He Kāinga Mana Housing Strategy

AUGUST 2026 | DRAFT

Te Kaunihera o Te Hiku o te Ika
Far North District Council

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Message from our Kahika | Mayor

A safe, healthy and suitable home is the foundation for a strong community. It gives people stability, supports wellbeing, helps tamariki and rangatahi to learn and thrive, and enables whānau to remain connected to each other, to whenua and to the places they call home.

Across Te Hiku o te Ika, housing needs and opportunities differ from place to place. Our district includes growing towns, rural communities, coastal settlements and communities with deep connections to whenua and whakapapa. We also face real and persistent challenges: housing affordability, limited rental options, poor-quality homes, overcrowding, infrastructure constraints and increasing exposure to climate hazards.

These challenges cannot be solved by Council alone. Homes are delivered by whānau, iwi and hapū, Māori trusts and landowners, community housing providers, developers, and many others. Council's role is to help create the conditions for better housing outcomes: to plan, enable, coordinate, invest in infrastructure, and advocate for the support our communities need.

He Kāinga Mana sets a shared direction for this work. It recognises that housing is more than a building. Housing is about dignity, belonging, connection and opportunity. It must respond to the different needs of our people throughout their lives—from young people seeking a future in the Far North, to whānau needing affordable and secure homes, to kaumātua wanting to remain safely in their communities.

He Kāinga Mana acknowledges the central importance of kaupapa Māori housing pathways. Papakāinga, Māori-led housing across all land types, and development led by Māori trusts and landowners are essential to meeting the aspirations of many whānau. Working in partnership with iwi, hapū and mana whenua will be vital to delivering lasting progress.

Climate change adds urgency to our housing decisions. We need to guide future growth towards safer and more resilient locations, support warm and efficient homes, and plan carefully for communities facing coastal erosion, flooding, drought and other hazards. The choices we make now will shape the wellbeing and resilience of future generations.

I encourage everyone with a role in housing to see this as an invitation to connect, share what is already working, and build on the many good initiatives, ideas and passions already underway across the Far North. By bringing people together around local knowledge, shared commitment and practical action, we can help ensure more people have access to a home that is healthy, resilient and right for their needs.

Moko Tepania

Te Kahika o Te Hiku o te Ika
Mayor of the Far North District

Kupe, the famous navigator was also a renowned master-builder of carved houses and waka.

On his return from the voyage of discovering to Aotearoa, he regaled his home people with stories of a vast land far beyond the horizon, of Kauri forests coming to the waterline and teeming with birdlife and streams, swamps, rivers and seas filled with all manner of fishes and shellfish.

Resource, land and housing pressures in the homeland of Hawaiiki were coming to the fore and his descendant Nukutawhiti pressed his ancestor Kupe for instructions on how to arrive at Aotearoa.

After much organisation, getting supplies and resources for the journey and establishing themselves in their new home, as well as reshaping and lightening his ancestors' original voyaging vessel, Nukutawhiti rose and uttered:

E tū te huru mā, haramai e noho,
E tū te huru pango, hanatu e haere
Let the white hair remain here,
Let the black hair get up and go.

Meaning, let the elders, the frail and infirm remain here in Hawaiiki, and allow the young, fit and strong to go forth to establish ourselves in the new home discovered by our tupuna, Kupe. This is a story of strength, sustainability, resilience and opening new opportunities for his people to seek a new home, a fresh home, a place to call their own.

Introduction

Housing is one of the defining challenges and opportunities for the Far North. Our district is vast, culturally rich and deeply connected to whenua, with coastal settlements, rural communities and towns that each face different housing pressures.

While our people and places are a source of strength, too many whānau are affected by poor housing quality, limited choice, high costs and uneven access to safe, healthy and affordable homes. This Strategy sets a clear direction for how Council will work with iwi, hapū, communities, providers and partners to respond to these challenges and support better housing outcomes across the district.

Projected to experience steady population and housing demand growth, the district must continue to balance deep-rooted historical significance with unique infrastructure and socio-economic challenges. While housing pressures are felt differently across the district, key issues like affordability, availability, suitability and quality are challenges that disproportionately impact vulnerable groups such as one-parent families and the elderly. Māori whānau also face particularly acute shortages of safe, warm, and sustainable homes.

Council plays a central role in enabling, coordinating and advocating for housing outcomes for all people. While Council doesn't directly deliver housing or social services, it partners with agencies and organisations that do to support and enable delivery in the right places and at the right time.

This Housing Strategy supports Council's role by defining our intended housing outcomes and the actions we will employ to achieve them. The Strategy has been developed to complement our existing Te Kiri Waiwai o Papatūānuku (Whenua Māori Strategy). The two strategies are a combined response to our housing challenges.

Because where we want and need to live is tied to where we work and play, contributing factors like economy, infrastructure, culture and place are central to ensuring that housing growth happens in the right places and at the right time and scale. This means that all parts of Council need to work together to achieve the housing outcomes we want. The Housing Strategy needs to be linked to other Council plans and strategies for infrastructure, economy, investment and growth. These include the Long-Term Plan, Infrastructure Strategy, District Plan, Te Pātukurea (Kerikeri Waipapa Spatial Plan) and District Wide Spatial Strategy.

Climate change is already shaping where and how we can live in the Far North. To make good housing decisions, we need to plan for safer, more resilient places and support low-emissions ways of living. This Strategy aligns with Council's Climate Action Policy by ensuring housing growth occurs in climate-resilient locations, future-proofing infrastructure, and encouraging warm, efficient homes that reduce emissions and long-term costs for our communities.

To make sure this Housing Strategy achieves its purpose of supporting the housing vision articulated in the Strategy it includes an action plan of key activities. Council will need to work with partners and stakeholders to complete these activities over the short-term (0–12 months), medium-term (1–3 years) and long-term (3–10 years). If we follow the action plan, align our strategies and workstreams well, and regularly monitor progress, then our district will be making a strong move towards achieving its housing vision.

Our district is vast, culturally rich and deeply connected to whenua, with coastal settlements, rural communities and towns that each face different housing pressures.

OUR HOUSING STRATEGY ON A PAGE:

Our Vision

Our community has access to resilient, healthy and suitable homes that support wellbeing, connection and opportunities.

Shared Values

Te Manawatōpū
Work alongside our stakeholders, communities and housing providers.

Te Tiriti o Waitangi
Honour partnerships and participation in housing.

Mana Tangata
Uphold the dignity and rights of people in housing.

Kaitiakitanga
Support people to access a home that meets their needs and is resilient.

Tū Tangata
Supporting people to achieve affordable, secure housing.

Whanaungatanga
Strengthening relationships and belonging through housing.

Opportunities

Support
opportunities for partnerships with Māori to deliver homes in the right locations.

Work alongside
the development sector and community housing providers to identify what is needed to enable the delivery of affordable housing where it is needed.

Enable
people to live close to their whānau and support networks throughout all life stages.

Coordinate
with stakeholders to enable a better understanding of current housing stock and identify what is needed to support improvements to housing quality and affordability.

Acknowledge
the unique and diverse needs of our district and take a place-based approach to identifying local housing needs and opportunities.

Integrate
identified housing needs into spatial planning and infrastructure investment and explore funding opportunities.

Actions

1. **Enable collaboration**
Provide a framework for how Council will work with others to deliver on the strategy, including co-ordination of an industry working group. Be clear on the roles that Council and stakeholders will play.

2. **Support Māori housing outcomes**
Work to remove practical barriers and enable kaupapa Māori housing pathways, including papakāinga, Māori-led housing across all land types, and Māori trust development on non-Māori land.

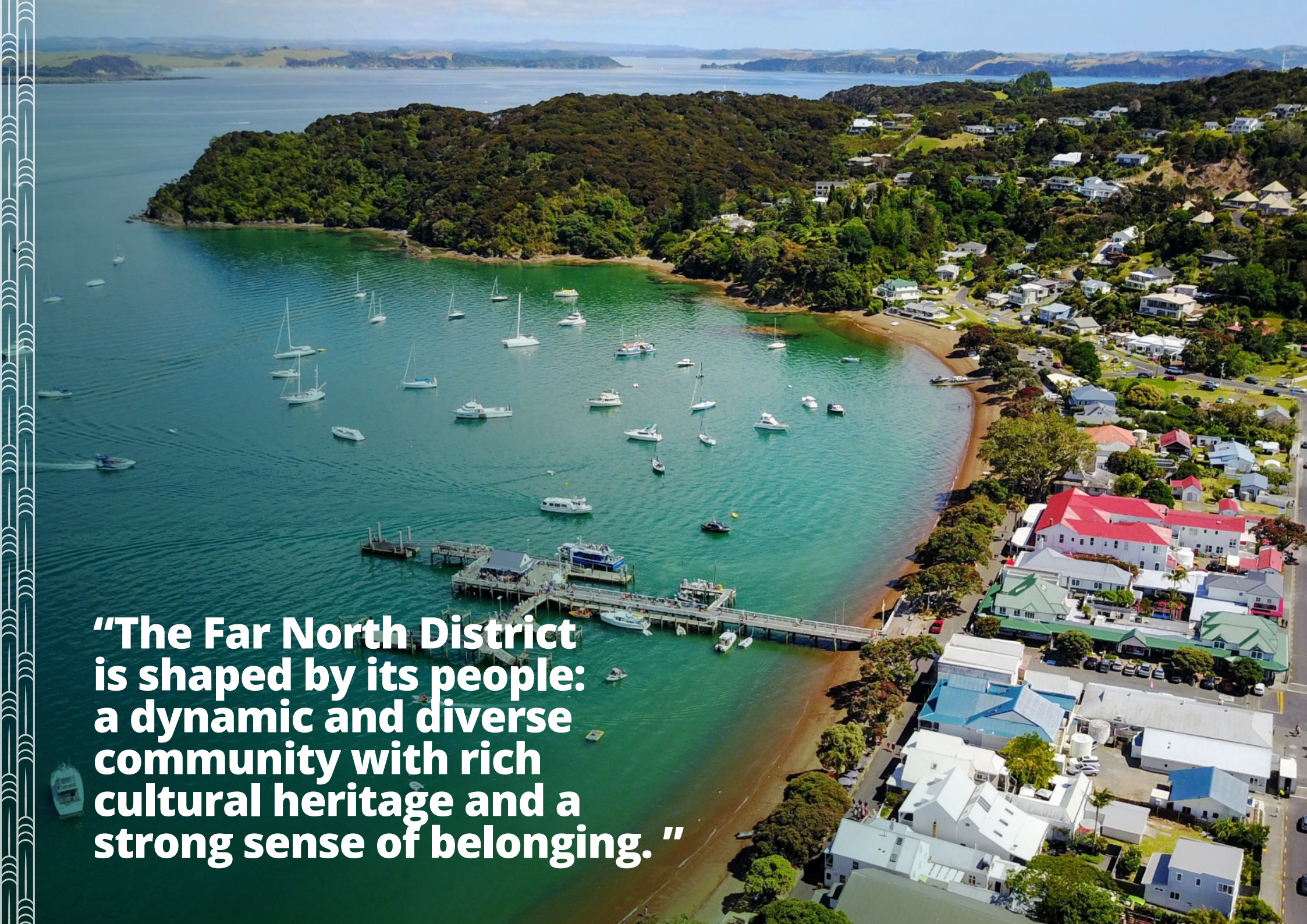
3. **Encourage housing diversity**
Work with developers and social housing providers to deliver housing diversity through appropriate densities and a range of housing typologies and price points.

