



WAIKATO  
HOUSING  
INITIATIVE

# WAIKATO REGIONAL HOUSING STRATEGY

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## Whakatauki

Maaku anoo e hanga i tooku nei whare  
Ko ngaa pouoo roto he maahoe, he patete  
Ko te taahuhu, he hiinau  
Me whakatupu ki te hua o te rengarenga  
Me whakapakari ki te hua o te kawariki

I shall fashion my own house  
The support posts shall be of maahoe, patete  
The ridgepole of Hiinau  
The inhabitants shall be raised on rengarenga and nurtured on kawariki

## Kiingi Taawhiao



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September 2024

# INTRODUCTION

This strategy has been developed by the Waikato Housing Initiative (WHI). The WHI is a collective of leaders in the Waikato housing system who, for the first time, have come together to identify, address and solve the challenges in the region's housing system. The WHI plays an active leadership role by seeking out and promoting opportunities to increase the number and quality of houses and the capacity of housing providers in the Waikato.

The WHI works in partnership with other housing stakeholders and agencies to achieve the goals of this strategy, creating and utilising the full range of tools available to it and other stakeholders. The WHI works across the entire housing spectrum, for all Waikato residents.

Housing is a priority action for both the Waikato Plan and the Waikato Wellbeing Project. The WHI owns this strategy on behalf of the Waikato Plan Leadership Committee and will oversee its implementation.



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# PURPOSE

Achieving community wellbeing in the Waikato region will require action across a range of areas, one of the most significant of these being housing. It will require action in terms of the quantity of houses made available, their affordability and quality. It will also require us to provide the right housing solutions to reflect our different cultural, demographic and economic circumstances.

This strategy sets out the vision and principles for housing in the Waikato and charts a course for the region to achieve its goals across the next 20 years. Priority action areas and key interventions provide the region's housing stakeholders with an agreed high-level roadmap on how we will reach our goals, with specific actions set out in the complementary action plan. The strategy also sets out some of the key funding and financing elements which will need to be further developed to ensure that the resources are available to meet our goals.

## OUR VISION



**SUSTAINABLE  
CITIES AND  
COMMUNITIES**

Every person and every family in the Waikato region is well-housed\* living in sustainable, flourishing and connected communities.

\*We have included the UN rights to adequate housing entitlements in our definition for 'well-housed'. 'Well-housed' means timely access to habitable, affordable, accessible, culturally appropriate, appropriately located, and with security of tenure housing.

## WHI MISSION

Lead, connect and facilitate the delivery of affordable, quality, and accessible homes in the Waikato

## OUR PRINCIPLES

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



# OUR GOALS

## 1 THE WAIKATO REGION HAS A WELL FUNCTIONING HOUSING SYSTEM

Achieving community wellbeing in the Waikato region will require action across a range of areas, one of the most significant of these being housing. It will require action in terms of the quantity of houses made available, their affordability and quality. It will also require us to provide the right housing solutions to reflect our different cultural, demographic and economic circumstances.

This strategy sets out the vision and principles for housing in the Waikato and charts a course for the region to achieve its goals across the next 20 years. Priority action areas and key interventions provide the region's housing stakeholders with an agreed high-level roadmap on how we will reach our goals, with specific actions set out in the complementary action plan. The strategy also sets out some of the key funding and financing elements which will need to be further developed to ensure that the resources are available to meet our goals.

## 2 HOMES IN THE WAIKATO ARE GOOD QUALITY AND PROTECT THE HEALTH AND WELLBEING OF OUR PEOPLE

Good quality housing is the foundation for ensuring that individuals, families/ whānau can live well and achieve their aspirations. Through regulation, support, and guidance for new and existing buildings we will see: more homes are safe, secure and resilient; more homes are warm, dry and energy efficient; more homes are environmentally sustainable.

## 3 HOMES MEET THE DIVERSE NEEDS OF THE WAIKATO PEOPLE

To ensure all people of the Waikato are well housed, it is crucial we understand and respond to the needs of different segments of the population. These include:

- the housing needs of Māori, Pasifika and the diverse cultures of the Waikato
- the aged and youth
- small, large and multi-generational families
- migrants and refugees
- vulnerable and marginalised communities, and those who are isolated from communities and social services (for example small coastal communities)

We will monitor and respond to changes in the Waikato housing environment and work to ensure that: decisions reflect the housing need in the Waikato; more Waikato people can access a home; more Waikato people can sustain a home.



## **4 OUR HOUSING SYSTEM SUPPORTS SUSTAINABLE, RESILIENT AND CONNECTED COMMUNITIES**

Housing is key to enabling connections and social inclusion within and across communities. We will engage with housing stakeholders and the wider community to ensure that: housing supports wellbeing (economic, environmental, social, cultural), particularly for the most vulnerable; housing supports connected communities and better placemaking; housing supports communities of all sizes to be economically viable, culturally diverse and resilient.



