

Waitaha Canterbury Regional Housing Strategic Plan

2025



Foreword

We have an enviable lifestyle here in Canterbury, but it's no secret that housing access and affordability is a growing challenge facing our communities.

What's also clear is that there are unique strengths in Canterbury's housing sector that could make it a key driver for the regional and national economy.

Canterbury has the ingredients to offer a high quality of life and attract top talent to support growth and investment.

Housing, at this time, is more affordable in Canterbury than other parts of the country, with the average house value to household income ratio at 6.1, compared with 6.5 nationally. However, this picture is changing rapidly and now is the time to plan for forecast population growth and its associated pressures.

The Canterbury Mayoral Forum wants all of Waitaha Canterbury to have access to suitable housing in the area they want to live and work in. Protecting and enhancing Canterbury's housing affordability and high amenity lifestyle is vital to it maintaining its competitive edge.

Our housing plan

As our region continues to grow and evolve, demand for housing will continue to increase – putting added pressure on the local housing market, and impacting housing affordability for those who already live here.

We have developed the Waitaha Canterbury Regional Housing Strategic Plan 2025 to respond to the growing need for housing solutions that better meet demand and provide greater choice. This response is crucial, with Waitaha Canterbury forecast to grow from 650,000 to about 780,000 people by 2048.



The housing plan comes from the commitment made in the Canterbury Mayoral Forum's Plan for Canterbury 2023 – 2025, while aligning with the Greater Christchurch Partnership programmes and the mahi of our member councils.

This housing plan outlines our shared approach to addressing housing challenges in Canterbury. It provides an overview of the current state of housing and outlines key issues we are facing – some of which impact the whole region, while others are more targeted.



Mayor Nigel Bowen
Chair, Canterbury
Mayoral Forum

This housing plan also sets the direction for providing a wide range of housing types and tenures that suit the unique needs of Canterbury's population. This includes having more affordable and accessible homes for those in smaller households, young people and students, as well as providing a broader range of housing choices for older people.

Engaging confidently and meaningfully with central government to advocate for fit-for-purpose policy and regulation is a crucial part of the delivery of the housing plan.

Region-wide collaboration

From the work undertaken in the development of the housing plan, we know there are tools and levers that councils can use for responding to their communities' needs, along with the overarching advocacy opportunities and support from the Canterbury Mayoral Forum.

A key pillar of our strategic plan is to continue to collaborate with our partners and evolve other strategic relationships. To achieve our housing goals, the Canterbury Mayoral Forum will leverage its strong links with councils, mana whenua, central government, the private sector, community housing providers and the community.

Housing is a complex issue and we know we don't hold all the solutions. However, we want to play our part in creating a better housing environment for the region.

Together, we can turn this challenge into an exciting opportunity. The housing sector could be a key driver of economic growth both regionally and nationally – we must seize the moment.



Introduction

Waitaha Canterbury is the largest region by size in Aotearoa/New Zealand.

Across the region the population is projected to increase by 100,000 people by 2048¹; enabled by a diverse economy from agriculture and forestry to manufacturing, tourism, construction, and seasonal employment.

The region's demographics are also shifting — the population is ageing, becoming more diverse², and moving with increasing frequency within the region. This growth must also be supported by the right type of diverse housing, in the right places, and at the right price points to ensure current and future residents are able to thrive in Waitaha Canterbury.



The purpose of this document

All 11 Local Authorities in the region have worked together to develop the Waitaha Canterbury Regional Housing Strategic Plan. This Plan identifies three key priorities that the Canterbury Mayoral Forum wants to tackle together and where the Forum will focus its effort.

The priorities have been identified as

- › Increased housing diversity and choice,
- › Increased long term rental availability and affordability, and
- › Fit-for-purpose policy and regulation.

A toolbox of levers is also provided that can be used, either collectively or by individual Territorial Authorities or other stakeholders, to address housing issues.

How the document was developed

The Mayoral Forum went through a structured process to develop the plan, including iterative workshops organised into three distinct phases: 'Investigation', resulting in a consolidated overview of housing issues; 'Optioneering', where the research informed the identification of three key priorities and a multi-criteria analysis to refine a toolbox of actions; and 'Strategising', which culminated in the creation of a shared plan.

'Affordable housing'

Affordability might be different in different regions, but generally not spending more than 30% of income on housing is considered suitable.

The current state of housing in Waitaha Canterbury

Waitaha Canterbury's housing landscape is diverse, ranging from high-growth urban areas to provincial and rural districts with unique needs, such as seasonal worker housing and ageing populations. All these factors are brought together in this Strategic Housing Plan.

Household sizes have been decreasing

over 75% of households have 1–3 residents, 32% have 2 usual residents. This is because the population is ageing, family formation is happening later, and there is a diverse workforce (including seasonal workers) which often look for 1–2-bedroom accommodation.

Housing stock doesn't match the population diversity

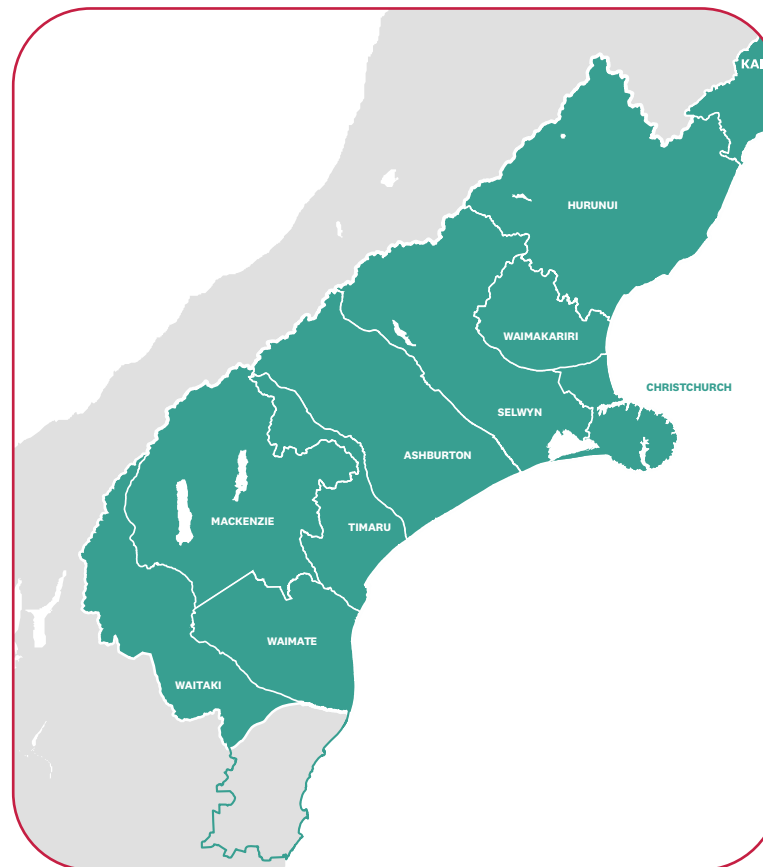
While multi-unit consents have increased, standalone houses still make up ~85% of housing stock.

Public housing supply has increased

with over 10,000 homes provided by Kāinga Ora and community housing providers. But supply is not keeping pace with need and the housing register of people who need this public housing is increasing. There is further anecdotal need; data gaps around the extent of the issue remain.

Short-term rental accommodation is affecting housing supply

There are an estimated 5000+ homes available on accommodation sites.



Rental affordability varies but is a concern in many parts of the region

At least a third of Waitaha Canterbury residents spend 30% or more of their income on rent and the amount people are spending on total rent payments has increased by ~9%.

Home ownership rates are increasing,

despite high housing costs, including interest rates, and sit at close to 70% of households.

However, housing stress is also increasing

(those spending more than 30% of their income on housing), and a lack of data may be concealing if this upward home ownership trend is covering up how much households are stretching themselves and making other tradeoffs in order to purchase a home.

It is important to not lose sight of the individual housing contexts of each territorial authority.

Greater Christchurch

Christchurch City:

In Christchurch City housing supply continues to increase, with a shift towards multi-unit dwellings (in 2024 there was a 3:2 ratio of multi-unit versus standalone dwellings consented)³. The city's housing dynamics are in line with other Tier 1 councils where rental stress and a latent mismatch between the available stock and the type and tenure of houses needed has not kept pace with the diversifying population; 28% of households pay rent equal to or over 40% of income and 20% pay rent equal to or over 50% of income⁴. Demand exceeds supply for Public Housing, and the Community Housing sector faces uncertainty. As part of the Greater Christchurch Partnership (alongside Selwyn and Waimakariri), much work on housing is underway.

