

Housing Policy

1. Purpose

The purpose of this policy is to guide both Waimakariri District Council (WDC) and other parties on how it will contribute to the provision of adequate housing for all its residents.

This policy sets out broad parameters within which Council will operate as it exercises the various roles it will undertake in delivering on the community's housing aspirations.

The policy will also serve as a guide against which targeted housing related strategies and implementation plans will be developed.

2. Scope

The scope covers initiatives that enhance the quality, quantity, affordability and accessibility of housing across the district and across the full housing continuum depicted below. While Council cannot by itself meet every single community housing need, through the continuum, it is able to identify where housing barriers exist and what options, resources and or agencies are best placed to help resolve them.

The focus of Council's efforts will be on initiatives that help address housing needs of families and individuals on lower incomes and to those that otherwise face barriers to finding appropriate housing.

The Housing Policy will guide the Council's decisions and support collaborative action across the continuum of social, affordable and market housing to achieve the policy's purpose.



Figure 1 Housing Needs Continuum

3. Statement

3.1. Background

- 3.1.1. The Waimakariri District has historically had one of the highest levels of private home ownership of any local council area in New Zealand. But like elsewhere in recent years, there is increasing evidence of housing related stress that requires a shift in approach. Council acknowledges that housing supply and demand is a complex ever-changing system that is impacted by wider national and regional markets, as well as the influence of various Central Government and partner agency initiatives.
- 3.1.2. Many local Councils, including WDC, have traditionally provided a subset of social/assisted rental housing in the form of Elderly Persons Housing (EPH). This has been the focus of WDC's housing policy to date and the main 'housing specific' practice historically engaged in by the WDC, outside of the Council's regulatory role in building control and land use planning.
- 3.1.3. In 2020, Council commissioned independent research into future housing needs over the next 30 years. The research findings clearly identified that despite a relatively high home ownership rate, the number of households facing 'housing stress' had increased in recent years and was likely to continue to steadily increase over time. The research also highlighted unmet housing needs which were likely to create significant hardship if left unaddressed. These are unlikely to be fulfilled by the private property market without some level of targeted intervention by the Central Government and Council.
- 3.1.4. Findings from Council's commissioned research has shown a need to consider:
 - a. reports about a lack of emergency and transitional housing in the district;
 - b. census data that implies a degree of overcrowding; and
 - c. the lack of social/public housing stock which is evidenced by a growing public housing waiting list, especially among small households and a significant forecast increase in the elderly population.
- 3.1.5. In response to this, Council established a working group to consider housing needs and suggest possible Council-led interventions more closely. This policy statement is the outcome of the working group's deliberations. It leverages on Council's experience in the provision of elderly persons housing.

3.2. Te Rūnanga o Ngāi Tūāhuriri

- 3.2.1. Council will continue to partner with Te Rūnanga o Ngāi Tūāhuriri in working to fulfil iwi and hapū housing aspirations. Focus will be on assuring related development rights for 'original grantee' descendants to be exercised across the Māori Reserves in the District, and Kaiapoi Māori Reserve 873 in particular.
- 3.2.2. Council will also work as a lead partner with the Greater Christchurch Partnership on its Kāinga Nohoanga Strategy on Māori land reserves and traditional Pā sites.

3.3. Other external partnerships

- 3.3.1. Housing needs across the district are diverse, and Council cannot meet these needs alone. We are partnering with others, including neighbouring councils, government agencies, Māori, infrastructure providers, private developers, and community housing providers. We will enable and complement, rather than compete with, the private market.
- 3.3.2. Council is a part of the Greater Christchurch Partnership (GCP), a voluntary coalition of local government, mana whenua and central government agencies working collaboratively to address strategic challenges like housing across the region. We are committed to using this forum to leverage resources and interventions that exceed what we are able to deliver alone.

- 3.3.3. Kāinga Ora is the lead public housing provider across New Zealand. It is supported in this work by Community Housing Providers who are also able to access the Government's Income-Related Rent Subsidy (IRRS) as 'providers of first resort'.
- 3.3.4. Council is in discussions with Kāinga Ora on how best we can support them in meeting their mandate to provide good quality, warm dry and healthy homes for our local communities. The exact shape and nature of this partnership will evolve in the coming years but will be underpinned by a desire for meaningful and enduring partnership that delivers the best outcomes for our communities.
- 3.3.5. Council is also committed to engaging with Community Housing Providers (CHP) with a view to helping expand their presence across the district and supporting them in providing complementary services to our communities.

4. Responsibilities - Council's Role in support of Housing Outcomes

4.1. The Council has the following key roles:



Figure 2 The various roles of Council in delivering on the housing policy.

