

**Greater Christchurch
Partnership**

Te Tira Tū Tahi

One Group, Standing Together

Joint Housing Action Plan – Phase 2 Action Scoping Workshop

Greater Christchurch Partnership Committee
March 2025

Purpose

- ❖ Present the outcomes from the scoping of the endorsed Phase 2 actions of the Joint Housing Action Plan to the Committee for discussion.
- ❖ Confirm with the Committee the most important factors in assessing which actions should be proposed for progressive delivery in Phase 3 of the JHAP (in a report for endorsement at a Committee meeting in mid-2026).
- ❖ Seek clear direction from Committee members on progressing or putting aside each respective Phase 2 actions for progressive delivery of the JHAP.

Questions for Committee

1. What is the appetite of the Committee for progressing each of these actions to delivery? Are there any actions that the Committee wants to rule out at this stage?
2. What factors are most important to Partners in determining which Phase 2 JHAP actions are to be progressed by the Partnership?
3. Do Committee member have any further questions on the Phase 2 scoping of actions?

Joint Housing Action Plan – Greater Christchurch Housing Problem

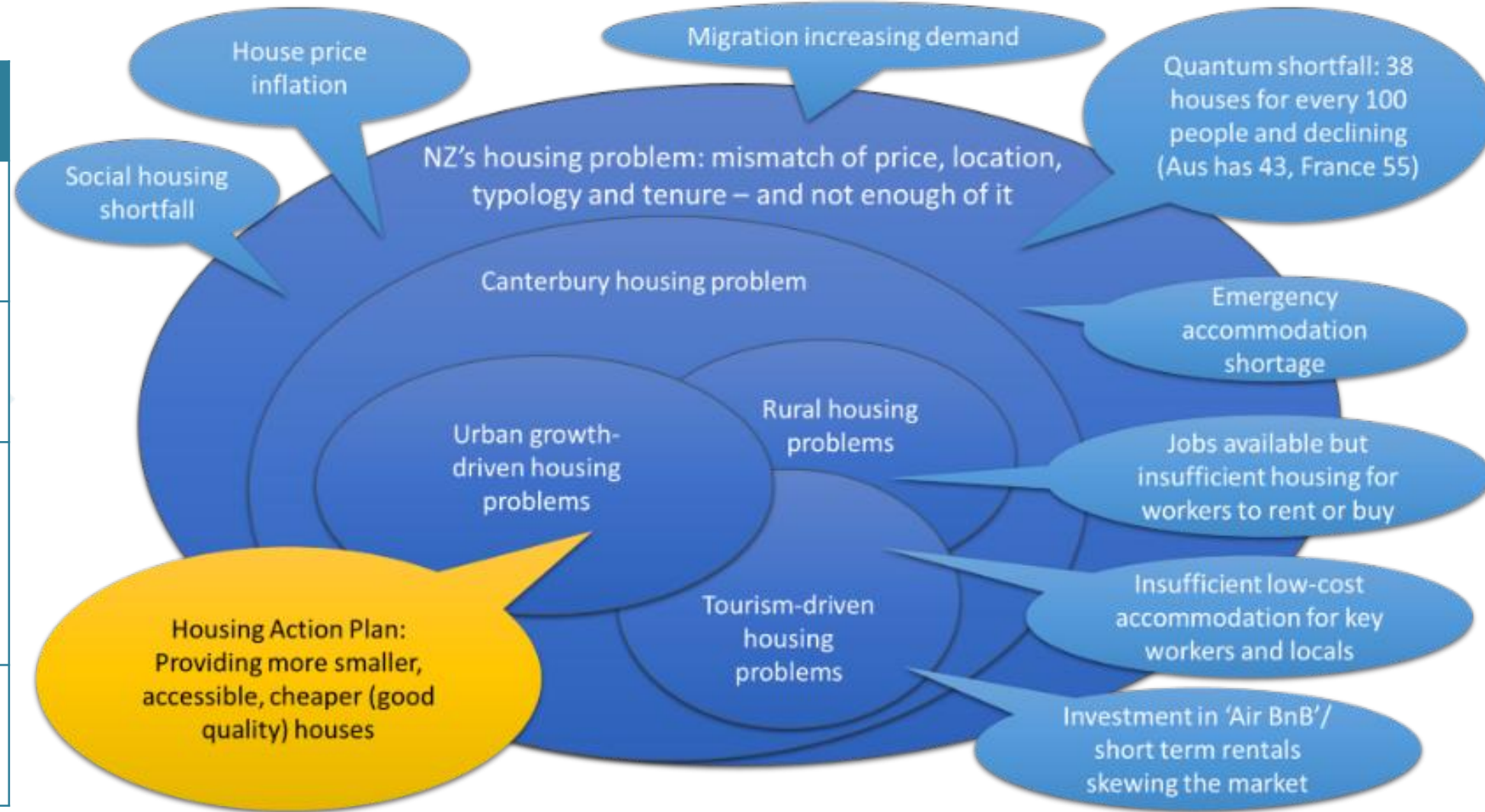
Four significant gaps in the private housing market:

Hidden homelessness – excess demand, incomplete data

Shortfall in social housing despite significant government intervention

Affordable rentals/home ownership: the growing intermediate market (people in work who cannot afford to buy), greater housing stress

Restricted choice of housing type resulting in poor use of existing housing stock



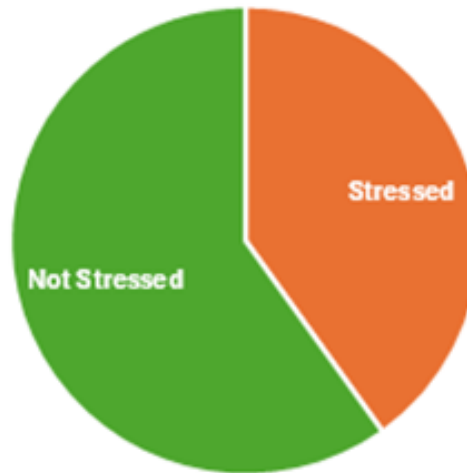
Housing stress and need in Greater Christchurch

Housing stress as a proportion of rental households in Greater Christchurch

Waimakariri



Selwyn



Christchurch



Formative (2025)	Renters Stressed	Social Renters*	Other need**	Total Housing Need	% of renters	% of all households
Waimakariri	2,180	240	410	2,830	62%	11%
Selwyn	1,970	40	160	2,170	40%	8%
Chch City	18,930	8,750	3,570	31,250	58%	20%

* Ministry of Housing and Urban Development - Kainga Ora and Community Housing Providers

** Ministry of Housing and Urban Development - Public Register and Homeless

The indicators – September 2025

5.8x

Ratio of average house price to annual household income (September 2025) - Greater Christchurch Avg

\$539 (\$533)

Christchurch - Median weekly rent Sept 2025 (Sept 2024)

+1.8%↑

Greater Christchurch - Median rentals changes September 2025 compared to 2024 (NZ -1.4%; AKL: 0%; WLG: -5.4%)

~34,500

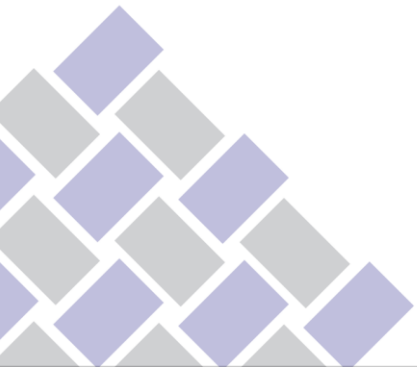
Number of Greater Christchurch residents receiving Accommodation Supplement in September 2025

\$580 (\$530)

Selwyn - Lower quartile weekly rent Sept 2025 (Sept 2024)

2,154

of people on Public Housing Register in September 2025 in Greater Christchurch with 9518 social homes. This is after 180 new homes provided Sept 2024-2025 (Community Housing Providers - 17; Kainga Ora- 163)