Selwyn District:

Selwyn District is experiencing housing pressures due to rapid population growth exceeding projections (42.93% growth in the last 10 years)⁵. This has resulted in a mismatch between projected housing demand and the real demand for housing in the district. An additional 23,350 dwellings are anticipated to be needed between 2032-2052⁶. The issue of rapid growth in the Selwyn District is further exacerbated by insufficient investment into supporting infrastructure, such as providing access to public transport. These known issues feature strongly in the Waikirikiri Ki Tua Future Selwyn strategy.

Waimakariri District:

Similar to Selwyn District, Waimakariri is continuing to experience high population growth, in part influenced by internal migration from Christchurch City. This growth puts pressure on housing supply and affordability. While all age groups are growing in numbers, the district's ageing population is growing significantly compared with other districts, requiring consideration of continued support of elderly persons housing. Rental stress is an issue across cohorts, where 1 in 3 households have rent equal to or over 40% of their income, and 23% of rental households have rent equal to or over 50% of their income⁷. This is also in the context of the cost of living rapidly increasing. Public housing supply is limited, and there are concerns about demand being redirected to Christchurch.



Provincial and Rural Districts

Ashburton District

In Ashburton District 18% of households have rent equal to or over 40% of income and 13% with rent equal to or over 50% of income⁸. The supply of rental housing is insufficient, and the increasing use of housing for short-term rentals may also be impacting long-term rental availability. For example, in Ashburton District, there are 1,521 unoccupied homes (10%) out of 15,456 total dwellings, indicating the share of housing stock used as holiday homes or short-term rentals⁹. There is also a strong need for seasonal worker housing, more diverse housing for other key workers, and affordable housing for older people to age in place. Public housing supply is low.

In some areas, Highly Productive Land controls are noted as making it difficult and costly for developers to provide infrastructure and deliver new homes in already populated areas. A further key challenge is the lack of a Spatial Plan or Housing and Business Capacity Assessment, to provide certainty and clarity to the market.

Timaru District:

Timaru District faces several housing challenges, including rising house prices and rents, and a lack of diversity in housing supply with a preference for traditional homes over smaller, inner-city options. In Timaru District, 26% of households have rent equal to or over 40% of income and 19% with rent equal to or over 50% of income, representing a high proportion of stressed renters¹⁰. Past growth projections have underestimated the actual rate of growth in some areas, leading to potential capacity issues. Despite potential capacity for infill development, various issues such as land availability, topography, and development costs hinder its realisation; additionally, permissive rural lifestyle provisions and Highly Productive Land controls are making it unfeasible for developers to provide infrastructure and develop certain sites. Housing quality is also a concern, with higher percentages of dampness and mould compared to other districts. Public housing supply is also limited.





Waitaki District

Waitaki faces significant housing challenges, including affordability pressures caused by rising living costs, house prices, and rents. The district has one of the lowest median household incomes in New Zealand at \$68,900 (53rd out of 67 Territorial Authorities) ¹¹. This has contributed to a high level of housing stress, with a significant number of households struggling to afford suitable housing. Housing quality is a concern, with many houses being older and not meeting the necessary standards for warmth, dryness, and efficiency. The district is experiencing demographic shifts—including an ageing population, increasing ethnic diversity, and a growing overall population—that are exacerbating housing demand and the need for different housing types. The ageing population has created greater demand for accessible, low-maintenance, and smaller homes, while increasing ethnic diversity, including a growing Pacific Peoples community in Ōamaru (which has more than doubled from 3.8% in 2013 to 8.3% in 2023) ¹², has shaped need for homes that can accommodate larger families and intergenerational living arrangements. In addition to permanent population growth, the seasonal workforce (particularly in meat processing, agriculture, viticulture, and manufacturing), along with tourism and the growing visitor economy (driven by the district's unique environmental and heritage attractions), may also be placing further strain on the housing market. There is a relatively high number of unoccupied dwellings across the district, likely due to short-term rentals and holiday homes, which may be impacting the availability of long-term rental options.

Kaikōura District

Kaikōura's key housing issues include house price increases and rents outpacing low median incomes, leading to decreased affordability. 20% of households have rent equal to or over 40% of income and 15% with rent equal to or over 50% of income, representing a moderate proportion of stressed renters¹³. The district has experienced a 61% increase to the median sale price of homes in the past 5 years to \$620,00, the highest percentage increase in house sale prices across the region from 2019-2024¹⁴. At the same time as house prices have increased, median household income remains one of the lowest in the region at \$66,800¹⁵. This affordability crisis is exacerbated by a limited housing supply, with low numbers of new dwellings being consented each year and the 2016 earthquake further reducing stock. A high proportion of dwellings are also likely used for holiday homes or short-term rentals, contributing to low long-term availability; over a fifth of the housing stock are unoccupied dwellings¹⁶. Kaikōura's ageing population also creates specific housing needs; the median age is 50 years (one of the highest in the region) and 26.8% of residents are over the age of 65 years¹⁷.

Hurunui District

Hurunui District is experiencing population growth and an ageing population, impacting housing demand. There is a very low supply of rental housing. This is partly due to many properties being rented informally (e.g., to farm workers) and not through traditional channels. While dwelling consents and completions are relatively aligned, the housing stock is predominantly standalone homes and there is a lack of multi-unit or smaller dwelling options. 23% percent of dwellings are unoccupied¹⁸, particularly in tourist areas like Hanmer Springs, where many are holiday homes. This reduces the availability of long-term housing. The 2016 earthquake also impacted the housing stock. There is limited public housing.

Mackenzie District:

Mackenzie District is a small but rapidly growing district, driven by tourism and lifestyle opportunities. During the summer holiday period, the population of Twizel is said to often triple¹⁹, as a popular tourist destination. This growth puts pressure on housing affordability, particularly in Tekapo | Takapō, where prices have increased significantly²⁰. Based on formal bond statistics for residential tenancies, 13% of households have rent equal to or over 40% of income and 7% with rent equal to or over 50% of income, representing a moderate proportion of stressed renters²¹. However, due to the known prevalence of informal and commercial (employer) rental situations, formal statistics are likely to be underestimating the level of rental stress in MacKenzie²². Housing diversity (not having the right housing to meet resident needs) is an issue, this includes not having a sufficient supply and variety of 1–2-bedroom units to attract and retain workers, especially those that are singles, couples, or have small families and the elderly. Short-term rental accommodation is one of the most significant housing issues in the District²³. A recent report from AirDNA²⁴ suggests that there are 1,074 available listings across Airbnb and Vrbo in the District (the most of any district in the region), of which 32% are 1-bedroom, 17% 2-bedroom, 29% 3-bedroom and 17% 4-bedroom. The occupancy rate of these listings is 65%, with 90% being entire home listings. It is notable that over 50% of listings are available for 271–365 nights per year. This exacerbates the lack of long-term rental options and contributes to rental stress.

Waimate District

In Waimate, population growth is projected to be slow²⁵, but the district faces challenges in providing suitable housing for its ageing population and addressing the increasing disparity between income and housing costs. Despite having one of the lowest average rents in the region, rents have increased 20% over the last five years²⁶; 21% of households have rent equal to or over 40% of income and 16% with rent equal to or over 50% of income, representing a moderate proportion of stressed renters²⁷. Housing affordability varies; while having one of the lowest median household incomes across the region (\$67,800), the mean household income in 2024 was \$100,498, reflecting a skewed income distribution²⁸. Meanwhile the median house sale price was \$385,000 (2024), although the district had one of the higher relative percentage sale price increases from 2019–2024²⁹. Dwelling quality remains a concern, with high percentages of dampness and mould reported. There is limited public housing (23 homes managed by Kāinga Ora³⁰).

These local issues are interconnected and contribute to the wider housing complexities of the Waitaha Canterbury region. The system-wide drivers of the key housing issues, and the breadth of the issues themselves across the region, are visually summarised in Figure 2.



Waitaha Canterbury Housing Issues

System-wide drivers of the key housing issues:

Home ownership ideals	Property as an asset class	High interest rates
Limited job and education opportunities for young people in rural and provincial centres	Job growth in local and seasonal industries	Significant tourism industry
Climate and natural hazard risks	Housing stock conditions and lifespan	Infrastructure funding shortfalls
A growing older population	A more diverse population	Unexpected population growth
Internal migration increasing demand	Increasing deprivation	Changing Central Government policy direction
Cost of living and housing rising faster than wages	High construction and development costs	



Figure 2. A summary of the drivers and core housing issues across Waitaha Canterbury.