4. **Promote improved quality**
Identify what can be done to improve the quality of existing homes and what role Council can play to support development feasibility.

5. **Plan for resilient neighbourhoods**
Consider the resilience of new housing areas in spatial planning and adaptive approaches for existing homes.

6. **Identify infrastructure needs**
Identify what infrastructure is needed to support housing delivery and areas where increased densities are achievable.

7. **Take a place based approach**
Explore housing opportunities at a community scale and integrate into district-wide spatial planning.


“The Far North District is shaped by its people: a dynamic and diverse community with rich cultural heritage and a strong sense of belonging. ”

1.1

Our people

The Far North District is shaped by its people: a dynamic and diverse community with rich cultural heritage and a strong sense of belonging. To make good decisions about housing, we need to understand who our communities are today, how they are changing, and what that means for the homes we will need over time.

Climate change is already affecting how and where our communities can live. Flooding, coastal erosion and drought create different risks across the district, shaping people's wellbeing and the resilience of our towns and villages. Understanding these local climate pressures helps us plan housing that keeps our people safe.

We also recognise the strong local knowledge, energy and commitment already present in our communities – from whānau, hapū, iwi, providers, and volunteers – and this strategy is intended to support and strengthen that effort.

Our population is growing

As at 30 June 2025 the district's population was estimated at 73,700[1]. A medium-term scenario is for the population to grow to 82,825 by 2053, an average annual growth rate of 0.4 percent. This growth scenario will require 3,615 additional households by 2053.

We have a high proportion of Māori residents

In the 2023 Census, over 40% of the population identified as Māori. Overall, the median age for our Māori population is much younger at 31.2 years, compared to 44.3 years for the overall district. This cultural identity and youthful age profile significantly shape regional housing preferences. Beyond traditional papakāinga on ancestral whenua, this includes a growing demand for Māori-led housing delivery across all land types, multigenerational living, and community-based solutions. Our District Plan framework must successfully adapt to support Māori trusts acquiring and developing general (non-Māori) land to effectively meet their whānau housing aspirations.

We are geographically dispersed

Our population is distributed across more than 40 communities, making the Far North one of the most sparsely populated districts in Aotearoa New Zealand, with a density of around 11 people per km^2. This contrasts with neighbouring districts such as Whangārei and Kaipara, where more concentrated urban centres drive higher population densities.

Because our settlements are dispersed across coastal, rural and inland areas, each community faces different climate risks, from coastal erosion and flooding in low-lying places to drought and water shortages in inland areas. These varied risks shape housing vulnerability and must guide how we plan for safe, resilient homes in the future.

We have rural–urban disparities in our housing markets

Housing markets and needs vary significantly across the district. Larger centres such as Kerikeri, Kaitāia and Kaikohe are experiencing strong housing market growth and high housing demand. At the same time, places such as Te Hiku and Hokianga have distinct housing systems, iwi- and hapū-led activity, and local aspirations that require place-based responses. These differences influence the viability of new housing, the cost of infrastructure, and the availability of essential services.

3,615
more homes by 2053

49.9%
of our community currently identified as Māori

60%
of our community live outside urban areas

23%
of our community are aged over 65

[1] Source: Infometrics, Far North District, Regional Economic Profile

We have an ageing population and declining workforce

The Far North has an ageing population, with residents aged 65 and over making up an increasing share of the district. This trend is expected to accelerate over the next three decades. At the same time, the working-age population is growing more slowly and, in some scenarios, is projected to decline. This shift places pressure on the local labour market and increases demand for housing that supports ageing in place, accessible design and proximity to services. There is also a need to support younger people to remain connected to the Far North by improving access to housing near education, training, employment and community support.

We have localised areas with higher numbers of young people

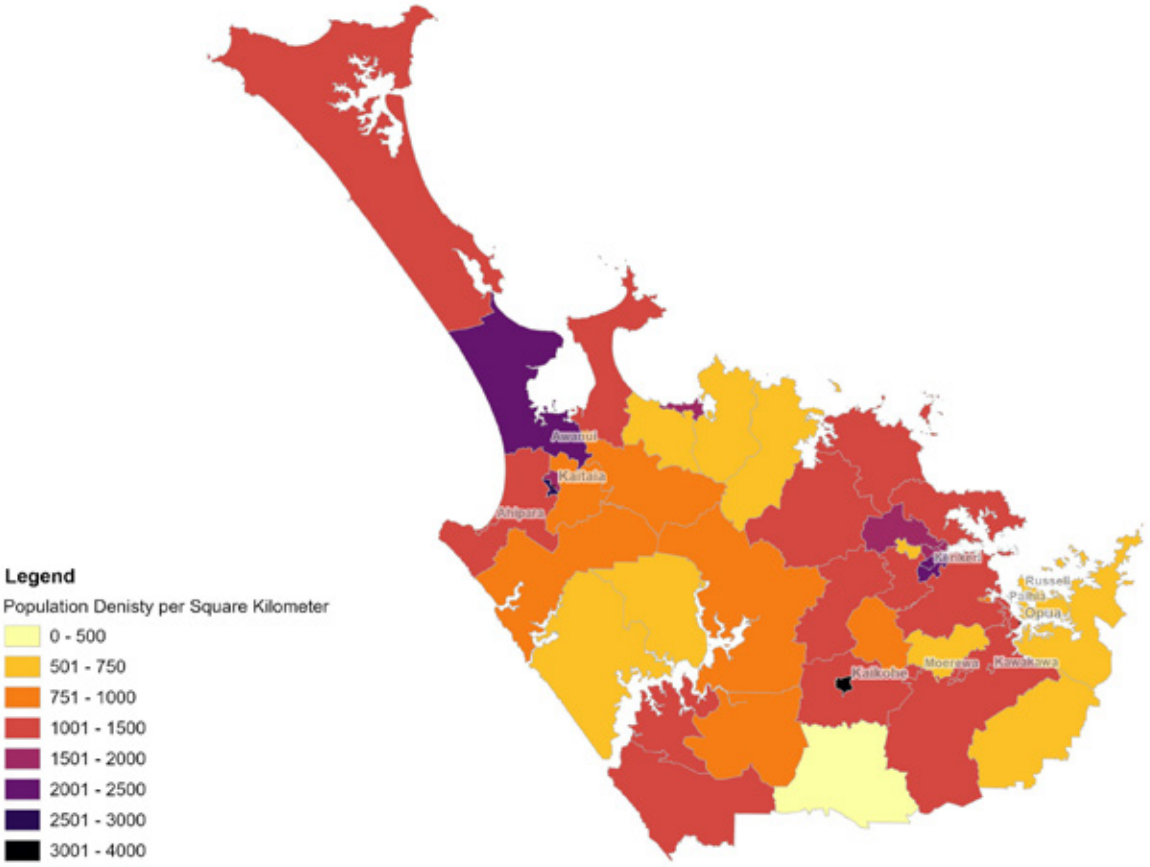
Some communities, including Kaitāia, Kaikohe and Kawakawa, have significant numbers of young people. Stakeholder feedback highlighted the importance of creating pathways for young people to remain in place, including access to suitable homes close to education, training, employment, whānau and community support.

Our economic landscape varies significantly across the district

Growth is heavily localised in hubs, while more isolated rural communities rely primarily on primary industries. The eastern side of the district, particularly around Kerikeri and Waipapa, acts as a major hub for business growth, with strong retail, commercial and telecommunications sectors. Paihia and the Bay of Islands drive the district's tourism sector, benefiting from a recent boost in international visitor numbers[2]. Towns on the west coast and more remote northern areas rely primarily on the primary sector (agriculture, horticulture, and forestry) and are more vulnerable to seasonal shifts and changing land-use trends.

We have high levels of social deprivation and high needs for affordable housing

In the Far North, higher levels of deprivation mean some whānau have fewer options to absorb rising housing costs, repair or maintain homes, or move to more suitable housing when their needs change. This reinforces the importance of increasing access to affordable, healthy and secure homes, while targeting support to the places and households where housing stress is most acute.



We have a seasonal population

The Far North's population changes throughout the year. Visitor activity, holiday periods, and seasonal work can increase demand for short-term accommodation and put extra pressure on the housing market in some places and at some times.

