers can check how well they are meeting their obligations under the Residential Tenancies Act. It is also a useful checklist for tenants wanting to know about landlords' obligations.

www.tenancy.govt.nz/starting-a-tenancy/new-to-tenancy/landlord-compliance-checklist

4. Accommodation discrimination is illegal

Refusing to rent accommodation to someone because of their age, race, ethnicity, sex, sexual orientation, family status, employment status, religious belief, disability and other prohibited grounds is illegal under the Human Rights Act.

However, there are some very specific exceptions to this, such as when a person wishes to share their residence with someone else. This covers flatting or private boarding.

A landlord can say they are looking for someone with certain personal attributes, such as a non-smoker. But they cannot refuse to rent their property on a prohibited ground that is illegal under the Human Rights Act.

It may be difficult to know for certain that you have experienced discrimination. Perhaps a refusal is delivered by a landlord in a polite and friendly

way. Perhaps pressure for rental accommodation means that many people are looking at the same rental, and it is hard to tell why a landlord chooses one person over another as a tenant. However, if you feel you have been discriminated against then you can discuss this with the Human Rights Commission.

Human Rights Commission Infoline

0800 496 877

TXT: 0210 236 4253

www.hrc.co.nz

5. Terms you should know

Accommodation Supplement - a weekly payment from Work and Income that helps towards paying rent, board or costs associated with owning a home. Eligibility criteria apply. See *Finding and Choosing a Rental booklet*.

Boarder – A boarder refers to two different situations: (a) a person who lives with someone else in private accommodation with some services such as meals and power included in the weekly payment; (b) a person living in a boarding house. See *Finding and Choosing a Rental booklet*.

Boarding house – Accommodation intended for at least six tenants with tenancies lasting 28 days or more. Typically, some services are included in the weekly payment. See *Finding and Choosing a Rental booklet*.

Bond – a payment paid as security when a tenant moves into a property. See *Finding and Choosing a Rental booklet*.

Eviction – a tenant's breach of the tenancy agreement or the Residential Tenancies Act is serious enough that the landlord asks the agreement to end. This is not the same as notice to end the tenancy. See **Notice** below, and *Moving On, booklet*.

Fixed term tenancy – this tenancy lasts for a certain amount of time, e.g. one year. The term must be written in the tenancy agreement.

Income related rent – an affordable rent that is calculated on the basis of income. Housing New Zealand and some community housing providers offer an income related rent.

Landlord – a person who provides a residential premises for rent.

Letting fee – it is illegal to charge a letting fee to cover the costs of putting a tenancy in place. See *Finding and Choosing a Rental booklet*.

Notice – either the tenant or the landlord can give notice to end the tenancy. A fixed term tenancy ends on the day stated in the tenancy agreement and can only be ended in special circumstances. For a periodic tenancy the tenant must give 21 days' written notice and the landlord must give 90 days' written notice to end the tenancy. In certain circumstances the landlord can give 42 days written notice. See *Moving On booklet*.

Periodic tenancy – this tenancy continues until either the landlord or tenant gives written notice to end it. The amount of notice the landlord or tenant must give is explained in **Notice** above.

Pre-tenancy application form – most landlords ask people to fill in a form when they apply for a tenancy. Landlords have obligations under the Privacy Act when they collect personal information. See *Finding and Choosing a Rental booklet*.

Property manager – a person who acts as an agent for the landlord. They do the day-to-day management such as; receiving rent, repairs and maintenance, and the process of ending a tenancy.

Quiet enjoyment – tenants have a legal right to quiet enjoyment. This means that their reasonable peace, comfort and privacy is respected by their landlord, and by other tenants.

Rent – a regular payment made by a tenant to a landlord or property management company that allows the tenant to occupy rental accommodation.

Rent in advance – the landlord can ask for rent up to two weeks' in advance to be paid, before the tenant moves in. See *Finding and Choosing a Rental booklet*.

Tenancy agreement – a written agreement between tenant and landlord that records all the important aspects of the tenancy, some of which are legal requirements. This is a contract. Tenancy Services provide a standard agreement that complies with legal requirements. See *Finding and Choosing a Rental* booklet.

Tenancy Services – the government body that administers the Residential Tenancies Act, including monitoring and enforcement of compliance with the Act. It provides information and guidance on a wide range of tenancy matters to landlords and tenants. Information is available in several languages, both written and through the free language line phone service.

Tenancy Tribunal – an independent judicial body that resolves disputes between tenants and landlords. Disputes can be resolved through mediation or through a hearings process. The tribunal is reached through Tenancy Services. See *Being a Successful Tenant* booklet.

Tenant – a person who rents a dwelling from a landlord, either directly or through a property manager.



Learning from experience

Mark has been a renter all his life. He found it easier as his job required frequent travel and moves between towns.