Waitaha Canterbury Housing Issues

Significant issue for all territorial authorities

Increased rates of housing stress across all cohorts

Lack of suitable and affordable housing across all cohorts

Limited ability for older residents to age in place

Demand for more varied housing options (type, size, and tenure) is mismatched with the current stock available

Low supply of social housing in most districts with demand not reflected in formal statistics

Unmet demand for smaller homes (couples, singles, and older people) located close to a range of transport and amenities

Significant issue for some territorial authorities

The rental market is highly constrained

Short-term rental demand impacting long-term availability

Hidden homelessness and rental stress i.e. people's informal arrangements to stay in garages/woolsheds

Issue for all territorial authorities

No coordinated housing strategy across the region

Preparedness to respond to the impact of natural hazard risks e.g. managed retreat

Not enough affordable housing for those who do not qualify for social housing but are priced out of the market

Limited or no community housing sector in some areas

Low quality housing stock

Market conditions are sustaining higher prices and delivery of larger homes

Uncertain impact of pending changes to the planning system (including the requirement to zone for 30 years of supply) on market behaviour, infrastructure costs and affordability for Councils

Issue for some territorial authorities

Unmet demand for single-level or universally accessible homes

Capacity enabled by zoning hasn't been realised by the market

Tourism benefits are not flowing through to councils i.e. to pay for infrastructure

Limited appetite for housing density

Highly Productive Land (HPL) zoning is limiting housing supply in some already populated areas

Challenge to attract and retain young people and families

Difficulties in developing papakāinga housing on Māori owned land

Absence of Spatial Plans or Housing and Business Capacity Assessments hindering effective planning

Limited suitable and affordable options for temporary housing (via short-term rental) for new workers while they find a permanent rental

Lack of data on seasonal and worker housing requirements. Worker displacement and role of employers in providing affordable worker housing is unclear, and so the case to warrant a council response

The roles local government can have in housing



Canterbury Mayoral Forum

The Canterbury Mayoral Forum includes the Mayors from the 10 territorial authorities in Canterbury and the Chair of the Canterbury Regional Council. The Mayoral Forum provides a mechanism for local authorities in Canterbury to:

- › Stand together and speak with ‘one strong voice’ for Canterbury and its communities.
- › Identify and prioritise issues of mutual concern and foster co-operation, co-ordination and collaboration to address them.
- › Advance regional economic and social development through leadership, facilitation and advocacy.
- › Work together, and with central government and other key sector leaders in Canterbury, to meet the needs and expectations of our communities at the lowest possible cost to ratepayers.



Local authorities

Local councils have a pivotal role in supporting the provision of housing. While you may see things applied differently in different areas, councils set the direction for how and where growth and development will occur through their long-term planning.

In considering this, each council must consider its regulatory functions under legislation, such as the Building Act and the Resource Management Act, and give effect to national and regional policy statements.

In addition to council's planning functions, they also issue consents to enable housing and urban development, and provide the physical infrastructure to connect their communities. Think transport, electricity and water, and also things that make a community feel 'homely', such as libraries and parks. Some councils also provide social and community housing.

Relationships can be formed, such as the Greater Christchurch Partnership, to support collaborative approaches to strategic issues.

Regional councils have different levers to pull when it comes to housing. Legislatively tasked with developing the Regional Policy Statement, this guides integrated planning and development across the region, highlights regionally significant issues, and supports long-term thinking for urban planning.

Every three years, the regional council is responsible for preparing the Regional Land Transport Plan. This is the region's funding bid for transport related projects. The development of new housing areas, particularly the size and location, are key inputs into transport planning – how and where are people likely to travel, and is the current roading and public transport system designed to accommodate this influx of people and/or change in travel patterns? The Regional Public Transport Plan is prepared separately, but aligned, to manage growth in both new and old neighbourhoods.

Smart urban planning and long-term thinking can support efficiencies and connectivity in key infrastructure associated with housing, such as transport, energy, and getting clean water in and dirty water out.



Key housing priorities for the Waitaha Canterbury region

The Canterbury Mayoral Forum has identified three key priorities to respond to the core housing issues facing the region. These priorities provide a framework to identify appropriate housing advocacy and action; we know a 'one-size-fits-all' approach to housing doesn't work and a range of housing types, sizes, and tenures are required to meet the needs of our diverse population and support our communities.

Priority 1

Increased housing diversity and choice

Success in this priority area looks like:

There are a wide range of housing types and tenures that suit the unique needs of the Waitaha Canterbury population.

This also means that there will be more affordable and accessible homes to meet the needs of smaller households, youth and students, and that there will be a wider range of housing choices for older persons to age in their existing communities. This will include different sizes, densities, and tenures of homes. We will have a more resilient urban form in our urban settings, and suitable development patterns that are responsive to a range of natural hazard risks and supported by functional infrastructure.

Priority 2

Increased long-term rental availability and affordability

Success in this priority area looks like:

There are a wider range of suitable long-term rental options available, and the cost of renting is more affordable for more people.

This includes that the impacts of short-term rentals for tourism on the rental market will be minimised and there will be long-term rental availability to meet the growing and changing needs of our communities. Suitable temporary housing for seasonal workers will also be available, in collaboration with businesses that provide seasonal work, so that the housing provided across the region supports our economic growth and diverse industries. Public housing supply in the region will increase to better align to the need, and there will be suitable provision of emergency and transitional housing.

Priority 3

Fit-for-purpose policy and regulation

Success in this priority area looks like:

Policy and regulation supports the right type of houses to be delivered in the right places and is enabling wider infrastructure benefits across the region.

This also means that data gaps that exist will be addressed to ensure a suitable evidence base for making housing policy and regulation decisions. These decisions will support suitable housing in both urban and rural environments and there will be consistency around how policy is applied and interpreted by all those involved in the delivery of housing across the region.



The Canterbury Mayoral Forum's commitment to housing

It is crucial that we work in partnership with each other, industry and stakeholders to achieve these priorities and address the core housing issues facing the region. Our commitment to housing includes joint action, both as a whole Canterbury Mayoral Forum and within sub-groups based on aligned local issues, and advocacy to central government on a range of topics.

Priority 1

There are a wide range of housing types and tenures that suit the unique needs of the Waitaha Canterbury population.

Priority 2

There are a wider range of suitable long-term rental options available, and the cost of renting is more affordable for more people.

Priority 3

Policy and regulation supports the right type of houses to be delivered in the right places and is enabling wider infrastructure benefits across the region.

As a group, we will:

- › Develop consistent messaging for Councils to use when engaging with Central Government about ways to increase affordable housing and a wider range of rental options.
- › Share information between Mayoral Forum members about ways to incentivise affordable and diverse housing options through partnerships with developers and funders.
- › Explore ways to better coordinate between housing and related services providers and community groups to better understand the range of housing needs and issues facing different communities.
- › We will explore opportunities on how to monitor progress against each of the priority areas.



Other important activities that will be progressed collectively or individually:

- › Investigating ways to support older persons housing diversity, especially in areas outside of urban centres.
- › Exploring a coordinated approach to engaging with the build to rent sector.
- › Undertaking further work to identify what support is needed to assist employers to take an active role in housing their workers locally.
- › Investigating ways to support mixed income multigenerational housing solutions.



Our ask of government:

- 1** To enable the delivery of mixed-tenure housing over the next five years, 100 IRRS/OS* places are provided through a flexible fund, which will be supported by funding tools such as subsidies and infrastructure cost assistance to unlock social housing.
- 2** The specific settings suggested for change include:
 - › Review and amendment of settings related to leasing, zoning, and covenants.
 - › Review and amendment of the National Policy Statement on Urban Development (NPS-UD), specifically identifying and revising policies that hinder local housing objectives.
- 3** To accelerate growth and alleviate debt ratio pressures, the Waitaha Canterbury region requests the central government to return the Goods and Services Tax (GST) to councils and also return the GST on public and affordable housing projects when delivered by Mana Whenua or Community Housing Providers.
- 4** Recognition of the impact of short-term accommodation on housing, and regulatory and funding assistance, to enable controls and current and additional visitor levies (both central and local) to help address the strain on housing and infrastructure.

Indicators of success will guide the next steps process.

* IRRS/OS - Income Related Rent Subsidy / Operating Supplements (see page 22/23)



It's important to also remember that across the region, much work is already underway that impacts housing, including:

- › **We are advancing discussions about Waitaha Canterbury wide spatial planning.** This will facilitate a coordinated view of where housing should and shouldn't go across the region.
- › **We are progressing work on energy for the region.** This will both enhance employment opportunities and support the additional population growth.
- › **We are identifying how a Regional Deal could bring together sectors and align projects and partnerships to support economic growth in the region.** These investigations will include ways to work towards our housing priorities.
- › **We are implementing the Canterbury Climate Partnership Plan,** including identifying pathways to transition to a low-emissions region.
- › **Councils continue to deliver existing work programmes,** such as for open space network planning and neighbourhood/precinct planning.
- › **Starting Review of Regional Land Transport Plan 2027-37** (overseen by the Regional Transport Committee).
- › **The Greater Christchurch Partnership** The Greater Christchurch Partnership also has an extensive housing workstream underway complemented by another focussed on the implementation of He Rautaki mō Kāinga Nohoanga – Greater Christchurch

What's next?

This strategic plan is a record of the commitment made by the Canterbury Mayoral Forum to collectively work towards housing priorities for the Waitaha Canterbury region.

