



9 December 2025

Tēnā koe

Official Information Act request

Thank you for your email of 18 November 2025, made to the Ministry of Social Development, requesting the following information:

Please provide me with the following:

- *The individualised funding Purchasing Rules as written on the Whaikaha website as at 17 March 2024 (i.e.: prior to changes on 18 March 2024);*
- *The individualised funding Purchasing Guidance webpage on the Whaikaha website as at 17 March 2024 (i.e.: prior to changes on 18 March 2024); and*
- *The information which was on this webpage as at 17 March 2024 (i.e.: prior to changes on 18 March 2024):*
 - o <https://www.whaikaha.govt.nz/assessments-and-funding/individualised-funding/purchasing-guidelines/what-people-can-buy-with-disability-funding-purchasing-rules>

I have considered your request under the Official Information Act 1982 (the Act) and I have enclosed the information you have requested with this letter.

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
General Manager
Ministerial and Executive Services

What is Individualised Funding (IF)

IF is a type of person directed funding from Whaikaha which gives disabled people and their family/whānau more choice in how they are supported to live their lives. It is available throughout New Zealand for eligible people who have been assessed to receive either:

- [Home and Community Support Services external URL](#), which includes help with household management and personal care
- [Respite services](#) to help carers take a break. This can include facility based respite, [Carer Support](#) and In-home support.

IF increases your choice and control about who provides this support, and how, and when you use it. Your options range from engaging support workers to directly work with you and the person in your care, or choosing purchases which support you living a good life.

What you can use IF for

Working with a host, we want to make sure you feel confident to use your funding in the best way, so here are some guidelines to help.

You can use IF to:

- Get help with household management and the personal care of your disabled person by engaging a support worker (called "employees", these can include family members, contracted people or organisations) and pay costs relating to engaging support workers
- Take a break through engaging a support worker or other suitable alternatives so that the full-time carer can have time out and your disabled person can enjoy doing something away from you while you take a break.

For information on how you can use your funding please view the Purchasing Rules which are available on our [Purchasing Guidelines](#) page.

- The Purchasing Rules have been updated (from 18 March 2024) so please check them carefully.

It's worth noting your funding cannot be used for illegal activities, gambling, alcohol or things that are not disability supports, such as health services provided by a hospital or income support.

IF also doesn't cover costs related to medical supplies, equipment, home renovations, leisure, recreation, and personal or family costs.

Who can get IF

IF is something you need to have an assessment for, so contact the [Needs Assessment Coordinator Service](#) nearest you to talk about this funding.

You can get IF when you:

- are eligible for [Whaikaha funded services and support](#)
- have talked to a NASC to see whether IF is suitable for you
- have been allocated a support that you are allowed to manage using IF.

What is an IF host

IF Hosts are organisations that Whaikaha contracts to support people using IF and should provide you with an easy way to understand how to use your IF and support you with all the paper work required, for example, to employ a support worker.

Your IF Host does a number of things to support you including:

- helping you understand IF
- helping you learn how to organise, set up and manage your supports
- administering payments for the support services
- helping you manage your responsibilities – this includes reporting back to them on the support hours you have used, so that they can be paid for
- advising you if something that you want to purchase meets the [Purchasing Guidelines](#).

Your IF Host must also check that the service is working well and report back to Whaikaha about it.

Depending on your level of confidence to manage your IF, you may also want your IF Host to be responsible for recruiting, training and paying your support workers and possibly managing the legal aspects of your service. They will be able to do this for an extra fee that they set and you pay.

IF is all about flexibility and support that works for you so when you talk to your Host organisation, make sure you talk to them about how they can support you. You are under no obligation to use them for all their services.

What is an agent?

An agent is a person nominated by a disabled person to act on their behalf regarding their IF. For example, if you are the parent/guardian of a disabled person under the age of 18, you will be their agent.

There are responsibilities you have that the Host can't do for you, for example with IRD so please talk to your IF host about the responsibilities you hold as an agent under IF. Please note, as an agent you cannot pay yourself.

What is a recognition payment?

A Recognition Payment is a payment given for administration work that is done on a voluntarily basis on the disabled person's behalf. Usually, but not always, by the full time carer. The payment must be for reasonable expenditure incurred and be no more than \$300 per year.

