

Housing Sub-Committee Agenda - 10 April 2024

Council Chambers
Waipā District Council
101 Bank Street
Te Awamutu



Chairperson
EM Stolwyk

Members
Her Worship the Mayor SC O'Regan, AW Brown, RDB Gordon, CS St Pierre

10 April 2024 10:00 AM

Agenda Topic	Presenter	Time	Page
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7. Infometrics Housing Affordability Report	Melissa Russo	10:05 AM-10:35 AM	16
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8. Progress on the Housing Implementation Plan	Kirsty Downey	10:35 AM-10:55 AM	43
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Workshop 11am (Indicative Timing)
OPEN - Habitat for Humanity (30 Minutes)



APOLOGIES



DISCLOSURE OF MEMBERS' INTERESTS

Members are reminded to declare and stand aside from decision making when a conflict arises between their role as an elected member and any private or other external interest they may have.



LATE ITEMS

Items not on the agenda for the meeting require a resolution under section 46A of the Local Government Official Information and Meetings Act 1987 stating the reasons why the item was not on the agenda and why it cannot be dealt with at a subsequent meeting on the basis of a full agenda item. It is important to note that late items can only be dealt with when special circumstances exist and not as a means of avoiding or frustrating the requirements in the Act relating to notice, agendas, agenda format and content.



CONFIRMATION OF ORDER OF MEETING

Recommendation

That the order of the meeting be confirmed.

COMMITTEE AGENDA



To: The Chairperson and Members of the Housing Sub-Committee
From: Governance
Subject: **CONFIRMATION OF MINUTES**
Meeting Date: 10 April 2024

1 EXECUTIVE SUMMARY – WHAKARĀPOPOTOTANGA MATUA

The local authority, its committees, subcommittees and any local and community boards must keep minutes of their proceedings. These minutes must be kept in hard or electronic copy, authorised by a Chairperson’s manual or electronic signature once confirmed by resolution at a subsequent meeting. Once authorised the minutes are the prima facie evidence of the proceedings they relate to.

The only topic that may be discussed at a subsequent meeting, with respect to the minutes, is their correctness.

2 RECOMMENDATION – TŪTOHU Ā-KAIMAHI

That the open minutes of the Housing Sub- Committee meeting held on 1 November 2023, having been circulated, be taken as read and confirmed as a true and correct record of that meeting.

3 ATTACHMENT - ĀPITITANGA

Housing Sub-Committee Open Minutes – 1 November 2023.

COMMITTEE MINUTES



Committee: Housing Sub-Committee
Time: 10.00am
Date: Wednesday 1 November 2023
Venue: Council Chambers, Waipā District Council
101 Bank Street, Te Awamutu

PRESENT

Chairperson

EM Stolwyk

Members

AW Brown, RDB Gordon. CS St Pierre

1 APOLOGIES

RESOLVED

25/23/11

That the apology from Her Worship the Mayor O'Regan who was on personal business, be received.

Councillor St Pierre / Councillor Gordon

2 DISCLOSURE OF MEMBERS' INTERESTS

None

3 LATE ITEMS

Nil

4 CONFIRMATION OF ORDER OF MEETING

RESOLVED

25/23/12

COMMITTEE MINUTES



That the Housing Sub-Committee confirm the order of the meeting

Councillor St Pierre / Councillor A Brown

5 CONFIRMATION OF MINUTES

RESOLVED

25 /23/13

That the open minutes of the Housing Sub- Committee meeting held on 2 August 2023, having been circulated, be taken as read and confirmed as a true and correct record of that meeting.

Councillor A Brown / Councillor St Pierre

6 UPDATE ON CURRENT WORKSTREAMS - HOUSING

Manager Strategic Partnerships, Gary Knighton spoke to the report.

District Plan Team Leader, Peter Skilton provided an overview of the Plan Changes happening across the district.

Property Projects Specialist, Andrew Don updated the Committee on housing for the elderly in Waipā.

RESOLVED

25/23/14

That the Housing Sub-Committee receives the report of Gary Knighton, Manager - Strategic Partnerships, titled 'Update on Current Workstreams - Housing,' (document number 11073312).

Councillor A Brown / Councillor St Pierre

7 TINY HOMES IN THE WAIPĀ DISTRICT

Consents Team Leader, Quentin Budd provided an overview of Building Act requirements for tiny homes, how they are provided for under the current District Plan provisions and possible Council related charges relating to tiny homes.

The Committee discussed the need for communication among the community regarding the building consent requirements for Tiny Homes.

COMMITTEE MINUTES



RESOLVED

25/23/15

That the Housing Sub-Committee receive the report of Quentin Budd, Consents Team Leader titled Tiny Homes in the Waipā District [ECM #11115568].

Councillor A Brown / Councillor St Pierre

8 DRAFT IMPLEMENTATION PLAN

Deputy CEO and Group Manager Business Support, Ken Morris spoke to the Committee seeking Committee feedback and approval on the Draft Housing Implementation Plan to be taken to the Strategic Planning and Policy Committee at the February 2024 meeting.

The Committee had discussion and agreed that staff work on action points raised during this item, with the Draft Implementation plan to be brought back to a further Housing Sub-Committee meeting prior to the Strategic Planning and Policy Committee meeting in February 2024.

RESOLVED

25/23/16

That the Housing Sub-committee:

- a) Receives the report of Kirsty Downey, Group Manager Strategy titled DRAFT Implementation Plan, (document number 11073306); and*
- b) Directs staff to undertake further work on the DRAFT Implementation plan attached to this report as Appendix 1 (document number 11076526), on matters raised at the meeting and present a revised Implementation Plan for endorsement to a Housing Sub Committee meeting prior to the February 2024 Strategic Planning and Policy Committee meeting.*

Councillor St Pierre / Councillor Gordon

There being no further business the meeting closed at 12pm



CONFIRMED AS A TRUE AND CORRECT RECORD

CHAIRPERSON: _____

DATE: _____

COMMITTEE AGENDA



To: The Chairperson and Members of the Housing Sub-Committee
From: Governance
Subject: **CONFIRMATION OF MINUTES**
Meeting Date: 10 April 2024

1 EXECUTIVE SUMMARY – WHAKARĀPOPOTOTANGA MATUA

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2 RECOMMENDATION – TŪTOHU Ā-KAIMAHI

That the open minutes of the Housing Sub- Committee meeting held on 5 December 2023, having been circulated, be taken as read and confirmed as a true and correct record of that meeting.

3 ATTACHMENT - ĀPITITANGA

Housing Sub-Committee Open Minutes – 5 December 2023.

COMMITTEE MINUTES



Committee: Housing Sub-Committee
Time: 8.00am
Date: Tuesday 5 December 2023
Venue: Council Chambers, Waipā District Council
101 Bank Street, Te Awamutu

PRESENT

Chairperson

EM Stolwyk

Members

AW Brown, RDB Gordon. CS St Pierre

1 APOLOGIES

RESOLVED

25/23/18

That the apology from Her Worship the Mayor O'Regan for personal reasons be received.

Councillor St Pierre / Councillor Gordon

2 DISCLOSURE OF MEMBERS' INTERESTS

None

3 LATE ITEMS

Nil

4 CONFIRMATION OF ORDER OF MEETING

RESOLVED

25/23/19

COMMITTEE MINUTES



That the Housing Sub-Committee confirm the order of the meeting.

Councillor A Brown / Councillor St Pierre

5 DRAFT IMPLEMENTATION PLAN

The purpose of this report was to seek Elected Member approval of the Draft Housing Implementation Plan (hereinafter referred to as ‘the Implementation Plan’), that has been revised to incorporate feedback provided by members of the Housing Sub-committee at the meeting held on 1 November 2023.

Group Manager Strategy, Kirsty Downey went through the Draft Implementation Plan with amendments requested by the Committee reflected in recommendation b).

RESOLVED

25/23/20

That the Housing Sub-committee:

- a) *receives the report of Kirsty Downey, Group Manager Strategy titled ‘DRAFT Implementation Plan’, (document number 11131296); and*
- b) *Approves the Draft Housing Implementation Plan attached to this report as Appendix 1 (document number 11076526), subject to the following amendments for presentation to the Strategic Planning and Policy Committee at its February 2024 meeting:*
 - i. *Adding definitions for social housing and emergency housing,*
 - ii. *In relation to the housing continuum, make an addition to add in reference to moving people through the housing system,*
 - iii. *Reinstate reference to status in Priority Action 5 (b),*
 - iv. *under priority action 6 to add in reference to the community housing trust and a review to be undertaken to see whether there is anything relevant to Waipā in the Community Housing Trust Roadmap that can be brought into the implementation plan, and*
 - v. *Information to be added in implementation plan as an information piece of other providers working in this area.*

Councillor A Brown / Councillor Gordon

There being no further business the meeting closed at 8.36am



CONFIRMED AS A TRUE AND CORRECT RECORD

CHAIRPERSON: _____

DATE: _____

COMMITTEE REPORT



INFORMATION ONLY

To: The Chairperson and Members of the Housing Sub-Committee
From: Manager Strategy
Subject: **Infometrics Housing Affordability report**
Meeting Date: 10 April 2024

1 EXECUTIVE SUMMARY – WHAKARĀPOPOTOTANGA MATUA

In late 2023, Infometrics were engaged to develop an assessment of housing affordability across the Future Proof partners area being Waipā District, Hamilton City, Waikato District and Matamata-Piako District.

The work seeks to better understand how to measure housing affordability which will form the basis of being able to determine a sub-regional definition for affordable housing.

Nick Brunson, Senior Economist from Infometrics, will be in attendance to share the findings of the Stage 1 report with the Housing Sub-Committee, noting stage 2 has not yet been commissioned.

2 RECOMMENDATION – TŪTOHU Ā-KAIMAHI

That the Housing Sub-Committee receive the report of Melissa Russo titled 'Infometrics Housing Affordability report', (document number 11188826).

3 COMMENTARY - KŌRERO

Infometrics have been engaged to provide information against key housing affordability metrics and ongoing monitoring and reporting against these metrics. This work has been broken into two stages. Stage 1 is to develop a background and methodology report including the following:

- What affordability means and the terminology
- Measures of affordability
- Data sources

- Reasonings behind using and calculating various affordability metrics
- Challenges around measuring various aspects of affordability and some of the approaches taken. For example, one challenge with assessing renting households' income is that we cannot distinguish between "near buyers" and "not at all close to being buyers".