# OPPORTUNITY

The 2018 Waikato housing stocktake has highlighted the current state of housing in the Waikato. Based on this data, and with input from the members of the WHI, the following key problems have been identified. For each an opportunity statement, representing the shape of possible solutions, has also been included.

## 1 HOUSING QUANTITY

There is currently insufficient housing in the Waikato to meet current needs across the housing spectrum. This need is particularly in the affordable part of the spectrum, both in relation to affordable ownership and rental options. There is a rapidly growing demand for social housing in the region, and homelessness has also increased, numbering over 3,000 in 2018. [\[link\]](#)



**OPPORTUNITY:** By the Waikato, for the Waikato. Taking a collective impact approach with the housing industry, housing providers and funders, there is an opportunity to address the current shortfall in housing and make sure that sufficient houses are built over the next 25 years to meet demand.

## 2 MĀORI AND HOUSING

Māori are Treaty partners and have a distinct role and history in the Waikato region as tangata whenua. During colonisation, the Māori wars and since, Māori were dispossessed of their land/whenua and resources, which have had long-lasting impacts on their overall wellbeing prospects, including housing. There are 109,488 Māori in the Waikato region [\[link\]](#). Māori comprise 23.9% of the regional population (16.5% RONZ), an increase from 21% in 2006. Home ownership for Māori (43 per cent) and Pacific peoples (33 per cent) is significantly less than for Europeans (70 per cent).

Our housing stock does not always reflect the current and expected future demographics of the Waikato region, especially for smaller and much larger/communal families/whānau. As with the rest of the community, Māori whānau desire to have and own their own home on their own land.

Māori housing preferences span the housing continuum from standalone homes to apartments and include Papakāinga- a housing typology which reflects Māori communal land ownership structures and strong extended family bonds. There is an unmet need for Papakāinga as a form of housing for Māori. The concept of papakāinga has traditionally been associated with Māori housing in a marae setting; however, it can also include kōhanga reo, kura kaupapa, health clinics, horticulture or agriculture, and sports and recreational areas. Papakāinga therefore has elements of social, cultural and economic wellbeing, as well as housing.





The definition of Papakāinga is evolving to reflect changing family dynamics, for example there is a new Papakāinga in Ngaruawahia which consists of one home with 9 bedrooms.



**OPPORTUNITY:** To partner with iwi Māori to develop housing solutions with reflect the needs and preferences of Māori whānau right across the Waikato region. This includes opportunities to develop Papakāinga.

### 3 HOUSING AFFORDABILITY

Housing in the Waikato is becoming increasingly unaffordable, both to own and to rent. Using the median multiple measure, a household would need to earn \$205,000 per annum for the median house to be affordable, which only applies to 15.5 % of Waikato residents. Between 1993 and 2018, rents in the Waikato region rose between 200 and 325 percent, suggesting rent is also becoming less affordable.

Opportunity: to partner with iwi Māori to develop housing solutions with reflect the needs and preferences of Māori whānau right across the Waikato region. This includes opportunities to develop Papakāinga.

Funding and financing tools are inadequate to support people into affordable home ownership, and to facilitate new housing developments. There are opportunities to expand the use of new housing affordability tools such as shared equity and rent to own schemes, working in partnership with central and local government, community housing providers and iwi. Development financing tools which are commonly used overseas to achieve at scale housing developments are currently not used in the Waikato (or generally in New Zealand) and could be rolled out to help increase the supply of affordable housing, especially housing bonds. Through the recently passed Infrastructure Funding and Financing Act [\[link\]](#), and the National Policy Statement on Urban Development [\[link\]](#), the government is seeking to address the barriers to affordable infrastructure development, and to remove regulatory and planning barriers to more land being zoned for intensive urban development.



**OPPORTUNITY:** There are a range of new legislative, policy, funding and financing tools available which can help to address housing affordability- both for those renting and those looking to own their own home. Working collectively through the WHI, the Waikato region can maximise and optimise the use of these tools to ensure that at least 75% of the new houses to be built in the region are affordable.

### 4 HOUSING QUALITY

Overall housing quality in the Waikato region is low, with only 54% of homes built after 1980 when mandatory insulation regulations were enacted. In some districts, quality is very low- for example only 17% of homes in South Waikato are adequately insulated. Census data shows that 3.1% of Waikato houses are always damp, and 19.6% are sometimes damp [\[link\]](#).



The same results show that 4.6% of Waikato homes always have some mould and 13.5% of homes sometimes have mould. In terms of heating, 2.6% of homes have no heating, while 48.3% of homes now have a heat pump.

