

1. QLDC facilitated the establishment of QLCHT following on from Council's previous housing policy, the HOPE strategy, following one of the reports 32 recommendations, which was to create as independent CHP rather than CCO.
2. Key reasons being CHPs can access central Government funding that Councils cannot. These include:
 - Non-repayable grants.
 - Suspensory loans.
 - 10 and 15-year interest free loans.
 - IRRS and Op. Supplement.
3. This has been tried and tested with CCC/OCHT (2000 units), Auckland Council/ Haumaru Housing (1400 units) and most recently, WCC/Te Toi Mahana (1900 units). Arms-length independent Trusts are the key to success.
4. Clear evidence CHP route more effective and financially feasible for LG.
5. CHPs are registered and rigorously monitored by CHRA since its establishment in 2014. Around 100 CHPs registered - no Councils included in this number.
6. QLCHT has been relatively successful in obtaining Crown funding due to ability to leverage IH contributions against Govt. Not solely reliant on Govt, which mitigates risk and costs to Crown, therefore more attractive proposition than Govt stumping up full cost of housing.
7. Response to Chairs' comment QLCHT has been slow to roll out housing:
 - When formed in 2007, CH was relatively new to NZ and QLCHT had \$4m in capital to launch its new SO programme.
 - Whilst some central Govt funding was available in the first 10 years, it somewhat limited and QLCHT relied primarily on IH contributions.
 - At the start of 2018, QLCHT had received contributions (land and cash equivalent) to the value of 84 freehold sections, and had assisted 160 households into homes.
 - Essentially spent 10 years building capacity before being in a position to start scaling up on delivery. Gone from 1 FTE to 4.25 FTE today.
 - CHP sector comprises a range of different sized organisations, and whilst QLCHTs delivery may appear modest, the larger organisations are only such because they have been transferred assets from Councils, or have a philanthropic benefactor.
 - QLCHT has neither of the above, but has had the benefit of IH.
8. In 2018 the Mayoral Housing Taskforce highlighted the need for a more robust agreement in place btwn QLDC and QLCHT – thus the RFA was executed in 2019, superseding previous less detailed MoUs.
9. RFA explicitly states any land received through IH processes since 2019 cannot be sold by QLCHT on the open market.
10. Exceptions exist where QLCHT has paid a discounted price for the land, eg Northlake – bought 20 at market cost of 12. Therefore, true IH value received = 8 lots. Q retained 9.
11. Also Toru where we purchased 50 off the open market and sold 8 to assist in financing the remaining 42.
12. All other sections received since RFA implemented have been retained, eg Longview, Alps View, Hikuwai, MCS.

13. Others sold under SO previously, but value of IH contribution retained and reapplied to next household/development.
14. Constraint to onsell means QLCHT no longer offers SO – only rentals and leasehold model since 2019.
15. QLCHT provides quarterly reporting to QLDC General Manager, Strategy and Policy on receipts of all IH contributions and their application (incl. Cash).
16. Three Councillors attend Board meetings as Councillor liaisons to QLCHT. No voting rights but provide feedback and build relationship – shared goal of 1000 homes by 2038.
17. Human cost of lack of affordable and secure tenure housing is tangible in the community, seen through the lens of schools (student upheaval), local economy (staffing), increase in call on social services agencies, lack of critical workers any community needs to function, ie police, teachers, nurses.
18. QLCHT is unique in its ability to providing housing across the continuum including Public Housing, Aff rentals, Senior Housing, Rent-to-buy and assisted ownership. By the nature of QLs geography and unique housing situation, QLCHT has become a one-stop housing shop.
19. QLCHT contracts to HUD to deliver Public Housing in the district with 45 PH properties – cf. to KOs 13x PH homes, nearly 4 times as much. A further 15 under contract at TB.
20. We have a unique local housing ecosystem, in which QLCHT plans an important role.
21. 275 households assisted to date, 100 more homes currently under construction, and 1200 households on our waiting list. (175 equivalent IH sections.)
22. Whilst not perfect, IH remains arguably the most effective tool to ensure a small percentage of housing (ie 5%) created in new developments remains affordable for the average worker.
23. IH is an accepted tool for delivering AH around the world like London, Aspen, Whistler, Vancouver, San Francisco.
24. If we as a community, are to have a decent shot at being able to attract and retain critical workers in our district, we need this planning process.
25. It's not a silver bullet, but is one important lever we've been using effectively for 20 years, and forms part of the wider affordable housing ecosystem in this district.
26. QLDC has been a leader in Aotearoa after launching the principles of IH 20 years ago and we urge the commissioners not to let 20 years of innovation fall by the wayside.