This report would become the key reference for Stage 2.

Stage 2 will see Infometrics establish a monitoring and evaluation framework for affordability measures, based on the methodology set out in the stage 1 report. Stage 2 will result in the development of two further reports:

1. An **Affordability Metrics Report**, which would produce the analysis of metrics outlined above, being readily able to be calculated on a quarterly basis. This report could be produced regularly, or over time a Dashboard for public and internal use is designed, to regularly track and monitor affordability trends.
2. A **Detailed Affordability Assessment**, which would produce the analysis of the more detailed metrics outlined above, being the more detailed analysis on sub-District level data, affordability by household tenure, and rental distributions data.

The data for two of the three detailed metrics is only available based on Census data, and the sub-District level data is detailed and unlikely to be efficient to produce regularly (nor likely to shift markedly in shorter periods of time). As a result, this report would be able to be updated irregularly, after release of new Census data, or every year or second year to update the sub-District analysis.

Areas covered

Under the Future Proof concept, we expect to examine the following areas in our analysis:

Affordability Metrics Report: Waikato Region, Waikato District Council, Hamilton District Council, Waipā District Council, Matamata-Piako District Council, the grouped Future Proof area (being the four TLAs)

Detailed Affordability Assessment: Town/Neighbourhood level areas, to be assessed originally by Infometrics with guidance from Future Proof, to be refined and agreed by constituent TLAs.

Stage 2 will be commissioned following the stage 1 report being finalised which is anticipated within the coming weeks. Following the completion of stage 2, Infometrics will be invited to present the information to the Future Proof Implementation Committee.

4 APPENDIX - ĀPITITANGA

No:	Appendix Title
1	Housing Affordability – Background and Methodology (document number 11174446)



Melissa Russo
MANAGER STRATEGY



Approved by Kirsty Downey
GROUP MANAGER STRATEGY

APPENDIX 1

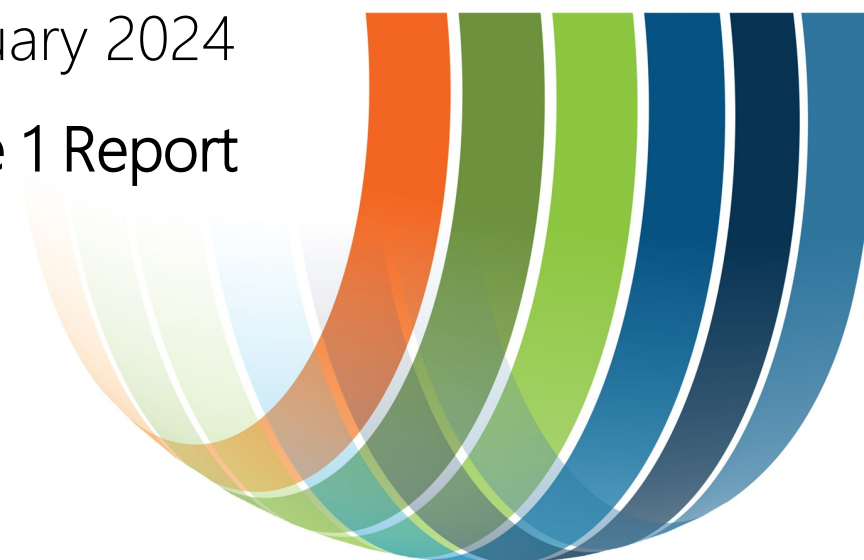
Housing Affordability – Background and Methodology (document number 11174446)

Housing affordability – Background and Methodology

**for Future Proof partner
councils, the Waikato Housing
Initiative and Kāinga Ora**

February 2024

Stage 1 Report



Infometrics

Economics put simply

Authorship

This report has been prepared by Chief Executive and Principal Economist Brad Olsen and Senior Economist Nick Brunston.

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Introduction

The Future Proof partnership commissioned Infometrics to develop an assessment of housing affordability across the Future Proof area to be used as an ongoing benchmark.

The assessment includes multiple parts. This Stage 1 report includes a macro-level analysis of housing affordability trends, at an aggregate level, for the Future Proof area as a whole and the four constituent territorial authorities (Waipa District, Hamilton City, Waikato District, and Matamata-Piako District).

This Stage 1 report introduces each affordability measure, explores the inputs for each measure (such as house prices and household incomes), and discusses considerations in interpreting them.

Comparisons between places, and over time, provide a view on headline affordability outcomes.

Stage 2 analysis will include a greater level of micro-analysis of important affordability trends that may be masked in the Stage 1 aggregate macro analysis. This Stage 2 analysis is set to include a more detailed local-level analysis of town/suburb areas within the Future Proof area. Analysis on the distributional outcomes of housing affordability outcomes will also occur in the Stage 2 analysis, enabling better understanding of different income groups.

Background

Introduction

Housing is a fundamental human need and can be a significant determinant of health outcomes. Housing costs are typically the most significant expense for household, making housing affordability one of the most important contributors to overall prosperity. Housing affordability reflects the relationship between housing cost and household incomes, indicative of whether households can afford housing and the extent to which they have to sacrifice other aspects of their lives to afford housing.

Explaining the terms we use

In this report, we measure **housing cost** in terms of rent, house prices and mortgage repayments. This reflects the largest direct housing costs for households whether they rent or own.

In considering affordability, we consider **household incomes**, which incorporate the incomes of all members of the household from work, benefits or superannuation. We do this instead of individual incomes as many households have multiple earners.

Our analysis focuses on **households**, which are a group of individuals living in the same dwelling together. A household can consist of a person living alone, a couple, a family, multiple families or extended families, a flat or a family with a flatmate.

Housing costs affect incomes

Housing costs and household incomes are not independent. When housing affordability declines, people make different decisions in order to balance their budget. This can take many forms, affecting how people work, where they chose to live and who they choose to live with. For example, people may work longer hours, people may delay their retirement, and families may send stay-at-home-parents back to work earlier, all to increase their household income. In the face of high housing costs, families may choose to live further away from their work or school, trading off higher commute costs and times for cheaper housing. Families may choose to live with extended family members or boarders to spread the cost of housing, such as adults living with their parents.

Indicators are an indication, not the whole view

Housing affordability indicators are just that – an indication – of the housing situation for the population as a whole. Housing affordability indicators reflect the compromises that some people have made in order to afford housing, not what it would take to afford an ideal housing arrangement.

Trading off timeliness and resolution

In producing these housing affordability indicators, we have had to trade off the timeliness of the indicators with their level of detail. In providing highly current indicators, we can only do this at an aggregated level – averages across a whole population. Infrequent data sources such as the Census or local surveys can provide a more detailed view of how specific groups are faring. In general though, we would expect trends in housing affordability to affect all groups equally. If average housing affordability is getting worse, then it's likely to be getting worse for the poorest in our society – it just doesn't tell us how bad it is for the poorest.

Differences between renters and owner occupiers

Our analysis focuses on renters and owner-occupiers separately. Among owner-occupiers there can be a wide range of housing costs, with those having recently purchased likely facing the largest housing costs, and owners without a mortgage facing the least. Reflecting this, our owner-occupier based measures focus on the costs faced by first home buyers in transition from renting to owning – saving a deposit and servicing a mortgage based on current house prices. In practice, a portion of renters will be close to transitioning to ownership, whereas other renters will be a long way from home ownership.

Our estimates of household income are very timely, however, they represent an average for all households in society. We are not able to estimate household incomes for long term renters or first home buyers specifically, even though they are likely to be quite different, with potential first home buyers likely to be renting with relatively high incomes compared to long-term renters.

Methodology

Input variables

Household incomes

Our estimate of household incomes comprehensively captures all income from employment and government transfers, for residents of each area. The series captures labour market earnings (wages, salaries, and self-employed earnings) as well as allowances (e.g. Disability Allowance), benefits (e.g. Jobseeker Support) and superannuation. Investment income is excluded.

We model household incomes with a top-down approach, first measuring all incomes received by households in New Zealand to produce an estimate of aggregate income, based on official income data. We then apportion this aggregate income to smaller areas (for example, territorial authorities) using various sources of administrative data (including personal incomes).

As there is a time lag in the availability of detail personal incomes administrative data, we use contemporary indicators including local wage earnings from payroll taxes and benefit recipient numbers in an area) to project our estimates to the most recent quarter. Infometrics estimates of the number of occupied private households are used to translate total income in each area into a per household average (mean).

Our household income estimate tends to be slightly higher than Census measures. Census tends to underestimate household incomes because individuals often fail to recall all their income when completing their Census form. In comparison, measuring aggregating incomes includes a wider variety of incomes that is a more comprehensive measure.

House values

House values are sourced from CoreLogic, and we use this as an average for 12 months. We combine the monthly CoreLogic House Price Index to derive the latest dollar value of housing, with the quarterly CoreLogic House Price Index that better reflects long-term housing value trends.

The CoreLogic series indicates the average value of **all** houses in an average, in consideration of recent sales prices and the composition of those sales and the housing types in the area. This measure is distinct from other house price measures, which only indicate the average value of houses which have **sold** in a given period.

House price measures based purely on sales (for example, median house sales prices) can be distorted by the composition of houses sold in a given period, say if an unusually large number of high-end or low-end properties were sold, or a low volume of sales occurs.

Rents

Average rents are sourced from Tenancy Services, sitting within the Ministry of Business, Innovation and Employment. This measure reflects the mean rents for whole dwellings reported for new tenancies when their rental bond is lodged with the Ministry.

As a result, the measure for an area is the average rental cost across all dwelling types and bedroom numbers.

Affordability indicators

House price to income ratio

This housing affordability indicator measures the ratio between the average house price in an area to the average household income in an area, to provide a relative view of how expensive housing is.

This ratio allows for relative affordability comparisons across different areas – a \$600,000 house is more affordable to people with an average household income of \$120,000 than people with an average household income of \$70,000.

Effectively, the ratio describes how many times the household's earning potential a house is worth. Of course, no household saves up the entirety of its earnings for a number of years to buy a house outright in cash, and so other affordability indicators provide a view of the practical ability to purchase a house.