Further detailed planning will be required to translate the 'what' of our strategy into the 'how'. This will happen in multiple different workstreams and include current and planned housing projects and initiatives to be delivered by the Mayoral Forum and its member organisations, as well as others.

Appendix 1:

A 'toolbox' of strategic housing levers

In addition to our joint commitments to action and advocacy outlined in this strategic plan, the process of developing this work identified a whole toolbox of levers (See Appendix 1) which individual territorial authorities can choose to endorse or action.

These tools and levers span across multiple categories, such as commercial strategy, investment for the public good/ community-focused spending, placemaking, policy, regulations and bylaws, land use zoning, funding and financing, and facilities and operations.

There are options in the toolbox that councils could do individually, or in partnership with the market and stakeholders, to address the housing priorities for the region.



Appendix 1

Toolbox of Housing Tools and Levers

As part of the background work that has informed the development of this Strategic Plan by the Canterbury Mayoral Forum, The Urban Advisory provided the following table of Tools and Levers.

It is a long list of possible activities/actions that each individual council (or collective of councils) can consider. It is not intended as the 'implementation plan' for this strategy. Further work is required to assess who, when, and how some of these tools and levers could be considered in the course of each council's continued efforts to enable housing that support achieving the three key priorities outlined in this strategic plan.



A

Accelerated Approvals

This tool involves expediting the process of initial resource consent approvals, as well as conducting timely building consents and construction inspections before delivery. This approach, known as accelerated approvals, aims to move projects through essential regulatory phases faster than the standard procedure. This includes Council consenting made easy and government fast-track pathway for large projects.

Accelerated approvals can also be supported with a complex consent service and a case management approach. This is a tailored project management service for complex developments that need a higher level of council support and management through the resource and building consent, engineering approval, and compliance process to expedite timely approvals.

Advocate for Affordable Housing Subsidy or Funding

Lobby, advocate for and submit proposition to central government for social and affordable housing subsidies or infrastructure funding for a project:

- › Identify Council sites suitable for affordable housing products.
- › Clearly define developer, manager, and investor roles.
- › Identify pathways to delivery, including viable partnership models.
- › Complete high-level design and due diligence to form a robust investment business case.

The pathway for seeking affordable housing subsidies and funding changes with each government (e.g. Infrastructure Acceleration Funding, HUD Affordable Rental Pathway, Māori Infrastructure Fund), but the intent is similar.

Councils can take a role in advocating for fit-for-purpose affordable housing funds and subsidised pathways to ensure that any new approach from current and future governments is suitable and effective. For example, the lack of certainty around funding is a salient issue at present and risks future affordable housing delivery.

Advocate for national incentives to encourage developers to exceed minimum building code standards - e.g. Step Codes

Internationally, Councils have adopted building standards that exceed or 'step' above the minimum standards set out in their Building Code regulations, to support a local area to work towards healthier, low energy housing stock more quickly, or target improved benchmark for design for universal access. Step codes are common in the US and Canada where local governments use them to incentivize or require cleaner, more sustainable new construction (e.g. Zero Carbon Step Code).

While step codes are not common or tested in New Zealand, Councils can play a role in providing incentives to the development sector to increase the standard of new supply (rather than impose and require higher standards for all developments). The higher building standards can be set through accreditation tools that reward developments that meet a higher bar (e.g. LifeMark, Green Building accreditations). In New Zealand, the New Zealand Green Building Council provides a benchmark standard of sustainable building through the HomeStar system. Councils could offer incentives, like bonus floor provisions or fast-track consent pathways to reward developments that deliver units which meet minimum Homestar ratings, or LifeMark ratings for example.

Affordable housing consents service

Councils can offer a tailored consenting service for developments which provide affordable or social housing, including discounted consent fees, fast-tracked approvals (see also Accelerated Approvals) or reduced development contributions.

Alternative financing approaches

Facilitate the development of alternative financing approaches, particularly collective models that can work with multiply-owned land structures, as traditional banking models pose challenges.

C

Call for Sites' Programme

Build and maintain a database of potential sites for development, which can inform and work with other levers including: spatial planning, partnerships with development sector, demonstration housing projects. This could be a user-friendly, web-based GIS tool for users to propose new housing development sites in the region and provide information about the sites in a few clicks. An example is the QLDC call for urban growth sites, as part of their 2024 Spatial Plan updates.

Capital Gains Tax or Stamp Duty	Advocate to central government for property tax reform to create new streams of revenue that can be earmarked for local spending on infrastructure, amenities and subsidising affordable housing projects. Property taxes also serve to reduce the financialisation of housing, and the incentives to accumulate wealth through property.
City and Regional Deals	<p>A City and Regional Deal is a mechanism for the delivery of collective plans for growth, bringing together key projects, programmes, policy, and governance reform to realise the potential of an economic region through alignment of local and central government, together with industry partners, based on shared objectives. This tool was proposed in the Future for Local Government Review and is modelled on the Australian experience.</p> <p>Australia has been pursuing the City and Regional Deal approach since 2016, most recently for South East Queensland. The “SEQ City Deal”, confirmed in 2022, provides a welcome boost to the building of key infrastructure in advance of the 2032 Summer Olympics in Brisbane.</p>
Climate Adaptation Plan	Develop a Climate Adaptation Plan that identifies high-risk areas, vulnerable communities, and spatial responses required to reduce community exposure to natural hazard risks and climate change risks. A Climate Adaptation Plan recommends infrastructure required to improve social and physical resilience to shocks, and informs a managed retreat strategy, which is enacted through District Plan changes to reduce the risk of housing and residential areas from climate and natural hazards.
Community Land Trust	Establish a community land trust, where land is held in trust by Council (or Crown) and perpetually affordable housing provided for rent or ownership, requiring a peppercorn rent for occupying land held in trust.
Community-led Housing Innovation Partnerships	Develop partnerships with community-led collective housing organisations (e.g. CHA, HIS), to enable Council to act as a broker to support and resource community-led groups to pursue Community Land Trusts, Cooperatives and Cohousing.
Construction innovation	Encourage the adoption of innovative residential construction technologies, increase local capability and reduce construction time/cost.
Construction Workforce Programme	<p>Create or partner with organizations promoting careers in residential construction or attract construction workforce to the area, to support ongoing development of housing. This could include sponsored apprenticeships, work placements, residential subsidies, temporary housing for workers and bonuses.</p> <p>Support local education providers (trades and tertiary institutions) to ensure that local people have access to education and training, and have the best opportunity to find local jobs and contribute to local projects.</p>
Conversion of non-residential buildings to residential	<p>The main impediment to frequent conversions lies with the current Building Act. The act requires a building undergo a S.115 test before the owner can apply for a restricted discretionary activity application. This test requires that the resident is not exposed to any risk to their living in the building, particularly around fire safety. Auckland Council has also identified other common challenges with conversion:</p> <ul style="list-style-type: none"> • Structural adequacy - some buildings may require major structural upgrade • Significant fire safety/warning/protection system upgrade to meet compliance requirements • Difficulty to meet G7 natural light and visual awareness requirements if building is to be used as permanent accommodation • Substantial alteration to existing plumbing/drainage also mechanical ventilation system • Significant floor/wall upgrade to achieve minimum G6 STC/IIC rating • Fire safety requirements particularly around building egress

