



8 December 2025

Tēnā koe

Official Information Act request

Thank you for your email of 10 November 2025, requesting the definitions of boarders, public housing, accommodation costs, and market rent.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out separately below.

I have also included some general information about profit from boarders at the end of this letter, for your further information.

- 1) *the legal definition and description of boarder that WINZ is using and what BOARD is made up of.*

The Ministry of Social Development (the Ministry) defines a boarder as a person who pays a set amount that includes the cost of residing at a premises along with food and may include other costs such as power, water, or internet.

Further information regarding board and boarders can be found here: www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/board-01.html

www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/boarders-beneficiaries-01.html.

- 2) *"the market rent price for the property",*

Market rent is defined in Section 2 of the Public and Community Housing Act 1992 as either:

In relation to Kāinga Ora housing, the rent for the time being determined by Kāinga Ora or the Tenancy Tribunal (under the Residential Tenancies Act 1986) is defined as the market rent;

Or in relation to housing provided by a registered community housing provider, the rent for the time being determined by that provider or the Tenancy Tribunal under the (Residential Tenancies Act 1986) as the market rent for that housing.

- 3) *what are considered "accommodation costs" definition and description,*

In relation to Accommodation Supplement and Temporary Additional Support, there are three types of accommodation costs which are Rent, Board and Home Ownership costs. A client can only claim one cost at a time.

The rate of Accommodation Supplement is based on a client's accommodation costs, where they live, income, assets, and family circumstances.

The rate of Temporary Additional Support is based on a client's allowable costs, income and family circumstances.

Further information on accommodation costs can be found at the following links:

www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/accommodation-costs-01.html

www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/rent-01.html

www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/home-ownership-01.html.

- 4) *definition of "public housing" and why this is relevant to my situation,*

Social housing is also known as "Public Housing" and is defined in Section 2 of the Public and Community Housing Act 1992 as Kāinga Ora housing or community housing.

- 5) *definition of "income" used in all these calculations,*

For general purposes the Ministry defines income as any money received before income tax which is not a one-off capital payment. These are payments such as wages, salary, commission, parental leave payments, or net profit before tax from self-employment.

The value of any interest before income tax which is acquired and is not a one-off capital payment is also considered income. Interest is much broader than just the interest received from savings and investments. Interest can refer to the value in money's worth rather than money itself.

Payments, capital payments or the value of credits or services received periodically that are made and used for an income related purpose are also considered income.

Further information on income can be found at the following links:

www.workandincome.govt.nz/map/income-support/core-policy/income/definition-of-income/capital-payments.html

www.workandincome.govt.nz/map/income-support/core-policy/income/definition-of-income/income-related-purpose-01.html

www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/chargeable-income-01.html

www.workandincome.govt.nz/map/income-support/core-policy/income/types-of-income/index.html.

- 6) *full disclosure and access to the calculator used to make these decision and that the public and full and free access to this calculator and how it functions/calculates.*

Information on how Accommodation Supplement is calculated can be found here:

www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/calculating-rate-general-formula-01.html

www.workandincome.govt.nz/map/income-support/extra-help/accommodation-supplement/example-calculating-rate-01.html

www.workandincome.govt.nz/map/deskfile/extra-help-information/accommodation-supplement-tables/entry-thresholds-and-maximum-rates.html

www.workandincome.govt.nz/map/deskfile/extra-help-information/accommodation-supplement-tables/definitions-of-areas.html.

Information on how Temporary Additional Support is calculated can be found here:

www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/calculating-the-rate-of-temporary-additional-support-01.html

www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/calculating-the-rate-of-payment-01.html

General information about Profit from Boarders

Generally, the money a client receives from their first two boarders is not charged as income as boarding tends to be an informal arrangement and it is generally accepted that the board paid will only cover the boarder's costs. When a client has more than two boarders, the amount of board that exceeds the Accommodation Supplement entry threshold applicable to the third or subsequent boarder is charged as income.

Further information about how profit from boarders is calculated can be found at the following link: www.workandincome.govt.nz/map/income-support/core-policy/income/types-of-income/profit-from-boarders.html.

The way the Ministry assesses board payments is changing from 2 March 2026. Further information about the changes can be found, here: www.workandincome.govt.nz/about-work-and-income/news/2025/board-payments.html.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact OIA Requests@msd.govt.nz.

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

pp.



Anna Graham
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Ministerial and Executive Services