

conversation guide - including payments from boarders

tips on talking with young people about how we'll treat board payments from 2 March 2026.

Board payments will be treated similarly to how we currently treat rent payments. On the 3rd of February, MSD sent letters to those affected by this change. The letter shows how payments will change.

If young people would like more information about the change, please refer them to the website: <https://www.workandincome.govt.nz/about-work-and-income/news/2025/board-payments.html> (you can print for clients without online access).

Here are some easy ways to talk about the change to board payments..

If a young person asks something you don't know, you can call **YSSU** for clarification. They can help you with tricky questions. You can also use your resources to help you feel ready for these talks:

- Your [provider website](#)
- Your [eLearning Module](#)



| scenario questions from young people | answer tips for youth coach |
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|  <p>"why are you doing this to me?"</p> | <p>"This change is about keeping payments fair". For example, this could happen if you get a housing subsidy, like Accommodation Supplement, and you also have a boarder who also gets a housing subsidy – for the same accommodation costs."</p> |
|  <p>The information you hold about me is wrong, how can I fix it?</p> | <p>Before 2 March 2026: "You can update your details using MyMSD. If you can't use MyMSD I can help you to complete the 'Declare boarders and renters' form, so you can update your details."</p> <p>From 2 March 2026: "You can update your details at any time using MyMSD or, I can help you complete the boarders and renters form."</p> <p>Youth coaches should create a task in ART and upload the completed form. For more information, please check the Youth Service provider website: young people with boarder or renters Youth Service providers</p> |



conversation guidelines continued...

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|  <p data-bbox="300 229 644 405">What happens if I don't tell you about my boarders?</p> | <p data-bbox="817 225 2448 311">“There are things you need to do when you receive an ongoing payment from MSD. If you don't do them, your payments could be reduced or stopped.</p> <p data-bbox="817 329 2175 362">From 2 March, this includes telling MSD or your youth coach who else lives with you and pays you board.</p> <p data-bbox="817 382 2423 515">If you don't tell them about your boarders and the money you get from them, MSD may pay you too much for your housing support and you may get a debt that you will need to pay back. If your boarder also applies for housing support, they need to tell MSD who they pay and how much they pay. This may affect your existing payments.”</p> |
|  <p data-bbox="300 562 626 676">I can't afford my home now.</p> | <p data-bbox="817 554 2379 639">“I'm sorry you're stressed about your housing costs. It makes sense with everything changing. We can look at your whole situation together and see what other support is available for you.”</p> |
|  <p data-bbox="282 796 626 939">What are you doing with our information?</p> | <p data-bbox="817 801 2461 939">“MSD will use this information to work out what housing support you, or people in your household, may get. It helps to make sure you're being paid the right amount. Your information is stored safely in the system. They only keep the details they need to match payments.”</p> |
|  <p data-bbox="275 1082 677 1248">Why are you contacting my boarder/renter to check? Isn't it a breach of privacy?</p> | <p data-bbox="817 1086 2448 1172">“They need to check the details you give them so they can pay you the correct amount. If things don't match, they'll check with both you and your boarder.”</p> <p data-bbox="817 1243 2461 1329">They only share the details you gave them — the amount your boarder/renter pay, whether it's board or rent, and how often the payment is. MSD won't share anything else.”</p> |



conversation guidelines continued...

