



NEW ZEALAND THOROUGHBRED BREEDERS'

Employee Support

Help with Essential Costs

The government has provided further individual [Help with Essential Costs](#) through Work and Income, this will provide urgent help with costs like:

- Food
- Accommodation costs (rent, mortgage, board)
- Power, gas and water bills or heating
- Medical and dental costs
- Bedding

Individuals must apply for this support themselves through [Work and Income](#).

Mortgage Holidays

The government has announced a six-month Mortgage Holiday for individuals that are eligible for this, you must contact your bank to find out if you are eligible and to apply.

KiwiSaver Contribution Holiday

If you are currently making contributions to KiwiSaver, you have options to lower your contribution rate to a minimum of 3% or apply for a contribution holiday.

To lower your rate you will need to complete the [KS2 Form](#) and return this to your Employer, if you would like to apply for a contribution holiday you must complete a [KS6 Form](#) and lodge this with IRD, once this is approved yourself and your Manager will receive a confirmation letter.

IRD are currently turning these requests around within days of an application being made.

Mental Healthiness

Looking after your Mental Health during this time is extremely important and we encourage you to regularly go for walks, speak to your friends and family and seek help from the below helplines, if you are not feeling 'OK'.

- 1737 – Call or Text for support from a trained Counselor
- Lifeline – 0800 543 354
- Youthline – 0800 376 633
- Samaritans – 0800 726 666
- Visit mentalhealth.org.nz