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Development example - Carey Street



40 homes

Paenga Kupenga: 10 Affordable Rentals

Ōtautahi Community Housing Trust:

- 14 Affordable Rentals

- 11 Social Rentals

- 5 Progressive Home Ownership



GCP Partners can influence affordable housing

Pro-Housing
Policies

Pursue policy changes that foster affordable housing and support local Community Housing Trusts/ Providers

Leveraging
Partners Land

Use of partners property holdings

Funding &
Finance

Providing access to funding for new affordable housing by local Community Housing Trusts/ Providers

Influencing

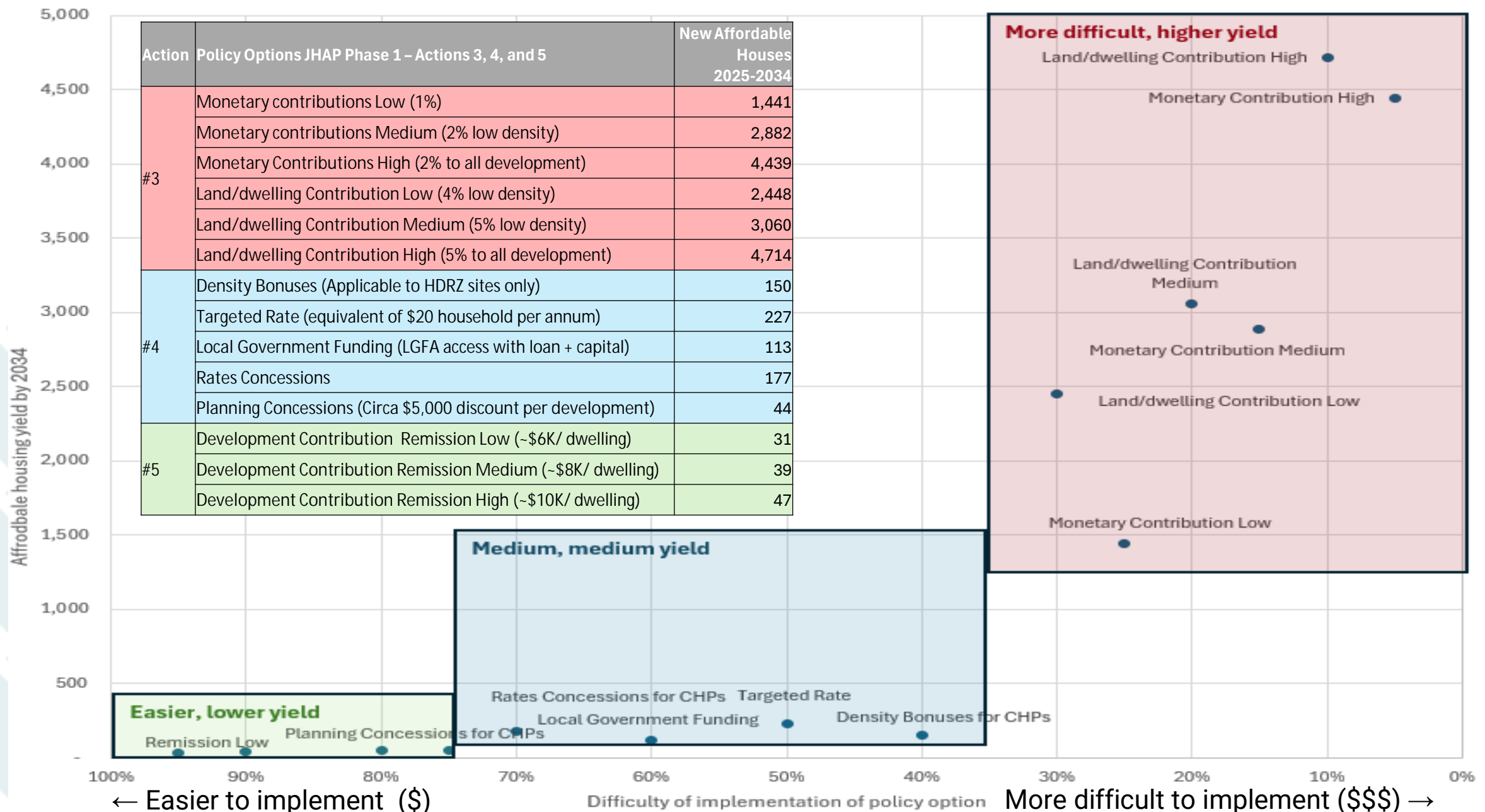
Work together to make more affordable housing happen and advocate to Government to make it easier to do