Source: Infometrics (2026), Far North District, Regional Economic Profile.

[2] Ministry of Business, Innovation and Employment (MBIE), *International Visitor Survey: Year End June 2024 and June Quarter 2024 Data Release*, September 2024.

1.2

Our homes

Our homes are the foundation of daily life in the Far North. They are spread across towns, coastal settlements and rural communities, and the mix is still mostly stand-alone houses. This pattern brings strengths, including space and connection to place, but it can also make homes harder to heat and maintain and increase the cost of providing infrastructure across a wide area. Having a clear picture of our housing stock and how it is used helps Council and partners focus on the changes that will make the biggest difference.

Climate change is increasing the pressures on already poor-quality homes. More frequent heavy rainfall, higher humidity, and extreme weather events make dampness, mould, and cold homes worse, especially in older or overcrowded dwellings. These climate-driven impacts heighten health risks and increase maintenance costs, reinforcing the need for warm, dry, resilient homes across the district. Understanding how climate conditions interact with housing quality helps us target repairs, retrofits, and investment where they are most needed.

It's also helpful to understand how many homes are occupied year-round. Census night data includes homes that are empty or where residents are away. In a district with coastal settlements and seasonal activity, unoccupied dwellings can reflect a range of situations. For this strategy, the key point is that our housing system needs to work for local households all year, including improving access to suitable long-term homes and lifting the quality of existing homes.

Seasonal use, holiday homes and short-stay accommodation

Seasonal patterns also show up in the numbers. The 2023 Census recorded 32,538 private dwellings in the Far North, with 3,831 recorded as empty on census night (11.77%). Tourism demand is also seasonal, with 1,086,000 guest nights in the year to March 2024. Another part of the picture is short-stay rental accommodation (STRA) homes (or parts of homes) rented to visitors for up to four weeks at a time. Research commissioned for this strategy[2] determined that there may be around 1,500 active STRA listings across the district (estimated at around 5 percent of private dwellings). Not all STRA listings are homes that could readily become long-term rentals (for example, some listings are rooms or sleep-outs).

Housing stock indicator[3]	Far North District snapshot
Dwelling type (private dwellings)	• Separate houses: 22,059; • Joined dwellings: 2,535; • Other private dwellings: 756.
Occupancy status (private dwellings, census night)	• Occupied: 25,716; • Empty: 3,831; • Residents away: 2,694; • Under construction: 297.
Home ownership (individuals aged 15+)	• Own or partly own: 46.8%; • Hold in a family trust: 8.5%; • Do not own and do not hold in a family trust: 44.7%.

[3] The Property Group (2025), The impact of STRA on Housing in the Far North.

Māori Housing

Current Māori housing pathways include papakāinga on whenua Māori, affordable rental housing delivered by Māori and iwi providers, Māori trusts developing housing on Māori or general title land, and whānau seeking secure rental or ownership options in the wider market.

Public guidance[4] from Te Puni Kōkiri and the Ministry of Housing and Urban Development (MHUD)[5] highlights that papakāinga can provide affordable rental homes and strengthen cultural identity, intergenerational living and connection to whenua, but delivery can be complex because projects often require landowner agreement, planning and design, financing, infrastructure, consenting and support from several agencies.

The Council's Te Tai Tokerau Papakāinga Toolkit[6] also recognises that papakāinga developments can be difficult because many people and organisations are involved and agreement, approvals and construction readiness can take time. The current state is therefore one of strong aspiration and growing activity, but with persistent barriers around infrastructure, financing, consenting, land tenure, project readiness and access to technical support.

Average persons per household is between 2.6 and 2.7, but this varies considerably across the district.

The Public Housing Investment Plan 2025[8] identified the **Far North as a priority investment location** due to need.

402 applicants on the Public Housing Register as at March 2026.

3,615 more homes are needed by 2053[7].

Employment growth has averaged 2.2% per annum over the last 10 years which is higher than the national average.

56.6 percent of the Far North's usually resident population lived in areas classified as NZDep2023 decile 9 or 10—the two most **socioeconomically deprived area deciles**. This is based on 2023 Census data.

At the 2023 Census, 15.5% of the population, and 27.6% of Māori, were **living in over-crowded housing**.

The Far North has a rate of 74.2 **unsheltered people** for every 10,000 residents which is vastly higher than the national average.

The Far North has a housing affordability index of 6.6 which is defined as **severely unaffordable**.

[4] Te Puni Kōkiri (2024), *Papakāinga: Getting Started Guide*. Wellington: Te Puni Kōkiri.
[5] The MHUD was incorporated into the new Ministry for Cities, Environment, Regions and Transport on 1 July 2026.
[6] Far North District Council (2025), *Te Tai Tokerau Papakāinga Toolkit*. Kāitaia: Far North District Council.
[7] Far North District Council, Housing and Business Development Capacity Assessment, 2025.
[8] Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development. (2025). *Public Housing Investment Plan 2025*.

1.3

Our housing needs across the continuum

In the Far North, housing need sits on a continuum – from people sleeping rough or in temporary accommodation, through to households in rental stress, whānau seeking stable long-term rentals, those working towards home ownership, papakāinga on ancestral land, Māori-led housing delivery across all land types, and Māori trusts acquiring and developing non-Māori land. This strategy helps us to be clear about who is the most vulnerable, where Council can make the biggest difference (through planning, infrastructure, information and convening), and where we need to work alongside others who deliver housing and support services.

Climate change is increasing vulnerability across the housing continuum. Flooding, coastal erosion, drought and extreme weather put extra pressure on households already facing insecure, overcrowded or poor-quality homes. These risks make it harder for vulnerable whānau to stay safely housed and highlight the need for resilient homes and well-located development. As climate exposure grows, some households may need to relocate from high-risk areas. This Strategy aligns with adaptation planning to provide safe, resilient housing pathways, including planned relocation where required.

Emergency housing	Transitional housing	Community / Social Housing	Affordable Rental	Market Rental	Market Home
Short-term accommodation, funded through Emergency Housing Special Needs Grant	**A temporary housing solution that aims to bridge the gap from homelessness to permanent housing**	**Subsidised rental housing delivered by Kāinga Ora or registered Community Housing Providers**	**Lower-cost market housing often provided by Māori Trusts, CCOs and the not-for-profit sector**	**Privately owned rental housing let at market rents**	**Homes bought, built or sold through the private housing market**
The Ministry of Social Development reported $26,153 in Emergency Housing Special Needs Grant costs for the Far North in the March 2026 quarter. Despite this, homelessness continues to be a concern. Anecdotally, many people in need and without adequate housing are not accessing this grant. Data on the extent of homelessness is inadequate.	Te Hau Ora o Ngāpuhi provides transitional housing support in Kaikohe for eligible whānau in emergency housing, alongside national providers such as Emerge Aotearoa and The Salvation Army that deliver transitional or emergency housing navigation services through MSD referral pathways.	Demand for community / social housing is high in the Far North. The public housing waiting list (the Housing Register) records households assessed as eligible for public housing. In the Far North District, this has remained elevated in recent years, with around 396 households on the register as at 30 June 2025. This indicates significant unmet need at the urgent end of the housing continuum.	Affordable rentals are provided through a mix of community housing, iwi/Māori, council-controlled and private-sector pathways. This includes Te Hau Ora o Ngāpuhi, which tenants and manages Te Kohekohe in Kaikohe as part of a co-owned housing partnership with Far North Holdings/Northern Housing.	Almost 45% of people aged 15 and over did not own a home and did not hold one in a family trust in 2023, indicating a substantial group of households who rely on rental housing or other non-ownership arrangements.	Market housing is the primary source of housing supply in the Far North. However, access to home ownership remains challenging, with Infometrics identifying the Far North as a severely unaffordable housing market, with a housing affordability index of between 6.6 and 6.9. This indicates that purchasing a home remains difficult for many households and highlights the importance of increasing the supply and diversity of market housing options.

1.4

Our housing challenge

People across the Far North tell us the same thing: having a safe, healthy and suitable home is foundational for wellbeing, connection to whānau and community, and opportunity.

Our housing challenges are shaped by distinct communities across the district with varying levels of vulnerability. Across a settlement pattern of more than 40 communities, we see growth in key centres, an ageing population, localised areas with younger populations, and strong aspirations for people to stay connected to place through all life stages. With a high proportion of Māori residents, kaupapa Māori pathways, including papakāinga and Māori-led housing delivery across all land types, are central to meeting local housing need and aspirations.

Affordability

The Far North District has a housing affordability index[9] of 5.5 in 2026[10], which is only marginally more affordable than the rest of New Zealand, with an average of 5.9. The current housing affordability index for the Far North has improved since the peak of 7.1 in March 2022.

Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development developed the change in housing affordability indicators. These show how affordability of renting a home, saving for a deposit, and servicing a mortgage for people entering the market has changed over time. Each indicator compares price changes with growth in median household income. They provide insight into affordability nationally, regionally, and by Territorial Authority (MHUD, 2023).

Council can influence affordability by enabling a greater supply and choice of housing in locations where infrastructure capacity exists, and by reducing planning and consenting costs. Council can use spatial planning and district plan settings to support diverse housing and align infrastructure investment with housing demand. Council can work with partners to unlock development opportunities (including on Māori land). Council can improve housing and land information to inform investment decisions.

Affordability pressures are felt differently across the district. In faster-growing areas, competition for rentals and homes for sale increases costs for households. In smaller or more remote communities, households may face different affordability pressures, including higher transport and servicing costs and fewer housing options that meet their needs. Climate impacts such as more frequent storms, flooding and overheating increase household costs for heating, cooling, insurance and repairs, making affordability pressures worse for low-income whānau. These pressures can contribute to crowding, make it harder for essential workers to live locally, and limit options for whānau who want to remain connected to their communities.

