Housing Analysis and Report:

Whanganui, Waimarino & Rangitīkei

HAUTŪ CONSULTING

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SECTION 1

About Hautū Consulting

HAUTŪ CONSULTING

Suzanne Hepi
Founder

Hautū Consulting is a Māori-owned consultancy specialising in strategic advisory, research, and project delivery for iwi, hapū, Māori enterprises, and community organisations. Guided by the principle of Hautū – to lead or steer – our team blends cultural knowledge, technical expertise, and evidence-based insights to deliver solutions that are both innovative and sustainable.

We have extensive experience working across Aotearoa, with established relationships and strong connections to Māori communities, ensuring authentic engagement and meaningful inclusion of whānau and iwi perspectives. Hautū Consulting is committed to fostering equity, enhancing capability, and supporting organisations to achieve their aspirations, from policy development and strategic planning to community-led initiatives and governance support.

Our approach is collaborative, culturally responsive, and grounded in mātauranga Māori, enabling decision-makers and stakeholders to confidently navigate complex challenges while aligning outcomes with Māori values, aspirations, and long-term well-being.

Hautū Consulting – Guiding Principles

Whānaungatanga (Relationships & Connection)

We prioritise authentic, enduring relationships with iwi, hapū, whānau, and community partners. These relationships form the foundation of our work and are built on trust, reciprocity, and mutual respect. By fostering meaningful connections, we ensure that all engagement is culturally safe, responsive to community needs, and strengthens social cohesion. Whānaungatanga guides how we communicate, collaborate, and co-create solutions that are reflective of collective aspirations and values.

Manaakitanga (Care & Responsibility)

We act with integrity, generosity, and responsibility, ensuring that the people and communities we work with are supported, valued, and empowered. Manaakitanga underpins our approach to project delivery, stakeholder engagement, and decision-making. We seek to uplift communities, honour obligations, and demonstrate care through both practical support and the cultivation of respectful relationships that contribute to the wellbeing of whānau and communities.

Hautū (Leadership & Guidance)

We lead with purpose, providing clear guidance, informed advice, and strategic direction to help our partners achieve their aspirations. Hautū embodies proactive leadership, enabling communities and organisations to navigate complex challenges, make informed decisions, and implement strategies that are culturally aligned, and outcome focused. Our leadership approach balances decisiveness with inclusivity, ensuring that all voices are considered in shaping the path forward.

Collaboration & Partnership

We work alongside our partners, co-creating solutions that reflect shared goals, cultural protocols, and collective aspirations. Collaboration is central to our approach, recognising that meaningful and sustainawble outcomes emerge from inclusive engagement, shared responsibility, and the pooling of knowledge, resources, and expertise.

Evidence-Based Practice

Our recommendations and solutions are informed by robust research, rigorous data analysis, and best practice methodologies, while being enriched by mātauranga Māori and lived experience. This principle ensures that our work is credible, reliable, and contextually grounded, balancing quantitative evidence with qualitative insights drawn from whānau, hapū, and iwi knowledge.

Innovation & Adaptability

We embrace creativity, problem-solving, and flexible approaches to respond to complex challenges. Innovation allows us to develop solutions that are practical, culturally aligned, and forward-looking, while adaptability ensures we remain responsive to evolving needs, contexts, and opportunities. This principle encourages continuous learning, iteration, and resilience in all our projects and partnerships.

SECTION 2

Methodology

Methodology

The proposed methodology for the comprehensive housing analysis in the Whanganui, Waimarino & Rangitīkei regions integrates quantitative data analysis, qualitative stakeholder engagement, and evidence-based synthesis to ensure robust, culturally responsive, and actionable outcomes.

Data Collection and Analysis

A multi-source approach will be employed to collect comprehensive housing data:

- Housing Stock Assessment: Data will be gathered from government sources (e.g., MBIE, Stats NZ), local councils, housing providers, and private real estate databases.
- Affordability and Gap Analysis: Metrics will be analysed to identify supply-demand imbalances and affordability gaps across different household types, income brackets, and geographic locations.
- Demographic Integration: Population and demographic projections will be incorporated to anticipate future housing needs and inform planning priorities.
- Geospatial Mapping: Geographic Information Systems (GIS) will be used to visually map housing availability, gaps, and trends across urban and rural areas.