Opportunity: there are a range of new legislative, policy, funding and financing tools available which can help to address housing affordability- both for those renting and those looking to own their own home. Working collectively through the WHI, the Waikato region can maximise and optimise the use of these tools to ensure that at least 75% of the new houses to be built in the region are affordable.

While having adequate heating, insulation and ventilation are important determinants of housing health and quality, all homes require continued investment in maintenance, repairs and upgrades. A lack of maintenance and the accompanying deterioration can prevent homes from performing their primary function of keeping its occupants warm, dry and safe. In situations of financial pressure or distress, maintaining a house's health-related systems can become a major burden and needed repairs become deferred or not undertaken at all. Increased focus on housing condition is required outside of just heating and insulation.

Housing does not meet the needs of the disabled and greater effort is needed to make sure homes meet universal design requirements. Unless action is taken, the housing needs of the young and elderly, Māori and Pasifika, the disabled and homeless are expected to increase across every part of the region over the next 25 years.



**OPPORTUNITY:** Working together and drawing on our diverse expertise and mātauranga Maori, we can ensure that existing homes, especially rental stock meet quality standards and are designed to meet the diverse needs of our Waikato communities.



# STRATEGY

This strategy aims to address the key elements of the Waikato housing system, building on work already done by the WHI, central government, iwi and other regional housing partners.

Figure 1 illustrates the key components of the strategy.



# BACKGROUND

## HOUSING STOCKTAKE

In 2018, Nifa Limited [\[link\]](#) estimated that there is a net shortfall of around 7,500 houses in the Waikato, with roughly half in Hamilton city and particularly at the affordable level (Figure 2). With a population that is expected to continue to grow, the Waikato region will need to keep supplying new houses across the region and of typologies which reflect different cultural, demographic and geographic needs. Nifa estimated that another 51,000 homes will need to be built in the region by 2043. Across the housing spectrum, some of the greatest need is, and will continue to be, for affordable housing. This includes both social and private housing where new funding, development and delivery vehicles will be needed to both meet the current shortfall, and to ensure that supply meets demand over the coming decades.

Demand for social housing in the Waikato region has grown rapidly in recent years. In 2015 there were 280 applicants on the Housing Register, of which 195 (89%) were in Hamilton. In March 2020 the overall number had increased to 1663, with 1607 (64%) in Hamilton, indicating the demand outside of Hamilton has risen more quickly over the past 5 years. The housing demand is largely one to two bedrooms, which accounts for 74 per cent of the waiting list. This compares to an average 3.2 bedrooms for Waikato's housing stock. As at December 2018, Māori accounted for 46 per cent of the registered social housing applicants.

### Waikato Housing Stocktake (Nifa, 2018)



## A SYSTEM VIEW

The following illustrates the various aspects of the housing system, which all need to be operating optimally for housing to become available, affordable and healthy.



In its 2019-23 strategic intentions document [\[link\]](#), the Ministry of Housing and Urban Development has described how the ensure housing system needs to be understood and addressed to affect positive change.

*“New Zealand’s poor performing housing market and urban centres, and the flow on social impacts, are a consequence of a system that is not meeting New Zealanders’ needs. The system is not just about the regulations, controls or operations of central government, it is much wider than this.*

*The system encompasses all of the participants, relationships and incentives that support and drive housing and urban development in New Zealand. It includes private sector players such as developers, the construction sector, financial institutions, and landlords, alongside iwi, local government, not-for-profit organisations which provide housing or social services, and every New Zealand household and property owner.*



*To bring about enduring, positive change, the policy, regulatory, investment, and institutional settings that underpin housing and urban development need to perform much better as a system. For example, landowners and the development sector will not unlock new urban land, or realise urban redevelopment opportunities without regulatory and investment settings that encourage action and discourage speculation.*

*This means we need to consider how all of the components that underpin the housing and urban development system work and interact. We need to find ways of improving the performance of each component and of the system as a whole. In some cases, this will mean a fundamental change in approach, such as moving to much greater off-site manufacturing of houses, or a more holistic approach to mental health services and housing provision.”*



## HOUSING AFFORDABILITY

By any of the measures used, housing in the Waikato is becoming less affordable. As at 30 June 2020, the median house price in the Waikato was \$615,000 (In June 2015 it was \$338,000). On the median multiple measure, a household would need to earn \$205,000 per annum for the median house to be affordable. The median personal income in the Waikato region is \$30,400 according to the 2018 census. Only 15.5 percent of Waikato residents personally earn over \$70,000 per annum. This suggests home ownership is becoming unaffordable for most in the Waikato region. Nifa found the median multiple had become higher (less affordable) over time across the region, rising from 4.1 in 2001 to 5.5 in 2013. In some smaller centres, especially coastal towns, the median multiple exceeds those in larger centres by more than two-fold. In 2018 the median multiple for Raglan was 10.43 [Raglan Housing Study 2018].