4.2. Council as a Provider

- 4.2.1. Many councils are providers of assisted rentals, in WDC's case this is targeted on Elderly Persons Housing (EPH). This service is self-sustaining without recourse to rates funding. Council's ability to expand its role as a provider has historically been constrained by its decision to keep rents as low as possible, and it is not currently eligible for the IRRS funding from the Government.
- 4.2.2. Where WDC has access to existing or new sources of capital funding, including Government capital grants, it may consider expanding its portfolio, where financially sustainable without recourse to rates.
- 4.2.3. As part of its response, Council will actively consider operational and management approaches that enable the continued and future development of efficient, fit-for-purpose and quality housing stock. Emphasis will be on achieving improved economies of scale as part of any expansion of its existing EPH housing portfolio which may include utilising Council owned land towards meeting the above-mentioned housing needs.
- 4.2.4. There is scope for the Council to expand its service delivery role to a wider segment of the population beyond elderly persons. This may involve ongoing consideration of other partnering or management arrangements.

4.3. Council as a Regulator

- 4.3.1. Through implementing its district planning responsibilities under resource management legislation and its function as a building control authority, Council has the ability to enable

the provision of quality housing in a range of typologies and densities to meet the needs of its community.

- 4.3.2. Council will seek to ensure that housing typologies are consistent with overall projected demand and the changing characteristics towards smaller and/or older households. In so doing it will ensure the location of infrastructural services are as appropriate and economical as possible.
- 4.3.3. Council will, in developing and implementing the District Plan and through its building control mechanisms, actively seek to:
 - a. reduce impediments to the supply of land available for housing;
 - b. closely monitor housing demand and supply;
 - c. closely manage and monitor its performance in terms of timeliness of processing and issuing of consents;
 - d. where practical and appropriate make the processes involved in developing land and constructing housing as easy and cost efficient for others to deal with, as possible; and
 - e. balance the above by retaining minimum regulatory standards that support the construction of safe, good quality housing and living environments in new subdivisions and with housing intensification and redevelopments.

4.4. Council as an Enabler / Incentiviser

- 4.4.1. Council has over many years been a credible source of housing related information and advice. Its research and monitoring of housing trends and changes along with forecasts have contributed to improved awareness and understanding of local and regional challenges associated with housing supply.
- 4.4.2. Council will continue to provide housing related information and advice in an 'honest broker' role – for local groups, agencies and developers seeking to provide for housing needs and support 'housing stressed' parts of the community.
- 4.4.3. Council is prepared to consider contributing land it owns, either by itself or in partnership with housing providers, towards meeting the other above mentioned housing needs. Depending on circumstances this may be via long term land lease arrangements or in some cases via the sale of land.
- 4.4.4. Council will seek to stimulate the Community Housing Provider sector in the district and will be open to approaches for support by registered CHPs in expanding their presence in/into the district.

4.5. Council as an Advocate of Change

- 4.5.1. Council will continue to research and monitor housing trends and changes. With its Greater Christchurch Partner Councils, organisations and agencies, it will continue to review and analyse future long term housing needs and demand and promote policy and strategies that support and enhance the quality, quantity, affordability and accessibility of housing across the district and across the full housing continuum.
- 4.5.2. Council will encourage more public housing in appropriate locations in the district and work with Kāinga Ora around the siting of public housing within the district and engage with them to consider partnering opportunities as they arise in response to the growth in the Public Housing Register.
- 4.5.3. Council will encourage CHPs and other housing providers, such as Abbeyfield, to deliver their service interventions in appropriate locations across the district
- 4.5.4. Council will continue to be an advocate to Government on behalf of the community to support unmet housing needs and affordability are addressed and is open to partnering with community groups in this regard.

- 4.5.5. Council will be a strong advocate for the provision of wider wrap-around services to households accessing social and assisted housing support. Where appropriate, these services will be targeted to specific needs and complement the nature of existing support provided, with the aim of being locally based and readily available in the district.

5. Definitions

Accommodation supplement – a weekly payment which helps people with their rents, board or with the costs of owning a home.

Adequate housing – Housing that takes account of security of tenure, affordability, habitability, availability and location of services, accessibility, and cultural considerations.

Appropriate location – Locations that provide for physical safety, are away from threats to the health of occupants and allows access to services.

Assisted ownership – Household income-related pathways to home ownership including rent-to-buy, affordable equity, and shared equity programmes. Models can include below market price point mechanisms to ensure longer term 'Retained Affordable Housing'.

Assisted rental – Subsidized rental accommodation only. Rents usually partially funded by the Income Related Rent Subsidy or the Accommodation Supplement, or from a capital subsidy that allows the setting of rents at below market rates.

