



**MINISTRY OF SOCIAL
DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA

17 July 2026

Tēnā koe

Official Information Act Request

Thank you for your email of 25 June 2026 to the Ministry of Social Development (the Ministry), requesting information about the Residential Care Subsidy (RCS) policy and guidelines.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on your request set out below.

You can find the current RCS Guidelines, including the policy regarding a sale of a family home, on the Ministry's website, here:

- www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/index.html
- www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/sale-of-family-home-to-re-purchase-01.html

In assessing financial means for RCS, the Ministry recognises the assets and income of both partners, as per the Residential Care and Disability Support Services Act 2018, available here: www.legislation.govt.nz/act/public/2018/33/en/latest/#LMS41458

The definition of assets can be found under schedule 2, clause 4 Residential Care and Disability Support Services Act 2018.

It is important to note that the Ministry cannot confirm an outcome until an application is received and a full financial means assessment (FMA) is completed based on legislation and policy that is current at that time. We encourage anyone who wishes to discuss their eligibility, change of circumstances, or any questions relating to their benefit to contact the Ministry by making an appointment with their nearest Work and Income service centre. If you have questions relating to Residential Care Subsidy, please contact this unit on 0800 999 727.

General guidance relating to RCS that addresses the sale of a family home with net sale proceeds becoming cash investments can be found here:

- Clients with partner
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/client-with-a-partner-01.html

- Review of financial means assessment
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/changes-and-reviews-residential-care-subsidy/review-of-financial-means-assessment-01.html
- Deprivation of assets and income
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/deprivation-of-assets-and-income.html
- Income only review
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/changes-and-reviews-residential-care-subsidy/income-only-reviews-01.html
- Assessing the amount of deprived income
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/deprivation-of-assets-and-income.html
- Election process
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/election-process-01.html
- Property sold
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/changes-and-reviews-residential-care-subsidy/property-sold-01.html
- Quick reference table for financial means assessment
 - www.workandincome.govt.nz/map/income-support/extra-help/residential-care-subsidy/changes-and-reviews-residential-care-subsidy/review-of-financial-means-assessment-01.html

In addition, I have attached a Flowchart which details steps that staff use to follow up the sale or rent of a property after a Financial Means Assessment (FMA) has been completed. This is marked as **Appendix One**, which is used for staff training purposes.

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



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Ministerial and Executive Services

PROPERTY SOLD

Following up sale or rent after FMA