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|  <p data-bbox="318 178 700 349">Why is my benefit changing? I'm not getting a housing subsidy.</p> | <p data-bbox="840 178 2114 214">“Some of the board money you get will now count as income for most payments you get from MSD.</p> <p data-bbox="840 235 1261 271">if you aren't in social housing:</p> <p data-bbox="840 285 2433 371">If 62% of the board money you get is <u>more than your housing costs</u>, the excess amount will be counted as income for most payments you get from MSD.”</p> <p data-bbox="840 392 1210 428">if you're in social housing:</p> <p data-bbox="840 442 2407 528">“If 62% of the total amount of board you receive is more than the market rent of price for the property, any excess you get will be counted as income for most payments you get from MSD.”</p> |
|  <p data-bbox="318 549 649 692">I don't agree with how my payments have been calculated</p> | <p data-bbox="840 564 1452 599">“I can walk you through how they worked it out.</p> <p data-bbox="840 614 2280 649">If you still don't agree after that, you can ask for a review. You can ask for a review now, or after 2 March 2026.”</p> |
|  <p data-bbox="318 749 802 992">I want to know why I have received an email/letter asking if I have boarders. AND why I need to tell MSD now when the change isn't happening until 2 March 2026?</p> | <p data-bbox="840 735 1821 771">Explain and help the young person to understand why MSD is asking early:</p> <p data-bbox="840 785 1643 821">“MSD needs this info to check if you can get housing support.</p> <p data-bbox="840 835 1834 871">This includes things like Accommodation Supplement or income-related rent.</p> <p data-bbox="840 885 1974 921">From 2 March 2026, board payments will count when MSD works out housing support.</p> <p data-bbox="840 935 1758 971">Right now, MSD doesn't count it if you only have one or two boarders.</p> <p data-bbox="840 992 2012 1028">MSD is asking early so they have the right info to pay people correctly from 2 March 2026.”</p> |
|  <p data-bbox="318 1120 777 1320">Will I be better off? Should I still take on boarders? Should I still have renters/rent out spare room etc?</p> | <p data-bbox="840 1106 2318 1142">“Some people save money by having boarders or renters because they share things like food, power and internet.</p> <p data-bbox="840 1156 1694 1192">Most people who share costs are better off than people who don't.</p> <p data-bbox="840 1206 2382 1299">“If a young person is thinking about taking on a boarder, YSSU can do an assessment and give an estimate of how this change may affect their payments.”</p> |



conversation guidelines continued...

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|  <p data-bbox="331 188 657 339">Why 62 per cent?</p> | <p data-bbox="835 202 2168 235">“MSD counts 62% of board money as housing costs. The rest is for food, power and other living costs.”</p> <p data-bbox="835 359 1977 392">Youth coach can find more information about this on the external Map link: Board – Map</p> |
|  <p data-bbox="300 465 723 696">I have boarders and I want to know how this change may affect the payments I get, or the IRR I pay?</p> | <p data-bbox="835 451 1691 484">“YSSU can help with an estimate of what payments may look like.</p> <p data-bbox="835 502 2390 639">Have you told MSD about your boarders or renters online? If not, I can help you update that. If you have a boarder living with you, your Accommodation Supplement or Temporary Additional Support may go up or down. If you live in social housing, your Income Related Rent may go up if you have a boarder.”</p> |
|  <p data-bbox="262 972 708 1179">How this may affect my [income tested assistance] payments.</p> | <p data-bbox="835 965 2440 1102">“It depends on your situation. YSSU can estimate what your future payments may look like. This change will only affect your payments if 62% of the board money you get is more than your accommodation costs or the market rent for your home if you are a social housing tenant.”</p> |

conversation guidelines continued

IN-CONFIDENCE



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|  <p>Will any of my payments change before 2 March 2026?</p> | <p>“You should keep telling MSD when something changes. Your payments may change if your situation changes. There are still things you must do when you get payments from MSD. If you don’t do them, your payments may stop or go down.”</p> |
|  <p>Who are boarders? What’s the difference between rent and board?</p> | <p>“When a person pays board, MSD counts 62% of that money as a housing cost. Someone is a boarder when:</p> <ul style="list-style-type: none">• they pay for the room and food where they live,• and the food costs cannot be split from what they pay. <p>An additional occupant paying a contribution while living in social housing must be treated the same as a boarder.”</p> |
|  <p>Is my flatmate a boarder or a renter?</p> | <p>“It depends on your situation. To MSD, a flatmate is a renter if they only pay for the room and not for food or other services. If food is included in the money they pay you, and it can’t be split out, MSD will treat them as a boarder.”</p> <p>An additional occupant paying a contribution while living in social housing must be treated the same as a boarder when applying for accommodation supplement.</p> |
|  <p>Should I change the amount that I charge? Should I charge board or rent? Should I charge higher food costs?</p> | <p>“MSD can’t tell you how much to charge. But MSD can estimate what your payments may look like based on the amount you tell them.”</p> |
|  <p>I am worried about my financial situation</p> | <p>The amount you get from MSD will not change until 2 March 2026, (or your Income Related Rent will not change until after your first annual review after 2 March 2026). I'd encourage you to connect with a financial mentor to discuss your options. I can refer you to a local Building Financial Capability - Ministry of Social Development. Anyone can use BFC services and products for free; you don't need to be receiving support from Work and Income.</p> |