

# Background

- Taupo district has grown from zero to 33,000 in just over fifty years – This is speedy growth
- Projected to reach around 45,000 by 2050
- Average weekly wage around \$760
- Low unemployment
- The increasing unaffordability of housing came through strongly during the community outcomes process
- TDC is a large land owner and a developer

# Challenges our community faces

- how to grow and provide a balanced community where economic development is not hampered by the cost of housing
- A market driven by tourism, holiday homes and investment property
- Dealing with the fact that apart from HNZC there are no other large scale providers with social housing as a core activity
- However you pitch it social housing has an image problem
- There is a large group of mid income families unable to afford the purchase of a house in Taupo – exacerbating churn
- Understanding LGAs role in social housing

# TDCs project

- Using a housing market assessment tool used in the UK we now understand better our housing market
- TDC has a lodged proposal to HNZC HIF fund to investigate the viability and structure of a community land trust
- From here we hope to develop as a flagship project, five sections put aside by Council for low cost home ownership

# During our process we have found:

- Access to the HIF fund has criteria which does not appear to be based on a housing needs assessment
- An apprehension by LGAs to be involved in what is seen as a central government function
- Housing needs to become viewed as much a part of a towns infrastructure as pipes and roads
- We need national good practice to be championed so we are not re-inventing the wheel
- Solutions need to be tailored to the local housing market
- It might be that LGAs and Central Government skills are better focused on driving and facilitating rather than being providers