Stakeholder Engagement

Engagement with stakeholders will ensure that community voices, particularly those of Māori and vulnerable populations, are central to the analysis:

- Inclusive Consultation: Interviews, focus groups, and surveys will be conducted with iwi, hapū, Māori housing providers, community housing organisations, and relevant local authorities.
- Culturally responsive methods, including hui and wānanga, will be employed to facilitate meaningful participation.

Synthesis and Reporting

The final phase of the methodology will integrate quantitative and qualitative findings to provide actionable insights:

- Data Integration: Statistical analysis will be combined with qualitative insights from stakeholder engagement to identify key housing trends, gaps, and opportunities.
- Recommendations Development: Findings will be translated into clear, context-specific recommendations aimed at guiding policy, investment, and future housing initiatives.
- Visual Communication: Complex data will be communicated using charts, infographics, and GIS-based visualizations, ensuring accessibility for both technical and non-technical audiences.

This methodology ensures that the housing analysis is both rigorous and responsive to the needs, priorities, and lived experiences of communities across the Whanganui, Rangitikei, and Waimarino regions.

Data Collection Feedback

Housing Availability & Affordability

A shortage of housing is a dominant theme across feedback, with participants consistently noting that there are not enough homes to meet current demand. This pressure is evident across Whanganui city and surrounding areas, including Rangitīkei and the Waimarino area (Ohakune and Raetihi). Despite an increase in residential construction in some locations, overall housing supply has not kept pace with population growth, and demand continues to exceed availability.

In Rangitīkei, feedback indicates that while hundreds of new homes are being built, this level of development has not been sufficient to relieve housing pressure. In rural Waimarino, particularly around Ohakune and Raetihi, the shortage is described as especially severe. Long-term rental options are extremely limited, in part because a significant proportion of housing stock is used for short-term or holiday accommodation, making the search for permanent housing very difficult for residents.

These supply constraints have contributed directly to affordability challenges. Competition for a limited number of homes has pushed both rents and purchase prices to levels that many locals consider unaffordable. In Ohakune, modest homes are reportedly renting for approximately $500–$600 per week, which is viewed as disproportionate to local income levels. Rising interest rates and increased interest from external buyers have further driven up prices, placing additional pressure on first-home buyers and young families.

While Whanganui remains more affordable than larger metropolitan centres, affordability there has also worsened, with both rents and house prices increasing faster than local incomes. As a result, some residents are relocating within the region, such as purchasing in Raetihi where housing may be relatively cheaper, while others are leaving the area altogether. Across Whanganui, Rangitīkei, and Waimarino, there is a shared view that housing has become increasingly unaffordable for local people. Interviewees consistently identify constrained supply and rising costs as urgent issues, noting the resulting stress on whānau, difficulties in attracting and retaining workers, and broader impacts on community wellbeing and regional sustainability.

Housing Quality & Health

Another major theme across feedback relates to the quality and suitability of existing housing. Many homes across Whanganui, Rangitīkei and Waimarino areas (including Ohakune and Raetihi) are older and in poor condition, with participants frequently describing cold, damp homes that lack adequate insulation, heating, or ongoing maintenance. The need for “warm, dry homes” is commonly raised, reflecting concerns that a significant portion of the current housing stock is unhealthy or no longer fit for purpose.

In Whanganui, feedback highlights that a large proportion of public housing, particularly for older residents, is ageing and no longer meets modern standards for warmth, accessibility, or energy efficiency. Across the region, interviewees report issues such as mould, draughts, and high heating costs, especially in older rental properties. Health practitioners and community workers note that poor housing quality is closely linked to negative health outcomes, including increased rates of respiratory illness, and that improved housing conditions would likely reduce avoidable hospital visits.

Overcrowding is also identified as a significant issue, closely linked to both housing quality and availability. In areas such as Waimarino, limited affordable housing options have led to extended whānau sharing small dwellings well beyond their intended capacity. These overcrowding places additional strain on buildings and infrastructure, including plumbing and septic systems, and can negatively affect the wellbeing, privacy, and safety of occupants.