The requirement that the payment be made to cover "reasonable expenditure" is to ensure that it falls within the scope of the exemption in section CW 62B of the Income Tax Act 2007. Any questions about how or when to claim for this payment, please talk to your Host or connector.

IF Host Directory

Please find a list below of all the Hosts who have contracts with us at Whaikaha.

Access Community Health

- Phone: [0508 123 010](tel:0508123010)
- Email: referrals@access.org.nz
- Website: www.access.org.nz external URL

Geneva Healthcare Limited

- Phone: [0800 436 382](tel:0800436382)
- Email: info@genevahealth.com
- Website: www.genevahealth.com/flexible-disability-injury-support/individualised-funding/ external URL

NZCL Limited

- Phone: [0800 101 057](tel:0800101057)
- Email: info@nzcommunityliving.com
- Website: www.nzcommunityliving.com/flexible-disability-support/ external URL

Manawatu Support Limited

- Phone: [0508 462 427](tel:0508462427)
- Email: info@manawatu.org.nz
- Website: www.manawatu.org.nz external URL

Home Support North

- Phone: [0800 832 383](tel:0800832383)
- Email: officewhg@homesupport.co.nz

- Website: www.homesupport.co.nz external URL

Enliven

- Phone: [0800 365 4836](tel:08003654836)
- Email: info@psn.org.nz
- Website: www.enlivennorthern.org.nz external URL

The Lifewise Trust

- Phone: [09 302 5390](tel:093025390)
- Email: lifewise@lifewise.org.nz
- Website: www.lifewise.org.nz external URL

Vision West

- Phone: [0800 222 040](tel:0800222040)
- Email: healthcare@visionwest.org.nz
- Website: www.visionwest.org.nz external URL

Florence Nightingale Agency

- Phone: [0800 348 7600](tel:08003487600)
- Email: support@florence2care.co.nz
- Website: www.florence2care.co.nz external URL

Care on Call

- Phone: [0800 66 44 22](tel:0800664422)
- Email: flexiblesupports@careoncall.co.nz
- Website: www.careoncall.nz external URL

Where to go for help

If you have any questions about IF specific to your funding allocation please talk to your host or connector. They have all the information on your funding and are there to provide guidance and advice.

If you have questions about whether or not you are eligible, you need to contact your local [Need Assessment Services Coordinator](#).

Purchasing Guidelines

These guidelines should help you to understand better how to apply the rules which govern disability funding as well as provide overall guidance.

Alternate formats are available. You can download this page as a Word Document [Purchasing Guidelines Word Document \(DOCX\)](#)

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Purpose of disability funding

First of all, let's explain the purpose of disability funding. It was designed to enable eligible disabled people, tāngata whaikaha Māori and their whānau to live a life with ordinary life outcomes. The funding is limited, but with careful planning, it should open up opportunities that support you to live a good life by removing some of the barriers you face.

The funding can also be used to support the wellbeing of you, your whānau and your primary carer through the purchase of respite options – which gives your primary carer the ability to take much needed breaks. For a definition of respite, visit our [Respite Explained](#) webpage.

How Government disability funding works

This Government funded contribution is specific to your disability and is therefore only part of a total life solution. In other words it does not replace the need for other income to support your life nor is it aimed at improving aspects of your life that are not specific to your disability. You are managing disability support funds, which is different to receiving a benefit or allowance from the Government.

That means day to day living expenses or recreational costs, for example, which are considered ordinary life costs may not be covered. When assistance is required for this, the Ministry of Social Development may be able to offer support through [Work and Income New Zealand external URL](#). It's worth having a chat to them to understand if there are any benefits or allowances you may be eligible for that are separate to your disability funding.

Purchasing rules

There are four rules that determine whether you can use your funding on a particular purchase. These rules are the same for Carer Support and for Individualised Funding (IF) / Enhanced Individualised Funding (EIF).

Here we have outlined the rules, provided a brief explanation, and some helpful questions to ask yourself when you are applying the rules to a purchase.

Rule one: It helps you live your life or makes your life better

Your funding is individually allocated to you for a specific purpose which was discussed with you by your Needs Assessment Service Coordinator (NASC) or Enabling Good Lives (EGL) team.