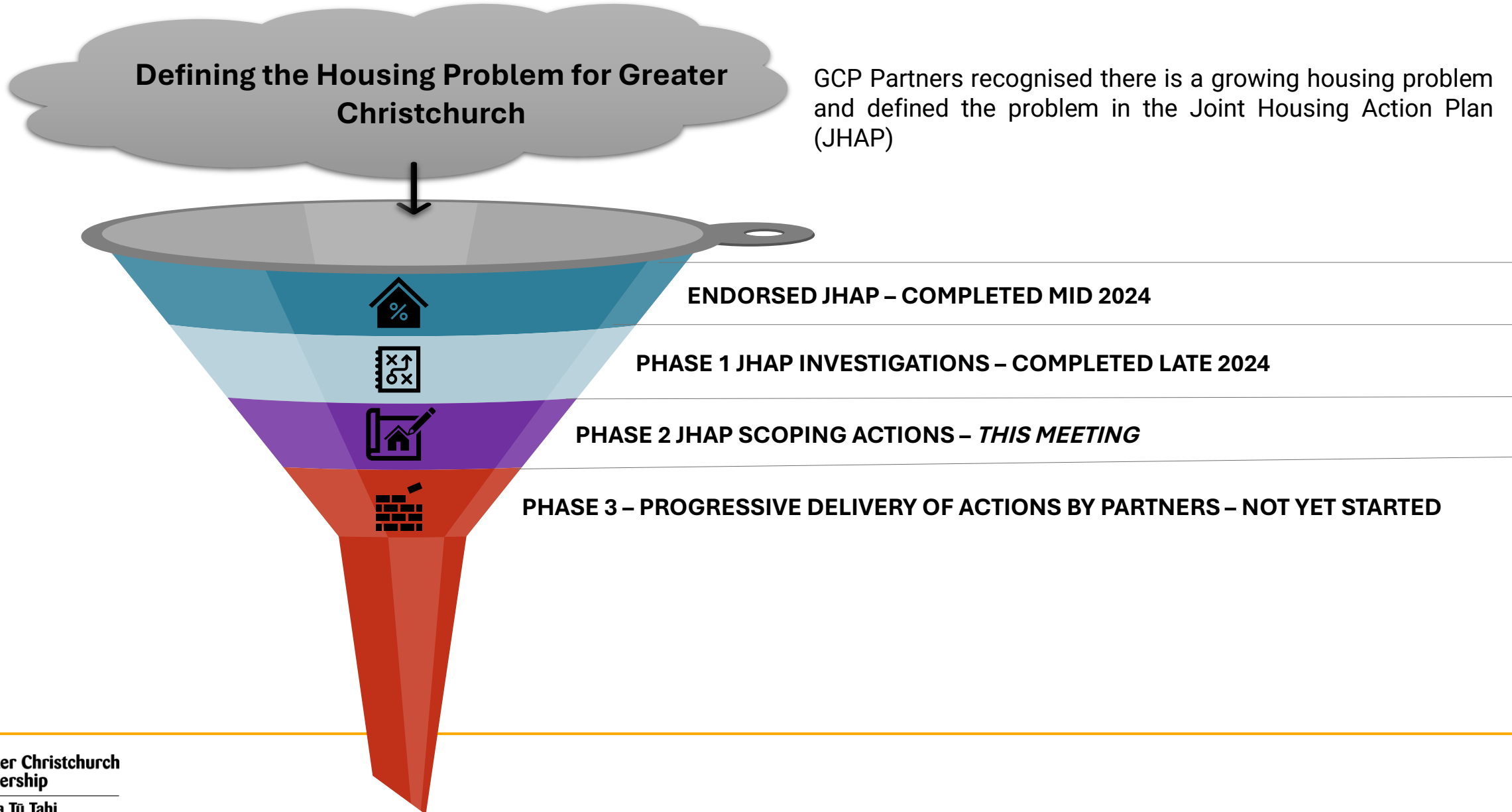
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JHAP Phase 1 – Indicative economic assessment