The 2018 Census identified that \$300 is the median weekly rent in the Waikato region [\[link\]](#) (\$440 in Hamilton [\[link\]](#)). Between 1993 and 2018, rents in the districts in the Waikato region rose between 200 and 325 percent [\[link\]](#). Using the Auckland Council measure of housing affordability, \$300 in rent would need to be serviced from household income of around \$70,000. With the median personal income in the Waikato region being \$30,400, rents are becoming increasingly less affordable.

## HOUSING QUALITY

People who live in unhealthy homes have increased risk of contracting a range of serious and avoidable illnesses such as meningitis, rheumatic fever and pneumonia. These risks can be exacerbated by the increased risk of spread from overcrowding [\[link\]](#). The increased risk of catching an infection largely stems from houses that are not sufficiently warm and dry. Cold and damp housing can worsen asthma symptoms, as well as contribute to development of asthma and respiratory tract infections. Cold housing may also contribute to excess winter deaths. The Minister of Housing and Urban Development has said that cold, damp housing contributes to 1600 premature deaths every winter in New Zealand, mostly of older people [\[link\]](#).



Thermal insulation was required by law for all new builds in New Zealand from 1978 [\[link\]](#). From July 2019, the healthy homes standards set the minimum requirements for heating, insulation, ventilation, moisture ingress and drainage and draught-stopping in relation to rental housing [\[link\]](#).

Many New Zealand dwellings are colder than the minimum indoor temperature recommended by the World Health Organisation (WHO), and are damp, and mouldy. This is largely due to insufficient insulation, inadequate heating and ventilation [\[link\]](#). The 2018 Housing Stocktake found approximately 54 percent of housing in the Waikato was built after 1980 [\[link\]](#). Some districts have older housing. For example, in the Waitomo District only 31 percent of houses were built after 1980 and in South Waikato District, only 17 percent. Houses in Thames-Coromandel and Waikato Districts are likely to be relatively new (65 percent and 60 percent completed after 1980 respectively). The stocktake also found that around 53 percent of houses could benefit from retrofitted roof space and/or subfloor insulation. Further, it found there is more mould in rented (56 percent) than owned homes (44 percent). Programmes such as Whare Ora [\[link\]](#) can assist whānau and families to improve the quality of housing. In 2018 the programme assisted over 760 whanau to improve living conditions in their home. Home quality measures such as Homestar [\[link\]](#) and Homefit [\[link\]](#) create a benchmark of housing quality across the region. Other councils such as the Hutt City Council have included Homefit on the LIM. There is an opportunity for greater use of such systems in the Waikato.

## HOUSING TYPES

The type of housing required in the region is changing as our demographics change. Our communities are becoming both younger (especially for Māori and Pasifika) and older, with households becoming smaller for some and larger for others. In 2018, 7600 households in the region were either crowded or severely crowded, which is almost 5% of the households in the region. This ranges from 6.6% in Hamilton to 2.9% in Thames Coromandel [\[link\]](#). Crowding for Māori households across the region is 21.6% and for Pasifika is 28%. Needs are more diverse and the current housing stock presents challenges for many Waikato people including the disabled. Disability rates are expected to rise from 24% to 27% of the population in 2038.

The mean number of Waikato household occupants in 2013 was 2.6 and will be 2.4 by 2038. One person houses are expected to increase from 25 percent to 29 percent of total housing stock by 2038. 75 percent of Waikato households have three or fewer residents. 83 percent of houses were standalone in 2013, with an average of 3.2 bedrooms. Consenting data suggests there is a growing prevalence on non-standalone housing in the region, e.g. townhouses, flats and units.

Housing is important from a cultural perspective. Māori also desire to have and own a home [\[link\]](#), but may also aspire to different forms of housing- such as Papakāinga on tribal land. Papakāinga refers to groups of houses, of three or more, on whenua Māori as a ‘community’ which may include broader support and occupant involvement [\[link\]](#).





# FUNDING

There are many barriers to affordable housing, the funding and financing system is key amongst these. Access to finance is essential at all stages of the housing development supply chain- affecting the ability of housing providers to secure land at a reasonable price, provide the necessary infrastructure, build quality homes at sufficient scale to meet need and keep unit costs low, and finally the ability of people, families, whānau and communities to rent and/or buy quality homes.