- Q: Does this purchase relate to the purpose of your funding?

Rule two: It is a disability support

The purchase must be specific and unique to your disability, meaning you would not need the item or support if you did not have your disability.

- Q: Is this purchase specific to my disability?

Rule three: It is reasonable and cost effective.

The purchase is cost effective, reasonable and fits within your budget. This doesn't always mean the cheapest option. Cost effective means the purchase will give you a good outcome without costing a lot of money.

- Q: Thinking about your total budget, does this purchase make good use of the allocation on something that will make a lasting impact?

Rule four: It is not subject to a limit or exclusion

This one takes a bit of explaining. What we mean is that the purchase fits within your allocated funding. In other words, you can afford it under your budget, it's legal, it is not funded somewhere else, for example, like a grant or other government funding, and it stays within good employment practices (which are explained below).

- Q: Is this the best way to fund this purchase?

For more information on the rules specifically, please read our Whaikaha policy document on the [Purchasing Rules. \(DOCX\)](#)

Individual Service Plans (ISP)

As part of your set up into IF or EIF you will be asked to complete an Individual Service Plan (ISP) with your host. This is a good opportunity to think about how you want to use your budget. Everyone's situation is different and therefore the best way to use your disability funding will be different too. Your ISP will provide the basis to which your Host will advise you when you make each claim.

Ongoing, the best way to ensure you continue to use the funding within its intended purpose and to minimise frustrations when you make a claim is to:

1. Be clear on your plan
2. Apply the rules in this guidelines before you make a purchase

Making a plan

Having a plan will support you to make good purchasing decisions and have meaningful conversations, when needed, around what you want to spend your allocation on with your host agency. It is there to support your decision making.

This is your plan. It should help you identify how your funding can be used to support you to achieve the outcomes you want. As mentioned above, when you first start IF and EIF, your host agency should work with you on an initial ISP. Ongoing, if or when your desired outcomes change, it is worth reviewing this plan and possibly making changes to keep up with where you are at in your life.

If you don't already have one developed, then discuss with your coach or connector about how to write a plan that reflects your current outcomes.

The plan doesn't have to be long and is something you can write yourself or you can use your funding to pay for a plan to be developed if you prefer to have someone else develop it alongside you.

Guidelines in action

A good way to understand the rules is to see them applied to practical examples. Below we have some examples of the guidelines applied to real-life situations for IF/EIF.

For Carer Support specific examples, please visit the [Carer Support](#) page.

Example one

Joelene has an allocation for Personal Care and Respite. She has a support team which she has employed and purchased technology to manage the admin. Joelene lives with her loving whānau. One outcome in the plan she discussed with her Host, is to spend one weekend a month away at an Air BnB. She plans to use her Respite budget to pay for the cost of her support worker to stay with her. All other accommodation and transport costs will be covered by other income as part of her normal life and leisure costs.

- Individualised
- Helps achieve an outcome
- Included in the plan
- Within the purpose of the allocation

Example two

Billie is keen to pursue her goal of becoming a photographer. She has been attending regular photography classes but requires some software that helps with her sight disability. Billie is applying rule two: her disability limits how she can access information, the software will allow her to participate in her recreational activity independently.

- makes it possible to access information
- makes it possible to participate on an equal basis
- there are some more costs involved in taking up the mainstream opportunity, because of disability

Example three

Alex needs a lightweight wheelchair, as his partner and support people are no longer able to fold and put the standard weight wheelchair in the car, limiting his ability to get into the community.

Alex did the following things:

- applied to Equipment Management Service (EMS).
- explored Lotteries and other funding charities (wait times 4-6 months, which is too long in this case)
- EMS will partially fund this wheelchair (based on the cost of an average wheelchair)
- Alex will use IF to pay the remainder of the cost

Using funding to purchase a lightweight chair was in his plan and meets the other guidelines; it is disability related, will enhance Alex's life by allowing him to get out and about in the community and provide an opportunity for family outings and mainstream social opportunities

- Lines up with the purpose of their allocation
- Disability-Related
- Proportionate and cost-effective
- Checked other funding options and utilised these

What can you not use the funding for

Anything illegal, alcohol, tobacco (or related products) or personal income, gambling, anything that is not a cost related to disability and would be considered something that every citizen has to pay for.