Phased approach to the Joint Housing Action Plan work



Phase 2 Actions Endorsed by Committee in May 2025

High Level Phase 2 Actions

2.1 Exploring what support mana whenua needs to help bring forward housing development opportunities;

PROGRESS – Explore a 'Navigator' function to support Mana Whenua in progressing housing development proposals, return to GCPC in 25/26FY for endorsement and any funding required.

2.2 Assessing the development potential for affordable housing

2.2.1 - PROGRESS – Each Partner to identify its surplus sites, determine the preparations required and compare peppercorn lease and discounted sale options. Return to GCPC for endorsement followed by Partners seeking formal Council meeting decision in 25/26FY.

2.2.2 PROGRESS – Prepare an overview of the low or no interest loans from Partner Councils for affordable housing - funding/ financing, loan structure and contractual model, with consideration of borrowing capacity within debt ceiling. Return to GCPC for endorsement followed by Partners seeking formal Council meeting decision in 25/26FY.

Match funding contributions – Partners to consider affordable housing development proposals on a case-by-case basis.

2.3 Undertake coordinated advocacy

2.3.1 - PROGRESS – Partners pursue key asks consistently from Government through communications with MPs and MfE on RMA Reforms.

2.3.2 - PROGRESS – Include this message in other advocacy, influencing and communications opportunities.

2.3.3 - PROGRESS - Ongoing scanning by Partners for influencing opportunities.

2.4 Making social and affordable housing a priority consideration for surplus land

PROGRESS – Develop consistent process across Partners and revised policy wording, return to GCPC for endorsement followed by Partner adoption in 25/26FY and then recurring process in future years.

2.5 Assess Targeted Rate - Assess the costs and scope of work involved to introduce a targeted rate for affordable housing across the Greater Christchurch sub region. Assess and scope, for consideration on implementation in next LTP

2.6 Assess need for external housing investment attraction role

GCP Partners consider the need for a new expanded role within their organisations to attract external investment in affordable housing developments (patient capital).

ASSESS – Consider whether there's a role for a Partner organisation to attract external investment into LGFA bonds and/or affordable housing projects

2.7 Assess and scope value capture mechanism in planning system - Assess the costs and scope of work required to introduce an affordable housing value capture mechanism (Inclusionary Zoning) across the Greater Christchurch sub region.

2.8 Prepare a common set of development incentives/ discounts for delivering new affordable housing

2.8.1 - Planning concessions-discounted fees and charges - ASSESS & SCOPE

2.8.2 - Council rates remission to CHPs 2.13 ASSESS & SCOPE

2.9 Development contribution rebates - ON HOLD – Awaiting Govt release of detail on Development Levies

2.10 Density/ Height bonuses - ON HOLD – Awaiting Govt release of redesign of RM system

Context – Changing Operating Environment – Pt 1

- ❖ The further work on Phase 2 actions has been based on what the Committee endorsed in May 2025.
- ❖ Contextual changes since, which are relevant to the implementation of actions in Phase 3, include:
 - Announcements made by the government regarding the intention to reform local government and introduce rate capping;
 - Recent release of Resource Management replacement Planning and Natural Environment bills;
 - Wider access being provided to Community Housing Providers to wholesale borrowing rates through the Community Housing Funding Agency.
 - Ministry of Housing and Urban Development taking an 'active purchaser' role in funding social and affordable housing products, underpinned by evidence of specific housing needs and gaps and captured in the Ministry's Housing Investment Plan.

