

Appendix P

Queenstown Lakes Community Housing Trust Agreement



Queenstown Lakes Community Housing Trust summary for Mt Iron Junction August 2025

In 2007, the Queenstown Lakes District Council (QLDC) recognised an issue in the lack of affordable housing and acted upon it by initiating the formation of the Queenstown Lakes Community Housing Trust (QLCHT). As a key stakeholder, we have a Relationship Framework Agreement with QLDC, which outlines a partnering concept to facilitate our shared goal of providing affordable and secure tenure housing to residents of the Queenstown Lakes district.

QLCHT is an independent, not-for-profit, community owned organisation, monitored by central Government body, the [Community Housing Regulatory Authority](#). We engage external auditors (Deloitte) annually to review the consolidated accounts of the trust and its wholly owned subsidiaries.

Our vision is to transform the lives of committed people in our district, by providing them an opportunity to secure an affordable place to call home.

While there is a steady stream of people wanting to move into our district, an unusually high percentage of these people leave the district after 12-18 months. The reasons cited are often due to the high living costs and lack of suitable housing. This makes it particularly challenging for local businesses to attract and retain workers. We also see a large number of senior residents having to leave the district after years of contributing to the community, due to a lack of suitable rental housing.

We provide a range of housing programmes, each carefully designed to assist eligible low to moderate income households who contribute to the social, economic and environmental wellbeing of this district, and are genuinely struggling to commit to the area due to housing stress.

[Programmes](#) offered include Senior Housing, Social (Public) Housing, affordable rentals, rent-to-buy, and an assisted ownership model. The latter is a NZ-first programme which separates the cost of land from the improvements, providing permanent affordability and security of tenure.

[Eligibility criteria](#) include an income cap (\$130k gross household income), asset test, residency status, and minimum employment requirements (waived for 65+ year olds and those with health issues).

QLCHT is governed by a board of seven [Trustees](#), who between them provide a wide range of expertise and skills. It's well represented by all the relevant professions including legal, financial and property professionals as well as people who know and feel the heartbeat of the community.

We receive [funding](#) through grants and loans from central Government, QLDC and other supporters; land from Council and local developers through the inclusionary housing process. Due to the Trust's charitable objectives, we have income tax exemption and donee status.

We build homes on the land we receive and have completed a number of [development projects](#), with several more in various stages of construction and planning. To date we've assisted 350 households into affordable and secure housing, with 207 homes in our current portfolio.

QLCHT currently has over 1460 households on its waiting list – 83% of these are based in the wider Queenstown-Wakatipu/Arrowtown ward and the balance in the Wānaka ward. Just over half of our waiting list are families with children. The balance comprises singles and couples. Approximately 50% of the waiting list could be housed satisfactorily with a one or two bedroom home.

Since its inception, QLCHT has built a total of 67 homes in the Wānaka ward. The bulk of these are standalone homes, with a smaller number joined by common walls (i.e. duplex). These are broken down by location, construction date, number of bedrooms and programme tenure in Table 1 below.

Location and completion date	Total	One-bed	Two-bed	Three-bed	Four-bed	Assisted Ownership	Rental
Riverside, Albert Town (2017)	11			11		6	5
Northlake, Wānaka (2018)	2			2			2
Hikuwai, Wānaka (2021)	6		2	3	1	4	2
Northlake, Wānaka (2023)	10			5	5	8	2
Longview, Lake Hāwea (2023-24)	32	4	4	17	3	17	11
Mt Cardrona Station (2024)	2		2			2	
Hikuwai, Wānaka (2024)	4		4			3	1
Longview, Lake Hāwea (2025)	4				4	3	1

Table 1 – QLCHT-built homes in the Wānaka ward.

We currently have the following projects in various stages throughout the Upper Clutha:

- Nine homes under construction – Longview, Lake Hāwea.
- 20 homes in the design/consenting phase – Longview, Lake Hāwea.
- Three homes due to commence construction 09/25 - Alpine Meadows, Wānaka.
- Three homes in design phase – Pembroke Heights, Wānaka.
- 12 homes in design phase – McDougall St, Wānaka.

In addition to the above, there are dozens more [Inclusionary housing \(IH\)](#) contributions in the longer term timeframe for the Upper Clutha.

Whilst it's excellent to have these projects in the pipeline, it's plainly evident that there's insufficient supply to meet the growing waitlist of 250 Wānaka-based households. For this reason, IH remains a critical tool to enable further capital resource to be delivered to QLCHT and in turn provide the community housing our district desperately needs. Whilst IH is not mandated in the district plan, it has been successfully utilised on a negotiated basis, since the first IH Agreement was signed between QLDC and developers in 2003.

To this end, we're very grateful to the Mt Iron Junction developers for volunteering 5% of their new sections created to QLCHT. This contribution will enable the provision of more affordable housing to be created and held in community ownership in perpetuity.

We embrace the higher density this development offers, and with this we'll deliver smaller, smarter, simpler dwellings, in particular to singles, couples and smaller families. The close proximity to central Wānaka township, schools, shops and other key community infrastructure will be greatly valued by our households and enable many to embrace a more sustainable lifestyle with less reliance on motor vehicle transportation. Feedback from our waiting list demonstrates high demand for central locations such as Mt Iron Junction – we look forward to being part of this essential development.

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