Ongoing maintenance and repair needs are another recurring concern. Iwi and community organisations in the Ruapehu area have responded by implementing initiatives such as repairs and maintenance programmes aimed at supporting whānau to improve insulation, heating, and overall housing conditions. These programmes reflect both the prevalence of substandard housing and the demand for practical solutions. However, many residents, particularly renters, report limited ability to improve their living conditions when landlords are unwilling or unable to invest in necessary upgrades.

Overall, feedback consistently emphasises that housing must not only be available and affordable, but also healthy, safe, and fit for purpose. Poor housing quality is seen as directly affecting community wellbeing, particularly for children, kaumātua, and vulnerable households. Participants stress that addressing housing challenges requires not only increasing supply but also improving the standard of both existing and new homes, ensuring they support comfortable, safe, and healthy living across Whanganui, Rangitīkei, and Waimarino.

Cultural Appropriateness & Iwi Perspectives

In areas with significant Māori populations, the cultural appropriateness of housing is identified as a distinct and important theme. Feedback from Māori stakeholders, including iwi and hapū across Whanganui, Rangitīkei, and Waimarino, consistently emphasises that housing solutions must align with whānau structures, cultural values, and connections to whenua. Housing is viewed not only as physical shelter, but as a foundation for cultural continuity, wellbeing, and collective life.

A key area of support is for papakāinga developments, particularly housing built on tūpuna land that enables whānau to live together and maintain connections to whakapapa and place. In Rangitīkei, council housing strategies include commitments to support opportunities for hapū and iwi members to live on ancestral land through papakāinga, reflecting strong community feedback in favour of Māori-led and land-based housing solutions. Māori stakeholders frequently express a preference for housing models that strengthen community ties rather than relying solely on conventional subdivision developments.

Feedback highlights the importance of multigenerational living arrangements, where kaumātua, adults, and tamariki can live within the same community, supported by culturally appropriate design. This includes housing layouts that accommodate extended whānau, shared spaces, and proximity to marae or other cultural infrastructure. In Whanganui, whānau-led housing initiatives have been cited as examples of culturally grounded development, with master planning approaches that seek to honour ancestral legacies, uphold local tikanga, and provide long-term housing outcomes for future generations.

Collective and iwi-led approaches to housing are also evident in Waimarino. Ngāti Rangi, for example, has initiated an iwi-led housing project in Ohakune to deliver new homes for whānau, responding directly to local housing pressures and the limited availability of long-term rentals. Such initiatives reflect a broader emphasis on iwi-owned affordable housing, programmes that support Māori whānau into home ownership, and initiatives focused on improving existing housing conditions.

Across feedback, Māori stakeholders consistently stress the importance of partnership. Councils and government agencies are encouraged to work closely with mana whenua in the planning and delivery of housing initiatives, ensuring that developments align with local aspirations and tikanga. Overall, housing discussions for Māori communities extend beyond questions of supply and affordability to encompass identity, heritage, and self-determination. There is strong support for kaupapa Māori housing solutions that reflect values such as kaitiakitanga, whānaungatanga, and collective wellbeing, alongside meaningful consultation and collaboration with iwi and hapū.

Infrastructure & Access to Services

Supporting infrastructure and access to services are consistently raised alongside housing, particularly in rural parts of Whanganui, Rangitīkei and Waimarino areas. Feedback reflects a strong understanding that housing development cannot occur in isolation and must be supported by adequate infrastructure, including transport, water supply, wastewater systems, power, telecommunications, and access to essential services.

In areas such as Waimarino and Rangitīkei, residents note that infrastructure investment has not kept pace with recent or anticipated housing growth. In Ohakune, for example, increased residential development following 2020 has placed pressure on the local water network, resulting in planned subdivisions being delayed or placed on hold due to infrastructure capacity constraints. Participants commonly describe situations where land and demand for housing exist, but limitations in ageing infrastructure, wastewater capacity, or power and broadband provision restrict further development.

Transport access is another recurring concern, particularly in rural settlements. Limited or non-existent public transport means residents are heavily reliant on private vehicles, which can create challenges for kaumātua, people with disabilities, and low-income households. Feedback highlights that reduced mobility can significantly affect access to shops, healthcare, employment, and social connection, increasing isolation for some residents.