Context – Changing Operating Environment – Pt 2

- ❖ All Partners are already working within a fiscally constrained environment. With external investment a key challenge in the delivery of new social and affordable homes in Greater Christchurch.
- ❖ It is anticipated that the introduction of rates capping will constrain the capacity of Council Partners to contribute funding and/or resources to the implementation of actions.
- ❖ Actions that create alternative investment streams for new social or affordable housing supply or leverage Partner contributions to secure greater external funding, should be favourably considered by Partners in seeking to address the housing problem in Greater Christchurch.

Summary of Key Findings from Phase 2 work

	Low Cost Impact		Moderate Cost Impact		High Cost Impact		Low Yield (0-100 equivalent housing units/ 10 years)		Moderate Yield (101-999 equivalent housing units/ 10 years)		High Yield (1000+ equivalent housing units/ 10 years)
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#	Phase 2 Actions	Cost	Indicative Sub-regional Yield (expressed as equivalent new houses)
2.1	Exploring what support mana whenua needs to help bring forward housing development opportunities	<p>Impact: LOW</p> <p>Type of Cost: Officer time - Costs for this action relate to additional officer time but are likely to be able to be included within existing role(s).</p> <p>Effort Required to Implement: LOW – likely adding to existing role(s).</p> <p>Level of Risk / Uncertainty to Implement: LOW – Action would augment other opportunities.</p>	<p>Impact: LOW</p> <p>Estimate: <i>This is a complementary action, amplifying the benefits from implementing other actions. It is not possible to quantify the yield for this option.</i></p>
2.2	Assessing the development potential for affordable housing	<p>Impact: MODERATE</p> <p>Type of Cost: Reduction in income - Costs largely relate to lost opportunity costs. For a peppercorn lease, this arises from the land being held for at least 70 years for housing. However, Partner Councils would still receive some income from the property via the lease and rates payments for the property. For discounted land sales, the lost opportunity cost would equate to the discount applied.</p> <p>Effort Required to Implement: MODERATE – Requires work to further assess suitability of sites and agencies working together on lease/sale agreements.</p> <p>Level of Risk / Uncertainty: MODERATE - Not all sites may be suitable or financially viable. Government funding is required to enable development. A lease or sale process is common-place, albeit some specific legal input likely to be required into detail of process associated with this action.</p>	<p>Impact: MODERATE</p> <p>Estimate: Up to a maximum of 320 new units.</p>
2.3	Undertake coordinated advocacy	<p>Impact: LOW</p> <p>Type of Cost: Officer and Committee Member time - Costs relate to time associated with Partners establishing and implementing the advocacy strategy.</p> <p>Effort Required to Implement: LOW – primarily relates to deepening of relationships with Central Government.</p> <p>Level of Risk / Uncertainty to Implement: LOW / MODERATE – Advocacy commonly used, but level of effectiveness is uncertain.</p>	<p>Impact: LOW-HIGH</p> <p>Estimate: <i>This is a complementary action, amplifying the benefits from implementing other actions. It is not possible to quantify the yield for this option.</i></p>
2.4	Making social and affordable housing a priority consideration for surplus land	<p>Impact: LOW/MODERATE</p> <p>Type of Cost: Reduction in income and officer time - As per the costs associated with Action 2.2, in terms of reduction in income where surplus land is offered to CHPs/ mana whenua. The additional costs associated with this action relate to time required to undertake policy changes and update internal processes.</p> <p>Effort Required to Implement: LOW / MODERATE – Requires work to assess suitability of sites and agencies working together on lease/sale agreements. Also requires process and potentially policy updates.</p> <p>Level of Risk / Uncertainty to Implement: LOW / MODERATE – While this action involves slight modifications to the approach to surplus land, policy changes would likely be subject to community engagement and may not be universally supported. Not all sites identified as surplus may be suitable or financially viable. A lease or sale process is common-place, albeit some specific legal input likely to be required into detail of process associated with this action.</p>	<p>Impact: LOW/MODERATE</p> <p>Estimate: <i>This action is reliant on Partner councils identifying additional land (beyond that in Action 2.2) that is surplus to operational requirements, and this land being suitable for development of affordable housing options. It is not possible to quantify the yield for this option.</i></p>