He enjoyed the freedom of being able to 'get up and go,' when the next opportunity arose and the freedom to explore new parts of the world without being tied down by a mortgage, and most of the companies he worked for arranged housing for him.

However, when his health began to deteriorate, he decided to move back to New Zealand to be close to friends and family who helped him find and furnish a rental in Hawkes Bay. 'It was a friend of a friend type scenario.

All very casual and worked well for a while. I never signed a lease because the guy seemed straight up, said he was never going to sell, and I hadn't had to think about the logistics of settling long term before.'

Mark stayed in the flat for eight months before his landlord's business started to struggle. 'He panicked, made a lot of rash, poor choices and decided his only option was to sell up after all. Things collapsed spectacularly around me. I wasn't well and definitely struggled more with the stress of trying to find a place. I had been paying him under the table, so my bond was gone, and I couldn't take him to the tribunal because I never signed an

agreement. I didn't know what to do.'

Mark moved in with his daughter while he saved for a new flat, then stayed with friends for a while who were closer to town and to the hospital. He spent some time looking for a place, where he could feel reasonably confident he could stay longer term. 'Yeah, I went to the other extreme. I would ask the landlords at viewings "what's long term to you?" For most it was twelve months, but this place they were willing to negotiate. Gave me three years and six years right to renew. I realise you can't make a building your security, you have to put your security in other things, but it's reassuring at least.'

6. Urgently need somewhere to live?

There are organisations that can help if you are at risk of becoming homeless.

For urgent help

Contact the nearest Senior Services office phone 0800 552 002 or Work and Income office, phone 0800 559 009. They can help with:

- emergency accommodation
- finding permanent housing
- financial support with housing costs, living costs, health costs and emergency costs.

Information about financial assistance is on the Senior Services website:

www.workandincome.govt.nz/eligibility/seniors/index.html

Contact your local council about pensioner housing. They may also be able to connect you to support services and other housing providers.

Housing and support services

Many areas have services for people who urgently need accommodation. Contact the Citizens Advice Bureau for information about housing and support services in your area. Age Concern and Grey Power can also refer you to other organisations that can help.

Church-based organisations provide help with housing and other support services. These include the Salvation Army, the Downtown Community Ministry (Wellington), Wellington City Mission, Auckland City Mission, Christchurch City Mission, Christchurch Methodist Mission (Christchurch and Blenheim).

Tenants protection associations operate in Auckland, Wellington, Christchurch and Manawatu.

The Family Services Directory lists organisations that help with emergency housing and homelessness. You can search this list for help in your area. See <http://housing.msd.govt.nz/useful-links/index.html>

Dealing with Agencies

Document any contact you have with agencies, including the names of staff you speak to, date, time and reason for contact.

Keep records. Always fill in an application form, even if told you're not eligible, so you have a record of what you've applied for and reasons for the decision made. Ask for a copy of any document/application forms and for these to be date stamped.

Advocacy Services

Dealing with agencies can be complex, time consuming and overwhelming. It can help to have an advocate with you to take notes, ask questions and ensure you are fully informed.

To find advocacy services in your area, contact your local Community Law Centre, Citizens Advice Bureau or Whānau Ora service.

No address?

Many agencies require that people using their services have an address. Talk to Senior Services if you do not have an address – they should ensure that you receive the financial assistance you need even if you do not have an address. Some organisations and church groups allow clients to use their physical address to access benefits. Check with the City Mission, Salvation Army, Presbyterian Support or other church or community group in your area to see if they offer this service or advice on where to go for further assistance. Individuals without an address can also use the address of a friend or relative, with their permission, or give a designated person legal permission to receive benefits on their behalf.

7. Important contacts and resources

Age Concern – provides advocacy, advice and information about services available to people 65 plus. There are branches throughout New Zealand.

www.ageconcern.org.nz
National Office 04 801 9338

Carers New Zealand – comprehensive information for carers of all ages. There is a searchable list of services and supports throughout the country.

www.carers.net.nz

Citizens Advice Bureau – provide a free and confidential service to ensure that individuals are aware of their rights, responsibilities and the options/services available to them. There are branches throughout New Zealand.

www.cab.org.nz
Freephone 0800 367 222

Community Law Centres – provide free legal advice on a wide range of matters including tenancy. Centres operate in many areas. For contact details about a local centre in your area try the white pages, and the website:

communitylaw.org.nz

Eldernet – provides a nationwide directory of retirement and lifestyle villages, home help services, aged care services, rest homes, residential and other care options, hospitals and other services for seniors.

www.eldernet.co.nz

Family Services Directory – a comprehensive list of service providers throughout the country. It is searchable by topic and area.

