

Affordable Housing Entity

To better understand affordable housing entity options, Council undertook a research process involving desktop research and interviews with organisations from across New Zealand. The purpose of this research was to understand what was happening in other communities, what had been successful and any issues that council should be aware of. The following are a sample of the organisations that were interviewed:

- Community Housing Regulatory Authority – Ministry of Housing and Urban Development
- Dwell Housing Trust – Community Housing Provider
- Hamilton City Council – setting up the Waikato Community Land Trust
- Hutt City Council (Urban Plus) – Council Controlled Organisation
- Ōtautahi Community Housing Trust – Community Housing Provider
- Te Āhuru Mōwai Limited Partnership – Community Housing Provider
- Queenstown Lakes Community Housing Trust – Community Housing Provider
- Wellington City Council – Council delivered social housing

Below provides some more details for a Community Land Trust and Community Housing Provider.

Queenstown Lakes Community Housing Trust

Location: Queenstown Lakes District, New Zealand
Founded: 2007

Queenstown Lakes Community Housing Trust (QLCHT) was established by the Queenstown Lakes District Council in response to a lack of affordable housing in the district. There was an unusually high number of people leaving the district with high living costs indicated as the largest reason for leaving.



QLCHT provides affordable housing through various housing assistance programmes, including its Secure Home programme. Here, the land is held in perpetuity by QLCHT, on behalf of the community, and households pay a ground rent to QLCHT (1.5% of land value) and take out an affordable mortgage on the cost of the home (i.e., improvements only). As the first discounted leasehold model of its kind in New Zealand, QLCHT faced numerous challenges including historical bank resistance to lending on residential leasehold and public perceptions of leasehold in NZ. After 15 years of operation, it has delivered housing across five programmes:

- 124 into Shared Ownership
- 14 into Rent Saver
- 9 into Affordable Rental (including 12 seniors)

- 50 into Public Housing Rental (including 12 seniors)
- 46 into Secure Homes

What is the Councils role?

- Facilitated the establishment of the Housing Trust and its Trust Deed.
- Continues to provide an annual operating grant of \$50k and land to the Trust
- Holds a Relationship Framework Agreement with the Trust

You can read more about the Queenstown Lakes Community Housing Trust here: [Home » Queenstown Lakes Community Housing Trust \(qlcht.org.nz\)](http://qlcht.org.nz)

Dwell Housing Trust

Location: Wellington region, New Zealand
Founded: early 1980's



Dwell is a registered Community Housing Provider (CHP) that provides affordable, quality housing for people in need or on a low income. They provide a range of housing services including social housing for people on the MSD Housing register, group living for single people experiencing mental illness, general needs affordable rental housing and a shared home ownership programme for first home buyers. Dwell also manages homes for an iwi whenua trust.

Councils working with Dwell

- Assist financially by waiving Development Contributions (on a case-by-case basis)
- Provide extended settlement dates for land purchases (e.g., 2 years).

You can read more about the Dwell Housing Trust here: [Home \(dwell.org.nz\)](http://dwell.org.nz)

Waikato Community Lands Trust

Location: Waikato, New Zealand
Founded: 2020



The Waikato Community Lands Trust was established with the primary purpose of supporting the provision of affordable housing to meet the identified diverse needs for the community in the Waikato region. It aims to deliver affordable housing ownership options to those who are not currently able to purchase in the current market conditions by partnering with other providers within the region. The Waikato Community Lands

Trust looks to provide ownership options by acquiring land and/or land and buildings, hold the land in perpetuity, and then work with existing housing providers to develop the sites and for housing providers to work with individuals or families to gain access to affordable home ownership.

What is the Council's role?

Lead the establishment of the Waikato Community Lands Trust with support from the community housing sector:

- Drafting the Charitable Trust Deed and the Appointments Panel Terms of Reference
- Supporting the independent appointments panel with an expression of interest and interview process to appoint the board members
- Provide seed funding as initial capital for land purchase (\$2million), and an operational grant (\$50,000) to support administrative costs.
- Facilitate cross-sector relationships and support potential funding and partnership opportunities.
- Ongoing commitment from Council to explore strategic opportunities

You can read more about the Waikato Community Lands Trust here: [Waikato Community Lands Trust \(wclt.org.nz\)](http://wclt.org.nz)