Access to health and social services is also raised as a key issue in rural communities. In parts of Waimarino, including around Raetihi, residents note the absence of local hospital services and ongoing delays in delivering promised health facilities. As a result, people are required to travel considerable distances to access healthcare, which is seen as a barrier to wellbeing and an important factor in decisions about where to live. Participants emphasise that while housing in remote areas may be more affordable, residents still expect reasonable access to essential services.

In contrast, feedback from Whanganui city tends to focus on the capacity of urban infrastructure to support new housing developments. This includes the need for coordinated planning around roads, stormwater, wastewater, and public transport to ensure that new subdivisions do not place undue strain on existing systems. Improved urban public transport is also raised to support housing growth and reduce car dependency.

Across both urban and rural contexts, there is strong agreement on the need for long-term, integrated planning. Community feedback consistently calls for councils and agencies to invest proactively in infrastructure alongside housing development, ensuring new and existing homes are liveable, resilient, and sustainable. Overall, participants stress that addressing housing challenges requires a holistic approach, with infrastructure and service provision considered fundamental to supporting community wellbeing and ensuring rural areas are not left behind as the region grows.

Regional & Demographic Differences

While the core housing themes are shared across Whanganui, Waimarino, and Rangitīkei, feedback also highlights important differences by location and population group.

Urban and rural perspectives

In urban Whanganui, housing is commonly discussed in the context of urban growth, regeneration, and workforce attraction. Feedback from city residents tends to focus on the availability of quality rental housing, opportunities to redevelop underutilised land, and the role of public–private partnerships in accelerating housing delivery. There is also attention on ensuring that infrastructure and services can support new housing growth.

In contrast, residents in more rural areas such as Waimarino and Rangitīkei emphasise challenges associated with geographic isolation, smaller housing markets, and seasonal or tourism-driven pressures. In the Ruapehu District, particularly in Ohakune, the impact of short-term accommodation and holiday homes is frequently raised. Feedback suggests that the prevalence of short-term rentals has reduced the availability of long-term housing, contributing to housing insecurity for local renters. Rural participants also express concerns about delays in public investment and infrastructure projects, and a perception that rural communities are sometimes deprioritised. As a result, there is a strong emphasis on the need for equitable investment and planning approaches that support rural communities to remain viable and resilient.

Iwi perspectives

Māori stakeholders bring distinct community-centred perspectives to housing discussions, particularly in areas with strong iwi presence such as Whanganui and the central plateau. Feedback from iwi and hapū consistently frames housing within a broader context of whenua, whakapapa, and collective wellbeing. Housing solutions such as papakāinga and iwi-led developments are seen not only as responses to housing shortages, but as mechanisms to strengthen whānau connections, maintain ties to tūrangawaewae, and support long-term self-determination.

Iwi representatives also highlight the importance of acknowledging historical and structural barriers to Māori housing outcomes, and advocate for partnership-based approaches with councils and government agencies. At the same time, feedback indicates growing awareness and support among non-iwi residents for Māori-led housing initiatives, particularly where councils are already working collaboratively with iwi. Across groups, there is broad agreement that iwi partnerships contribute positively to community-wide housing solutions.

Age-related perspectives

Feedback also varies by age group. Younger people, including first-home buyers, young families, and rangatahi, frequently express anxiety about housing affordability and long-term security. Many note that limited local employment opportunities combined with rising housing costs are influencing decisions to leave Whanganui, Waimarino, or Rangitīkei for larger cities or overseas. This out-migration is seen as a risk to community sustainability, with concerns about losing younger generations and future workforce capacity. For those who remain, long-term renting, shared housing, or living with whānau are common responses to affordability constraints.

Older residents, particularly retirees and those on fixed incomes, tend to emphasise the need for age-appropriate, warm, and accessible housing. In Whanganui, demand for council-owned housing for older people exceeds supply, with waiting lists and ageing housing stock requiring upgrades. In rural areas such as Rangitīkei, older residents express concern about the limited availability of smaller units within town centres, which would allow them to downsize while remaining close to services, social networks, and healthcare. Rising rents are also identified as a particular risk for older people on limited incomes, increasing vulnerability to housing stress.

Across all groups, a shared priority is housing stability. Both younger households and older residents emphasise the importance of secure, long-term housing in maintaining community connections, wellbeing, and a sense of belonging. Feedback suggests that addressing housing challenges requires solutions that recognise these differing needs while supporting stability for people at all stages of life.