Mortgage repayment to income ratio

We estimate mortgage affordability based on the typical repayments expected for a first home buyer with an average income purchasing an average house. Our measure expresses mortgage repayments as a percentage of household incomes.

We estimate mortgage repayments assuming a 20% deposit, a 20-year mortgage term, and the average 2-year fixed mortgage rate (from the Reserve Bank of New Zealand). We use consistent assumptions throughout the series for a consistent measure of affordability over time.

However, it's worth noting that these parameters can vary over time. Higher house prices relative to incomes have encouraged households to take on longer mortgage terms, to make their repayments more affordable. Households can purchase with less than a 20% deposit, and over time have faced different loan-to-value restrictions imposed by the Reserve Bank.

Household income could be different for a first home buyer than the general population, but there are no datasets that estimate first home buyer incomes separately. Here, the average household income is the most appropriate measure. The value of a house that a first home buyer might purchase might also be different than the average, although some analysis has shown that average first home buyer house values are not

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the lower quartile price either.¹ Given average household incomes are used, continuing to use average house values is also appropriate.

Time to save deposit

We estimate the time to save a deposit for the average house value, based on saving 15% of the average household income to reach a 20% house value deposit. The value is expressed in years to save this deposit.

Rent to income ratio

We estimate the rent to income ratio by estimating weekly average household income from our annual average household income (by dividing the annual figure by 52 weeks) and then examining the proportion of that weekly income needed to cover the average weekly rent cost.

¹ <https://www.corelogic.co.nz/news-research/news/2023/first-home-buyers-hit-record-high-27-market-share>

Trends in housing data

Housing costs rise faster than incomes

House values and rents are sitting well above their long-term average, reflecting ongoing increases which have outpaced household income growth. As of the September 2023 quarter, household incomes across the Future Proof area averaged \$119,504, 24% above the ten-year average ([Table 1](#)). House values in the Future Proof area averaged \$781,894, up 34% from the ten-year average. Mean rents in the Future Proof area averaged \$542 per week, up 30% from the ten-year average.

Interest rates nationally are sitting well above their long-term average, with an average two-year fixed rate of 7.5% in the September 2023 quarter, compared to 5.2% on average over the past ten years.

Table 1

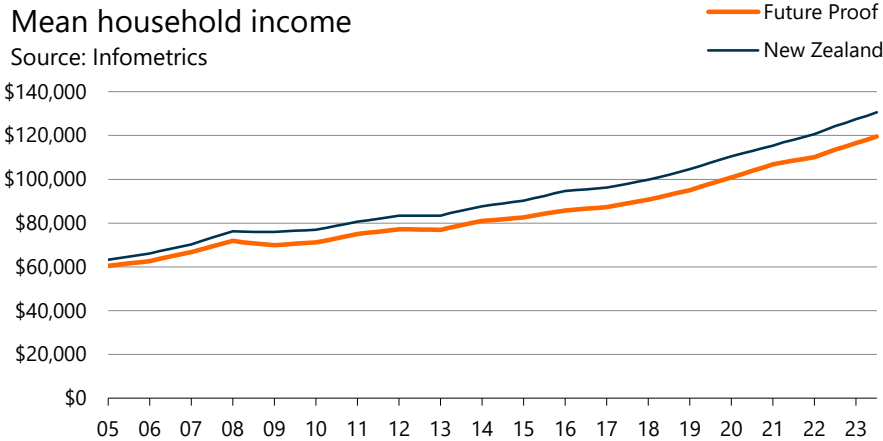
Affordability data summary September 2023

	Waikato District	Matamata-Piako District	Hamilton City	Waipa District	Future Proof	New Zealand
Mean household income						
10-year average	\$103,631	\$90,122	\$93,816	\$97,499	\$96,227	\$105,323
Sep-23 year	\$126,319	\$113,046	\$118,476	\$117,174	\$119,504	\$130,613
Mean house value						
10-year average	\$516,896	\$490,026	\$630,182	\$612,635	\$585,817	\$722,721
Sep-23 quarter	\$722,371	\$690,777	\$797,950	\$877,375	\$781,894	\$908,853
Mean rents						
10-year average	\$390	\$351	\$375	\$409	\$381	\$424
Sep-23 year	\$516	\$484	\$468	\$557	\$497	\$542
Interest rate						
10-year average						5.2%
Sep-23 quarter						7.5%

Household incomes lower than national average

Household incomes in the Future Proof area have remained below the national average over time. In the year ending September 2023, household incomes across the Future Proof area averaged \$119,504, below the national average of \$130,613, and this gap has been relatively steady over the past five years ([Graph 1](#)).

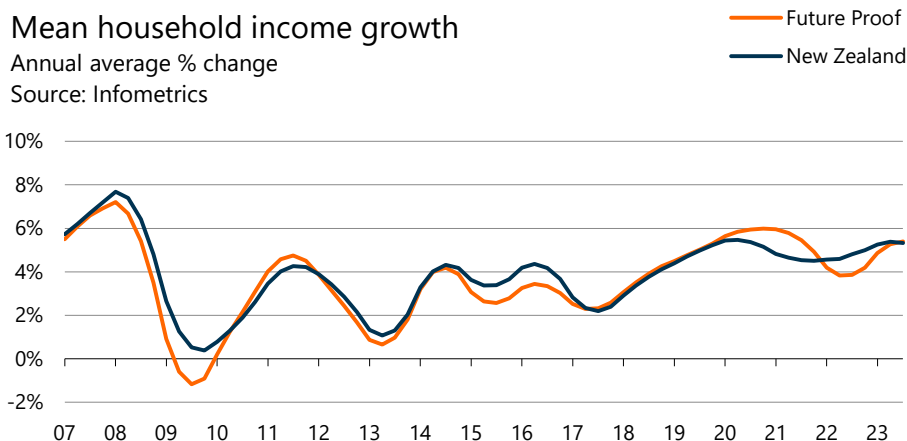
Graph 1



Household income growth similar to national average

Household income growth in the Future Proof area has been broadly consistent with the national average over the past 15 years (Graph 2). Household incomes grew more strongly in the Future Proof area than the national average through 2020 and 2021, which reflects the area’s relative resilience to the COVID-19 pandemic, compared to larger cities and tourism hotspots. Comparatively slower growth in Future Proof household incomes through 2022 reflects that other parts of the country were recovering at that time, and experienced stronger growth from a weaker base.

Graph 2



Household incomes highest in Waikato District

Across the Future Proof area, household incomes are highest in Waikato District, with an average of \$126,300 in the year to September 2023, compared to the Future Proof

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average of \$119,504 (Graph 3). Incomes in Hamilton City and Waipa District were similar, at \$118,500 and \$117,200 respectively, and ahead of Matamata-Piako with \$113,000.

Graph 3

Mean household income, September 2023 year

Source: Infometrics



All territorial authorities within the Future Proof area recorded lower household incomes than the national average of \$130,614, which is buoyed by higher-paying jobs in Auckland.

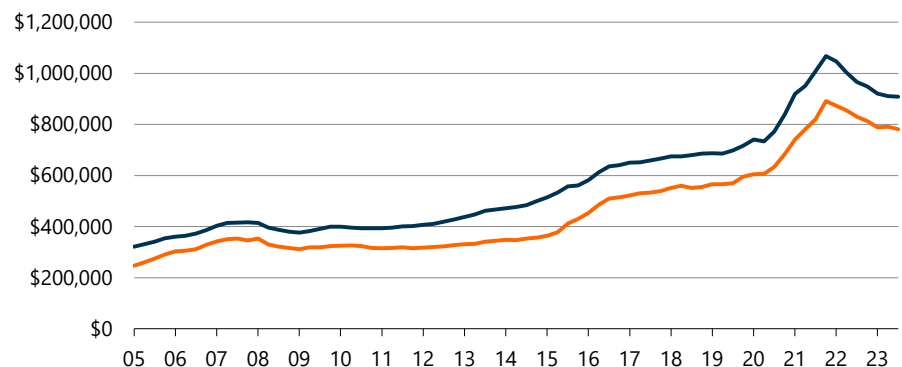
Future Proof house values just under \$800,000

Average house values across the Future Proof area have sat just under \$800,000 through 2023 to date, reaching an average of \$781,900 in the September 2023 quarter, below the national average of \$908,900 (Graph 4). Future Proof area house values peaked at \$891,300 in December 2021 quarter, with national values peaking at \$1.07m at the same time.

Graph 4

Mean house values

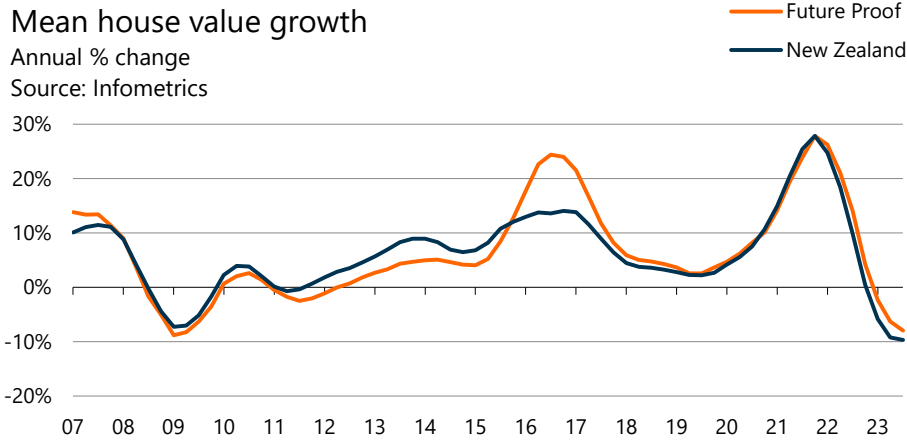
Source: Infometrics



House value growth in Future Proof mirrors New Zealand

House value growth in the Future Proof area has mirrored the national trend very closely since 2018 (Graph 5). House values in the Future Proof area fell 8.0%pa in the September 2023 quarter, compared to a 9.7% fall nationally.