Summary of Key Findings from Phase 2 work

#	Phase 2 Actions	Cost	Indicative Sub-regional Yield (expressed as equivalent new houses)
2.5	Assess Targeted Rate	<p>Impact: MODERATE</p> <p>Type of Cost: Increased Rates and Officer time – This action has a direct impact on ratepayers. Other costs relate to staff time associated with developing a proposal for targeted rates. Consultation costs, and ongoing operational costs would largely be undertaken/absorbed into existing processes.</p> <p>Effort Required to Implement: LOW / MODERATE – implementation would be undertaken within existing well-understood processes. However, there is some complexity in determining how funds are collected and allocated.</p> <p>Level of Risk / Uncertainty to Implement: HIGH – Changes to purpose of local government and proposed introduction of rate capping by central Government make this option less viable. Introduction of a new targeted rate would be subject to community engagement and in current economic and political climate is likely to be subject to opposition.</p>	<p>Impact: MODERATE</p> <p>Estimate: 113 – 283 units over 10 years (depending on level of rate applied).</p>
2.6	Assess need for external housing investment attraction role	<i>N/A - Enabled by Community Housing Funding Agency being established with Government backing, offering a similar borrowing function to that of the Local Government Funding Agency.</i>	<i>N/A - Enabled</i>
2.7	Assess and scope value capture mechanism in planning system	<p>Impact: HIGH</p> <p>Type of Cost: Expenditure – Estimated to require \$843,600 - \$1,104,000 to implement under current framework.</p> <p>Effort Required to Implement: HIGH – introduction of an AHVCM into planning documents is a complex and time-consuming process.</p> <p>Level of Risk / Uncertainty to Implement: HIGH – QLDC process demonstrates high level of uncertainty around the ability to implement this action under current system, and likely high level of opposition. Value capture is not a mechanism available in Planning Bill as proposed. Advocacy will be necessary to enable this mechanism in the future.</p>	<p>Impact: HIGH</p> <p>Estimate: 1441 – 4714 units over 10 years (dependent on policy settings).</p>
2.8	Prepare a common set of development incentives / discounts for delivering new affordable housing	<p>Discounted Fees and Charges</p> <p>Impact: LOW</p> <p>Type of Cost: Reduction in income - Potential foregone revenue for Council Partners (being the estimated savings for CHPs) is: \$60,000-\$590,000 depending on level of discount (resource consents only). \$30,000-\$320,000 depending on level of discount (building consents only). \$90,000-\$900,000 depending on level of discount (both).</p> <p>Effort Required to Implement: LOW – primarily requires policy updates.</p> <p>Level of Risk / Uncertainty to Implement: LOW – discounts already applied for other purposes.</p>	<p>Discounted Fees and Charges</p> <p>Impact: LOW</p> <p>Estimate:</p> <ul style="list-style-type: none"> • 2-29 units / 10 years depending on level of discount (resource consents only). • 1-15 units / 10 years depending on level of discount (building consents only). • 4-44 units / 10 years depending on level of discount (both).
		<p>Rates Remission</p> <p>Impact: LOW/MODERATE</p> <p>Type of Cost: Reduction in income - For full remission, the total foregone revenue is expected to be \$2.2 million in 2025, increasing to \$5.1 million by 2034. For partial (50%) remission, the total foregone revenue is expected to be \$1.08 million in 2025, increasing to \$2.57 million by 2034.</p>	<p>Rates Remission</p> <p>Impact: LOW/MODERATE</p> <p>Estimate: 177 units over 10 years (full remission); 88 over 10 years (partial remission)</p>