SECTION 3

Executive Summary

Executive Summary

This report provides a comprehensive housing analysis for the Whanganui, Waimarino, and Rangitīkei regions, examining housing supply, affordability, demand, unmet need, social housing provision, and Māori-led housing initiatives. Prepared by Hautū Consulting for the Whanganui Community Foundation, the report is intended to inform strategic planning, investment decisions, and coordinated action.

A mixed-methods approach was applied, combining quantitative data analysis, geospatial mapping, and qualitative insights gathered through hui, wānanga, and stakeholder engagement. This ensured the analysis is both evidence-based and culturally supported, reflecting local realities and Māori perspectives.

Key Regional Findings

Across all three regions, housing stress has intensified over the past decade due to rising house prices and rents, slow delivery of new housing, and increasing demand driven by population change and smaller household sizes. Low-income households, Māori whānau, families with children, essential workers, and older people are disproportionately affected. While conditions vary by location, all regions face a persistent gap in affordable, suitable housing.

Whanganui

Whanganui has transitioned from a relatively affordable housing market to one experiencing significant affordability pressure. Median house prices and rents have increased sharply since 2015, while incomes have remained comparatively low. Vacancy rates are extremely tight, and unmet demand is evident through growing public housing waitlists, reliance on emergency and transitional housing, and increasing overcrowding.

Urban areas face acute pressure for affordable rentals and first-home ownership opportunities, while rural areas experience aging housing stock and barriers to papakāinga development on Māori land. Māori households are over-represented in housing stress indicators but are also leading innovative solutions through papakāinga, transitional housing, and kaumātua housing, supported by partnerships with central government agencies.

Waimarino

Waimarino faces a severe housing shortage despite a small population base. A high proportion of dwellings, particularly in Ohakune `are used as holiday homes or short-term rentals, significantly reducing availability for permanent residents. Rents and house prices have risen faster than local incomes, creating affordability challenges for whānau, workers, and employers seeking to attract staff.

Housing demand exceeds supply across Ohakune, Raetihi, and rural areas, with overcrowding and substandard housing common. The population is aging, increasing demand for smaller, accessible homes. Māori-led developments, particularly those led by Ngāti Rangi, are addressing some of the most acute needs through affordable rental housing and iwi-led subdivisions, though overall supply remains constrained.

Rangitīkei

Rangitīkei remains more affordable than national averages, but housing availability is tight and affordability pressures are emerging, particularly for renters, low-income households, and essential workers. Growth in the older population is driving increased demand for age-appropriate housing, with council pensioner flats fully occupied and waitlisted.

Housing supply is concentrated in key towns, while rural areas face limited rental options and aging stock. Māori-led papakāinga developments, affordable housing partnerships, and transitional housing support are playing a critical role in preventing homelessness and supporting whānau stability, though capacity remains limited.

Māori-Led Housing and Partnerships

Across all regions, Māori iwi, hapū, and providers are central to addressing housing need. Papakāinga developments, affordable rentals, transitional housing, and whānau support models demonstrate culturally appropriate, place-based solutions. These initiatives are strengthened through partnerships with councils, government agencies, and community organisations, but require sustained investment, planning support, and infrastructure enablement to scale.

Conclusion

Housing challenges across Whanganui, Waimarino, and Rangitīkei are complex and interconnected, reflecting structural supply constraints, affordability pressures, and demographic change. While Māori-led initiatives and community partnerships are delivering meaningful outcomes, demand continues to outpace supply. Coordinated, long-term collaboration between iwi, councils, government agencies, funders, and providers will be essential to address immediate housing stress while supporting sustainable growth and wellbeing for future generations.

Partners

SECTION 4

Recommendations

Recommendations

1) Accelerate Housing Supply & Affordability

Jointly implement an accelerated, regionally coordinated housing programme focused on significantly increasing affordable housing supply by enabling urban infill and higher-density development, servicing land for new affordable subdivisions where needed, and partnering with central government, iwi, community housing providers, and the private sector to deliver mixed-tenure housing at scale.