Funding and financial barriers constrain the development and supply of affordable, quality housing. For example:

- The restricted availability of land and development rights for housing within existing urban areas and in greenfield locations inflates land values and prevents the development of affordable housing. Public and private developers are seldom able to aggregate land parcels or acquire land at sufficient scale to provide affordable housing choices while still achieving the required return on capital invested. Community Land Trusts, Kāinga Ora, iwi and sovereign investors (for example the NZ SuperFund [\[link\]](#) or ACC) are examples of organisations who may be able to use their balance sheets and different investment models to bring more affordable housing to market.
- Local government funding constraints and a limited toolkit for funding infrastructure has tended to see initial housing costs inflated as network services are paid as upfront capital costs through development contributions. The Infrastructure Funding and Financing Bill will allow councils to access private debt finance to get infrastructure built sooner than would otherwise be the case, accelerating the provision of housing without putting pressure on council balance sheets.
- Access to development finance for affordable housing developers (for example Community Housing Providers) can be challenging, especially where, to achieve the right mixture of affordability and quality, a lower/concessionary level of financial return may be required. Retail debt and development finance markets are not always willing or able to provide the finance required to implement affordable housing development.
- A complex web of debt support, shared equity and operating subsidies for home renters, builders and prospective buyers. The support mechanisms available for people can sometimes be significant but are often difficult for people to access, navigate and understand. They are also subject to constant change, for example the government's recent announcement of the government progressive ownership fund [\[link\]](#).





Across the housing spectrum, examples include:

- MSD Transitional Housing Programme
- NGO & Philanthropic funds
- Income Related Rent Subsidy (IRRS)
- Kainga Whenua Loan Scheme
- Accommodation Supplement (AS)
- Rent to buy schemes
- Shared equity and progressive ownership schemes § Kiwisaver home start grants
- First home grants
- Welcome home loans
- Warmer Kiwi Homes grants (housing quality)
- Whare Ora (housing quality/health)

A key priority for the WHI is to work with the housing network in the Waikato to ensure that these tools, existing and new, are easily accessed by people, whānau and communities. This includes supporting and assisting organisations to develop the capacity and capability to offer innovative funding and finance instruments to help people into secure tenure.

There are new approaches to home ownership with help bridge the affordability gaps which exist for many people in the Waikato, even those with good household incomes. Working with Community Housing Providers, the philanthropic sector, iwi and institutional funders, these new tools can help to support Waikato families and whanau into home ownership- bring the security and sense of belonging that comes with home ownership. The two main tools available are:



**SHARE EQUITY SCHEMES:** Where a community housing provider, iwi or philanthropic organisation shares ownership of a home with a family/whānau. The equity which the family has in the home can increase with time, so that eventually they are able to take on full responsibility for servicing the debt and ultimately fully owning the home.



**RENT TO OWN SCHEMES:** Operates in a similar way to shared equity with tenure progressively moving from renting to ownership via a standard bank mortgage.

**HOUSING BONDS** are an option to address this challenge and have been used extensively internationally to fill the funding gap. Housing bonds are debt securities, a variation of municipal revenue bonds, often (but not exclusively) issued by state or local governments to raise money for affordable housing development projects [\[link\]](#). Kāinga Ora's main subsidiary, Housing New Zealand Limited (HNZL), issues regularly from its NZD medium-term note and commercial paper programmes, and currently has \$3.3b of medium-term notes, \$300m of Inflation-indexed medium-term notes and \$735 million of Commercial Paper on issue [\[link\]](#).



**BOND AGGREGATORS** are entities which aggregate and source large amounts of capital from the bond market so as to provide lower interest, long-term loans to not-for-profit community housing providers (CHPs) developing housing for lower income households. The intention is that money would be raised efficiently with reduced financing costs rather than in expensive one-off transactions such as when borrowing from a bank.

In Australia the National Housing Finance and Investment Corporation (NHFIC) recently finalised the largest social bond (\$562 million) by an Australian issuer [\[link\]](#). The funds raised from the NHFIC bond will support ten community housing providers (CHPs) across NSW, SA, Tasmania and Victoria, financing 2,736 properties including 775 new dwellings. In total, the bond is anticipated to save the participating CHPs more than \$80m in interest payments over next 12 years.

A key objective of this strategy is to free up funding and financing so that more housing can be developed in the Waikato. This will require better access to current sources of funding and finance, the quick uptake of new policy and funding tools made available by the government, and the development and deployment of new and innovative funding tools (for example a Waikato bond aggregator, upscaled shared equity and rent to buy programmes). Section 12 includes key actions to address these issues and opportunities.



# PRIORITIES

2020-2022

## GROW THE AFFORDABLE HOUSING PIPELINE

Addressing the current shortfall in affordable quality housing in the Waikato will require the delivery of a consistent pipeline of additional homes over the next 25 years and beyond. The pipeline will need to deliver homes of a type and in locations which responds to current and future demand. In the next two years, the WHI has set a goal of the region delivering at least 2000 additional affordable homes in locations which link housing with employment opportunities and ensure that strong communities are developed and sustained.

