

# Modifying your Home: Income and Cash Asset Test for Housing Modifications

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Is it difficult for you to get in and out of or around your home because of your disability? Maybe there are some modifications that could be made to your home to make it easier for you to move around. The Ministry of Health might be able to help fund these modifications.

The type of modifications that 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 and whether you could be eligible for Ministry of Health funding towards the modifications.

## What is an income and cash asset test and who does the test?

An income and cash asset test looks at your income, your cash assets and your expenses. The test works out how much funding you may be able to get and whether you will need to contribute towards the cost of any modification you need at your home or whether the Ministry of Health will pay the full amount for the modifications.

Work and Income do the income and cash asset testing. For more details go to:  
[www.workandincome.govt.nz/individuals/how-we-can-help-you/disabled-or-ill/house-modification-funding.html](http://www.workandincome.govt.nz/individuals/how-we-can-help-you/disabled-or-ill/house-modification-funding.html)

## Who needs to have an income and cash asset test?

You will need an income and cash asset test if you are 16 years of age or older and the total cost of the modifications to your home is more than \$8,076 (including GST). The total cost includes the cost of any other modifications that the Ministry of Health has already funded for you since you turned 16 years of age.

Note: Parents or caregivers of a disabled child aged 15 years or younger do **not** need to have an income and cash asset test for modifications to their home that will assist their child.

## **Eight steps to getting an income and cash asset test**

1. Your housing assessor confirms you are eligible and meet the criteria for Ministry of Health funding for home modifications.
2. The housing assessor works with you and your builder or building consultant to estimate the total cost of your home modifications. This is added to the cost of any modifications the Ministry of Health has funded for you in the past (after you turned 16 years of age). They help you send a request for funding to the Ministry of Health's housing modifications funding managers, Accessable or Enable New Zealand.
3. Accessable or Enable New Zealand review your request for housing modifications to make sure it meets the Ministry's funding guidelines.
4. They send you the income and cash asset test forms. (Complete these forms and send them back to Work and Income as quickly as possible.)
5. Work and Income review your completed forms and work out how much of the cost, if any, you need to pay towards the modifications to your home.
6. Work and Income notify Accessable or Enable New Zealand to let them know the result.
7. Accessable or Enable New Zealand send you a letter to let you know whether you need to pay any or all of the costs of the modifications to your home.
8. Your housing assessor receives a copy of the same letter. They will talk with you about what happens next.

### **When is the income and cash asset test carried out?**

The test is carried out **after** your housing assessor has talked with you about your needs but **before** detailed plans are drawn up and any building works commence.

# What is covered in the income and cash asset test?

The income and cash asset test is based on your total income and expenses and the income and expenses of any of the following adults who live with you:

- your partner
- your parents or guardians (if you are 16 years of age or older)
- the owners of the property.

## Income

You must list any income you, and the other adults listed above living with you, earn. This may include income from:

- paid employment
- interest from investments
- rent or boarders.

## Cash assets

You must also list any money or other assets that you, and the other adults listed above living with you, have. This may include:

- bank deposits
- shares
- any other investments or property you own.

You do not need to include the home you are living in as an asset.

## Expenses

You also need to list your living costs, such as:

- accommodation
- food
- heating
- telephone
- insurance
- medical and prescription charges.

It is important to include all expenses related to your disability in your income and cash asset test.

## Can you choose not to have an income and cash asset test?

Yes, you can choose not to have an income and cash asset test. However, this will limit the amount of funding you can get from the Ministry of Health. If you decide not to have an income and cash asset test, you can only get up to \$8,076 (including GST). This includes any funding for any other modifications to your home that the Ministry of Health has already funded for you since you turned 16 years of age.

## For more information about the income and cash asset test

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**

Or visit the Work and Income website at:

**[www.workandincome.govt.nz/individuals/how-we-can-help-you/disabled-or-ill/house-modification-funding.html](http://www.workandincome.govt.nz/individuals/how-we-can-help-you/disabled-or-ill/house-modification-funding.html)**



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