2) Improve Housing Quality, Warmth & Resilience

Prioritise improving housing quality through a coordinated regional approach that treats warm, dry, safe, and accessible homes as essential to health and wellbeing. This should include expanding retrofit and repair programmes for older homes, supporting compliance with Healthy Homes Standards, renewing ageing council and Kāinga Ora housing stock, and ensuring all new housing is built to high, future-proofed standards.

3) Support Māori-Led Housing & Culturally Appropriate Solutions

Embed Māori partnership and Māori-led solutions at the centre of regional housing strategies by actively enabling papakāinga development, partnering with iwi on housing projects, and supporting culturally appropriate design and Māori homeownership. This should include removing regulatory and infrastructure barriers to building on Māori land, co-developing housing with iwi and hapū, leveraging dedicated Māori housing funding, and ensuring new developments reflect whānau and multigenerational living needs.

4) Align Housing Development with Infrastructure & Services

Align housing growth with coordinated infrastructure and service investment by planning and funding water, transport, utilities, digital connectivity, and community services in parallel with housing delivery. Using an integrated, cross-boundary approach with iwi, regional councils, utilities, and central government will help prioritise upgrades, leverage funding, and ensure housing growth creates well-connected, resilient communities rather than isolated developments.

5) Tailored Approaches: Urban vs Rural, Young and Old

Adopt a place-based, people-centred housing approach that responds to the distinct needs of urban, rural, and seasonal communities by promoting urban intensification in Whanganui, increasing housing diversity in Rangitīkei towns and rural settlements, and managing seasonal demand in Waimarino. Across the region, prioritise affordable housing for youth and families, alongside accessible, warm, and secure homes for elderly and vulnerable populations, to deliver equitable and resilient outcomes that support community wellbeing.

Conclusion

Delivering these housing recommendations requires coordinated action from local councils, iwi and hapū, developers, and central government, each playing a distinct but complementary role. Councils must lead through planning, regulation, incentives, partnerships, and ongoing community engagement; iwi and hapū should be recognised as co-designers and leaders of Māori housing solutions; developers and industry are essential for bringing scale, innovation, and workforce capacity; and central government must provide enabling policy settings and sustained funding for housing, infrastructure, and Māori-led initiatives. The priority now is execution, setting clear targets, responsibilities, and timelines, potentially through a regional housing taskforce to coordinate delivery, track progress, and build momentum through early, visible wins. With sustained collaboration and commitment, the region can normalise safe, warm, affordable, and well-connected housing, strengthening community wellbeing and long-term social and economic resilience.

SECTION 5

Whanganui Housing Analysis

Whanganui Housing Analysis

Over the past decade, Whanganui District's housing market has tightened dramatically. Modest population growth and shrinking household sizes have collided with a slow housing supply response, leading to soaring house prices and rents and increasing housing stress. Affordability has worsened, especially for renters – Whanganui's rent costs are now less affordable than the New Zealand average. Demand has outstripped supply, as evidenced by low vacancy rates and a public housing waitlist that peaked at nearly 380 households in 2021. While the Council and community have identified plenty of development capacity (about 900 new lots already approved), critical gaps remain – particularly in affordable homes and quality rentals for low-income families, Māori communities, and young households. The following analysis breaks down housing stock trends, affordability metrics, unmet needs (including waiting lists), urban vs. rural supply gaps, and demographic projections to inform strategic planning.

House Prices & Rents Surged

Whanganui's median house value nearly tripled and average rents more than doubled in the last 10 years, making on of NZ's sharpest affordability declines

Tight Supply, High Demand

Housing supply hasn't kept up - vacancy rates fell to ~5% (from 9% in 2013) and the public housing waitlist spiked to ~380 households at its 2021 peak, indicating substantial unmet need.

Demographic Pressure

An aging population and smaller households mean more homes are needed per capita. Projections suggest ~1,100 new homes will be required by 2053 - a challenge, but one Whanganui is planning for with ~939 lost already consented.