Community Housing Provider (CHP) – typically not-for-profit organizations who provide housing to those most in need. CHPs are registered with the Community Housing Regulatory Authority (which is part of the Ministry for Housing and Urban Development).

Emergency housing – Temporary accommodation for people who have an urgent need for accommodation because they have nowhere else to stay or are unable to remain in their usual place of residence.

Income-Related Rent Subsidy (IRRS) - Subsidy 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.

Private ownership – Housing that is privately owned without any form of direct public assistance.

Private rental – Households in private rental accommodation which is not directly subsidized (although some households may receive the Accommodation Supplement).

Public housing – Not-for-profit housing programmes that are supported and/or delivered by central government, or community housing providers, to help low income households and other disadvantaged groups to access appropriate, secure and affordable housing (on the Housing Continuum, includes Emergency Housing, Transitional Housing and Supported Rental). Tenants pay 25% of their Gross Income in rent.

6. Questions

Any questions regarding this policy should be directed to both the Property Manager and Strategy and Business Manager in the first instance.

7. Relevant documents and legislation

Council direction

- Long-Term Plan
- Property Asset Management Plan
- District Plan
- Community Outcomes on housing
- Development Contributions Policy

Strategic direction

- Waimakariri District Growth and Development Strategy
- Community Development Strategy

Legislative direction

- Local Government Act 2002
- National Policy Statement on Urban Development
- Resource Management Act 1991
- Building Act 2004

8. Effective date

1 August 2023

9. Review date

1 August 2029

10. Policy owned by

General Manager, Strategy, Engagement & Economic Development

11. Approval

Adopted by Waimakariri District Council on 1 August 2023.

Schedule One – Proposed list of key priority areas

Below is a list of six identified key priority areas that are critical to accomplishing the purpose of Council's housing policy.

For this policy to be given effect to and reliably monitored, detailed actions will need to be identified under each priority area and included in the Council's activity planning.

The extent to which the policy is implemented will depend on decisions made in the Council's Long-Term Plan and Annual Plan processes, as balanced against other Council projects and services.

- Priority area 1:** Maintain demand analysis and building knowledge information.
- Priority area 2:** Support and promote developments that are responsive to changing housing needs.
- Priority area 3:** Identify and pursue opportunities, including working and partnering with others, to deliver housing developments on Council owned land.
- Priority area 4:** Safeguard the retention of existing affordable housing and social housing stock.
- Priority area 5:** Advocate for new investments to secure and improve housing supply.
- Priority area 6:** Support and partner with iwi on the provision of papakāinga and housing for Māori

Schedule Two – Elderly Persons Housing Criteria

1. Eligibility Criteria

- (a) Single applicants must be over the age of 65 years. Where the applicants are a couple, one of the applicants must be over the age of 65 years and the other over 60 years.
- (b) The applicant(s) must have assets valued at less than \$10,000 (single applicant) or \$16,000 (couple). Assets exclude furniture, motor vehicle and personal effects.
- (c) The applicant(s) must be receiving a benefit (e.g. superannuation, etc) or a comparable level of income but not exceeding 20% of the Gross Superannuation income current at the time the tenancy commences.
- (d) Must not own or have owned property within the last two years.
- (e) The applicant(s) must be New Zealand citizens or have New Zealand permanent residency.
- (f) Priority allocation of applicant(s) to the units will take into consideration, but not be limited to, the following criteria:
 - a. Whether the applicant is adequately housed
 - b. The applicant's ability to be housed in the private rental market bearing in mind their eligibility for the Accommodation Supplement or availability of income related rental options with an approved Community Housing Provider
 - c. All applicants must either be able to care for themselves or require minimum supervision and support from community support providers. Prior to unit allocation and where appropriate, WDC shall require written confirmation, by way of a completed Independent Living Form, from a health professional to ensure tenants are able to live independently
 - d. All applicants must demonstrate a willingness to adapt to living harmoniously in a close community environment, either through providing appropriate referees that can be verified and contacted by Council or through the interview process or, during any tenancy, active behaviors that evidence the individual's intent in line with this criteria
 - e. All applications, at WDC's discretion, shall be subject to a criminal records and credit rating check.
- (g) Eligibility in relation to 1 (c) and 1(f) c & d may be reviewed every 2 years. Where an appreciable change or deterioration is considered to have occurred the tenant is expected to work with Council staff and other support agencies to explore more appropriate, alternate housing options.

