

Information sheet: Rent debt and damage debt

Rent debt

- Most Kāinga Ora tenants – more than 92 percent – pay their rent on time and are up to date with their rent payments.
- Our approach to managing rent debt focuses on helping tenants avoid falling too far behind. If a tenant misses a rent payment, we'll get in touch quickly to understand why they have fallen behind and get back on track with their rent. Any missed rent must be repaid, and we can help put a reasonable repayment arrangement in place if needed.
- We support households who fall on hard times but are making genuine attempts to get back on track with their rent. We're a social housing landlord so that's the right thing to do.
- We are taking a firm approach with the small number of tenants who are not meeting their obligations to reduce their rent debt, are skipping rent payments or refusing to work with us.
- Our approach seeks to ensure that tenants will not have accumulated more than 12 weeks' worth of rent debt when their tenancy is ended to prevent large debts in the future.
- [Data on rent debt management](#) is published regularly on our website.

Partial rent debt forgiveness

- At the start of 2025, we helped some tenants who owed a significant amount of rent debt to get on top of it faster by reducing the amount owed to a level that was more realistic for them to repay in full.
- This support was only offered to tenants who had 12 weeks' worth of rent debt and were consistently paying their rent and making reasonable payments to reduce their debt.
- In return, tenants were expected to continue reducing what they owe and paying their rent on time and in full. If that did not happen, we took steps to end their tenancy.
- Through this approach, we have forgiven \$7.4 million in rent debt for tenants who met these commitments. Around 1,600 tenants have been able to bring their rent debt down to just 12 weeks.

Damage debt

- Our approach to repairing damage to homes focuses on working with tenants and maintenance services to resolve issues fairly and prevent future problems.
- While we recognise accidents can happen, we have clear guidelines that align with the Residential Tenancies Act for charging tenants for repairs when appropriate.
- If damage occurs, we talk it through with tenants to understand what's happened, decide on next steps, and put a repayment plan in place if needed.
- We'll also work with tenants to decide when it may be appropriate for them to safely repair damage themselves.