POPULATION (2023)

48,000

Annual Growth ~0.6% (total +8% since 2013)

MEDIAN HOUSE PRICE

$570k

As of 2022, ~2.5x 2013 level (still ~25% below NZ median

AVERAGE WEEKLY RENT

$486

Year to March 2025, up 139% from $203 in 2015

HOUSING WAITLIST

210

Households (Q2 2025) - down from ~381 at 2021 peak

Housing Stock and Supply Trends

Housing stock growth in Whanganui has lagged demand in recent years, creating a supply crunch. From 2015 to 2023, new dwelling construction accelerated only modestly – noteworthy spurts occurred around 2018–2020, but by 2023/24 the pace had cooled due to economic factors. For example, only 28 new residential building consents were issued in the quarter to June 2024, reflecting a slowdown amid high construction costs and interest rates. Over the full year, consents numbered in the low hundreds, which is just about enough to cover current household growth, but not to clear the backlog of unmet need. The result is a tight market where essentially all usable housing is occupied. In fact, the 2018 Census recorded only 5.3% of Whanganui/Manawatū dwellings as vacant, down from 9.2% in 2013 – a level on par with high-demand markets like Auckland (4.9% vacant). This means nearly all existing housing capacity has been absorbed by the growing population and smaller household sizes.

Most new development has centred in urban Whanganui, while rural areas have seen little new supply. The district's population is concentrated in Whanganui city, and that's where builders have focused. Infill development and subdivision on the urban fringes have created new lots: during 2023, 304 new residential titles were issued (with another 170 in the first half of 2024). As of early 2025, there were 939 residential lots already approved for subdivision in the pipeline. This is a significant capacity boost – in fact, the Council notes total "developable" residential sections (~2,295 lots identified, incl. infill) far exceed the ~1,093 new households projected by 2053. In theory, there is ample zoned land supply to meet long-term housing growth. The "supply gap" is therefore not about land availability on paper but about converting these lots into homes quickly and affordably.

Urban areas: Within Whanganui city, the shortage is most acute for affordable homes and rentals. Greenfield subdivisions are adding housing at the outskirts (e.g. in areas like Springvale and Otamatea), but much of it targets mid-to-upper price brackets. Meanwhile, infill development could add hundreds of dwellings in established neighbourhoods, leveraging existing infrastructure. The Council has even considered new housing partnerships/entities to accelerate building. Still, as of 2024, local officials observe that housing growth hasn't yet caught up: "current growth has outpaced housing stock", prompting exploration of new housing initiatives.

Rural areas: Whanganui District also includes rural communities (villages and countryside). These areas generally have stable or declining populations and saw minimal new construction in the past decade. Few developers build in the rural settlements due to lower demand and infrastructure constraints. As a result, some outlying communities face an aging housing stock without modern replacements. For instance, many Māori whānau in rural areas rely on ancestral land but struggle to develop it into housing (financing and consenting hurdles for papakāinga). This can lead to overcrowding or substandard living conditions in rural homes – a more hidden supply gap. While urban Whanganui attracts new residents, rural parts of the district have housing needs of a different kind: upgrading old homes and providing options for locals (especially young families and elderly) who don't want to relocate. In strategic terms, the district's urban growth capacity is high, but ensuring quality housing outcomes in smaller settlements remains a challenge.

Year	Total Projected Population	No. of extra people per year	Total Projected Households	No. of extra households per year	Total Projected Employment	No. of extra jobs per year
2023	48,954	-	20,298	-	21,914	-
2024	49,331	377	20,404	106	22,044	130
2025	49,707	376	20,511	107	22,293	249
2026	50,083	376	20,619	108	22,569	276
2027	50,456	373	20,730	111	22,888	319
2028	50,827	371	20,844	114	23,214	326
2029	51,196	369	20,969	125	23,544	330
2030	51,561	365	21,096	127	23,857	313
2031	51,922	361	21,222	126	24,001	144
2032	52,279	357	21,344	122	24,119	118
2033	52,633	354	21,461	117	24,246	127
2034	**52,981**	348	21,568	107	24,382	136

Figure 1: *Whanganui Projected Population https://www.whanganui.govt.nz*

> **"Housing construction hasn't ramped up fast enough to immediately relieve pressure, and much of the new-build activity skews toward the higher end."**

Bottom line: There is no fundamental land shortage in Whanganui – plans are in place to accommodate growth. However, the timing and type of supply have been misaligned with needs. Housing construction hasn't ramped up fast enough to immediately relieve pressure, and much of the new-build activity skews toward the higher end. Thus, in the short-to-medium term, Whanganui faces a supply gap in affordable and social housing. Bridging this gap will require incentivising development of a broader range of housing (including entry-level homes, rentals, and intensification in the city) and continuing to expedite subdivisions. The recent identification of ~900 "ready to go" lots is encouraging – if these translate into actual dwellings in the next few years, the stock should finally start to catch up with demand.