Graph 5

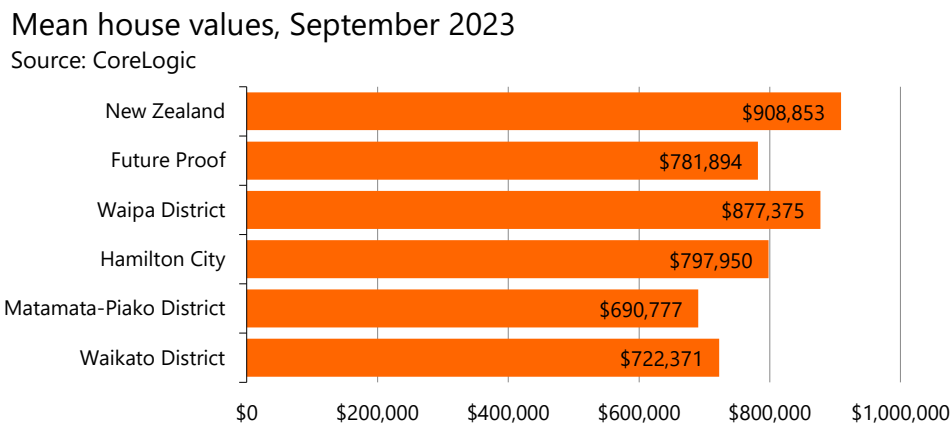


House price growth in the Future Proof area has generally tracked closely to the national average over the past 15 years, with the exception of a surge in 2016-17 associated with comparatively strong population growth in the Future Proof area.

House values highest in Waipa

Waipa District house values averaged \$877,400 in the September 2023, the highest area within Future Proof, which averaged \$781,900 (Graph 6). House values were lowest in Matamata-Piako (\$690,800) and Waikato Districts (\$722,400).

Graph 6



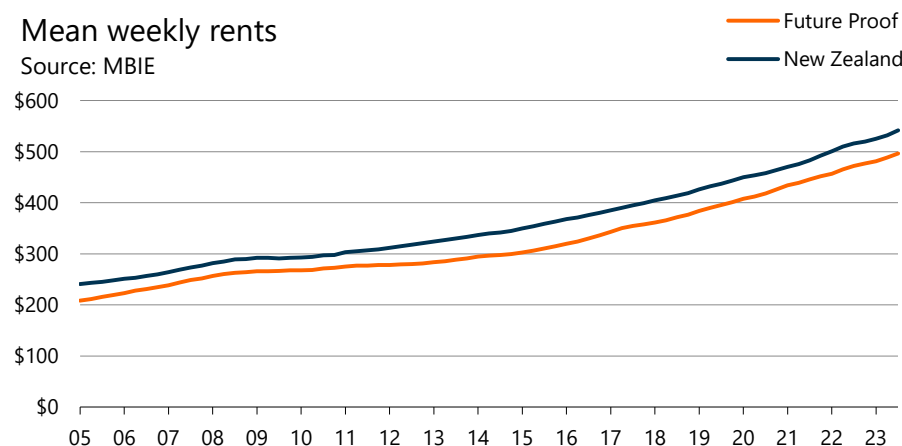
15 Waikato Housing Affordability – February 2024

Similar to rents, these differences reflect a combination of location and composition attributes. Although the average house value in Hamilton City (\$798,000) is lower than that of Waipa (\$877,400), an equivalent property would likely be more expensive in Hamilton City.

Future Proof rents lower than national average

Weekly rents averaged \$497 across the Future Proof area in the year to September 2023, below the national average of \$542 ([Graph 7](#)). Rents in the Future Proof area have consistently tracked below the national average over the past 15 years.

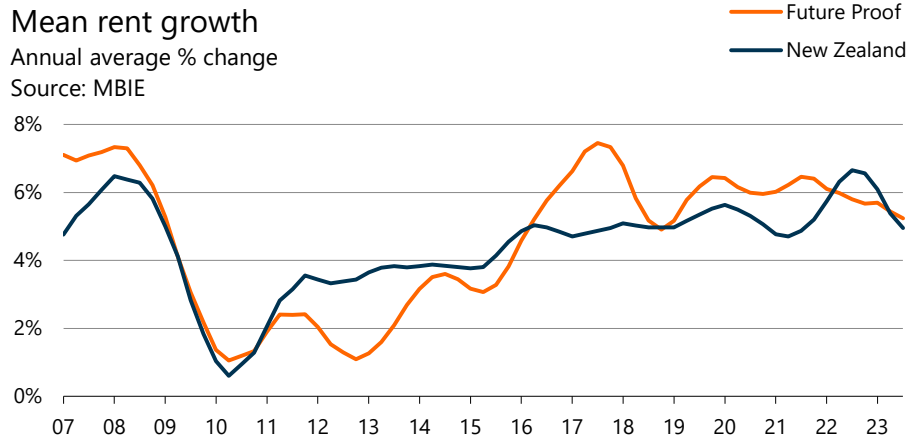
Graph 7



Future Proof rents rising at similar rate to national average in 2023

Rents in the Future Proof area have risen 5.2% over the year to September 2023, similar to the national rate of 5.0% ([Graph 8](#)). Rent growth in the Future Proof area outpaced the national average through 2020 and 2021, and lagged in 2022, reflecting the resilience of the Future Proof economy through the early stages of the pandemic, and recovery of areas like Auckland in 2022.

Graph 8

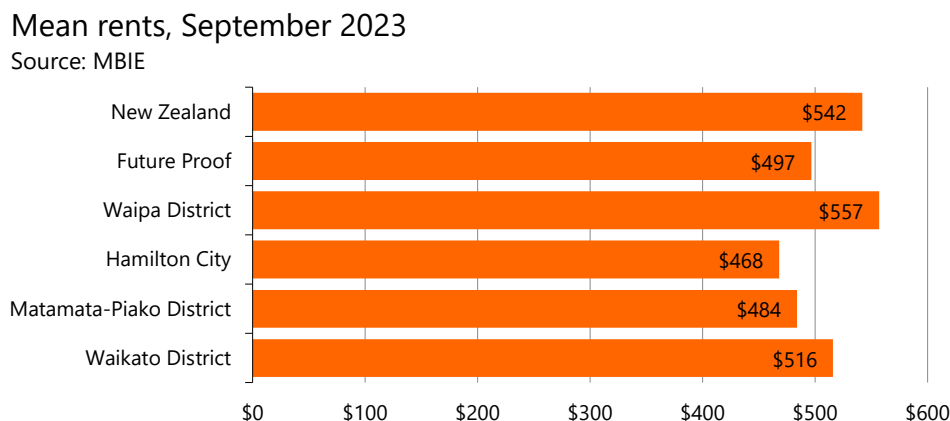


Rent growth across Future Proof outpaced the national average from 2016 to 2018, reflecting pressure on the housing market from comparatively strong population growth in that period.

Rents highest in Waipa District

Rents in Waipa District averaged \$557 per week in the year to September 2023, higher than the Future Proof average of \$497 and national average of \$542 (Graph 9). Within the Future Proof area, the lowest average rents were in Hamilton City with \$468. These differences in rents reflect location and composition attributes of the rental stock. Higher rents in Waipa reflect that although the location may not be priced as highly as say Hamilton City, the composition of Waipa’s rental stock is skewed more towards larger standalone dwellings rather than smaller townhouses or other multi-unit dwellings.

Graph 9



Trends in affordability measures

Future Proof housing more affordable than NZ, but gap is closing

Housing in the Future Proof area is more affordable than the national average across four different measures. However, the gap between Future Proof and the national average is narrower in the September 2023 quarter than the 10-year average, showing that Future Proof's affordability advantage is eroding.

Table 2

Affordability measures summary September 2023

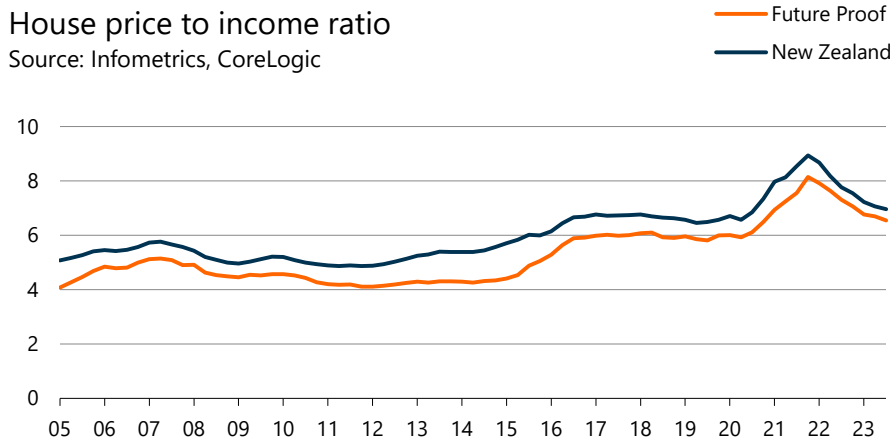
	Waikato District	Matamata-Piako District	Hamilton City	Waipa District	Future Proof	New Zealand
House price to income ratio						
10-year average	4.9	5.3	6.6	6.2	6.0	6.8
Sep-23 year	5.7	6.1	6.7	7.5	6.5	7.0
Mortgage to income ratio						
10-year average	32%	35%	43%	40%	39%	44%
Sep-23 year	45%	48%	53%	59%	51%	55%
Time to save deposit						
10-year average	6.5	7.1	8.8	8.2	8.0	9.0
Sep-23 year	7.6	8.1	9.0	10.0	8.7	9.3
Rent to income ratio						
10-year average	19%	20%	21%	22%	20%	21%
Sep-23 year	21%	22%	21%	25%	22%	22%

House price to income ratio

Better housing affordability in Future Proof

Housing affordability is better in the Future Proof area than the national average, based on the house price to income ratio. As of September 2023, the average house value in the Future Proof area was 6.5 times average household incomes, compared to a 7.0 ratio nationally ([Graph 10](#)). The gap between Future Proof and New Zealand has closed over the past 15 years, and has remained to be well above three, which is regarded as a benchmark for housing to be truly affordable.