	Council Grant Funding	<p>Establishing a grant fund (where only eligible housing projects can apply) with ring-fenced capital allows the city greater flexibility in choosing what and when to fund certain development activities and development types (e.g. funding pre-consenting which is the riskiest phase of a property development). A Council Grant Fund will have more flexibility than just providing a waiver of development contributions (DCs), and can target where the benefits of the grant are realised.</p>
	Council social and affordable housing portfolio	<p>Sustain and grow the Council owned and operated social housing portfolio, through a Council-controlled organisation or CHP that can receive IRRS. Council can establish specific criteria for tenants who are eligible for Council housing, in line with identified cohorts of need.</p>
D	Defining Affordable Housing	<p>Clear definitions of affordable housing in local government plans, strategies, and policies make decision-making for Council and developers easier and ensures that diverse community housing needs are met. These needs include those of essential workers, low-medium income households, and those not eligible for other forms of social housing assistance. Definitions also make targeted initiatives more manageable and achievable and allows for better monitoring and measures against housing affordability objectives. Better collaboration on affordable housing is possible between local government, community housing providers, and other stakeholders to deliver more affordable housing.</p>
	Demand data partnerships	<p>Develop and sustain partnerships with key government agencies and community housing providers working in the social housing, emergency housing, transitional housing and homelessness space to ensure that data on waitlists, emerging needs is accurate and can be responded to in a timely and appropriate manner.</p>
	Developers Forum	<p>Establish a forum of active developers or make use of existing networks (e.g. Property Council or UDINZ) to provide a regular forum for discussion about development opportunities, systems and processes and any roadblocks to quality development. Forum also provides a platform for education and upskilling developers on changing legislation, and regulatory requirements or incentives as they arise and to proactively showcase what 'good' looks like in their district and improve the relationships the Council has with the development sector at large.</p>
	Development Partnerships	<p>Facilitate the supply of new housing through development partnerships with private developers, iwi commercial developers, Kāinga Ora and Community Housing Providers (CHPs). Council plays a lead role in providing or coordinating funding, overseeing land parcels and delivering enabling infrastructure.</p>
E	Employer-led housing Programme	<p>Developing a programme to support and incentivised employers to take an active role in housing their workers locally. In some communities this is already occurring, but by developing a programme Councils could provide financial rebates or other benefits in recognition of their role in housing provision. For example, Councils can partner with or encourage employers to build or otherwise pay for their employees' housing. In the US there have been high-profile examples of employers building housing in vacation areas in Maine and Tennessee and legislative efforts in Massachusetts to promote such efforts. In one community, a trust purchased an old former bed and breakfast with plans to convert it into workforce housing for seasonal workers.</p>
	Establish Council owned CHP Operating Supplement for social housing, including draw down Refer to footnote on page 16	<p>Establish Council owned CHP to access Operating Supplement, a funding subsidy paid in addition to the Income-Related Rent Subsidy for eligible net new public houses to help enable new build supply. The Operating Supplement is calculated as a percentage of market rent up to a percentage cap. In Auckland, Hamilton, Tauranga, Wellington and Christchurch the Operating Supplement cap is 90 percent of market rent. In all other locations the cap is 100 percent of market rent.</p> <p>Changes to the Operating Supplement now include ability to capitalise part of the Operating Supplement currently paid to CHPs for new housing developments, to be paid upfront when contracts for new social housing are agreed. This capital funding will be made available in targeted circumstances to provide equity to CHPs allowing them to raise finance at better rates. This Operating Supplement would otherwise be paid to CHPs over time during the life of the contract.</p>

F	Establish Council owned CHP Income Related Rent Subsidy	<p>Establishing a council-owned CHP to access the Income-Related Rent Subsidy (IRRS) paid by Te Tūāpapa Kura Kāinga - Ministry of Housing and Urban Development (HUD) to public housing landlords, to cover the balance between what a public housing tenant pays in rent and the market rent for the property. The market rent is set according to comparable rent charged for other properties of a similar type, size and location.</p> <p>Now includes early approval in principle to enable CHPs to invest with greater funding certainty.</p>
	First-home Loans	<p>First Home Loans are issued by selected banks and other lenders, and underwritten by Kāinga Ora. This allows the lender to provide loans that would otherwise sit outside their lending standards. A First Home Loan only needs a 5% deposit. A rural context example is US Department of Agriculture's Rural Housing Service offers a variety of programs to build or improve housing and essential community facilities in rural areas. We offer loans, grants and loan guarantees for single- and multifamily housing, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm labourers and much more.</p>
	Flexible Design Incentives	<p>Design flexibility incentives work best in high-demand urban infill areas, and serve to to reduce regulatory constraints and allow developers to achieve feasible development propositions on marginal sites. These incentives often entail reducing required setbacks, increasing buildable area, allowing for flexible lot consideration, or reducing minimum lot size requirements. Together, these design allowances increase the potential for development on infill sites, making use of a greater portion of urban land to provide housing. Developers are able to build on land that would otherwise be unsuitable for housing if baseline design standards were maintained.</p> <p>Sites can be eligible for flexible design incentives based on an extent threshold basis (e.g <1,000m²), targeted areas (e.g. fringe suburbs) or based on other site constraints like topography (steep sites).</p>
	Forum with housing advocacy groups	<p>Facilitate a forum with housing and related advocacy groups to leverage the energy, insights and leadership of grassroots advocacy groups to understand critical housing needs (or housing-related issues), key pinch points in existing policy and housing enablement programme. Include advocates in periodic forums of a 'coalition of the willing' within the community, including developers, CHPs, public sector agencies.</p>
	Funding for infrastructure and development that supports Papakāinga	<p>Advocate across government to address gaps in infrastructure and development funding for papakāinga development, including the continuation of Whai Kāinga Whai Oranga or equivalent funding.</p>
G	Government Hubs	<p>Government hubs (co-location of government agencies) can help stimulate economic activity and job creation in a city or town. Planning and development of these precincts contribute to sustainability, community unity, and economic growth. They also improve urban spaces, transportation, and access to employment and education opportunities.</p>
	Green loans	<p>'Green loans' help Kiwis make the move to more energy-efficient options in their home. Most New Zealand banks offer discounted financing options and home-loan top ups for energy efficient options. These loans are all slightly different, with varying interest rates and terms. Many offers feature interest rates at 1% or even 0% to help overcome the initial cost of more energy efficient options, and save households money in the long run.</p>
	Greening the city <i>(Source: C40 and Arup released their 'Green and Thriving Neighborhoods')</i>	<p>Providing residents living in apartments with access to green and quality open spaces improves social, mental and environmental wellbeing. Green and blue spaces are critical features of a net zero, resilient and thriving urban neighbourhood. Urban green spaces have proven to improve physical and mental health and wellbeing, inspire social interaction, increase footfall for local businesses, support biodiversity, and provide ecosystem services such as stormwater attenuation, localized cooling, carbon sequestration, and improved air quality. Green and thriving neighbourhoods have high-quality open green spaces and adopt a 'green throughout' strategy in streets and public realm, as well as on walls and roofs of buildings. A range of green assets is included, such as parks, tree planting, green roofs, and walls, roof gardens, community gardens, allotments, or urban farms. Green assets are not short-term interventions but should be continuously monitored, maintained, and improved.</p>

H

Healthy Homes Standard	<p>The healthy homes standards introduce specific and minimum standards for heating, insulation, ventilation, moisture ingress and drainage, and draught stopping in rental properties.</p> <p>An incentive for landlords to meet and report on the healthy home standard accreditation could be administered by Council</p>
Homelessness Programmes	<p>Homelessness Outreach Services, funded by HUD, aim to bridge the gap between people who are at immediate risk of, or experiencing, homelessness and other existing services.</p> <p>Sustaining Tenancies by HUD works to prevent homelessness by funding community-based services to help individuals, families and whānau who are at risk of losing their tenancy. Sustaining Tenancies is a service for tenants in private rentals or public housing.</p>
Housing First Programme	<p>Advocate for and support Housing First which recognises that it is easier for people to address issues such as mental health and substance use, once they are housed. The priority is to move people into appropriate housing and then immediately provide wrap-around services to support their success. For example, the goal of Housing First Ōtautahi is to make homelessness rare, brief, and non-recurring. Successful in Canada, the USA, Europe, the United Kingdom and now in multiple parts of New Zealand.</p>
Housing innovation demonstration projects	<p>Establish a demonstration programme to fund, test and showcase innovative housing projects (e.g. affordable housing, alternative tenures, community-led housing, sustainable design and low-carbon construction methods). Projects are selected from applicants with proposals seeking to meet acute housing needs (criteria can be targeted to key needs identified through housing plans). Successful projects may have a site of their own or are offered a publicly owned site at market value. Developments are subject to usual resource consent projects on a non-notified basis. It is recommended that the development of the programme and project selection is done with input from with industry groups such as the Property Council, UDINZ and Community Housing Aotearoa (e.g. representation on project selection board) to ensure that a demonstration programme is efficient and effective. An example of housing demonstration projects is ACT Demonstration Housing Programme.</p>
Housing retrofit programme	<p>Council or government-led scheme to support homeowners to repair and retrofit their home. This could include incentives to add renewable energy, on-site water reuse or double glazing and decommission fireplaces, to reduce energy and water demands of existing homes. For example, Auckland Council has a Retrofit Your Home scheme offered ratepayers financial assistance of up to \$5000 for the installation of: clean heat, insulation, water conservation, mechanical extraction and fireplace decommissioning. The loan was repaid by a targeted rate on the property over a nine-year term.</p> <p>Retrofit programmes could also assist landlords to raise their homes to meet the Healthy Homes Standard.</p>
I Incentivise Build to rent	<p>Incentivising and encourage BTR developers/operators into the local area. Build to rent are long term rental homes (lease 3-7 years), properties that are typically owned by institutional investors and managed by specialist operators. BTR are often well-managed and affordable rental options, often provided as apartments within a BTR complex with shared on-site amenities. While this is an emerging housing option in New Zealand, with new-build units, BTR are high quality homes, with secure tenure though sometimes at an upper quartile price.</p> <p>e.g. New Ground Capital and Kiwi Property are development build-to-rent apartments in Auckland and around NZ.</p>
Inclusionary Zoning	<p>Inclusionary zoning is a land use planning intervention that either mandates or creates incentives so that a proportion of a residential development includes a number of social or affordable housing dwellings (or developers contribute to a fund for affordable housing, based on the number of units developed). The benefits of inclusionary zoning include supporting the development of affordable and social housing in good locations, and ensures presence of essential and key workers on lower incomes in places where property prices and rents might be otherwise prohibitive. Inclusionary zoning can be mandatory or voluntary/incentive based (e.g. offering bonus floor provisions, performance-based planning rules, fast track consenting pathway). Inclusionary zoning aims to provide for affordable housing, though it may not always require long-term retention of affordable units at re-sale.</p>