Seasonal demand and short-stay accommodation

In parts of the Far North, seasonal demand linked to holiday periods, tourism and short-stay accommodation can increase competition for housing and place pressure on the long-term rental market. This can make it harder for local households and workers to find a suitable home close to where they live, learn and work. Extreme weather events can disrupt transport routes and increase short-term accommodation pressure for workers and displaced households, compounding seasonal demand in some communities. Understanding where and when these pressures are strongest alongside other factors like overall supply, housing quality and infrastructure constraints is important for targeting place-based responses that reflect the differences between our communities (see Section 1.2 for the housing stock context).

Ageing in place

An ageing population is increasing demand for smaller, accessible, warm homes close to services, transport, and community support. Many existing homes are not designed for mobility needs, and the cost of retrofitting can be prohibitive. Older residents are more affected by heat, cold, dampness and storm

[9] House value-to-income multiples – March years.
[10] Source: Infometrics, Regional Economic Profile.

impacts. Increasing the supply of warm, accessible, climate-resilient homes close to services supports safe ageing in place. Supporting ageing in place helps whānau stay connected to their communities and can reduce pressure on health and social services.

Ageing in place is particularly challenging in a district where many communities are distant from health services, supermarkets and public transport. Older people may be living in homes that are hard to heat, difficult to maintain, and not accessible as mobility needs change. Increasing the supply of smaller, accessible homes in or near town centres, alongside practical retrofit and repair pathways in rural settlements, will be important to support older residents to stay safe, warm and connected.

Being young in place

We know that our young people face a variety of barriers to the housing they need in places where they can learn and work. It is important we create pathways for our young people to stay close to us by providing housing that is accessible.

Feasibility – the construction challenge

Delivering new housing is often constrained by high build costs, limited local construction capacity, the logistics of building in remote locations, and the upfront costs of servicing land. These feasibility constraints can reduce the viability of smaller developments, limit housing choice, and slow the delivery of both market and community-led housing solutions. Building in hazard-prone or remote areas increases costs for foundations, materials and servicing. Climate-resilient design and careful site selection help reduce long-term risks and improve project viability.

Feasibility constraints can be more acute in the Far North because many developments are relatively small and spread across different settlements, making it harder to achieve economies of scale. The cost and availability of materials and skilled labour, travel time for trades, and the need to provide or upgrade local servicing (including water supply and wastewater solutions) can all affect whether projects proceed. These factors influence not only private market delivery, but also iwi, hapū and community-led housing initiatives where access to capital and technical support may already be constrained.

Quality

Housing quality is a persistent issue in the Far North, with many homes affected by dampness, mould, poor insulation, and deferred maintenance. Higher humidity, heavier rainfall and more extreme weather worsen dampness, mould and cold homes, especially older dwellings. This increases health risks and reinforces the need for resilient, warm, dry homes. This strategy sets out the case for action and identifies opportunities to strengthen the evidence base, improve coordination, and support practical interventions (see the detailed housing quality section below).

In the Far North, quality issues often intersect with local pressures such as overcrowding, limited access to affordable repairs, and constraints on basic services (for example, reliable drinkable water, wastewater treatment, and safe heating). In some communities, households may be living in older dwellings that require significant maintenance or upgrading, while in other cases homes may not be well suited to local conditions. Known gaps in available information include the condition of older homes, the extent of Healthy Homes compliance in the rental market, and consistent data on physical housing standards across the district.

Improving housing quality data

A key barrier to improving housing quality is that the Far North does not have integrated data on housing conditions. Information is incomplete and spread across multiple sources. This shortcoming impedes evidence-based interventions, coordination across agencies and monitoring.

- **Housing quality data gaps:** the Far North does not have a consistent district-wide picture of housing conditions. Information is fragmented and can miss older, informal, rural, remote or non-consented homes where quality issues may be more acute. Proactive inspection capacity is limited, and some households may not report poor housing conditions because of stigma, cost concerns, tenancy insecurity, or fear of enforcement action.
- **Why this matters for housing quality:** better information is needed to target repairs, retrofits, warm, dry homes programmes, and new supply to the places and households most affected by damp, cold, mould, overcrowding and deferred maintenance. A stronger evidence base will allow Council and partners to target programmes to improve quality and to monitor housing quality over time.

Overcrowding

Overcrowding can reflect a shortage of appropriate, affordable housing and cultural preferences for multigenerational living. Where overcrowding is driven by constraint rather than choice, it can contribute to poorer health outcomes, reduced educational attainment, and pressures on household wellbeing. Addressing overcrowding requires both increased housing supply and more diverse housing options that suit different household sizes and living arrangements.

Overcrowding in the Far North can be driven by a shortage of suitable, affordable homes and a lack of options for larger households, alongside cultural preferences for multigenerational living. Overcrowded homes are more vulnerable to climate impacts such as dampness, overheating and storm damage, increasing health risks for already stressed households. When households have limited alternatives, overcrowding can become a coping strategy that compounds housing quality issues (for example, dampness and mould) and increases demand on household infrastructure such as water supply and wastewater systems. Reducing harmful overcrowding will require both increased supply and housing designs that better match local household sizes and ways of living.

Infrastructure ready

Infrastructure capacity and sequencing strongly influence where and how new housing can occur. Constraints in three waters, transport, and community infrastructure can limit development in some locations, increase costs, and delay delivery. Clear alignment between growth planning, infrastructure investment informed by climate risk exposure, not just engineering capacity, and land use rules is essential to enable housing supply and support well-functioning urban environments.

Because the Far North includes many small and remote settlements, infrastructure-readiness can be a binding constraint on housing delivery. Some locations have limited capacity in local water and wastewater systems, and the cost of extending or upgrading networks can be high relative to the scale of development. Infrastructure planning must account for climate risks such as flooding, coastal hazards and drought to ensure new housing is located in safe, resilient areas with long-term service viability. Clear sequencing where Council signals which areas can accommodate growth in the short to medium-term helps reduce uncertainty for developers and partners, and supports better alignment between housing delivery and long-term investment planning.

Māori housing

Māori housing aspirations in the Far North include papakāinga, other kaupapa Māori housing models and development across all land types to support whānau connection, collective living, and intergenerational wellbeing. Delivering these outcomes can involve distinct constraints (such as land tenure complexity, financing barriers, and infrastructure access) and requires partnership approaches that respect mana whenua leadership and locally grounded solutions.

With more than 49% of residents identifying as Māori, improving housing outcomes in the Far North depends on enabling Māori housing pathways at scale. This cultural and age profile shapes distinct housing preferences and planning requirements, including:

- **Broadened Māori Delivery:** Housing developed by Māori, for Māori, across all land types and urban and rural zones, rather than being restricted to ancestral whenua.
- **Trust Asset Diversification:** Enabling Māori trusts that acquire general, non-Māori land to develop housing under flexible District Plan provisions.
- **Collective Living:** Continued demand for traditional papakāinga, multigenerational homes, and community-focused housing models.

Council will work to support a variety of housing models for Māori, while recognising the practical barriers that can arise from land tenure arrangements, financing settings and servicing constraints. Council's role includes working in partnership with mana whenua and Māori landowners to identify planning and infrastructure solutions, improving the clarity of rules and processes, and helping connect partners and programmes that can support delivery.

Housing in high-risk locations

Some settlements may not remain viable in the long-term due to increasing climate hazards such as coastal erosion, inundation, river flooding and drought. These risks mean we must plan for how housing in these areas can adapt over time, including identifying when intensification or retrofit is still appropriate, and when relocation, including planned retreat, becomes necessary.

1.5

Our opportunities

Alongside these challenges, there are clear opportunities for Council and our communities to create positive change. Many of these opportunities build on work already underway across the district. This strategy sets out how Council will use its levers and work alongside partners to support better housing outcomes (with priority actions set out in Part 3).

Initiatives already underway

Stakeholder feedback highlighted existing initiatives across the district. These
provide a foundation for the Housing Strategy. They include:

- Council support for Māori housing and papakāinga
- Affordable, transitional and community housing partnerships involving Far North Holdings, Northern Housing, community housing providers and Government agencies
- Council work on spatial planning, infrastructure sequencing, District Plan implementation
- Climate action and community adaptation planning
- Practical housing quality, repair and retrofit initiatives led by providers and community organisations.

Feedback emphasised the importance of connecting these initiatives. Stakeholders sought greater effort to make existing work more visible and to reduce duplication. Section 1.5 focuses on how Council can build from this existing momentum.

>> CASE STUDY

Kawakawa Infrastructure Acceleration Fund (IAF)

Overview

In November 2022, FNDC secured $25.6 million in Crown funding through the Infrastructure Acceleration Fund (IAF) to unlock housing growth in Kawakawa. The funding forms part of a wider $37 million enabling infrastructure package and was agreed under a Funding Agreement between Kāinga Ora (on behalf of the Crown) and FNDC.

Purpose and Scope

The IAF exists to fund critical infrastructure that removes barriers to housing development in areas of identified housing need, and Kawakawa was assessed as one such area. The funding covers a road extension (widening of Greenacres Drive) and significant upgrades to wastewater and water supply infrastructure across five workstreams: transport, wastewater reticulation, wastewater treatment plant, water supply reticulation and water supply treatment.

Housing Outcomes

The investment is projected to enable 310 new dwellings in Kawakawa. Of these, 180 dwellings form the Te Mataora development, to be delivered between 2028 and 2030 by Ngā Kāingamaha o Ngāti Hine Charitable Trust on Greenacres Drive land, comprising aged-care apartments and affordable homes designed to create an intergenerational community. A parallel Housing Outcomes Agreement between Kāinga Ora, FNDC and Ngāti Hine sets binding delivery requirements for this development.