www.familyservices.govt.nz/directory

Grey Power – is an advocacy organisation for those aged 50 plus. There are branches throughout the country. Members pay a yearly subscription which entitles them to a number of discounts and access to Grey Power Electricity.

www.greypower.co.nz
Freephone 0800 473 979

Home & Community Health Association – is an umbrella organisation for home and community health providers. Information on the types of support services available and how to access services and funding can be found on their website, as well as the standards and guidelines for professional carers.

www.hcha.org.nz

Language Line

Language Line is a free telephone interpreting service. The service offers interpretation for 44 languages. Many government agencies and some councils use Language Line, including Tenancy Services, Ministry of Social Development, Housing New Zealand and Office of Ethnic Communities. You can find these agencies and how to contact them here

www.ethniccommunities.govt.nz/story/participating-agencies

Ring the service you want and ask for Language Line and the language you want. A professional interpreter will join you on the line and help you talk with the agency.

Language Line operates in business hours, Monday to Friday 9am – 6pm and Saturday 9am – 2pm.

Māori Housing Network – information, advice and practical support for whānau, hapū and iwi about community home repairs, infrastructure for housing (e.g. power, water, roading), and papakāinga development. The network manages funding for projects. Funding is subject to certain criteria.

www.tpk.govt.nz/en/whakamahia/maori-housing-network

Ministry of Health – information on home support services, how to access publicly funded health and disability services, information on residential care, certification and audits of rest homes and aged residential care facilities and home modifications and related subsidies.

www.health.govt.nz

Ministry of Social Development Office for Seniors – information on the types of financial support and services available for seniors.

Super Seniors Website:
www.superseniors.msd.govt.nz
Seniors Freephone 0800 552 002

RSA – provides support and advice to current and ex-service defence force personnel and their dependents. Each branch has a local Welfare Officer who can link individuals with Veterans Affairs, provide financial assistance and advocacy, facilitate access to welfare services and help with practical tasks.

www.rsa.org.nz
Head Office 04 384 7994

Seniorline – information to help older people navigate the healthcare system and make decisions about staying at home, moving to a retirement village, homecare, day care and rest home care.

Freephone 0800 725 463

Senior net – helps people aged 50+ learn about and use information technology. There are centres throughout New Zealand

www.seniornet.co.nz

SuperGold – provides a directory of businesses offering discounts and concessions to SuperGold Card holders.

www.supergold.govt.nz

Tenancy Services and Tenancy

Tribunal – Tenancy Services provides information and guidance on tenancy matters to landlords and tenants.

Tenancy Services has offices in Auckland, Manukau, Hamilton, Wellington and Christchurch, and some regional centres. Phone to make an appointment for a face-to-face meeting.

Some written information is available in a range of languages on the website, including Samoan, Tongan, Chinese, Arabic and Spanish. Tenancy Services use Language Line. Those who are deaf or hearing impaired can use a video service. Information about these options is on the Contact page of the Tenancy Services website.

Free phone 0800 836 262

www.tenancy.govt.nz

Veterans' Affairs – is an organisation that aims to ensure all veterans have access to the entitlements, services and supports available to them. They provide information and access to pensions, travel allowances/ concessions, rehabilitation, aids and appliances, as well as the Veteran's Independence Programme and family support.

www.veteransaffairs.mil.nz

Freephone 0800 483 8372

Whānau Ora Services – these are operated in some areas by health and social service providers. Kaiārahi (navigators) work closely with kaumātua and whānau – to link them to support needed. Your local district health board has information about Whānau Ora services in your area.

Work and Income – for those under 65 years, assistance and help to find housing.

www.workandincome.govt.nz

Tenants Protection Associations

Tenants Protection associations operate in various places including Christchurch, Auckland, Wellington and Manawatu. Their role is to provide advice, information, support and advocacy for tenants. You can find contact details online, or at your local CAB.

Tenants Protection Association Christchurch

www.tpa.org.nz/

Tenants Protection Association Auckland

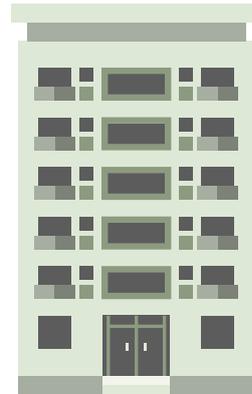
www.adcoss.org.nz/item/tenants-protection-association-auckland/

Renters United Wellington

www.rentersunited.org.nz/

Manawatu Tenants Union

www.mtu.org.nz/



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Disclaimer

CRESA and its associates have made every effort to ensure the accuracy of content in this tool. Information has been provided in good faith and on the basis that every endeavour has been made to be accurate and not misleading. We shall not be liable or responsible for the accuracy or omission of any statement, opinion, advice or information in this report. We do not accept any responsibility or liability for any damage or injury arising from use of this tool, or reliance on information contained in this tool.

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