Inclusive Covenants	<p>Establish requirement for perpetual covenants in new housing developments (e.g. greenfield) or in particular areas of need, to earmark a percentage of dwellings for particular housing cohorts (e.g. over 55s, single-parent rental, key worker housing, other income-based cohort). Re-sale or renewal of a rental tenancy for any covenanted unit, can be required to meet the conditions of the inclusive covenant.</p> <p>Compared to inclusionary zoning, covenants are aimed to ensure a mix of residents in communities (not necessarily about affordability, but could be about income, age or tenure status). Homes are usually rented or sold at market rates. Council could buy and sell properties, and through the process apply covenants, to develop a more inclusive housing stock over time.</p>
Incremental development for Gentle Density (Missing Middle Housing)	<p>Incrementally increasing the number and variety of homes (i.e. adding gentle density) in low density single home neighbourhoods where land is underutilised. Unlocking small-scale infill development, such as granny flats or additions to enable larger families or multi-generational living, can help achieve 'gentle density' incrementally over time. Incremental development recognises that urban families already build and extend their own dwellings incrementally in response to their needs and the availability of resources. The current regulatory system imposes time and costs regulatory burdens that are out of proportion to the size of these projects, making it difficult for them to succeed or be realised.</p> <p>In 2024, the NZ Government sought public feedback on options to make it easier to build granny flats, without resource consent. They proposed a National Environmental Standard (NES) that requires that "minor residential units" (MRU) are permitted (ie, they don't need a resource consent), provided they comply with permitted standards.</p> <p>Gentle density focuses on slightly increasing the number and variety of homes in existing single detached-home neighbourhoods over time. Gentle density can include small scale subdivisions (e.g. adding a house on the back of a section), a granny flat / minor dwelling unit or can extend to the redevelopment of an existing site to include duplexes or infill row houses.</p>
Infrastructure Priorities Programme	<p>Councils can submit major infrastructure proposals to the Infrastructure Commission for review and inclusion in the National Infrastructure Plan. Investment in major public infrastructure upgrades (e.g. three waters) can support the feasibility of market-led development.</p>
Integrated Residential Development provision	<p>Planning rules that provide for integrated residential development on sites >2000sqm in existing low density residential areas. Complying developments must provide small scale on-site amenities that are shared by residents. This can support the establishment of communities like retirement villages, papakāinga or kāinga nohoanga, cohousing or student accommodation in areas that otherwise wouldn't provide for diverse housing.</p> <p>IRD can be an alternative to blanket or upzoning or precinct upzoning, especially in smaller urban areas, that still enables more intensive development within particular parameters.</p>
Integrated transport with housing	<p>Integrated transport network for the region supports future residential growth by unlocking additional opportunities. Shift towards prioritising people and opportunities to improve people's experience walking and cycling, and access to public transport in close proximity to home.</p>
K Kāinga Whenua Loans	<p>The Kāinga Whenua Loan is designed to support whānau Māori with their housing aspirations and remove some of the barriers to accessing finance. The Loans can be individual or collective.</p> <p>For regular home loans, banks take security over the house and the land. For a Kāinga Whenua Loan, Kāinga Ora take security over the house but not the land. This means in the unlikely event that there is a default on the Loan, the house could be removed but the land would still be protected.</p>
Kiwisaver First Home withdrawal	<p>Eligible members can withdraw their KiwiSaver savings (including tax credits). However at least \$1,000 must remain in their KiwiSaver account. They must intend to live in the property and it cannot be used to buy an investment property.</p>

Land Amalgamation

Exploring opportunities for multiple landowners of contiguous lots to combine their properties and develop them together. This may allow for larger and more impactful projects, in strategic locations to achieve wider outcomes (e.g. Build to Rent, or key worker housing). It can also be used to achieve wider neighbourhood outcomes, such as mid-block pedestrian links or rear lanes which improve built form or accessibility of development delivered by the market.

Land Value Capture

Land value capture schemes secure and recover a portion of the benefits delivered by public investments, in order to offset the costs of the investment itself. Major infrastructure investment and upzoning of land can lead to an increase in land value. Similar to Australia's Permanent Rental Affordability Development Solution (PRADS), the value uplift can instead be used to fund the construction and delivery of affordable rental units within the development or an affordable housing fund.

Shift from 'user pays' to 'beneficiary pays'.

Locally owned infrastructure assets

Inspired by a Community Wealth Building approach, local owned assets, locally-held contracts for maintenance and operation, and using locally made parts and components where possible can increase community resilience and control over critical assets. This creates local jobs too.

Low impact subdivision guidance

Promote sustainable, low impact subdivision practices to reduce the impact of greenfield development on natural biodiversity, water systems and highly productive soils. Low impact development can also serve to restore and regenerate natural environments through clustered development, with a smaller footprint enabling the preservation of wetlands, natural watercourses and bush, for example.

Managed retreat

Long-term strategy to reduce or eliminate housing and urban development in areas subject to extreme natural hazards and climate change hazards. Requires evaluation of hazard prone areas, and categorisation of risk, vulnerability etc. This may include buy-out of at-risk properties by Crown or Council agencies to support homeowners to relocate. An example of this is the Westport masterplan, considering a 40yr relocation strategy for the town centre due to river flood and climate risks (and the cost of making existing township resilient or recovering from extreme events).

Market-led Proposals Framework

Implement a clear process for the market to engage with councils that encourages the type of development that council require (based on a deeper understanding of the need).

Minimum Apartment Standards

The NZ government announced in 2024 a policy to remove minimum floor area and balcony requirements on apartments. Many dimensions of a functional home (bedroom, bathroom etc) are set out in the Building Code, but in the planning system minimum apartment sizes have limited the development of affordable smaller units for single-person or couple households.

Minimum densities for greenfield and brownfield

Establish or revise minimum density provisions for greenfield development and brownfield development, to ensure the type and intensity of development is consistent with demand. For example, Hamilton city has a minimum density of 16d/ha for new development). Some Councils are challenged by underdevelopment of central sites (e.g Christchurch central area) where the market is still not incentivised to intensify development despite upzoning. Minimum densities, including specified typologies for particular areas can support better land utilisation for housing.

Mixed-use Zoning or more enabling Residential provisions in centres	<p>Adopting enabling land-use zoning, that fosters mixed-use, intensive and dense typologies of residential is a critical local government initiative and creating functional urban neighbourhoods. The NZ government announced in 2024, policies to require councils to enable mixed-use zoning in cities. This would ensure the provision of small-scale local amenities in areas with higher density housing (e.g. shops) and increase the convenience and proximity of everyday amenities for residents, reducing car trips.</p> <p>For smaller urban areas, changes to commercial and city centre zoning to be more permissive of residential activities (i.e. non-notified, or broader permitted activity controls for residential)</p>
Multigenerational homes pilot projects	<p>Develop (and adequately fund) larger multigenerational homes with Community Housing Providers in communities with appropriate demographics and demonstrated need, utilising CHPs on the ground knowledge to identify larger families with many children who may otherwise be deterred from applying.</p>
Multigenerational housing	<p>Make changes to policy to support mixed income multigenerational households into housing across multiple adjacent units.</p>
National Policy Statement on Highly Productive Land (or amendments)	<p>The NPS-HPL is a national policy statement under the Resource Management Act 1991 (RMA). It sets an objective to protect highly productive land (HPL) for use in land-based primary production, along with a range of policies and implementation clauses. Land-based primary production means production that is reliant on the land's soil resource and includes production from forestry, agricultural, pastoral or horticultural activities.</p> <p>NPS-HPL directs regional and district councils to map highly productive land and put in place controls on its use, subdivision and rezoning within their plans. It also requires that local authorities consider the NPS-HPL when implementing policy more generally, as well as its interactions with the National Policy Statement for Freshwater Management (NPS-FM) and the National Policy Statement for Urban development (NPS-UD).</p>
National Policy Statement on Indigenous Biodiversity	<p>Advocating to government for changes to the NPS, which identifies criteria for identifying Significant Natural Areas, sets out a process for assessing and managing land subject to SNAs.</p>
Network of Housing Excellence	<p>Build a 'Network of Housing Excellence' with the development and construction sector as a way to share information/ resources/capabilities/ learning and act as an ongoing catalyst of housing innovation in the region.</p>
NZ Local Government Funding Tools	<p>NZ Local Government Funding Agency: LGFA specialises in financing the New Zealand local government sector, the primary purpose being to provide more efficient financing costs and diversified financing sources for New Zealand local authorities and council-controlled organisations. LGFA was established to raise debt on behalf of local authorities on terms that are more favourable to them than if they raised the debt directly.</p> <p>Infrastructure Funding and Financing Act 2020: This Act is administered by the Ministry of Housing and Urban Development and contains detailed provisions for the funding, financing, and administration of infrastructure projects in New Zealand. The Act authorises the imposition of a levy by a Special Purpose Vehicle to fund infrastructure projects. It details the process of proposing, assessing, and ordering levies, as well as the basis of liability for the levy. It defines "eligible infrastructure" as the infrastructure and related facilities specified in the levy proposal. The Act elucidates that eligible infrastructure can encompass a broad range of projects, which may include but are not limited to the following: water, wastewater, storm water, transport and associated infrastructure (including local roads, state highways, cycle ways and footpaths), public transport infrastructure including rail, busways, park and ride interchanges, stations and shelters, community amenities to the extent they form a part of a wider project, environmental resilience infrastructure, such as flood protection, pump stations and environmental restoration.</p>