Key Insights from completing Phase 2

- ❖ The completion of the further scoping of actions in Phase 2 has strengthened the Partnership's shared understanding of the trade-offs associated with different actions, including cost implications and how indicative housing yield is distributed across Council areas.
- ❖ Central Government reforms have materially affected the viability and timing of some actions, reinforcing the need for adaptability in implementation.
- ❖ Advocacy for housing affordability should remain a core and explicit focus of the actions the Partnership endorses for implementation.
- ❖ There is clear value in the Partnership actively leveraging and amplifying the combined contributions, investments, and influence of its member organisations to maximise impact.
- ❖ The completion of Phase 2 scoping provides a timely opportunity for the Committee to provide clear direction on the prioritisation and 'funnelling down' of actions to be progressed.

Questions for Committee #1

1. What is the appetite of the Committee for progressing each of these actions to delivery? Are there any actions that the Committee wants to rule out at this stage?

Determining the factors of greatest importance

1. **Effectiveness** - How well the action could demonstrably contribute to the Partnership's housing vision and addressing housing need
2. **Efficiency** - How much the action would cost to implement, including the cost to yield ratio
3. **Certainty** - How achievable is the delivery of actions in the evolving operating environment
4. **Long-Term Sustainability** - Consideration of the long-term viability of implementing an action, and its capacity to contribute to an enduring and adaptable housing system, avoiding future dependencies
5. **Collaboration** - Does the action involve collaboration across Councils, mana whenua, central government agencies and Community Housing Providers (CHPs)

An example of the Committees considerations

If you see this as more important....



Then this combination of actions are likely to appeal most to progress.....

Potential Impact (yield of housing units over 10 years)

Greatest Impact (Highest Yield actions)

Where the overall level of yield is more important than the cost-yield consideration.

Action 2.2 Assessing the development potential for affordable housing
 Action 2.3 Undertake coordinated advocacy
 Action 2.7 Affordable Housing Value Capture mechanism*
(requires legislative change as value capture not a mechanism in Planning Bill or RM replacement system)*

<1760—5035
(noting the contribution of actions 2.3 has not been estimated)

Minimising upfront financial cost to Partners

Actions that involve a reduction in income are preferred to those that require a financial outlay.

Action 2.1 Mana whenua support to bring forward housing opportunities
 Action 2.2 Assessing the development potential for affordable housing
 Action 2.3 Undertake coordinated advocacy
 Action 2.4 Making social and affordable housing a priority consideration for surplus land
 Action 2.8 Prepare a common set of development fee discounts for delivering new affordable housing/ rates remission

<410-540
(noting the contribution of actions 2.1, 2.3 and 2.4 have not been estimated)

Pursuing certainty in changing context

Those actions which are most impacted by changes to the operating environment (including proposed changes) are avoided

Action 2.1 Mana whenua support to bring forward housing opportunities
 Action 2.2 Assessing the development potential for affordable housing
 Action 2.3 Undertake coordinated advocacy
 Action 2.4 Making social and affordable housing a priority consideration for surplus land

<320
(noting the contribution of actions 2.1, 2.3 and 2.4 have not been estimated)

Note: The implementation of actions and the potential impact of this in housing unit yield is contingent on external funding from the Government and other sources outside of Partner Councils, Mana Whenua and Community Housing Providers.

Questions for Committee #2

2. What factors are most important to Partners in determining which Phase 2 JHAP actions are to be progressed by the Partnership?

Questions for Committee #3

3. Do Committee member have any further questions on the Phase 2 scoping of actions?

Proposed Next Steps

- ❖ Receive and address Committee feedback in this workshop;
- ❖ Offer for Secretariat to brief Partner organisations on the Phase 2 scoping;
- ❖ Based on the direction given by the Committee today, return to GCP Committee meeting in June 2026, seeking endorsement of actions to be progressed by Partners to Phase 3 – Progressive delivery;
- ❖ Mid-late 2026 – seek Partners adoption of endorsed Phase 3 actions for implementation.