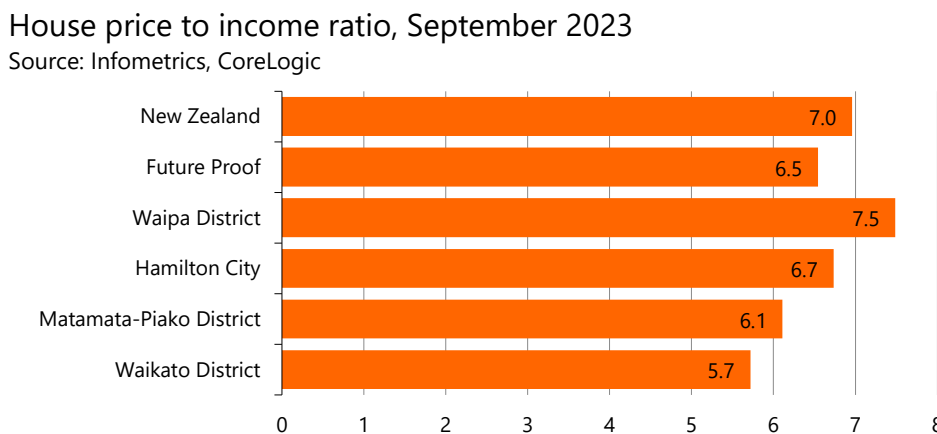
Graph 10



Housing affordability worst in Waipa

Based on the house price to income ratio, housing affordability within Future Proof is worst in Waipa District. The average house value in Waipa District was 7.5 times the average household income in September 2023, compared to 6.5 times across the Future Proof area and 7.0 times nationally ([Graph 11](#)). Housing is most affordable in Waikato District, at 5.7 times mean household incomes.

Graph 11

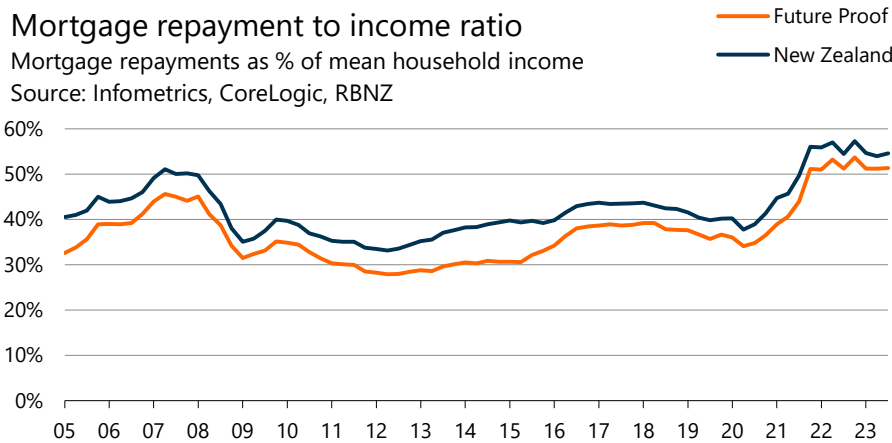


Mortgage repayment to income ratio

Mortgage costs very high since 2021

Mortgage costs across New Zealand have been very high since 2021, driven by a rise in mortgage interest rates from record lows to relatively high levels. As of September 2023, the average new mortgage for an average house would take 55% of mean household incomes, based on a 20% house deposit, 20-year mortgage term and the average two-year fixed mortgage rate of 7.5% (Graph 12). In the Future Proof area, the average mortgage would take 51% of mean household incomes to service. These proportions have been relatively steady since 2021, with further interest rate rises largely offsetting the effect of falls in house values.

Graph 12



Mortgage accounts for 59% of income in Waipa

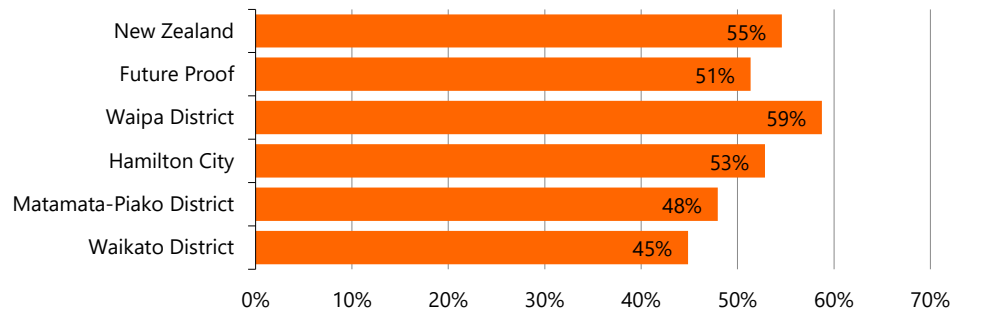
Mortgage affordability is worst in Waipa District, with an average first home buyers mortgage estimated to account for 59% of mean household incomes in the year to September 2023 (Graph 13). Hamilton City is the only other area within Future Proof where mortgage costs are estimated to account for more than 50% of incomes. Lower house prices make for more affordable mortgages in Matamata-Piako and Waikato Districts, with mortgages taking 45% and 48% of mean household incomes respectively.

Graph 13

Mortgage repayment to income ratio

Mortgage repayments as % of mean household income, YE Sep-23

Source: Infometrics, CoreLogic, RBNZ

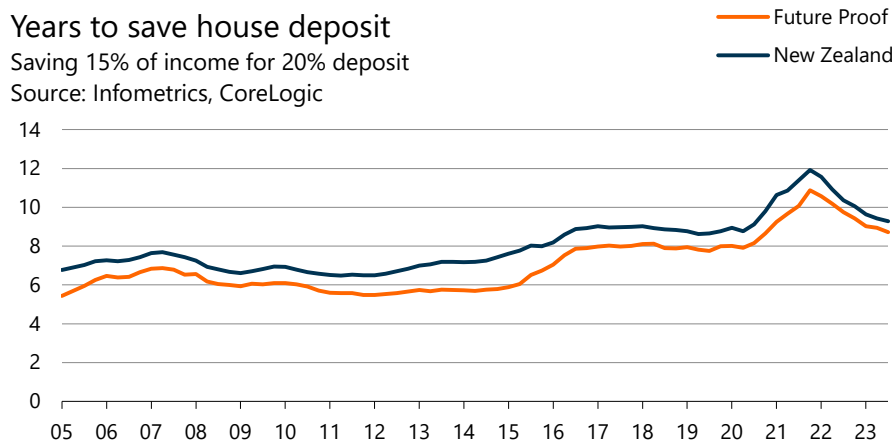


Time to save deposit

Slightly shorter time to save a deposit in Future Proof

The time to save a house deposit is slightly shorter in Future Proof than the national average. This is based on mean house prices, mean household incomes, and households saving 15% of their income to build a 20% deposit before purchasing a house. Saving for a deposit is estimated to take 8.7 years across the Future Proof area, compared to 9.3 years nationally ([Graph 14](#)). The gap between Future Proof and New Zealand has closed over the past ten years, and the time to save has generally increased.

Graph 14

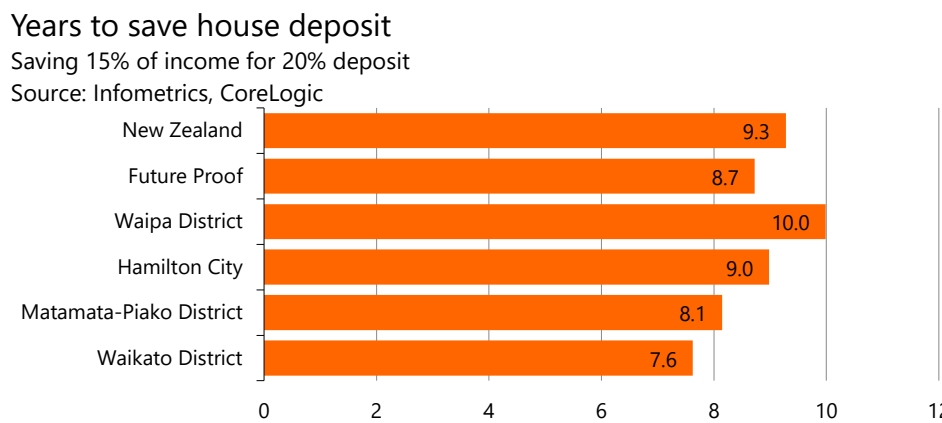


The time to save a deposit has decreased in the past two years as house prices have come down, however, this doesn't take into account the impact of interest rates on affordability, which is captured in the mortgage affordability measure.

Saving for deposit takes longest in Waipa

Saving up for a house deposit is estimated to take the longest in Waipa (10.0 years), ahead of the national average of 9.3 years and 7.6 years in Waikato District ([Graph 15](#)).

Graph 15

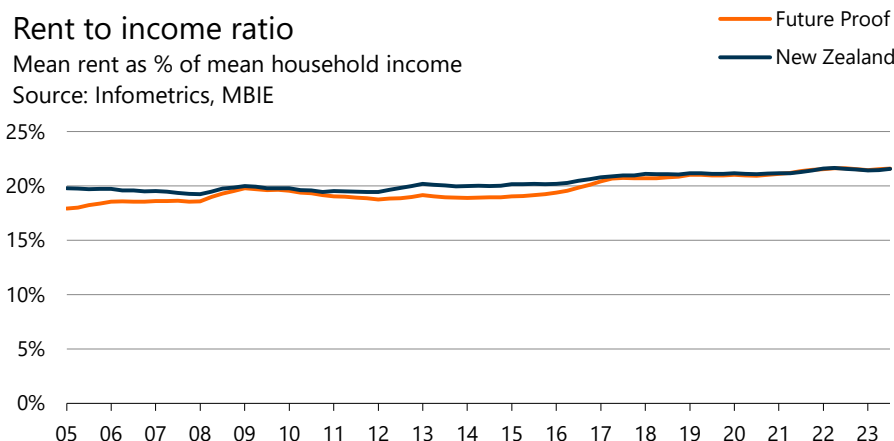


Rent to income ratio

Similar rental affordability in Future Proof

Rental affordability across the Future Proof area is similar to the national average. Mean rents in the Future Proof area amount to 22% of mean household incomes, same as the national ratio ([Graph 16](#)). Over the past 15 years, rental affordability has deteriorated for Future Proof and New Zealand, with mean rents accounting for a growing share of household incomes. Over this period, rental affordability for Future Proof has moved from being more affordable to the same as the national average.

