

# Modifying your Home: Cost Contribution

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Is it difficult for you to get in and out of or around your home because of your disability? Maybe your home needs modifications to help you remain in it, or return to it. The Ministry of Health might be able to help fund these modifications.

The type of modifications the Ministry of Health can help fund for your home will depend on your disability related needs and situation.

An occupational therapist who is a qualified housing assessor can meet with you, and your family or whānau, and look at your home. Together you can discuss how things can be changed to best meet your needs. This might include building modifications to your home.

The assessor can help you work out if you can get funding from the Ministry of Health towards the costs of those modifications. Sometimes the Ministry of Health can fund the full cost of the modifications to your home, but sometimes you may be asked to pay part of the costs.

## What is a cost contribution?

The Ministry of Health may pay the full cost of modifying your home to meet your disability related needs or they may contribute an agreed amount of money towards the cost of the modifications.

They will make a cost contribution rather than pay the full cost if the modifications cost more than \$1,000 (excluding GST) and at least one of the following situations applies:

- You are building a new home to meet your disability related needs.
- You are doing more or different modifications to your home than the Ministry of Health's housing assessor recommends.
- The builder who is doing your modifications does not have a contract with the Ministry of Health's housing modifications funding manager Accessable or Enable New Zealand.
- The total cost of access modifications into or between levels of your home (for example, a ramp or platform lift) is more than the Ministry of Health's funding limit (**more than \$15,334** including GST).

The amount of money the Ministry of Health can contribute to the cost of modifications to your home is based on:

- standard building prices
- the quoted or estimated cost for the agreed modifications
- the result of an income and cash asset test (if a test is needed).

## **Who is responsible for making the modifications to your home?**

You, or the owner of your home if you are not that person, are responsible for completing the modifications to your home. This includes:

- getting plans and specifications (drawings) for your modifications
- arranging the building consent
- organising the builder and other trades people to do the work
- dealing with any problems or complaints.

The modifications or new home that you are planning to build must meet the Building Code.

You must talk with your housing assessor if you wish to change your modifications after the plans for those modifications have been finalised. The housing assessor, and Accessable or Enable New Zealand, will need to approve any changes to those plans before you can go ahead with them. For example, changes like, replacing a shower curtain with a glass shower door in your level access shower or installing a bathroom vanity unit that you won't be able to use are not likely to be covered by Ministry of Health funding.

Once the modifications are complete, the home-owner is responsible for the costs of any repairs, replacement or removal of items that are no longer needed.

Sometimes modifying your home may not be the best or only option for you. Maybe you should consider moving to another home that better suits your needs.

# Ten steps to getting a Ministry of Health cost contribution

1. A housing assessor works with you to identify the most cost-effective way to meet your disability related needs.
2. You plan your modifications with your builder and/or designer.
3. Your builder provides a quote for the planned work (including work on the specific modifications recommended by the housing assessor, such as a ramp or a level access shower).
4. The housing assessor takes your builder's quote and talks with Accessable or Enable New Zealand to work out if you are eligible for Ministry of Health funding and how much the Ministry of Health can contribute.
5. You must complete an income and cash asset test if the modifications will cost **more than \$8,076** (including GST). This includes the cost of any previous modifications that the Ministry of Health has funded since you turned 16 years of age. Work and Income, on the Ministry of Health's behalf, will work out the amount you need to pay, if any, towards the modifications to your home.

You do not need an income and cash asset test when the modifications are for children under 16 years of age. (Find out more about the income and cash asset tests process in our factsheet *Modifying Your Home: Income and Cash Asset Tests*.)

6. Accessable or Enable New Zealand finalise your request for the modifications and send you a letter explaining how much the Ministry of Health will contribute to your costs. This letter includes information about the terms and conditions of the Ministry of Health's funding. It is called a Cost Contribution Agreement.
7. You read and sign the Cost Contribution Agreement and send it back to Accessable or Enable New Zealand to confirm that you accept the Ministry of Health's terms and conditions for their funding.
8. Accessable or Enable New Zealand send you a letter to say that your builder can start work on the modifications to your home. The work needs to be completed **within 12 months** of the date shown on the letter.
9. When the work is finished, the housing assessor checks that the modifications meet your disability related needs. They send confirmation of this, along with any applicable code compliance certificate from your local council, to Accessable or Enable New Zealand.
10. Accessable or Enable New Zealand check that your building modifications have met all of the terms and conditions of the Cost Contribution Agreement. They pay you the Ministry of Health's cost contribution.

## Things to remember

You will not receive the Ministry of Health contribution until:

- all the building work has been finished
- the housing assessor has checked that the modifications have been completed as agreed and meet your disability related needs
- you have paid the total cost of the work, and
- your building modifications have been issued with a code compliance certificate (if this is necessary).

## For more information about cost contributions

If you live:

- **in Auckland or Northland:**  
contact **Accessible**  
Freephone 0508 001 002  
Email **info@accessible.co.nz**
- **anywhere else in New Zealand:**  
contact **Enable New Zealand**  
Freephone 0800 17 1981  
Email: **enable@enable.co.nz**



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