

Repairs - Owned & Whānau Owned Home

Energy Efficiency Loans – through your bank

If you have a mortgage with a bank, you may be able to access an energy efficiency loan at a 0-1% interest rate. Depending on which bank you are with, this may include loan options for installing insulation, heat pumps, double glazing, hot water systems, ground vapour barrier, and more. Here are some examples:

<https://www.anz.co.nz/personal/home-loans-mortgages/loan-types/good-energy/>

<https://www.kiwibank.co.nz/personal-banking/home-loans/getting-a-home-loan/sustainable-energy-loan/>

<https://www.bnz.co.nz/personal-banking/home-loans/manage-your-loan/top-ups/green-home-loan-top-ups>

<https://www.westpac.co.nz/home-loans-mortgages/options/greater-choices-home-loan/>

<https://www.asb.co.nz/home-loans-mortgages/better-homes-top-up.html>

If you don't see the bank you have your mortgage with on this list, ask them if they have a similar energy efficiency loan option.

TPK – Te Puni Kokiri

<https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support>

You may be eligible to apply to TPK for critical repairs to your home such as a leaking roof, structural issues, major cladding/electrical/water & plumbing issues.

Let them know if there are vulnerable or sick people with illness or disabilities living in your whare, as well as if kaumātua and/or tamariki are present.

Habitat for Humanity

<https://habitat.org.nz/central/>

Apply to Habitat for Humanity for "Habitat's Home Repair Programme" for a low interest loan for home repairs such as roof fixes and other critical repairs.

Call [07 849 0284](tel:078490284) to speak them about how the programme works and how they can help.

Good Shepherd Loans

<https://goodshepherd.org.nz/good-loans/>

Good Loans are designed to help New Zealanders on limited incomes buy essential items to improve quality of life.

Standard Good Loans can help with buying new items or services, and DEBTSolve Good Loans can help with debt solutions to consolidate debt.

Your local Hauora

<https://whanauora.nz/partners>

Enquire about signing up for a Whānau Ora plan with your local Hauora to get support.

Whānau Ora is an approach that supports whānau and families to achieve their aspirations in life. It places whānau at the centre of decision making and supports them to build a more prosperous future.

You could access \$1,000 with a Whanau Ora plan if they have funding at this time, which could be used to help with the needs of your whare to help make it warmer, drier and healthier for you and whanau if this is a priority to you. E.g., plumbing leaks, fireplace repairs, guttering & downpipe repairs, window repairs, smaller electrical repairs, chimney cleaning, tree trimming etc

Enable

<https://www.enable.co.nz/access-support/equipment>

Are you looking for equipment to support your mobility or accessibility? Through Enable, you may be able to access disability equipment, as well as get your equipment repaired, serviced, or to arrange for the equipment to be returned.

MSD

<https://www.workandincome.govt.nz/eligibility/urgent-costs/house-maintenance.html>

If you need money for essential repairs or maintenance for your home and you're on a benefit, WINZ may be able to help

GOVT funded home modifications

<https://www.govt.nz/browse/health/help-in-your-home/modifying-your-house/>

If you have a disability, injury or health issues due to old age, you may be able to access help (with ramps, handrails, bathroom conversions to wet rooms) to manage more easily in your home.

The above website takes you through to a page that has specific points of contact at the bottom of the page (scroll right to the bottom).

NASC - Older Peoples

<https://www.bopdhb.health.nz/health-and-support/health-wellbeing-services-and-advice/support-net-disability-services-and-support/>

Support services for people with disabilities (of all ages) in the Hauora a Toi Bay of Plenty area are accessed through Support Net. Support services for people aged under 65 with a disability in the Lakes area are also accessed through Support Net.

Support Net is a Needs Assessment and Service Coordination Service (NASC) for people with disabilities or older people with health and disability related needs.

We aim to support those people who are eligible to receive services to live as independently as possible in their home and community.

NASC is the first step for a person to get Government-funded support services. Services may include help with personal support, meals, household management, carer support, day programmes, and the support provided by rest homes and private hospitals.

Support Net Kupenga Hao Ite Ora

510 Cameron Road PO Box 2121 Tauranga

Phone: 07 571 0093

Fax: 07 306 0987

Email: SupportNetBOP@bopdhb.govt.nz

Lakes NASC (Rotorua)

2 Ranolf Street Private Bag, Rotorua Mail Centre, Rotorua 3023

Phone: 07 343 1030

Fax: 07 343 5090

Email: nasc.admin@lakesdhb.govt.nz

Kiwi Saver Withdrawal

<https://www.ird.govt.nz/kiwisaver/kiwisaver-individuals/getting-my-kiwisaver-funds-early/getting-my-kiwisaver-funds-for-significant-financial-hardship>

Contact your scheme provider for the correct form to complete to make a hardship withdrawal.

To withdraw savings you will need to provide evidence you are suffering significant financial hardship.

Significant financial hardship includes when you:

- need to modify your home to meet your special needs or those of a dependent family member
- need to pay for medical treatment for yourself or a dependent family member
- have a serious illness

Sustainability Options can write a letter of support to go with this application.