Graph 16



Rental affordability worst in Waipa

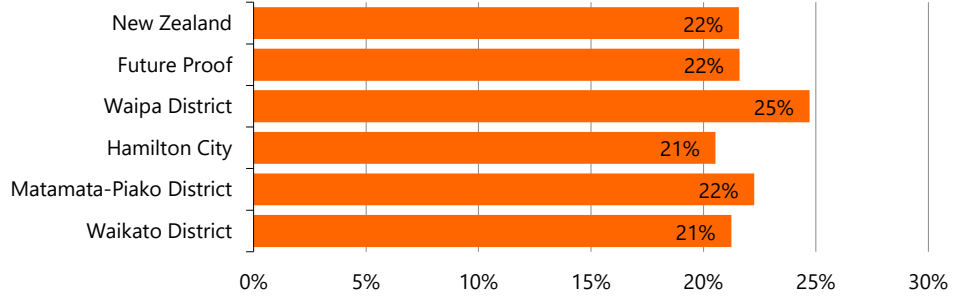
Rental affordability is worst in Waipa District, with mean rents in Waipa amounting to 25% of mean household incomes, compared to 22% across the Future Proof area ([Graph 17](#)). Although Hamilton City does not have the cheapest rents in the Future Proof area, it's relatively high household incomes mean that rental housing is most affordable in Hamilton. Rents in Matamata-Piako are well below the national average, however, the districts comparatively low household incomes mean that rental affordability is worse than the national average.

Graph 17

Rent to income ratio

Mean rent as % of mean household income, YE Sep-23

Source: Infometrics, MBIE



COMMITTEE REPORT



INFORMATION ONLY

To: The Chairperson and Members of the Housing Sub-Committee
From: Group Manager Strategy
Subject: **Progress on the Housing Implementation Plan**
Meeting Date: 10 April 2024

1 EXECUTIVE SUMMARY – WHAKARĀPOPOTOTANGA MATUA

This report provides an update on progress relating to the delivery of projects and initiatives in the Housing Implementation Plan that was approved by the Strategic Planning and Policy Committee at its meeting on 7 February 2024. It is noted that the Housing Implementation Plan (attached to this report as Appendix 1) has been updated to incorporate changes discussed and requested by Elected Members at that meeting, and further minor editorial changes in accordance with the authority delegated to the Group Manager Strategy.

2 RECOMMENDATION – TŪTOHU Ā-KAIMAHI

That the Housing Sub-Committee receives the report of Kirsty Downey, Group Manager Strategy, titled 'Progress on the Housing Implementation Plan,' (document number 11156658).

3 COMMENTARY - KŌRERO

Updates on projects and initiatives that are underway in the Waipā District in accordance with the Housing Implementation Plan, attached to this report as Appendix 1, are provided below.

PRIORITY ACTION 1 – Develop a clear, evidence-based understanding of the district's housing issues and needs, ensuring that regular monitoring is undertaken and reported to Council's Housing Sub-committee.

- (a) **Work collaboratively with Future Proof partners, Central Government agencies, businesses & community organisations to source, collate and share data (including market data) relating to housing in Waipā in real time.**

This work is underway through collaboration with the Waikato Housing Initiative, Future Proof partner councils, Kainga ora, and Infometrics.

(b) Provide six monthly reporting to the Housing Sub-committee on housing issues and needs in Waipā.

This will be informed by work underway in respect of Priority Actions 1(a) and 1(c).

(c) Develop a definition of 'Affordable Housing' for Waipā and ensure that the definition is reviewed and revised as appropriate.

A separate report on this will be presented to the Housing Sub-committee at this meeting. Infometrics have been engaged to develop an assessment of housing affordability across the sub-region on behalf of the territorial authority Future Proof partners. This work is to be delivered in two stages. Stage one is to develop a background and methodology report. This has been completed. Stage two will see Infometrics establish a monitoring and evaluation framework for affordability measures, based on the methodology set out in the Stage one report. Stage two will provide for the development of two reports, being an Affordability Metrics report; and a Detailed Affordability Assessment.

PRIORITY ACTION 2 – Council will develop and implement strategies and plan changes to enable more affordable housing and choice.

(a) Develop & implement Ahu Ake, Waipā Community Spatial Plan.

The development of Ahu Ake, Waipā Community Spatial Plan is well advanced. It is proposed that the draft spatial plan will be publicly notified for consultation in mid-June 2024. Due to the deferral of the Long Term Plan, it is envisaged that consultation on the draft implementation plan will occur in March and April 2025, alongside the 2025-34 Long Term Plan.

(b) When refreshing town centre plans and developing spatial plans, add an Affordable housing lens to ensure proximity to amenity and building of connected communities remain central considerations. Enabling the provision of residential housing to revitalise the CBDs of our towns is a priority irrespective of the outcome of Plan Change 26, Housing Intensification.

It is noted that no refresh of town concept plans is currently underway. Our priority focus and resourcing is on the development of Ahu Ake, Waipā Community Spatial Plan, which is referenced in Priority Action 2(a) above.

(c) Develop & implement Plan Change 26, Residential Zone Intensification.

The recommendations of the Independent Hearings Panel on PC26 were received on 15 March 2024. Staff are now reviewing these recommendations

to inform a report to Council on whether the recommendations should be accepted or rejected.

Correspondence has been sent to the Minister for the Environment requesting a delay in the timeframe for Council to make a decision on this plan change. Without this, a decision on PC26 is required to be made by Council by 31 March 2024. The purpose of seeking a delay is to enable Council to be fully aware of what the Government means by their signal that the Medium Density Residential Standards will be optional for Councils.

Should the Minister decline to extend the decision timeframe, the final stages of the decision making process will be undertaken as soon as practicable.

(d) Develop & implement Plan Change 21, Urban Environment Updates.

Work on PC21 has been slow pending the outcome of PC26 and staff resourcing. Both of these areas are nearing resolution and a work programme to finalise issues and options and develop a policy and rule set, has commenced.

(e) Develop & implement Plan Change 24, Housing Affordability.

Collaboration with Waikato District Council and Hamilton City Council has been occurring. The stage 1 Infometrics report identifying macro trends and issues for the Future Proof area and Waipā District, has been received. Infometrics is now preparing the stage 2 report which will provide more detailed information for Waipā at the township level. This will inform a clear definition of the housing affordability issues facing Waipā and will allow the most appropriate rule set to be developed. The name of the plan change has been altered to allow consideration of a wider range of methods than just inclusionary zoning which in effect is a financial contribution of land and money on development.

(f) Develop & implement Plan Change 23, Papakāinga.

The key draft provisions have been developed and workshopped with Council. The second round of iwi liaison has commenced, and work is well underway in preparation of the Section 32 report. Notification of the plan change is expected in mid-2024.

(g) Consider planning & policy changes to better enable the provision of tiny housing.

This consideration forms part of the matters comprising PC21 in relation to rural, residential, and large lot residential zones and their provisions for secondary dwellings.

PRIORITY ACTION 3 – Council will develop and implement structure plans for future growth areas.

Council has developed the structure plans for growth cells that are currently live and are held under multiple ownership to ensure appropriate guidance and consistency for the entirety of the area. For growth cells held in single ownership, or that are to be activated post 2035, these are not funded by Council and are delivered at the consent holder's expense. For the T6 and C11 growth cells, there was merit in reviewing these cells from their current zoning provision of 'large lot residential' to 'residential'. T6 was to be reviewed under the 2024-34 LTP, but due to funding constraints, it is proposed that this will need to be postponed or tied to alternative plan changes. C11 is a post 2035 growth cell, so will be a longer term review.

PRIORITY ACTION 4 – Council will realise opportunities to purchase, develop and/or sell land to provide for affordable housing.

(a) Sale of part of Council-owned land at 1262 Cambridge Road, Te Awamutu to Kainga Ora for housing for 55+years and development of the remaining land.

Settlement with Kainga Ora was completed in June 2023. Kainga Ora is progressing well on the development and is about to procure civil design. Urban design briefs and bulk and location concept plans have been prepared and Council officers expect to soon meet with Kainga Ora regarding these. Planning is underway for possible subdivision of the balance of the land. By 30 June 2024, Council will undertake a review of the Kainga Ora development (with input from Kainga Ora, local residents and developers) to identify possible learnings to inform future initiatives. Council staff have met with Kainga Ora recently to discuss a stormwater solution on the Council retained land.

(b) Stockade Reserve, Kihikihi – Council has engaged PAUA architects to prepare a conceptual master plan for a medium density residential development on Council owned land in Kihikihi.

Meetings have been held with partners and key stakeholders. Council is working with Maniapoto Ki Te Raki to prepare a relationship agreement which will inform Mana Whenua engagement for this project. By 31 December 2024, Council will undertake a review of this project (with input from each of the major parties) to identify possible learnings to inform future initiatives.

(c) Development of 10 new housing units for the elderly on Council owned land at Vaile Court, Cambridge.

Construction is well underway and is on track to be completed by June 2024. Habitat for Humanity will manage the operation of the new units.

(d) Review of Council's existing and/or new land holdings to determine whether any land can be made available for affordable housing.

Staff are in the process of identifying land suitable for affordable housing projects.

PRIORITY ACTION 5 – Council will explore opportunities for public/private partnerships to deliver affordable housing and greater housing choice.

(a) Council will investigate how affordable homes can be delivered more efficiently and at a lower cost than at present, for example better enabling kitset/modular/offsite manufactured homes.

From the perspective of building consent applications, and building code compliance, the Ministry of Business Innovation and Employment (MBIE) has, or is, working on mechanisms to support this through the Multiproof scheme, and the BuiltReady modular component manufacturing scheme. Currently, there are no plans to further expand on this at a local level.

(b) Council will investigate the potential for 'Regional Deals' to bring forward investment in infrastructure, including social infrastructure. It is envisaged that operational costs will be within the scope of such 'Regional Deals'

Work is underway through Future Proof.

PRIORITY ACTION 6 – Council will work collaboratively with partners and key stakeholders to investigate opportunities to utilise a range of legislation and other tools to provide for affordable housing.

(a) Council will lead the review of its Pensioner Housing Policy.

This will be undertaken in the last quarter of 2024.

(b) Council will lead the review of its Development Contributions Policy.

Workshopped under the 2024-34 LTP programme but will be delayed with the deferral of the long term plan to 2025. The Development Contributions rates have been considered as part of the 2024/25 Enhanced Annual Plan and it is anticipated that this will provide for lower standard rates in the interim.