Why It Matters for the Strategy

The Kawakawa case demonstrates how leveraging Government co-investment can de-risk and accelerate council-led infrastructure that would otherwise constrain housing supply, while embedding partnership with mana whenua in both delivery and outcomes. It sits alongside a comparable $23 million IAF award for Kaikohe, enabling around 365 further homes, illustrating a replicable funding model for other high-need Far North communities.

>> CASE STUDY

Te Kāuta — Te Hiku Housing Programme

Purpose and approach

Te Kāuta is a place-based housing infrastructure programme across Te Hiku o Te Ika, led by the five Te Hiku Iwi — Te Aupōuri, Ngāi Takoto, Te Rarawa, Ngāti Kahu and Ngāti Kuri. Its vision is to build community through safer, healthier homes and infrastructure, with whānau at the centre. Building on the Te Hiku Iwi–Crown Social Development and Wellbeing Accord, Te Kāuta provides a coordinated framework for iwi-led action, strengthened governance and aligned investment.

Programme focus

Rather than delivering homes itself, Te Kāuta coordinates a shared pipeline, evidence base and investment case that individual Iwi can use to accelerate delivery at scale. The programme is organised around Kāinga, focused on homes, retrofits and infrastructure; Whakatika, focused on whānau and whenua readiness, Housing Navigators and workforce readiness; and Toi Tāhua, focused on financing, access to capital and programme coordination.

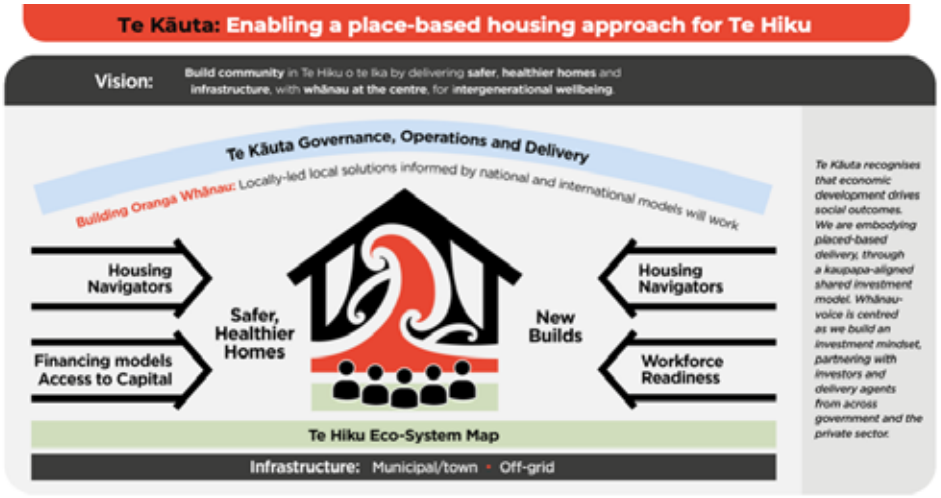
Partners and outcomes

Partners include the five Te Hiku Iwi, Te Hiku Iwi Development Trust, Crown agencies, Far North District Council, philanthropic funders and delivery partners. Outcomes to date include 114 homes built by Te Aupōuri, Ngāti Kuri and Te Rarawa between 2019 and 2025, critical housing repairs, Ngāti Kahu's Ngā Paa Kāinga, and Social Accord initiatives such as Puna Wai Ora, which has delivered 565 potable water storage installations. Tupu Plumbing also employed 12 tauira over two years and installed 265 of those systems.

What we can learn from Te Kāuta

Te Kāuta shows the value of starting with a shared kaupapa and using it to align many organisations around a common purpose. For the Housing Strategy, the key learning is that coordination needs more than regular meetings: it requires clear governance, agreed priorities, shared evidence and a practical investment case that gives partners confidence to commit funding, resources and delivery effort.

The programme also highlights the importance of investing in system conditions before delivery is visible on the ground. This includes building iwi and partner capability, clarifying decision rights, maintaining a shared pipeline, and supporting whānau to navigate land, finance and support pathways.



The opportunities for Council

- Support Māori housing on whenua, in the right locations: There is an opportunity to better enable papakāinga, other kaupapa Māori housing developments, Māori-led housing delivery across all land types, and Māori trust development on non-Māori land by improving partnership and engagement, providing clearer planning and infrastructure pathways, and supporting delivery in locations that are safe, resilient, and well connected to services and whānau.
- Work alongside the development sector and community housing providers to deliver affordable homes where they are needed: Council can help create the conditions for delivery by clarifying growth locations, aligning infrastructure sequencing, improving consenting pathways, and supporting investable proposals and funding bids that respond to local need.
- Enable people to live close to whānau through all life stages: By enabling a wider mix of housing types and locations (including smaller, accessible homes and options for multigenerational living), we can support both ageing in place and 'being young in place' across our diverse communities, help retain local workers, and strengthen community connection.
- Take a place-based approach that reflects diverse needs across the district: The Far North is not one housing market. Different towns and communities face different pressures (e.g. economy or infrastructure) and face different housing needs across the housing continuum. A place-based approach shaped by local climate hazard profiles helps target the right solutions in the right places, informed by local knowledge and lived experience.
- Climate-resilient development: Support housing and infrastructure that are located, designed and sequenced using climate-risk information, enabling resilient communities and reducing long-term costs.
- Directing growth to low-risk locations: Align housing delivery with long-term adaptation pathways, ensuring that investment occurs in low-risk, resilient locations, and that communities have clear signals about where future growth is viable.

The actions in Part 3 show how these opportunities will be progressed over time, including what Council will lead and where we will work alongside iwi, hapū and mana whenua, communities, providers, the development sector, and other partners.

“Some settlements may not remain viable in the long-term due to increasing climate hazards such as coastal erosion, inundation, river flooding and drought.”

2.0 Council's role in housing

Council's role in housing is primarily to enable, facilitate, coordinate and advocate for better housing outcomes, rather than to directly deliver most new housing or provide social services.

Council influences housing through the levers it controls, including planning, infrastructure, consenting, information, advocacy, partnerships and the strategic use of Council-owned land. This Strategy clarifies where Council will lead, where it will support partner-led delivery, and where other agencies, iwi, hapū, community housing providers, developers and service providers are responsible for delivery.

Council currently has a direct role through its existing Housing for the Elderly portfolio. This is a specific legacy provision that supports older tenants and is different from Council directly delivering housing across the wider housing continuum. Future decisions about that portfolio will be considered separately through Council's asset, service delivery and financial sustainability processes, while this Strategy focuses on the broader role Council can play to enable housing outcomes across the district.

In the Far North, Council's facilitation role matters because housing challenges are shaped by dispersed settlements, infrastructure constraints, an ageing housing stock, climate risk, and the need to support kaupapa Māori pathways such as papakāinga, Māori-led housing delivery across all land types, and Māori trust development on non-Māori land. Through planning, infrastructure, consenting, information and convening, Council can help align effort and investment to local needs without assuming responsibility for all delivery.

Council has a key role in ensuring housing decisions respond to climate change. By identifying climate risks, guiding development to safer locations, Council helps protect communities from flooding, coastal erosion, drought and extreme weather. Council's planning, infrastructure investment and partnerships all shape how well our housing system can adapt to a changing climate and support long-term community wellbeing.

The key roles Council will play in housing under this strategy

- **Lead and convene:** bring partners together through a cross-sector housing governance/ working group, set shared priorities, and support coordinated delivery.
- **Plan and enable:** use spatial planning and district plan settings to enable housing diversity, appropriate densities in the right places across our diverse communities, and a well-functioning urban and rural environment, including enabling resilient, low-emissions housing in safe locations.
- **Invest and sequence infrastructure:** align growth expectations with three waters, transport and community infrastructure investment using climate risk information to guide sequencing and future-proof assets so more locations become infrastructure-ready for housing.
- **Regulate and consent:** provide clear, efficient consenting and compliance processes under relevant legislation to reduce unnecessary time and cost while maintaining public safety and quality outcomes and ensuring climate impacts are considered in design and development.
- **Strategic management of Council-owned land:** to optimise land acquisition and disposal, including retaining or acquiring land needed for adaptation pathways, and the strategic use of Council-owned land for housing leveraged through infrastructure planning and Long-Term Plan outcomes.
- **Provide information and advocate:** improve housing and land information (including Council-held datasets) and use evidence to advocate for funding and programme support from central government and other investors.
- **Work through Council-controlled organisations and partnerships:** where appropriate, support delivery roles undertaken by Council's commercial arm and specialist subsidiaries, alongside iwi, community housing providers and the private sector.
- **Housing for the Elderly:** Council will continue to make informed decisions about the existing Housing for the Elderly portfolio, recognising it as a specific Council service for older tenants rather than a general direct housing delivery role.

When considering whether and how to intervene, Council focuses on the areas where it has a clear role and influence. While Council is not the primary provider of housing, its core functions, including growth planning, infrastructure investment, consenting, regulation, strategic land management, information provision and advocacy, are critical to enabling housing supply and improving housing outcomes. Council will prioritise actions that support sustainable and efficient housing delivery, make best use of public investment, and help address barriers that cannot be resolved by the market alone. Partnership with iwi, hapū, government agencies, community housing providers, developers and the wider community will remain central to achieving better housing outcomes across the Far North.

Council-controlled organisations

Far North Holdings Limited (FNHL) is Council's commercial arm. FNHL can contribute to housing outcomes where doing so aligns with its statement of intent and Council direction. For example, in Kaikohe FNHL delivered via its subsidiary Northern Housing in partnership with Te Hau Ora o Ngāpuhi, a $20 million project which transformed a former RSA site into 60 warm, safe and affordable social housing units. It stands as New Zealand's first co-owned and co-built community housing complex between an iwi and a council-controlled organisation.