Employing support workers

If you are employing support workers, you must follow good employment practices and meet all legal employment obligations. Talk to your Host about what is required.

Role of Individualised Funding (IF) Hosts in Purchasing

IF Hosts are there to support you to make good use of your funds and budget. They are not the gatekeepers of your funding. They will work with you to ensure that your purchases and supports are:

- Relevant to your personal situation

- Ensure that the purchase doesn't fall outside of the purchasing guidelines
- Support you to revisit your plan as your needs change
- Provide advice and guidance

Please note that you do not need a host to manage your Carer Support Funding.

Where to go for help?

If you have any further questions, the first place to go is your Host or to your EGL team. They will know your specific situation and are there to advise and coach you. They can assist you to look at your plan and whether the support and funding you are choosing fits within this and the purchasing guidelines.

You can also email us at contact@whaikaha.govt.nz or phone [0800 566 601](tel:0800566601) text [4206](tel:4206). We are more than happy to answer any general funding questions for you.

A full list of IF Hosts can be found at the bottom of our [Individualised Funding](#) page.

Other helpful links

[Firstport external URL](#) is a website set up by Enable NZ and has a lot of helpful information on Disability funding and other sources of funding from within the community.

Carers New Zealand can also answer questions on disability funding.

- Website: [www.carers.net.nz external URL](http://www.carers.net.nz)
- Phone: [0800 777 797](tel:0800777797)

Alternate formats of this page

- Easy Read
- New Zealand Sign Language
- Large Print
- Braille
- Audio
- Te reo Māori



What People Can Buy with Disability Funding: Purchasing Rules

This document describes what government disability support funding (funding) can be used to buy. It is for people using:

- Enhanced Individualised Funding (EIF)
- Individualised Funding
- Enabling Good Lives (EGL) hosted personal budgets
- Flexible Respite Budgets (Carer Support)
- Flexible Disability Supports (FDS).

Disabled people who can make choices about how they use their funding are more likely to buy goods and services that make their lives easier and/or better. This purchasing policy aims to give disabled people as much flexibility as possible over what they can buy with government funding.

A disability support (support) is a good or service that helps a person overcome barriers that come with having an impairment within a disabling society.

Criteria

There are four criteria that must be met to be able to use funding to help buy a disability support.

One: It helps people live their life or makes their life better

The support should help people live a good life.

Each person has a different idea about what a good life is. The person's goals and aspirations for a good life should be written out in a personal plan. This can be done with help from their Needs Assessment and Service Coordination (NASC) organisation or Independent Facilitator. Personal plans should include goals such as:

- having good relationships
- maintaining or improving skills
- being able to do everyday activities at home or in the community
- the person's family/whānau being supported to continue their caring roles
- being able to live in a home of the person's own choice

Two: It is a disability support

The support:

- is only needed because the person is disabled and/or
- costs more than would be the case if the person weren't disabled and/or
- is in addition to, or complements, the goods and/or services the person would need if they didn't experience disability.

Three: It is reasonable and cost-effective



Generally, the support should be 'reasonable'. Here it means that the support should cost about the same as (or less than) the market price for comparable things.

'Cost-effective' here means the best available outcome for the money spent.

It might cost more than another type of support but will help the person more, it will last longer or mean that less is spent on some other support now or in the future.

Four: It is not subject to a limit or exclusion

A person should explore other funding options to help get a support. Examples of other options include:

- the Disability Allowance (from Work and Income)
- grants, charitable donations
- equipment funding (either by the Ministry of Education, the Ministry of Health or Whaikaha)
- specialist services (e.g. Behaviour Support Services and Child Development Services funded by Whaikaha)
- district health board funded therapies
- transport allowances (e.g. the Total Mobility transport scheme).

In some cases, people can buy a support when funding for that support has been turned down by (or on behalf of) the responsible government agency or if waiting times are too long and the proposed support is expected to:

- achieve a person's life goal that would not otherwise be achievable and/or
- reduce disability support costs over time and/or
- reduce the risk that disability support costs will increase in the future.

The funding cannot be used for:

Anything illegal, alcohol, tobacco (or related products) or personal income, gambling, anything that is **not** a cost related to disability and would be considered something that every citizen has to pay for.