O	Open Space Network	Continue to maintain and enhance the network of open and green spaces within the region. Plan and develop parks and open spaces along with housing development (coordinated via Spatial Planning), including shared paths and recreational routes through natural spaces.
P	Pattern Book for Housing	<p>Develop a pattern book of approved architectural designs for homes of a range of sizes and typologies for the local area. This will reduce the time burden of the consent process and reduce the cost of development through efficiencies of scale in the construction sector as they deliver a standardised suite of housing designs. External materials, finishes and fittings can be varied to ensure that pattern book homes are not identical, while retaining a replicable, quality suite of housing options. Pre-approved home designs are particularly effective for small-scale development.</p> <p>A Pattern Book could offer ~30 designs including single-family homes, townhomes, duplexes and multiplexes which meet certain building standards (e.g. Homestar 7, Lifemark)</p>
	Place Promotion	Promote towns and cities in Canterbury as an attractive place to live (or do development activity) through positive communications, marketing and branding.
	Precinct/Suburb Upzoning	Up-zoning enables a certain level of development as of right (without requiring resource consent), such as the recently repealed Medium Density Residential Standards, and incentivises developers to be active. It works by decreasing soft costs and land costs and mitigating zoning risks and uncertainty with discretionary consenting processes. An efficient and predictable consenting process reduces carrying costs, consulting fees, and other costs associated with approval processes when compared to a lengthy discretionary review process.
	Private Grant Funds and Bonds	<p>A Grant Fund (source of funds could be private, public or mix) could help facilitate the supply of housing by providing ring-fenced capital to support through funding certain development activities and types. Such a fund could be used to support affordable housing units through the reduction of development costs and consequently lower sale price/rents necessary for a viable project.</p> <p>Bonds are another tool that can help to finance infrastructure to support growth</p>
	Property Rates Incentives	Property rates incentives could reduce the rates burden on property owners in an area, that support the repopulation of a target area. The specific mechanisms vary but fall under three broad categories: rates abatements, rates rebates, or rates exemptions. Rates rebates improve the affordability of living, by offering a rebate to a cohort of households who cannot afford rates (e.g. asset rich, cash poor households). For example: Kansas Opportunity Zones are designated low-income census tracts where new investments may be eligible for preferential tax treatment. These zones were created by the Tax Cuts and Jobs Act of 2017 to encourage long-term investments in economically distressed areas. Kansas has 74 designated Opportunity Zones, including 70 low-income communities and 4 non-low-income contiguous tracts
	Public Land Policy	A public land policy establishes criteria by which local governments select and sell (or lease) parcels of publicly controlled land at below-market prices (often free) to improve delivery of affordable or social housing. Effective policies draw from a broad portfolio of land parcels and work to maximize the value of that land – such as by allowing for dense and mixed income developments. The policy should employ a well-defined selection process, clear definition of social and affordable housing, and expedient regulatory approvals. Public Land Policies support economic development, providing critical worker housing and jobs, and have the potential to reduce the cost of providing public services. Leasehold public land policies can also enable Councils to develop a source of revenue whilst also securing the provision of affordable housing.
	Public realm upgrades	<p>To improve the day-to-day experience of living in and moving around the city and townships, street and public realm upgrades are essential in order to support a growing residential population. People will be encouraged to choose walking, cycling, or other non-motorised modes for transportation in a green and thriving neighbourhood. Well-designed spaces and supporting infrastructure and services will promote active transport. For example, the widening of footways, creation of segregated cycle lanes, and greening of streetscapes can be achieved by reclaiming street space from private vehicles. The street scene will also include bike parking, repair services, pedestrianised zones, and pedestrian/cyclist-friendly wayfinding.</p> <p>Source: C4o and Arup released their 'Green and Thriving Neighborhoods'</p>

R	Publicly owned housing (not Kāinga Ora)	Engage with Crown ministries and agencies like Police, Ministry of Education, Ministry of Defence and others to understand if they own any underutilised houses for workers or other purposes in the Council area. Investigating the condition, use and future of these dwellings can identify housing options for local communities.
	Publicly Owned Land for Housing	Identify publicly-owned sites (Crown and Council) appropriate for affordable or mixed use housing development across all council districts; and determine what is required to acquire/consolidate these for development. Check for Right of First Refusal obligations too, and engage with relevant mana whenua entity.
	Reduced developer contributions/ financial contributions and Fees for specified developments	<p>Waiving, reimbursing, or deferring a variety of fees typically incurred throughout a development project's lifespan. These fees include those associated with consents, planning, and development, such as resource consent or building consent application fees, development contributions and financial contributions.</p> <p>(e.g. Reduced DC/FCs could be offered to developments in the city centre or medium density zones providing new residential units).</p>
	Regional Kāinga Nohoanga and papakāinga strategy	Developing a strategy to guide approaches to enable the design and delivery of kāinga nohoanga.
	Rental Housing Warrant of Fitness	The Rental Housing Warrant of Fitness (RWoF) is an evidence-based housing quality checklist. There are 29 criteria, covering aspects such as ventilation, heating, safety and hygiene. These are considered to be minimum requirements for the health and safety of occupants. Councils can offer a programme of assessment and accreditation for landlords and developers to work through for each home, to obtain a rental WOF for tenants. This could set a higher standard than the healthy homes standard, and create market signals to improve rental housing quality.
	Residential Aged Care	Advocate for and support the establishment of aged care facilities in neighbourhoods with ageing populations.
	Residential Development Underwrite	<p>Council residential Underwrites.</p> <p>Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development invites applications from experienced developers who need an underwrite to maintain construction pipelines for residential developments. The underwrite must be low risk and cost to the Crown.</p>
	Residential Tenancies Act Reform	<p>Councils could advocate to the Minister for further improvements to the Act. Improvements to the Residential Tenancies Act to make it easier to be a landlord and easier to be a tenant.</p> <p>This could include making it easier for tenants to have pets as of right, make small modifications to a home (e.g. painting a wall, hanging pictures), raising the bar for Healthy Homes Standards</p>
S	Retirement Villages Act changes	Councils could advocate to the Minister for further improvements to the Act. In 2024, the Ministry of Housing and Urban Development is undertaking a review of the Retirement Villages Act to increase protections for residents, use of plain language and overall strengthening transparency in the sector.
	Sell to Lease	"Sell to Lease" is a model commonly used by corporates and governments to optimize capital and mitigate property risks. While less common for private residences, it is generally offered overseas and structured in a variety of ways. A common method for this model is homeowners selling their property at a slight discount, receiving cash and a lifelong residential lease income, ending only at death or voluntary relocation. Rent typically increases with inflation. Positive aspects of this housing model are; ability to extract close to full value of equity; lack of exposure to interest rate and property price volatility, and avoidance of generally high reverse mortgage rates; security of tenure and rental inflation; professional property management tailored to the needs of an older cohort and associated benefits.