2.1

Our vision

The Housing Strategy is guided by a vision that sees housing as more than a building: it is part of a well-functioning urban and rural environment that supports health, connection and opportunity. The Strategy, guided by the Climate Action Policy and working alongside Te Kiri Waiwai o Papatūānuku (Whenua Māori Strategy), seeks housing outcomes that improve community wellbeing and sustainability, are resilient to natural hazards and changing climate conditions over time, and provide diversity and choice to meet different household types and life stages.

Our Vision

Our community has access to resilient, healthy and suitable homes that support wellbeing, connection and opportunities.

Resilient

Homes and neighbourhoods that respond to climate risks and natural hazards, are durable over time, and can adapt through retrofitting, redevelopment or relocation where climate risks escalate.

Suitable

Housing that meets different household sizes, cultural preferences, incomes and life stages, including enabling ageing in place, being young in place, multigenerational living, papakāinga and accessible homes.

Opportunity

Housing that gives people stable foundations to learn, work, participate in community life, access services, and build long-term pathways across the housing continuum.

Wellbeing

Housing outcomes that support dignity, stability, safety, health, environmental care and everyday quality of life for individuals, whānau and communities.

Healthy

Warm, dry, safe and secure homes that support physical and mental wellbeing, reduce exposure to dampness, mould and overcrowding, and help protect households from avoidable health harms.

Connection

Homes that enable people to stay connected to whānau, whenua, marae, culture, community, services, schools, open space, employment and support networks.

2.2

The purpose of the housing strategy

This Housing Strategy is part of Council's commitment to improving housing outcomes across the Far North. Working alongside Te Kiri Waiwai o Papatūānuku (Whenua Māori Strategy), it sets a clear direction for the next 10 years.

It ensures housing decisions reflect climate risks, whenua-based knowledge and long-term adaptation needs, while building on work already happening through Te Hono and in our communities. It also signals where Council will focus effort and resources to support real change, including safe, resilient and low-emissions homes and communities.

A pathway to a home is broader than home ownership. It includes renting and a range of housing options that meet the diverse needs of our people. Housing models such as papakāinga and other communal living arrangements are vital in the Far North. Our role, through Te Hono and other Council teams, is to help make these pathways easier by providing clarity, enabling infrastructure, using climate-risk information and working alongside the organisations and communities that deliver and support housing.

Many organisations contribute to housing in the Far North, including community housing providers, Māori trusts, central government agencies, developers, and iwi, hapū and mana whenua. This strategy works alongside Te Kiri Waiwai o Papatūānuku (Whenua Māori Strategy) to set out how Council will work alongside them, building shared priorities, removing barriers where we can, and supporting coordinated action that reflects local needs and aspirations, including safe, climate-resilient locations for future housing that integrate with community adaptation plans.

We will also use stronger local evidence including climate-risk information to advocate for investment and programmes that match Far North realities—especially for rural and remote communities, Māori housing pathways, ending homelessness, and improving housing quality. Regional partners will continue to play an important advocacy role alongside Council.

This is a 10-year strategy, reviewed every three years and in the context of Te Kiri Waiwai o Papatūānuku (Whenua Māori Strategy). It will guide future spatial planning and inform updates to long-term development plans for the district. It aligns with other key Council strategies and plans that support housing and help build thriving, connected, and climate-resilient communities.

Working alongside other Council plans and policies

Housing demand informs infrastructure planning, and infrastructure capacity constrains housing delivery. Hence, this Housing Strategy does not sit on its own. It must work alongside other Council plans and policies, especially those that shape where growth happens, how infrastructure is provided, how climate-risk information informs location and investment decisions, and how Council supports Te Tiriti-based partnership. Together, these documents provide a clearer line of sight from community outcomes to on-the-ground delivery.

- **Whenua Māori Strategy:** guides how Council works in partnership on Māori land and supports kaupapa Māori pathways, including papakāinga.
- **District-wide Spatial Plan (in development):** will help set the long-term direction for where housing and employment growth should go, how places connect, and what enabling infrastructure is needed including safe, climate-resilient locations.
- **District Plan:** provides the rules that enable (or constrain) housing types, location, density and development outcomes.
- **Long-Term Plan and infrastructure planning:** sets investment priorities and timing for core infrastructure that makes areas "infrastructure-ready" for housing, with sequencing informed by climate-risk assessments and long-term adaptation needs.
- **Climate action, Community Adaptation Plans and natural hazards work programme:** inform resilient location choices and long-term risk reduction for communities, ensuring new housing avoids high-risk areas and supports adaptation pathways.
- **Economic development, tourism and workforce initiatives:** influence seasonal demand, employment locations and the need for workforce accommodation.

In simple terms: the district-wide spatial plan will help answer where growth and housing change should happen; this Housing Strategy and Te Kiri Waiwai o Papatūānuku (Whenua Māori Strategy) set out what outcomes we are seeking across the housing continuum and how Council will enable delivery; and Council's long-term, regulatory and community adaptation plans help determine how and when the supporting infrastructure, rules and services are put in place in ways that reflect climate risks, reduce emissions, and support resilient communities.

This Housing Strategy is part of Council's commitment to improving housing outcomes across the Far North.

2.3
Development of the strategy

This strategy has been developed using a combination of evidence (including demographic trends and housing indicators), engagement with housing partners, and Council-led workshops to test the vision, strengthen Council's enabling role, and agree shared focus areas. It will continue to be refined through consultation and ongoing collaboration with iwi, hapū, community housing providers, central government agencies, and the wider housing sector.

For iwi and hapū, this means building and maintaining trusted relationships over time, not relying on one-off consultation at key project milestones. Ongoing relationships allow Council to understand local aspirations, whenua-based priorities, infrastructure barriers and delivery opportunities earlier, and to work with iwi and hapū in ways that reflect Te Tiriti-based partnership, mana whenua leadership and place-based decision-making.

2.4

Our partners

Better housing outcomes will only happen if we work together. Homes are delivered by many organisations and by whānau and communities themselves.

This Strategy is part of Council's response: it works alongside Te Kiri Waiwai o Papatūānuku (Whenua Māori Strategy) to set out what Council will do, and how we will work alongside iwi, hapū and mana whenua, communities, providers, funders, central government and the private sector to support safe, healthy and suitable housing across the district. Our focus is on enabling and coordinating through Council's planning, infrastructure, regulatory, information and convening roles to help turn shared ambition into practical delivery.

Council also recognises that there are active community housing providers, iwi trusts and Māori housing providers already delivering, managing or enabling housing in different parts of the district. Working with these providers is important because they hold trusted relationships, local knowledge, delivery experience and live information about whānau housing need.

Working with these providers is important because they hold trusted relationships, local knowledge, delivery experience and live information about whānau housing need.

Who we will work with (and how)

- **Iwi, hapū and mana whenua:** Primarily through Te Hono, Council will build and maintain trusted, ongoing relationships with iwi, hapū and mana whenua, rather than relying on one-off consultation. Council will partner early and consistently on priorities, support kaupapa Māori housing pathways (including papakāinga), Māori-led housing delivery across all land types, and Māori trust development on non-Māori land. It will be important to work together to identify planning, infrastructure and process improvements that enable delivery on Māori land and support housing aspirations in place. This work will align with Council's Whenua Māori Strategy and the partnership approaches it sets out.
- **Te Kuaka Committee for Māori Strategic Relationships:** Council will work through Te Hono and Te Kuaka to strengthen Te Tiriti-based partnership and leadership with iwi and hapū, and to help guide how Council supports kaupapa Māori housing pathways (including papakāinga) and engagement approaches across this strategy.
- **Māori trusts and Māori landowners:** Council will provide clear guidance and responsive pre-application support, help clarify servicing pathways (including rural/remote solutions), and support the coordination needed to move projects from concept to delivery. Te Hono will be central to this work.
- **Community, iwi and Māori housing providers:** Council will work alongside active providers to understand demand and pipeline opportunities, align Council settings (planning, infrastructure and consenting) to enable projects, and support partner-led funding bids and business cases where appropriate. This includes recognising providers already operating in the district, such as He Korowai Trust, Waitomo Papakāinga Development Trust, Te Hau Ora o Ngāpuhi, Te Rūnanga o Whaingaroa and other CHPs, iwi trusts, hapū and Māori housing providers.
- **Central government agencies:** Council will advocate for settings and investment that respond to Far North needs, align local planning and infrastructure decisions with government programmes, and use evidence to support shared accountability for outcomes.
- **Health and social service providers:** Council will work with the sector to improve referral pathways for households experiencing housing harm (quality, crowding, insecurity), and to link housing interventions to health and wellbeing outcomes.
- **Developers, builders and the wider private sector:** Council will provide clarity on growth locations, infrastructure timing and consenting expectations, and maintain open channels to identify barriers to delivery and opportunities for housing diversity and quality improvements.
- **Funders and philanthropy:** Council will support coordinated investment by improving the evidence base, clarifying priorities through this strategy, and (where appropriate) supporting partner-led proposals to agencies and philanthropic funders (including Te Puni Kōkiri, MSD/Work and Income, Te Tūāpapa Kura Kāinga HUD, Whaikaha, Health NZ/ Te Whatu Ora, EECA, Habitat for Humanity, Puna Waiora, and The Tindall Foundation).
- **Research and technical organisations:** Council will draw on organisations such as BRANZ to strengthen the evidence base for housing quality and identify practical interventions.

How Council will work alongside partners

- **Convene and coordinate:** use the housing governance/working group to agree priorities, sequence actions, and reduce duplication across the system.
- **Govern with Te Tiriti-based partnership:** strengthen long-term, trusted partnership models, improve engagement practice, and bring recommendations to Council where decisions affect Māori housing outcomes. This means maintaining relationships with iwi and hapū throughout implementation, not only consulting at discrete decision points.
- **Align Council settings:** align spatial planning, district plan provisions, infrastructure sequencing and consenting practice so partner-led delivery is easier and more certain.
- **Improve information:** strengthen local housing evidence and make Council-held information easier to access and use, while respecting privacy and data-sharing requirements.
- **Support investable proposals:** help enable partner-led business cases and funding applications by providing local evidence, letters of support where appropriate, and clear statements of Council commitments and dependencies.
- **Work in place:** support place-based approaches in priority locations across our diverse communities, including piloting solutions and learning what works before scaling up.
- **Maintain shared accountability:** report progress publicly through the strategy's monitoring and review cycle, and use results to adjust priorities with partners.