(c) Council will investigate the creation of 'pro forma' models for consent applications, considering how building consents can be streamlined to allow typologies to be pre-approved for a development with siting consents to cover any minor changes to the built form to reflect orientation and siting outcomes.

A Project Information Memorandum (PIM) may be applied for prior to submitting a building consent application. This will outline any District Plan/RMA requirements that may arise in respect of the building consent

application. The Building (Forms) Regulations 2004 determine the content and layout of all prescribed forms relating to building consents and building compliance, this includes Form 2 (application for building consent). The building consent application, lodgement, vetting, processing, and approval process is heavily regulated and monitored to ensure a Building Consent Authority (BCA) can maintain its accreditation. The Council does not currently have any plans to amend its building consent application process or create 'proforma' models to allow for pre-approval. Note: for the 2023 calendar year, the average processing time to grant a building consent application at Waipā District Council was 9.32 working days of the 20 working days statutory requirement.

(d) Council will seek updated provisions for on-site septic tank treatment from the Waikato Regional Council.

This has not yet been resourced and/or actioned.

(e) Council will form a view on the Community Lands Trust model, and more particularly whether one is established for Waipā or whether an existing community lands trust is utilised.

This has not yet been resourced and/or actioned.

PRIORITY ACTION 7 – Council will investigate funding options for the provision of infrastructure to provide for a range of housing types.

(a) Council will support the WHI in its advocacy for a regional programme of funding to match the regional housing programme.

This has not yet been resourced and/or actioned.

PRIORITY ACTION 8 – Council will advocate for Central Government resources.

(a) Council will collaborate with Future Proof partners, including the WHI, to lobby Central Government for more public housing and wrap around services, to assist people to move through the housing continuum towards achieving private rental housing and private home ownership.

This has not yet been resourced and/or actioned.

(b) Council will advocate for Central Government funding to increase the provision of affordable housing within Waipā. This will include collaboration with our local MPs.

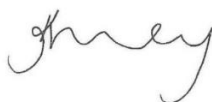
This has not yet been resourced and/or actioned.

- (c) Council will support Mana Whenua and Iwi to engage with the WHI, Community Housing Providers, Te Puni Kokiri and other agencies to obtain information that will help iwi, hapu, marae and whanau to successfully deliver homes for Māori.

In mid to late 2023, Council staff provided support to Ngati Koroki Kahukura, enabling them to provide additional homes for their people.

4 APPENDIX - ĀPITITANGA

No:	Appendix Title
1	Housing Implementation Plan (ECM 11076526)



Kirsty Downey
GROUP MANAGER STRATEGY

APPENDIX 1

Housing Implementation Plan (document number 11076526)

Housing Implementation Plan

April 2024



HOUSING IMPLEMENTATION PLAN

Our Purpose

To improve the wellbeing of Waipā residents.

Our Vision

Every person in the Waipā district is well-housed, living in sustainable, flourishing and connected communities.

Our Principles

- People first – housing is a human right
- Leadership through partnership and advocacy
- A collective impact approach
- Honour Te Tiriti o Waitangi
- Evidence-based decisions
- Targets, measurable goals
- Getting the job done – mahia te mahi



Our Goals

Goal 1 - Waipā has a responsive and diverse housing system

How we develop our housing

- Council is responsive to the housing need in Waipā
- More availability and wider choice of housing
- More affordable homes

Goal 2 – Our homes are good quality and protect the health and wellbeing of our people

What our homes are like

- More homes are safe, secure and resilient
- More homes are warm, dry and energy efficient
- More homes are environmentally sustainable

Goal 3 – Our homes are accessible to our diverse communities

What housing opportunities are provided

- More Waipā residents can access and sustain a home through a range of tenancy and ownership options
- More homes are universally designed
- More homes are culturally appropriate

Goal 4 – Our housing system and urban form supports sustainable, resilient and connected communities

How our communities live

- Housing development and layout supports connected communities and better placemaking
- Housing is appropriately located with good demographic mix to support community wellbeing and diversity
- New and redeveloped housing incorporates sustainability and urban design principles, including a low carbon footprint.



Our Success Measures

Increased perception of community wellbeing relating to housing

Increased range of housing types and tenures to meet different household needs

Decreased median house price to median income ratio (*noting that Council is working with our Future Proof partners, including the Waikato Housing Initiative and Infometrics to develop a local definition of affordable housing. This is expected to be available to inform the finalisation of the updated Future Proof Strategy)

Increased proportion of houses in price bands lower than xxx (*to be determined following the work that is underway with our Future Proof partners, including the Waikato Housing Initiative and Infometrics to develop a local definition of affordable housing. This is expected to be available to inform the finalisation of the updated Future Proof Strategy)

Reduction in the wait lists for rental housing

Decrease in housing as a barrier to the establishment of new businesses and the recruitment and retention of staff

Increased number of houses within xxx minutes of public transport, community facilities and services (* To be confirmed to ensure consistency with Ahu Ake)

Council's Focus

Council acknowledges that a diverse supply of housing across the Housing Continuum is required as a stepping stone for individuals and families to achieve their goals of safe, warm and affordable houses.

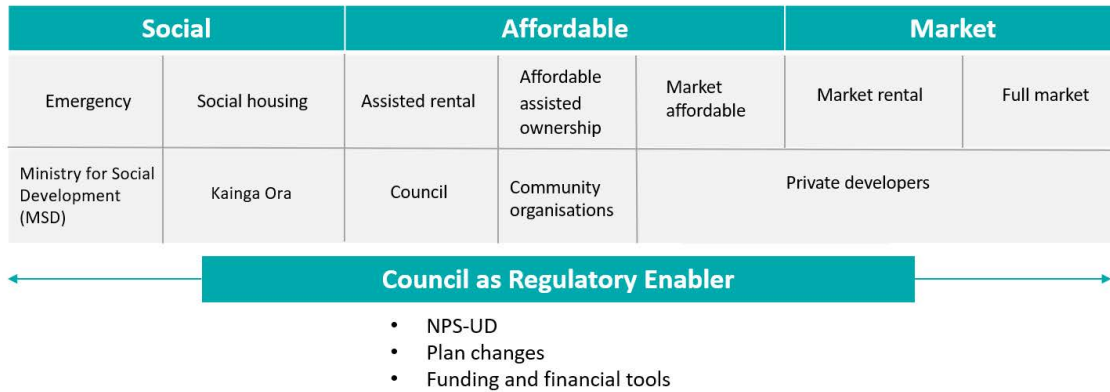
The Housing Continuum is described in the infographic below. It "... identifies the types of housing products typically needed to support households with different levels of financial and social resources. By choosing which components of the Continuum are the greatest priority, the specific programmes and interventions can be developed to achieve ... goals".¹

1

Council's Focus on page 2 of the Draft Implementation Plan – refer to CHA Guidance on Developing a Housing Strategy, 2018 at page 2



The Housing Continuum



Council acknowledges that we need to work together to ensure a diverse range of homes are provided to meet the housing needs of our Waipā communities. We need everyone, including Central Government, community housing providers and the private sector, to play their part. Community housing providers currently undertaking work in Waipā include: Bridge Housing and Habitat for Humanity.

Our Priority Actions

Priority Action 1

Develop a clear, evidence-based understanding of the district’s housing issues and needs, ensuring that regular monitoring is undertaken and reported to Council’s Housing Sub-committee .

Projects & Initiatives

- (a) Work collaboratively with Future Proof partners, Central Government agencies, businesses and community organisations to source, collate and share data (including market data) relating to housing in Waipā in real time.

Lead activity area	Strategy
Timeframe	Short term
Status	Underway

- (b) Provide six monthly reporting to the Housing Sub-committee on housing issues and needs in Waipā.

Lead activity area	Strategy
Timeframe	Short term
Status	Underway

- (c) Develop a definition of ‘Affordable Housing’ for Waipā (*noting that Council is working with our Future Proof partners, including the Waikato Housing Initiative and Infometrics to develop a local definition of affordable housing. This is expected to be available to inform the finalisation of the updated Future Proof Strategy) and ensure that that the definition is reviewed and revised as appropriate.

<i>Lead activity area</i>	Strategy
<i>Timeframe</i>	Short term
<i>Status</i>	Underway



Priority Action 2

Council will develop and implement strategies and plan changes to enable more affordable housing and choice.

Projects & Initiatives

(a) Develop and implement Ahu Ake, Waipā Community Spatial Plan.

Lead activity area	Strategy
Timeframe	Short, medium, long term
Status	Underway

(b) When refreshing town centre plans and developing spatial plans, add an affordable housing lens to ensure proximity to amenity and building of connected communities remain central considerations. Enabling the provision of residential housing to revitalise the Central Business Districts of our towns is a priority irrespective of the outcome of Plan Change 26, Housing Intensification, referenced at Priority Action 2 (c) below.

Lead activity area	Strategy
Timeframe	Short, medium, long term
Status	Underway

(c) Develop and implement Plan Change 26, Housing Intensification – a mandatory plan change in response to the *Resource Management (Enabling Housing Supply and Other Matters) Amendment Act 2021*. (*Note that the coalition Government has signalled that the MDRS will be optional for councils).

Lead activity area	District Planning and Growth
Timeframe	Short term
Status	Underway. <i>The recommendations of the Independent Hearings Panel on PC26 were received on 15 March 2024. Staff are reviewing these to inform a report to Council on whether the recommendations should be accepted or rejected. Correspondence has been sent to the Minister for the Environment requesting a delay in the time frame for Council to make a decision on the Plan Change. At present, Council is required to make a decision on PC26 by 31 March 2024.</i>

- (d) Develop and implement Plan Change 21, Urban Environment – a plan change that will strengthen urban design guidelines in the District Plan to create better outcomes relating to: housing types, design and layout and the interface between new developments and the existing character of urban areas within Waipā.

Lead activity area	District Planning and Growth
Timeframe	Short term
Status	Underway. <i>Once the provisions have been drafted and approved by the Strategic Planning and Policy Committee the plan change will be publicly notified for consultation in late 2024. Work is currently underway to explore possible options relating to Urban Design Panels.</i>

- (e) Develop and implement Plan Change 24, Housing Affordability – a plan change to provide for affordable housing.