## IMPROVE HOUSING QUALITY

Housing quality/health is just as important as the quantum of houses. Too many of our existing houses are low quality, which has significant adverse effects on the wellbeing of people. Preventable disease such as rheumatic fever, chest infections, bronchiolitis, pneumonia, strep throat are exacerbated by low levels of insulation, inadequate heating, bedding, curtains and draft prevention. Enhancing reach of healthy homes programmes such as Whare Ora [\[link\]](#) is a critical component of a successful housing programme.

### WHAT WE WILL DO

**SUPPORT** housing developments which are able to bring on-line affordable quality homes (both rental and ownership), with the initial objective of making sure that an additional 2,000 affordable houses are made available in the Waikato over the next 2 years, and a goal that 75% of all new homes built over the next 25 years are in the social and affordable rental/ownership section of the housing spectrum.

**ADVOCATE** to government for the development of a National Policy Statement on Affordable Housing.

### WHAT WE WILL DO

We will **WORK WITH** all key stakeholders to improve the quality of existing homes in the Waikato, taking an integrated “all wellbeing” approach to home health.



## MEET THE DIVERSE NEEDS OF OUR COMMUNITIES

Our communities have a range of housing needs and preferences, and our housing system needs to respond to this and provide the diversity of housing types need to reflect this diversity. This includes ensuring that housing meets the needs of Māori- for example through the development of Papakāinga, and also supporting iwi to develop housing models which support tangata whenua into genuinely affordable homes- for example the joint development between Waikato Tainui and Kāinga Ora at Te Kaarearea in Hamilton East. Our housing stock also need to meet universal design [\[link\]](#)/accessible housing requirements, recognising the equal right of all persons with disabilities to live in the community with choices equal to others [\[link\]](#).

## IMPROVED POLICY, REGULATION AND PLANNING

The housing system is influenced by many statutory and regulatory factors, although the planning system which operates under the Resource Management Act is one of the more significant determinants of both housing supply and affordability.

Housing policies and rules in regional policy statements and district plans, in both the Waikato and across New Zealand, have not always ensured that people have adequate access to affordable, quality housing. Eaqub noted: *“rules and principles originally designed to make cities better places by stopping bad things from happening have now become the shackles that are preventing cities from reaching their potential. This is true both in the city centre, for those wanting to live up close to the bright lights, and further out, for those living in suburban housing because they want space and distance from the city...This political economy of housing has to be confronted.”*(Eaqub, Shamubeel. Generation Rent: Rethinking New Zealand’s priorities (BWB Text Book 30). Bridget Williams Books. Kindle Edition.

Central and local government have implemented several programmes over the past 10 year to provide development certainty and reduce the unintended consequences of regulation including Housing Accords and Special Housing Areas [\[link\]](#), the Housing Infrastructure Fund [\[link\]](#) and more

## WHAT WE WILL DO

We will **PRIORITISE & SUPPORT** housing initiatives that close the housing deficit for minority communities and those on low incomes, Maaori and te whaanau hauaa (disabled).

We will **SUPPORT** Waikato Māori to develop Papakāinga, using designs which meet the needs of Māori whānau and hapū, located to ensure that Māori maintain a connection with whenua.

We will **SUPPORT** Waikato Iwi and Māori development entities to develop innovative housing solutions which provide Māori with affordable housing and home ownership solutions that reflect tikanga Māori.

We will **WORK WITH** local government, Kāinga Ora, private landlords and community housing providers to ensure that Waikato housing meet healthy homes and universal design standards.



recently the government's Urban Growth Agenda which includes Growth Partnerships (including the Hamilton to Auckland Corridor) the National Policy Statement on Urban Development Capacity 2020, the Urban Development Act [\[link\]](#) and the Infrastructure Funding and Financing Act [\[link\]](#).

Councils have scope to determine how these national policies are implemented, although more recent national policy such as the NPS-UDC will require councils to take a more accommodating approach toward housing development especially in urban areas.

Councils have scope to consider the impacts on housing affordability of their own financing and regulatory tools including rates and rate penalties, development contributions, consent fees and annual charges, compliance and enforcement processes. They can also ensure that consent processes are streamlined and do not introduce unnecessary delay and cost into the approval system.

## IMPLEMENT A SUSTAINABLE FUNDING FRAMEWORK

A key priority for the WHI is to help community housing providers, iwi, land developers, constructors owners and renters to better navigate the funding and finance system, and to support the development and deployment of new tools in the Waikato region which can increase the supply and quality of affordable housing in those parts of the region where it is needed.

### WHAT WE WILL DO

The WHI will continue to work in **PARTNERSHIP** with central and local government to ensure that legislative, policy, planning, regulatory and fiscal systems are fully focused on ensuring affordable quality homes in the Waikato- at the right time in the right location.