>> CASE STUDY

Working alongside partners to lift housing quality

Te Tai Tokerau (Northland) faces long-standing challenges with substandard rural housing, particularly in isolated areas and across an ageing housing stock. An example of a partner-led response is the work described by architect and researcher Gillian Stewart, drawing on Habitat for Humanity's delivery of Healthy Homes and home repair programmes to support practical upgrades that improve warmth, comfort, safety and habitability. The work highlights that improving housing quality is not only a building issue, it is closely connected to health, resilience and wellbeing and it also shows the constraints that can slow progress, including affordability, limited access to skills and resources, and the remote or "invisible" nature of the problem in rural communities.

This kind of programme illustrates how Council can work alongside partners: community organisations and providers lead delivery, while Council focuses on enabling conditions, helping to connect households to support, improving local information about housing quality and need, aligning services and referral pathways with health and social providers, and supporting coordinated investment so initiatives can scale.

Partner-led delivery: community housing organisations can deliver repairs and retrofits where they have trust and capability.

Council enablement: Council can support by improving housing quality evidence, coordinating referral pathways, and providing clear, consistent regulatory guidance.

Investment readiness: shared data and a clear pipeline helps agencies, funders and lenders invest with confidence.

2.5 Funding

Housing delivery is funded through a mix of private investment, iwi and Māori trust investment, central government programmes, philanthropic funding, and (in some cases) Council funding and financing tools.

This strategy will help Council and partners make a stronger case for investment by clarifying priorities and improving the evidence base. Specific funding pathways and opportunities will be refined during implementation planning.

2.6

Focus areas

MANAWATŌPŪ

A collaborative approach across partners and stakeholders and improved coordination and shared delivery of housing outcomes (including better joined-up housing data).

KAITIAKITANGA

Housing that is sustainable and resilient over time, including design and location responses and intergenerational solutions that care for the environment.

WHANAUNGATANGA

Housing that supports connection and collective living, including place-based approaches that reflect our different communities and meet diverse needs through housing choice.

TŪ TANGATA

Supporting affordable housing and housing choice across the continuum.

MANA TANGATA

Housing that supports dignity and wellbeing, including improvement to housing quality and considering how people access housing and how location and planning support community wellbeing.

The focus areas describe the pou that guide how Council and partners will work together. Each focus area includes a clear intent and examples of what this could mean in practice.

Manawatōpū (collaboration and coordination)

A coordinated housing system is essential to turn shared goals into delivery. Manawatōpū focuses on strengthening relationships, clarifying roles, and improving the information flows that enable partners to invest and act with confidence.

- Establish and support a cross-sector housing governance/working group (Council, iwi/hapū, community housing providers, central government, health/social services, and the development sector).
- Create shared ways of working, including agreed priorities, referral pathways, and escalation points for critical issues (e.g., severe quality or overcrowding situations).
- Improve joined-up housing evidence by aligning datasets and making Council-held information easier to access and use.

Kaitiakitanga (sustainability and resilience)

Kaitiakitanga focuses on housing that is resilient to natural hazards and climate change, reduces long-term operating costs, and supports intergenerational wellbeing. It emphasises location and design decisions that protect people and communities over time, reflecting the Climate Action Policy's direction to reduce emissions, avoid high-risk areas, and support long-term adaptation pathways.

- Use spatial planning and land use rules to steer development away from high-risk hazard areas and support resilient settlement patterns guided by climate-risk information and adaptation pathways.
- Promote warm, dry, energy-efficient homes (including retrofit opportunities) to reduce health impacts and energy hardship and support low-emissions living.
- Support water and wastewater solutions that are durable and appropriate for rural and remote contexts, including where servicing constraints affect housing delivery and ensuring systems are resilient to drought, flooding and changing climate conditions.
- Use low-emissions design and materials to reduce the carbon footprint of new homes and upgrades.
- Ensure homes and infrastructure can adapt over time to changing climate conditions, supporting long-term resilience.

Whanaungatanga (connection, place and belonging)

Whanaungatanga recognises that housing outcomes are stronger when they support connection to whānau, culture, services, and opportunity. This focus area encourages place-based solutions and housing types that reflect how people want to live in the Far North across our different communities, including multigenerational living and papakāinga.

- Enable housing diversity (including smaller homes, duplexes, and communal models where appropriate) through planning provisions and infrastructure alignment.
- Support place-based housing responses that align with the aspirations of our different communities and strengthen access to everyday needs (schools, healthcare, transport, green/blue spaces).
- Work with iwi and hapū to remove barriers and enable papakāinga and other kaupapa Māori housing pathways, Māori-led housing delivery across all land types, and Māori trust development on non-Māori land.

Tū Tangata (affordability and housing choice across the continuum)

Tū Tangata focuses on ensuring people can access housing that meets their needs at different life stages and income levels. This includes improving affordability, increasing supply of appropriate homes, and supporting pathways that reduce housing stress and overcrowding across the district.

- Support delivery of a broader range of housing types and tenures (market, affordable, community and social housing) in locations that are infrastructure-ready.
- Improve development feasibility by reducing unnecessary barriers, clarifying requirements, and aligning infrastructure sequencing with expected demand.
- Strengthen evidence and advocacy to attract investment for affordable housing and related supports.

Mana Tangata (dignity, wellbeing and housing quality)

Mana Tangata puts people's dignity and wellbeing at the centre of housing decisions. Housing quality in the Far North is widely recognised as one of the most pressing and persistent challenges facing communities. A significant proportion of the district's

housing stock is ageing, poorly insulated, and not well suited to local conditions, with issues such as dampness, mould, overcrowding and structural deterioration contributing to poorer health outcomes, reduced household wellbeing, and increased pressure on social and health services. To clarify what we mean by quality, this strategy draws on the Framework for Housing Quality, which considers four interconnected elements: housing habitability (a safe, secure and healthy home), environmental sustainability, housing functionality (meeting physical, cultural and social needs), and social and cultural sustainability (flexibility to support needs over time).

- Support practical interventions that lift housing quality (repairs, retrofits, warm and dry homes programmes) and improve access to those interventions.
- Strengthen the evidence base for housing quality, including district-wide baselining and ongoing monitoring, so investment can be targeted to where it will have the greatest wellbeing impact.
- Use planning and place-based approaches to improve liveability across our different communities – including access to services, transport, education and employment – recognising these are part of what makes housing work for people.

2.7 Monitoring progress

Progress will be monitored through measures that track both system settings (for example, planning and infrastructure enablement, data improvements, and coordination) and outcomes across the housing continuum.

Reporting will align to the strategy's three-year review cycle, with interim updates used to inform Council decision-making and support shared accountability with partners.

Reporting will align to the strategy's three-year review cycle, with interim updates used to inform Council decision-making...

Action Plan

This action plan turns our strategy into practical steps. Actions are grouped under each focus area and will be refined as we work with partners and communities to confirm what can be delivered, when, and with what resources. The timeframes are indicative and reflect our 10-year horizon, with a formal review every three years so we can keep learning and adjust as needed.

This Action Plan has been developed to complement adjacent council initiatives and workstreams, such as the Long-Term Plan and District-wide Spatial Strategy. In instances where actions are already programmed, the timeframes in this plan align directly with existing workstream schedules.

Internal team alignment

The coloured dots below show which internal Council teams or work programmes are expected to contribute to each action.

- Housing portfolio driven workstream
- Strategy and policy response required
- Aligned with the Spatial Planning Team's work programme
- Aligned with the Māori partnership team's work programme
- Aligned with the Climate Action & Resilience Department work programme
- Integrated with Infrastructure Strategy development

Focus area	Action and internal team alignment	Lead / partners	Timeframe	Measures / outputs
Manawatōpū Collaboration and coordination	**1.1** Establish and support a cross-sector housing governance/working group (the **Inter-agency Housing Working Group**) with agreed terms of reference, including iwi/hapū and tangata whenua, Māori trusts/landowners, community and social housing providers, relevant central government agencies, health/social services, and the development sector, including FNHL. The terms of reference should recognise the importance of ongoing trusted relationships with iwi and hapū, with regular connection to Te Kuaka Committee for Māori Strategic Relationships to strengthen Te Tiriti-based partnership and guidance.	Council (lead); sector partners and stakeholders	0–12 months for establishment	Inter-agency Housing Working Group established. Partner attendance and actions tracked
	1.2 Work with members of the Inter-agency Housing Working Group to map out who will drive and support the actions identified in this **Action Plan** and other initiatives as identified by the group, so delivery expectations are clear.	Council (lead); Inter-agency Housing Working Group	0–12 months for establishment	Working group agreed focus areas and programme established
	1.3 Agree a **shared evidence and information programme**: define priority datasets and which partner holds/maintains the information, agree information-sharing settings, and work towards collating an annual "state of housing" reporting pack that can be used by partners and funders (including indicators on seasonal use and short-stay accommodation where feasible).	Inter-agency Housing Working Group	0–12 months (then ongoing)	Housing data and evidence collation programme established, identifying who holds relevant data
	1.4 Develop shared understanding of **referral/escalation pathways for urgent housing situations** (e.g., severe housing-quality risks or extreme overcrowding), clarifying roles across health, social services, housing providers and regulatory functions.	Inter-agency Housing Working Group	0–12 months (then ongoing)	Documented pathway agreed; partner adoption; improved response time and coordination
	1.5 Maintain a **coordinated pipeline** view of known housing initiatives and opportunities, including what is proposed, where, by whom, key blockers and dependencies. Use this to support investment conversations with central government, funders and lenders, and to integrate initiatives identified through the Inter-agency Housing Working Group.	Inter-agency Housing Working Group	0–12 months (then ongoing)	Pipeline register established; priority blockers identified; and regular pipeline updates provided