Short-term rental cap and spatial restrictions	<p>Establish a policy capping short-term rental use for entire homes, as a percentage of the local housing market (to ensure adequate housing for local workers). Caps can be applied district wide, within a township or in specified local areas to avoid or reduce the dominance of short-term rentals in particular areas. Another approach is for Councils to place restrictions on the number of nights a property can be rented as a short-term rental, which can be administered through revised District Plan provisions and a requirement to gain resource consent.</p>
Short-term Visitor Accommodation Levy or Licensing Fee	<p>A levy and/or licensing fee for short-term rental accommodation providers, such as Airbnb (especially those renting a whole home). Reducing the number of homes available exclusively for short-term rentals can help to ease stretched housing markets. Taxing hosts at a rate commensurate with hotels and other visitor accommodation providers is equitable. Ensuring renters abide by existing noise, commercial and zoning regulations is sensible, too - which can be managed through resource consents. A levy and/or licensing fee aims to balance the social costs of transferring housing stock to visitor accommodation and can be used to collect revenue to pay for tourism development marketing, or alternative housing solutions such as affordable housing.</p>
Social Housing Waitlist	<p>Partner with social housing providers and other social service providers to understand housing needs and experiences of those on the waitlist. HUD housing waitlist data is imperfect, so augmenting these statistics with qualitative insights from those working on the ground is invaluable.</p>
Spatial Plans and Neighbourhood Plans	<p>Developing integrated plans for growth and development, across scales, so that infrastructure, amenities and housing provision can be aligned and informed by future demand. Spatial plans include Future Development Strategies (required under the NPS-UD) but can also be developed by local Councils to support integrated growth planning. Neighbourhood plans are non-statutory but can be worthwhile to support place-based coordination of housing policy levers and partnerships, targeted investment in local assets to meet local needs and build community participation & sense of ownership over the future plan for the area. It is anticipated that future resource management reform will include some form of statutory spatial planning.</p>
Supported Living Scheme	<p>Funding or coordination of in-home support services, to support ageing in place, especially in communities where residential aged care is not available.</p>
Targeted Rate Scheme	<p>An important funding tool set under a Long-term Plan/Annual Plan available to support targeted revenue gathering for investment in a chosen area. (e.g. a targeted rate could be applied to short-term rental units, and invested in a targeted response to provide local worker housing, or could be targeted in a particular neighbourhood to support investment in infrastructure upgrades required to support growth.)</p>
Transitional/ Emergency Housing	<p>Provision of short term accommodation to support those in insecure housing, homeless or who have nowhere else to go. Transitional housing provides temporary accommodation for individuals and whānau who don't have anywhere to live and urgently need a place to stay. It also offers tailored support to help these individuals and whānau into longer-term housing.</p>
Upzoning directed by Spatial Plans (as per NPS-UD)	<p>Deliver broad-upzoning through District Plans (informed by Spatial Plans, and giving effect to the NPS-UD where required) to ensure that housing is enabled in the most accessible locations, within walkable catchments of town, local and metropolitan centres, and rapid transit stops. Upzoning will allow the property market to respond to underlying market dynamics and also catalyse certain sub-sectors. For example, by making it easier for the build-to-rent sector to provide high density accommodation in the city centre would boost city centre residential numbers.</p> <p>Council could seek permission from the minister to have the urban area up-classified as a Tier 2 or Tier 1 city, to make the policy implications of the NPS-UD more enabling in their area in response to critical housing needs.</p>

	Urban regeneration	<p>Identify underutilised areas, or neighbourhoods in strategic locations that can be the focus of targeted regeneration. Urban regeneration is the redevelopment of integrated infrastructure, housing and amenities to support new urban communities. Past light industrial areas are common focal points for urban regeneration in New Zealand, or existing neighbourhoods where coherent targeted redevelopment would have wider public benefit (e.g. Kāinga Ora Large-Scale Projects, Eke Panuku Place-based neighbourhood regeneration). Urban regeneration requires Councils (often through a special purpose CCOs) to make use of compulsory purchasing powers to acquire properties that can enable targeted urban renewal or regeneration, including housing, infrastructure and community amenities.</p>
V	Vacant Land Differential Rates	<p>Identify and utilize vacant, abandoned or derelict properties for housing development, contributing to both community revitalisation and increased housing supply. A Council can apply differential rates to vacant properties to dis-incentivise land banking, especially in high-demand areas. Differential rates can be varied, depending on the area targeted for vacant sites.</p> <p>Christchurch City Council introduced from 1 July 2022 a new differential rating category for vacant land in the Central City – it is called the City Vacant Differential rate. The differential is set at a multiplier of 4.523 times the standard general rate. This differential is a fairer approach that recognises that vacant land in the Central City benefits significantly from the Council's general activities. It applies to vacant land in the Central City Business Zone and the Central City Mixed Use (South Frame) Zones.</p>
	Visitor levies or Tourism impact levies	<p>Tourism levies received by central government (or additional local levies) are fairly distributed to regions facing the highest strain on housing and infrastructure due to visitors. Revenue from tourism impact levies can be applied to meet critical local needs (e.g. local worker housing, affordable housing, new infrastructure).</p>
W	Water supply, wastewater and stormwater infrastructure network	<p>Leveraging existing infrastructure but consideration of three-waters infrastructure requirements to meet demand in key growth areas.</p> <p>Collaborative planning among stakeholders and utility providers is paramount for coordinated development and minimizing disruptions.</p> <p>Existing network capacities in some parts of the city are unlikely to be sufficient for this increased demand resulting in the need for upgrades and subsequent disruptions due to the dense urban environment. Balancing these demands without upgrades could be done utilising innovative demand management solutions, like water-efficient practices, reducing strain on existing networks but there is a practical and physical limitation to these types of solutions and network upgrades to both the local and bulk infrastructure is likely to be needed in the future.</p> <p>Green infrastructure solutions can effectively manage stormwater while enhancing urban aesthetics. Implementing additional green areas within developments as well as the greening of the public spaces will help improve the water quality and quantity as well as helping mitigate the impacts of Urban Heat islands effects and providing ecological outcomes.</p>
	Work with major landowners and Crown agencies	<p>Developing working relationships, particularly with Kāinga Ora Homes & Communities, Ministries of Education and Housing & Urban Development, NZ Transport Agency will be a major strategic tool. Other Crown departments and agencies can provide critical infrastructure and services needed to grow and sustain a thriving population.</p>

Endnotes

¹ Stats NZ, 2023 Census: Population.

² Stats NZ, 2023. <https://tools.summaries.stats.govt.nz/places/RC/canterbury-region>.

³ Christchurch City Council, 2025. Building Consent data (provided by staff).

⁴ HUD, 2024. Local housing statistics: key data (via Stats NZ Census 2018). [Source](#)

⁵ Stats NZ, 2013 Census: Population.

⁶ Greater Christchurch Partnership, 2023. Greater Christchurch Housing Development Capacity Assessment.

⁷ HUD, 2024. Local housing statistics: key data (via Stats NZ Census 2018). [Source](#)

⁸ HUD, 2024. Local housing statistics: key data (via Stats NZ Census 2018). [Source](#)

⁹ Stats NZ, 2023. Totals by topic for dwellings, (RC, TALB, UR, SA3, SA2, Ward, Health), 2023 Census.

¹⁰ HUD, 2024. Local housing statistics: key data (via Stats NZ Census 2018). [Source](#)

¹¹ Stats NZ, 2023. Place and ethnic group Summaries: Christchurch city. [Source](#)

¹² Stats NZ, 2024. Place and Ethnic group summaries, Ōamaru: Percentage of population that identify with each ethnic group (level 1), Oamaru and New Zealand, 2013–2023 Censuses. [Source](#)

¹³ HUD, 2024. Local housing statistics: key data (via Stats NZ Census 2018). [Source](#)

¹⁴ HUD, 2024. Local housing statistics: key data (via Core Logic). [Source](#)

¹⁵ Stats NZ, 2023. Place and ethnic group Summaries: Christchurch city. [Source](#)

¹⁶ Stats NZ, 2023. Totals by topic for dwellings, (RC, TALB, UR, SA3, SA2, Ward, Health), 2023 Census.

¹⁷ Stats NZ, 2023. Place and ethnic group summaries: Kaikōura District. [Source](#)

¹⁸ Stats NZ, 2023. Totals by topic for dwellings, (RC, TALB, UR, SA3, SA2, Ward, Health), 2023 Census.

¹⁹ Mackenzie District Council, 2021. Your Town, Your Future - The Mackenzie Spatial Plans. [Source](#)

²⁰ HUD, 2024. Local housing statistics: key data (via Core Logic). [Source](#)

²¹ HUD, 2024. Local housing statistics: key data (via Stats NZ Census 2018). [Source](#)

²² Mackenzie District Council staff member (personal communication, January 2025).

²³ Mackenzie District Council, 2021. Your Town, Your Future - The Mackenzie Spatial Plans. [Source](#)

²⁴ AirDNA, 2024. AirDNA data for Mackenzie District Canterbury. [Source](#)

²⁵ Stats NZ, 2024. Table 6: Components of population change, Subnational population estimates: At 30 June 2024 (2018-base). [Source](#)

²⁶ HUD, 2024. Local housing statistics: key data (via Tenancy Services). [Source](#)

²⁷ HUD, 2024. Local housing statistics: key data (via Stats NZ Census 2018). [Source](#)

²⁸ Data provided by Waimate District Council, via Infometrics (2024).

²⁹ HUD, 2024. Local housing statistics: key data (via Core Logic). [Source](#)

³⁰ HUD, 2025. The Government Housing Dashboard, Key Stats by TLA. [Source](#)





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