2. Rental

- (a) The rental structure of the Elderly Persons Housing (EPH) will be set between a level that covers the long term operational and capital costs of owning and operating the service in perpetuity and the market rent.
- (b) This may be reviewed annually in line with Council's financial year. However, where a new tenancy commences during Council's financial year, Council may take into account the anticipated rent increase due in the following financial year and apply that anticipated rental rate to the tenancy agreement. However, this will be discounted to the current year's published rental rates from the commencement of the tenancy through to the end of that current financial year.

- (c) The rental structure is based on accommodation considered by Council as being equivalent across the district. The definition of equivalent accommodation is at Council's discretion alone. However, this is broadly based around smaller unrenovated units with no separate bedroom space being charged at the lowest rent by comparison with larger renovated units with a separate bedroom being charged at the highest rent. For example rent for equivalent accommodation is no higher in Rangiora than Oxford.
- (d) Council reserves the right to make exceptions to the rental structure based around particularly high amenity features present at a site, such as for Ranui Mews in Kaiapoi, or other considerations as it considers at its own discretion as being appropriate.
- (e) Where a single person is occupying a double unit then the rental shall be the single rate plus half the difference between the double and single rental costs.

3. Application

- (a) Application forms shall show criteria for eligibility, current rental and location of units and be available from the WDC website and all WDC service centres.
- (b) Information from applicants proven to be false, will immediately result in the termination of the application and eligibility.
- (c) It is the responsibility of the applicant to advise Council of any salient change in circumstances.
- (d) Where a unit is offered and subsequently declined by the applicant without justifiable reason, the applicant may at Council's discretion be removed from the list depending on their circumstances.

4. Allocation

- (a) Council will maintain a waiting list of eligible applicants. The waiting list shall be audited on an annual basis.
- (b) Housing for the units will be allocated by Council staff nominated by the Property Unit Manager.
- (c) Units are broadly allocated on a "needs basis" and not in date order of applications. Council will seek to take into account the circumstances of applicants but reserves the right to make allocation decisions at its own discretion.
- (d) A Queen unit will only be offered to a single person if there are no couples on the existing waiting list. Any single person in a Queen unit may be required to vacate the Queen unit when a couple is allocated it and after a single unit becomes available.
- (e) No pets other than fish, birds, cats (limited to one per resident) and service animals are to be kept at the units.
- (f) No boarders are permitted.
- (g) On-site parking for most sites is limited to one vehicle per unit.

5. Tenancy Agreement

- (a) A tenancy agreement will be signed. Couples will jointly sign the tenancy agreement.
- (b) At the commencement of the tenancy, WDC will require two weeks rental in advance.

- (c) At the commencement of the tenancy, WDC will require a bond of two weeks rental in advance.
- (d) Chattels provided by WDC will be listed in the tenancy agreement.

6. Cessation of tenancy

WDC requires written notification to cease the tenancy and the last day of tenancy is taken as being the day the keys are handed back to the WDC.

At this time the unit shall be inspected, including drug/methamphetamine testing, to ensure compliance with tenancy conditions.

7. Eviction of tenants

The WDC may end the tenancy if:

- (a) Rent is 21 days in arrears
- (b) The tenant has assaulted or threatened the landlord, contractor working on the WDC's behalf or another resident of the unit complex. In this situation, the common law definition of "assault" applies: *"the act of creating apprehension of an imminent harmful or offensive contact with a person. As assault is carried out by a threat of bodily harm coupled with an apparent, present ability to cause the harm."* Any allegation of such an assault or threat needs to be accompanied by a police report in relation to the incident and Council reserves the right to seek advice from the Police with regard to the seriousness of the alleged assault or threat.
- (c) The tenant, or a third party invited onto the premises by the tenant, has caused substantial damage to the premises. This needs to be supported by photographic evidence and/or witnesses' statements.
- (d) The tenant has seriously breached any conditions of their tenancy agreement conditions.
- (e) The tenant exhibits repetitive behaviors that negatively impacts on others or significantly increases the risk of harm or damage to others or the premises.

8. Utility charges

All tenants shall be responsible for their own use charges relating to electricity, internet and telephone, or other utilities when or, if, these are charged on a consumption basis.

9. Other

- (a) All flats are supplied with the option of WDC's kerbside collection service.
- (b) Council is required to provide housing that meets regulation standards. Where possible, the timing of these upgrades shall be on a mutually agreed basis.

10. Links to legislation, other policies and community outcomes

- (a) Local Government Act 2002 Part 2 s10 and s14
- (b) Residential Tenancies Act 1986
- (c) The Waimakariri District Council Disability Strategy 2011
- (d) Long Term Plan i.e. community outcomes
- (e) The Residential Tenancies (Healthy Homes Standards) Regulations 2019