Lead activity area	District Planning and Growth with support from Strategy
Timeframe	Short, medium, long term
Status	Underway. <i>A collaborative approach is underway with Hamilton City Council, Waikato District Council, Matamata-Piako District Council and the Waikato Housing Initiative, to ensure there is consistency across the Future Proof sub-region with respect to affordable housing. Work is underway with our Future Proof partners and Infometrics to develop a local definition of affordable housing. This is expected to be available to inform the finalisation of the updated Future Proof Strategy. Engagement will also be undertaken with our Joint Management Agreement partners and key stakeholders. It is anticipated that the draft plan change will be publicly notified for consultation in 2024.</i>



- (f) Develop and implement Plan Change 23, Papakāinga – a plan change to better enable the development of papakāinga (including housing and associated facilities) for Mana Whenua to meet their cultural and housing needs.

Lead activity area	District Planning and Growth
Timeframe	Short term
Status	Underway. A second round of engagement with Mana Whenua and Iwi, and updates to the Community Boards, are underway. Public notification for consultation is expected to occur in 2024.

- (g) Consider planning and policy changes to better enable the provision of tiny housing.

Lead activity area	District Planning and Growth
Timeframe	Yet to be determined
Status	Not yet resourced

Priority Action 3

Council will develop and implement structure plans for future growth areas, ensuring that the delivery of affordable housing options is prioritised within future urban areas.

Lead activity area	District Planning and Growth
Timeframe	Yet to be determined
Status	Not yet resourced



Priority Action 4

Council will realise opportunities to purchase, develop and /or sell land to provide for affordable housing.

Projects & Initiatives

- (a) Sale of part of Council-owned land at 1262 Cambridge Road, Te Awamutu, to Kainga Ora for housing for 55+ years, and development of the remaining land.

Lead activity area	Property
Timeframe	Short term
Status	Underway. Settlement with Kainga Ora was completed in June 2023. Kainga Ora is progressing well on the development and is about to procure civil design. Urban design briefs and bulk and location concept plans have been prepared and Council officers expect to soon meet with Kainga Ora regarding these. Planning is underway for possible subdivision of the balance of the land. By 30 June 2024, Council will undertake a review of the Kainga Ora development (with input from Kainga Ora, local residents and developers) to identify possible learnings to inform future initiatives.

- (b) Stockade Reserve, Kihikihi – Council has engaged PAUA architects to prepare a conceptual master plan for a medium density residential development on Council owned land in Kihikihi.

Lead activity area	Property
Timeframe	Short to medium term
Status	Underway. Meetings have been held with partners and key stakeholders. Council is working with Maniapoto Ki Te Raki to prepare a relationship agreement which will inform Mana Whenua engagement for this project. By 31 December 2024, Council will undertake a review of this project (with input from each of the major parties) to identify possible learnings to inform future initiatives.

- (c) Development of 10 new housing units for the elderly on Council owned land at Vaile Court, Cambridge.

Lead activity area	Property
Timeframe	Short term

Status	Underway. <i>Construction has commenced and is programmed to be completed by June 2024. Habitat for Humanity will manage the operation of the new units.</i>
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- (d) Review of Council’s existing and/or new landholdings to determine whether any can be made available for Affordable Housing. (*Note this is a Waikato Housing Initiative that was endorsed by the Housing Sub-committee at its meeting on 2 August 2023).

Lead activity area	Property
Timeframe	Yet to be determined
Status	Not yet resourced

Priority Action 5

Council will explore opportunities for public/private partnerships to deliver affordable housing and greater housing choice.

Projects & Initiatives

- (a) Council will investigate how affordable homes can be delivered more efficiently and at a lower cost than at present, for example better enabling kitset/modular/off-site manufactured homes. (*Note this is a Waikato Housing Initiative that was endorsed by the Housing Sub-committee at its meeting on 2 August 2023).

Lead activity area	District Planning and Growth
Timeframe	Yet to be determined
Status	Not yet resourced

- (b) Council will investigate the potential for ‘Regional Deals’ to bring forward investment in infrastructure, including social infrastructure. It is envisaged that operational costs (including administration and resource costs) will be within the scope of such ‘Regional Deals’.

Lead activity area	Strategy
Timeframe	Short, medium and long term
Status	Underway. <i>Work is underway through the Future Proof partnership.</i>

Priority Action 6

Council will work collaboratively with partners and key stakeholders to investigate opportunities to utilise a range of legislation and other tools to provide for affordable housing.

Projects & Initiatives

- (a) Council will lead the review of its Pensioner Housing Policy

Lead activity area	Property
Timeframe	Short term, yet to be determined
Status	Not yet resourced

- (b) Council will lead the review of its Development Contributions Policy

Lead activity area	District Planning and Growth
Timeframe	Short term
Status	Underway. This review is being undertaken as part of the development of the 2025-34 Long Term Plan.

- (c) Council will investigate the creation of ‘proforma’ models for consent applications, considering how building consents can be streamlined to allow typologies to be pre-approved for a development with siting consents to cover any minor changes to the built form to reflect orientation and siting outcomes (*Note this is a Waikato Housing Initiative that was endorsed by the Housing Sub-committee at its meeting on 2 August 2023).

Lead activity area	District Planning and Growth
Timeframe	Yet to be determined
Status	Not yet resourced

- (d) Council will seek updated provisions for on-site septic tank treatment from the Waikato Regional Council (*Note this is a Waikato Housing Initiative that was endorsed by the Housing Sub-committee at its meeting on 2 August 2023).

Lead activity area	District Planning and Growth
Timeframe	Yet to be determined
Status	Not yet resourced

(e) Council will form a view on the Community Lands Trust model, and more particularly whether one is established for Waipā or whether an existing community lands trust is utilised. ²

Lead activity area	Business Support
Timeframe	Yet to be determined
Status	Not yet resourced

²

Priority Action 6(e) on page 10 of the Draft Implementation Plan – refer to *The Case for a Community Land Trust for permanent affordable housing for Hamilton, Waikato, New Zealand* by Samantha Rose, June to December 2018. A roadmap infographic is provided at page 78.



Priority Action 7

Council will investigate funding options for the provision of infrastructure to provide for a range of housing types.

Projects & Initiatives

(a) Council will support the Waikato Housing Initiative in its advocacy for Central Government funding and for a regional programme of funding to match the regional housing programme (*Note this is a Waikato Housing Initiative that was endorsed by the Housing Sub-committee at its meeting on 2 August 2023).

Lead activity area	Business Support
Timeframe	Yet to be determined
Status	Not yet resourced

Priority Action 8

Council will advocate for Central Government resources.

Projects & Initiatives

(a) Council will collaborate with Future Proof partners, including the Waikato Housing Initiative, to lobby Central Government for more public housing and wrap around services, to assist people to move through the housing continuum towards achieving private rental housing and private home ownership.



Lead activity area	Strategy
Timeframe	Yet to be determined
Status	Not yet resourced

Projects & Initiatives

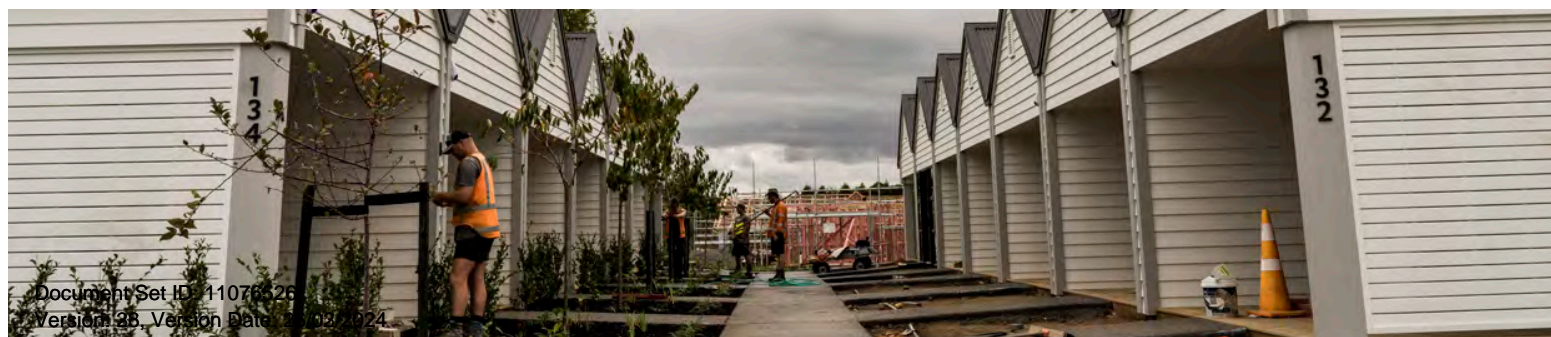
(b) Council will advocate for Central Government funding to increase the provision of affordable housing within Waipā. This will include collaboration with our local MPs.

Lead activity area	Strategy with support from Business Support
Timeframe	Short term
Status	Not yet resourced

Projects & Initiatives

(c) Council will support Mana Whenua and Iwi to engage with the Waikato Housing Initiative, Community Housing Providers, Te Puni Kokiri and other agencies to obtain information that will help iwi, hapu, marae and whanau to successfully deliver homes for Māori.

Lead activity area	Strategy
Timeframe	Short term
Status	Underway



Glossary

Affordable Housing

*Note that Council is working with our Future Proof partners, including the Waikato Housing Initiative, and Infometrics, to develop a local definition of affordable housing. This is expected to be available to inform the finalisation of the updated Future Proof Strategy currently under development.

Emergency Housing

Emergency Housing is temporary accommodation for individuals or families who are in urgent need of housing due to the threat of homelessness. Emergency Housing is typically for individuals or couples and provides up to 7 days of safe and warm accommodation.

Inclusionary Zoning

District Plan Provisions impose requirements on Developers to make a proportion of their residential developments 'affordable'. Sourced from *Waikato Affordable Housing and Options* by David Mead, Hill Young Cooper Limited, 16 September 2021.

Social Housing

Subsidised rental housing is provided through state-owned housing managed by Kainga Ora (Housing New Zealand) and through community housing organisations such as churches, iwi and housing trusts.

Transitional Housing

Transitional Housing is temporary accommodation typically for families in urgent need of housing due to the threat of homelessness. People are allowed to stay in Transitional Housing for up to 12 weeks.