The WHI will continue to work in **PARTNERSHIP** with local authorities to ensure that the planning and regulatory system are not a barrier to housing and facilitate affordable, high quality efficient and timely developments

### WHAT WE WILL DO

Ensure that the priority housing development projects in the region have **ACCESS** to the required development funding and finance.

Support Waikato local government to: (A) **ESTABLISH** and implement the Special Purpose Vehicles and funding mechanisms necessary to bring forward housing and related infrastructure- especially transport and three waters, (B) prioritise **AMENDMENTS** to district plans, regional strategies (for example FutureProof) and interregional programmes (such as Auckland to Hamilton Corridor) to ensure that the density and urban development requirements of the National Policy Statement on Urban Development Capacity so that greater development capacity is made available for affordable quality housing.

**WORK WITH** Kāinga Ora, community land trusts, sovereign wealth funds and iwi to identify and protect land for the development of affordable housing.

**WORK WITH** the government, Waikato iwi, Waikato philanthropic organisations, community housing providers and housing associations to significantly expand the availability of home ownership tools which lower to finance barriers to home ownership including share equity and rent to own schemes.

**WORK WITH** Waikato iwi, philanthropic organisations, for-purpose funding organisations, The Treasury and Ministry of Housing and Urban Development to develop a housing bond programme for the Waikato region.

**INVESTIGATE AND EVALUATE** the need for and design of Special Purpose Vehicle(s) required to manage the housing bond programme and any other major funding and financing programmes in the region.

## DECISIONS BASED ON INFORMED INSIGHTS

Our stocktake was the first time that the Waikato region was able to properly assess the state of the housing system and to quantify whether supply was meeting demand, now and into the future. We now need to make sure that this level of insight becomes continuous, so that the region can track and monitor housing need and supply. This will enable the WHI, working in partnership with all stakeholders in the system, to ensure that any imbalances between demand and supply are corrected as soon as possible.

### WHAT WE WILL DO

The WHI will **CREATE** a datalake [\[link\]](#) which is open and available to all housing stakeholders.



## DEVELOP AND MAINTAIN A HOUSING DEVELOPMENT TOOLKIT

Developing affordable quality housing in the right place at a scale which makes a difference involves a complex mixture of planning and regulatory tools, funding and financing for land acquisition, infrastructure development, house construction and finally tools to finance tenure (renting, purchasing).

At present the knowledge about who to talk to and how to successfully navigate the housing system is not easy to find, either for developers or prospective home buyers/renters. This barrier to information creates unnecessary additional cost and uncertainty, acting as a major disincentive to development and preventing people from accessing affordable and secure housing.

Toolkit examples include:

- Information for housing developers on the government policy, planning and regulatory requirements for subdivision of greenfield land and intensification of existing developments, so that land can be brought to market at a price which ensures housing affordability.
- Information for housing developers on infrastructure funding, financing and delivery, ensuring that infrastructure delivery is affordable and does not act as either a barrier to housing development or an undue cost which inflates house prices.
- Information for housing developers on urban and home design to optimise the outcomes from housing developments in terms of efficient dwelling provision, development of livable and safe communities (for example CPTED [\[link\]](#)) and transit orientated developments (TOD [\[link\]](#)) which meet best urban design and safety practice.

## PROGRESS THROUGH ADVOCACY, EDUCATION AND COMMUNICATIONS

Developing sustainable communities where housing is available, affordable and healthy requires many different agencies and the community to work in concert with each other to both address the core issues affecting home security, and to assist families/whānau into more secure housing.

### WHAT WE WILL DO

The WHI will, as a priority, **DEVELOP** an up to date housing toolkit to bring together the useful resources for the stakeholder group to use in their own projects. Where similar toolkits already exist, the WHI will direct people to them.

The toolkit will be tailored for different participants in the housing system, making sure they have the right information to make the best decisions and facilitate housing development.





Community support organisations can help provide the security and resources for people to become better housed and more secure. A housing first approach such as The People's Project [\[link\]](#) in Hamilton helps people get the services they need, with housing being the first priority. Continuing support is then provided to assist with underlying factors such as income, health, wellbeing, employment and other services they need to maintain their tenancy and live independently in their community. Since 2014, the project has supported 85 successful housing outcomes in Hamilton.

Financial stress is a major factor in housing stress and homelessness. Financial stress can range from occasionally 'missing out' to more persistent cash flow problems and, if prolonged, to hardship where people and families are forced to having to go without basic needs such as food and electricity and having to seek emergency financial relief and may be unable to have a secure home. While there are many factors within the family and from outside which affect financial stress, Norman (2010) found that most financial stress is precipitated by a lack of adequate financial literacy [\[link\]](#). Education to assist people and families/whānau with financial literacy can therefore assist with the transition from less to more secure, whether that be from temporary to permanent rental accommodation, or from rental to various forms of ownership.