Focus area	Action and internal team alignment	Lead / partners	Timeframe	Measures / outputs
Inter-agency Housing Working Group	**2.1** Embed hazard and climate resilience considerations into spatial planning and District Plan work so new housing is steered away from high-risk areas and supports resilient settlement patterns.	Council (lead); working with iwi/hapū; regional partners	1–3 years	Alignment of the Housing Strategy with the Spatial Plan
	2.2 Establish a protocol for how to connect households and providers to warm, dry homes and retrofit support, including low-emissions insulation, energy and heating programmes, with a clear local pathway for advice and referrals.	Inter-agency Housing Working Group	0–12 months (then ongoing)	Referral pathway established
	2.3 Investigate the suitability of and what would be required to develop a managed retreat framework to guide housing relocation from high-risk areas, aligned with national guidance, Council's climate policy settings, and Community Adaptation Plans.	Council (lead); working with iwi/hapū; regional partners; affected communities	1–3 years	Managed retreat framework investigated
	2.4 Investigate what would be required to establish a housing climate risk baseline that brings together hazard exposure, housing condition, occupancy, infrastructure capacity, tenure, and socio-economic vulnerability data to identify locations and households most exposed to climate-related housing risks.	Council (lead); health/social agencies	0–12 months	Housing climate risk baseline scoped; data gaps documented
	2.5 Investigate how Council and partners could connect those delivering housing development proposals to low-carbon housing guidance for new builds, retrofits and upgrades, covering low-emissions materials, energy efficiency, passive design, lifecycle emissions, water efficiency, and practical options suited to Far North housing types and settlement patterns.	Inter-agency Housing Working Group	Ongoing	Guidance published
	2.6 Align infrastructure investment decisions with reducing climate risk. For example, by prioritising infrastructure investment through the LTP process in locations that are low-risk, resilient, and capable of supporting housing growth over the long-term, while avoiding investment that locks in exposure in high-risk areas.	Council (lead)	Ongoing through LTP and infrastructure planning cycles	Climate-risk screening applied to housing-related infrastructure decisions

Focus area	Action and internal team alignment	Lead / partners	Timeframe	Measures / outputs
Whanaungatanga Connection, place and belonging	**3.1** Build on from spatial planning processes to define place-based housing priorities by settlement type, such as Kerikeri, Te Hiku, and Hokianga, so "place-based" is not treated as one district-wide model.	Council (lead); iwi/hapū; Māori trusts/landowners; technical advisors; community	1–3 years	Alignment of the Housing Strategy with the Spatial Plan
	3.2 Identify **priority housing areas** which align with the growth areas identified in the Spatial Plan where place-based housing solutions are needed to meet the needs identified and use these as focus areas for coordinated work programmes.	Council (lead); iwi/hapū; community; agencies	1–3 years	Priority housing locations identified
	3.3 Work towards developing place-based housing response plans for identified 'priority housing areas', setting out the local housing outcomes sought (e.g., affordable homes, housing for different life stages, quality uplift), key partners and the Council enablers identified to support the plan (planning, infrastructure, consenting and information).	Council (lead); working with iwi/hapū; regional partners	1–3 years	Housing response plans under development in priority housing areas
	3.4 Identify how housing diversity and typologies that reflect Far North living patterns (including multigenerational living and appropriate communal models), as enabled in the District Plan, can be encouraged and supported.	Council (lead); iwi/hapū; developers/builders	1–3 years	Guidance/provisions updated; improved housing mix in consented supply

Focus area	Action and internal team alignment	Lead / partners	Timeframe	Measures / outputs
Te Tiriti o Waitangi Partnerships and participation	**4.1** Continue to work closely with iwi/hapū and Māori trusts/ landowners through ongoing trusted relationships to identify opportunities and barriers (planning, infrastructure, consenting, financing) for papakāinga and other kaupapa Māori housing pathways, Māori-led housing delivery across all land types, and Māori trust development on non-Māori land. This work should be embedded as an enduring partnership approach rather than treated as one-off consultation on individual proposals.	Council (lead), working with Te Kuaka	Ongoing	Opportunity list maintained and barriers identified
	4.2 Support housing development opportunities on whenua in the right locations by identifying opportunities through Spatial Plan development which then feeds planned infrastructure investment.	Council lead (Te Kuaka and the Spatial Planning team) working with iwi/hapū; regional partners	Ongoing through LTP and infrastructure planning cycles	Alignment of the Housing Strategy with the Spatial Plan
	4.3 Continue to improve customer pathways for Māori housing and papakāinga proposals, including clear guidance, pre-application support and consistent advice, to reduce uncertainty and delays.	Council (lead); iwi/hapū; Māori trusts/landowners	Ongoing	Improved applicant experience measured through feedback

Focus area	Action and internal team alignment	Lead / partners	Timeframe	Measures / outputs
Tū Tangata Affordability and housing choice	**5.1** Continue Council's improvement programme for consent processing so that consenting processes are clear, consistent and efficient, and do not create unnecessary barriers, delays or costs for housing delivery while maintaining quality, safety and environmental outcomes.	Council (lead)	Ongoing	Consenting improvement programme maintained
	5.2 Ensure housing outcomes are incorporated into the six-yearly internal review of Council-owned land, working alongside internal staff and Council-controlled organisations to identify potential opportunities to support housing growth, with the understanding that not all land will be viable for housing. This action is intended to keep the review open to housing outcomes without assuming that every Council-owned site will be suitable or viable for housing.	Council (lead)	3–10 years, with earlier review where opportunities arise	Council-owned land review reporting; housing opportunity screening included in review process
	5.3 Review the Housing for the Elderly operating model to consider options that support existing tenants and the housing needs of older people, while improving the long-term financial sustainability of the portfolio.	Council (lead)	1–3 years	Operating model review completed; options and implications reported to Council
	5.4 Integrate review of Housing Strategy actions with review of the Housing and Business Development Capacity Assessment in 2029.	Council (lead); technical advisors	Every three years	Review of Housing Strategy delivered alongside HBA 2029
	5.5 Work alongside iwi, hapū, iwi trusts and CHPs, Māori housing providers and relevant agencies to identify opportunities to increase affordable, social and transitional housing supply, and support partner-led funding bids and business cases. This includes recognising and engaging with active providers such as He Korowai Trust, Waitomo Papakāinga Development Trust, Te Hau Ora o Ngāpuhi, Te Rūnanga o Whaingaroa and other delivery partners operating across the district.	Inter-agency Housing Working Group	Ongoing	Pipeline of projects and bids supported

Focus area	Action and internal team alignment	Lead / partners	Timeframe	Measures / outputs
Tū Tangata Affordability and housing choice	**5.6** Maintain regular channels with developers/builders to identify barriers to delivery (cost, capacity, consenting, servicing) and agree practical improvements. Establish an affordable housing project list with developers, CHPs and partners (including agreed criteria for priority areas and project readiness), linked to the coordinated pipeline view.	Council (lead); developers; CHPs; iwi; agencies	Ongoing	Engagement programme established
	5.7 Establish an engagement programme which supports Council to work alongside employers, iwi/hapū, CHPs, Māori housing providers, iwi trusts and other partners to better understand seasonal workforce accommodation pressure (including where demand is concentrated and what types of accommodation are used) and use this to inform place-based responses for our different communities.	Council (lead); working with employers; iwi; CHPs; health/social services	0–12 months (then ongoing)	Engagement programme established
	5.8 Build an advocacy and investment narrative for affordability and housing supply in the Far North, using local evidence, innovative projects and partner stories to influence programmes, philanthropic investment and finance settings.	Inter-agency Housing Working Group	Commence within two years	Advocacy pack; engagement with agencies/ funders; responses tracked

Focus area	Action and internal team alignment	Lead / partners	Timeframe	Measures / outputs
Mana Tangata Dignity, wellbeing and housing quality	**6.1** Collate information on existing levels of housing quality across the district (as part of Action 1.3 with a specific focus on housing quality) and identify where intervention is most needed and how Council, agencies, iwi/hapū, housing providers and other stakeholders can coordinate practical responses.	Inter-agency Housing Working Group	1–3 years	Collated data on housing quality and intervention areas identified
	6.2 Investigate what would be required to establish a district-wide housing quality baseline that brings together building age and condition proxies, known data gaps, partner intelligence, tenure, occupancy and local housing quality indicators, including an agreed framework for assessing and monitoring housing quality over time.	Inter-agency Housing Working Group	1–3 years	Housing quality framework investigated
	6.3 Establish an engagement programme which enables Council to work alongside whānau, communities, iwi/hapū, providers and partners to better understand where younger households, multigenerational living, and ageing-in-place pressures overlap, and use this to inform place-based responses and spatial planning for our different communities.	Council (lead); working with iwi/hapū; regional partners	1–3 years	Alignment of the Housing Strategy with the Spatial Plan
	6.4 Capture planning issues raised in DP review hearings or submissions relevant to the Housing Strategy outcomes, so they inform the strategy's implementation programme.	Council (lead)	1–3 years	Input to internal Council Practice Guidance

Implementation and review

We will oversee implementation through the Inter-agency Housing Working Group, and we will ensure actions are reflected in Council work programmes (including planning, infrastructure and consenting). We will report progress openly, and we will refresh the action plan as part of the strategy's three-year review cycle. This is how we will stay focused on what matters, respond to what we learn, and keep momentum for change.

Te Kaunihera
o Te Hiku o te Ika
Far North District Council