For example, Waikato Tainui's Tooku Nei Whare initiative allows tribal members to access information and advice through the financial literacy and home ownership workshops.

Likewise Te Puni Korrekiri and Habitat for Humanity run householder workshops, the purpose of which is to educate Iwi members and the wider public about how to effectively manage their own money and provide resources, and information about entering the process of owning and maintaining it once tribal members become homeowners [\[link\]](#).

Successful housing outcomes for the Waikato requires close connections and effective communications between central and local government agencies, community housing providers, economic development agencies, Māori and iwi organisations, transport planners and providers, social and community services, business and philanthropic agencies.

## WHAT WE WILL DO

The WHI will **ADVOCATE** for policy change at local, regional and national levels to remove existing barriers and to introduce new tools to facilitate new housing development and the regeneration of existing communities.

The WHI will **ADVOCATE** for and support the provision of greater education (for example financial literacy) and support from community, philanthropic, iwi and faith based organisations for people who aspire to greater security of tenure.

The WHI will **DEVELOP** a communications programme for the network, ensuring that everybody involved in the housing system in the Waikato is well informed and able to share information. This will ensure that both housing developers and people looking for homes to live in are able to make informed decisions, improving the supply of quality affordable homes.





Working with MHUD and local government, WHI will ensure the development and regular **PUBLISHING** of a regional housing dashboard which summarises the current performance of the system, demand and supply and the quantum and location of homes in the pipeline—both in terms of new homes, homes which have been made warm and dry, and those which had been adapted to meet universal design requirements.




# KPI's

As part of the above programme, a series of key performance indicators (KPIs) will be developed and regularly reported to key stakeholders and the public (Table 2). These KPIs will be reported regionally and where available, data will also be reported at the district level. These indicators will also form part of the wider set of informed insights collated in the Housing Data Lake. Further indicators for funding and financing, the housing toolkit and advocacy/education are currently under development.

## AFFORDABLE HOUSING PIPELINE





KPI	Trend	Target/s	Frequency	Data Source
Building Act consents granted by local authority		> 16,500 / annum, indexed to population growth	Quarterly	Waikato Territorial Authorities
Number of homes developed with rent to buy, shared equity and other affordable ownership methods		At least 1000 homes per annum	Annually	Community housing providers
Housing affordability in the Waikato region		A median multiple of 3 by 2034	Annually	WHI
Number of people on the social housing register		> 80% reduction by 2030 (1966 as at 14/08/2020)	Monthly	MSD

## HOUSING QUALITY



KPI	Trend	Target/s	Frequency	Data Source
Percentage of housing stock meeting building code insulation requirements		> 80% by 2030	Annually	Waikato Territorial Authorities
Percentage of rental properties meeting Healthy Home requirements		> 95% by 2024	Annually	Waikato Territorial Authorities
Percent of Waikato homes meeting universal design requirements		> 80% by 2030	Annually	Local Authorities, MHUD



## MEETING THE DIVERSE NEEDS OF OUR COMMUNITY

KPI	Trend	Target/s	Frequency	Data Source
Household crowding in the Waikato, especially for Māori (currently 21%) and Pasifika (currently 25%)		< 5% by 2042	3 yearly	Census
Number of Papakāinga completed		> 5 Papakāinga developments / annum accomodating > 25 whanau	Annually	Waikato Territorial Authorities, Waikato iwi, whaanau, hapuu and marae
Number of whanau assisted by Whare Ora		> 1000 / annum	Quarterly	Waikato DHB
Number of people identified as being homeless in the Waikato region		< 100 by 2030	Annually	MSD

## POLICY, REGULATION AND PLANNING

KPI	Trend	Target/s	Frequency	Data Source
Area of land zoned for future urban residential development in the Waikato region <a href="#">[link]</a>		> 7 years growth capacity plan enabled	Annually	Waikato Regional Council
Capacity of plan-enabled and infrastructure-ready land in the Waikato		> 3 years growth capacity infrastructure-ready	Annually	Waikato Regional Council

## MONITORING AND REVIEW

Using the above KPIs, the WHI will monitor the performance of the Waikato Housing system, and the effectiveness of the actions it, and other key stakeholders are taking. We will report regularly to the Waikato Plan Leadership Committee and will also communicate widely to the Waikato community on progress, key barriers and opportunities.

We will fully review progress on achieving our goals annually and will present an annual progress report to the Waikato Plan Leadership Committee.





**WAIKATO  
HOUSING  
INITIATIVE**

*Leading housing change*