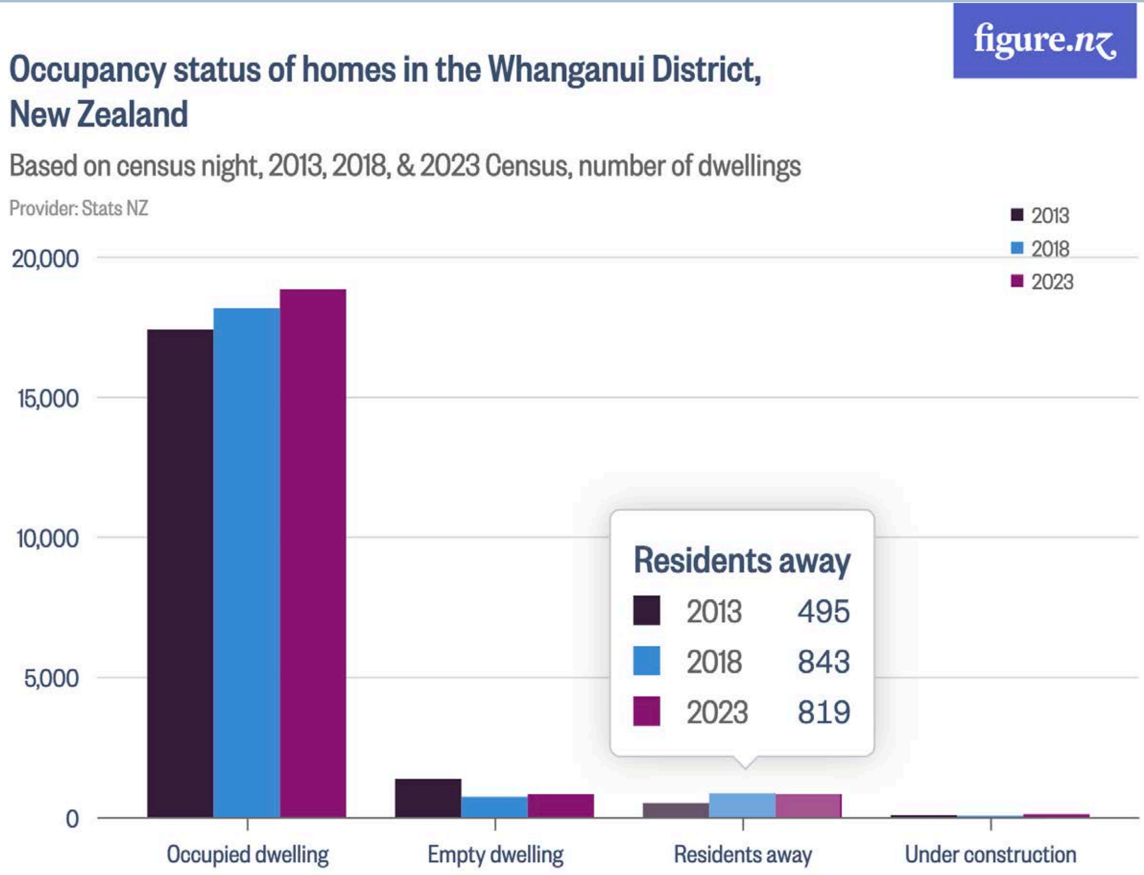


Figure 2: *Housing Stock Over Time https://figure.nz/chart/dvDNWMCXIZZXIXJ6*

Housing Affordability and Market Trends

Housing affordability in Whanganui has deteriorated significantly in the past 5–10 years. By multiple measures, housing costs have risen far faster than local incomes, making it harder for both buyers and renters to attain suitable housing. Whanganui historically boasted some of New Zealand's most affordable housing – but that "cheap real estate" era has effectively ended.

House Prices: The median house price in Whanganui District climbed from roughly $200k–$250k in 2015 to about $570k by 2022. That's an increase on the order of 125–150% in under a decade. (For context, NZ's nationwide median rose ~80% over the same period – so Whanganui's growth was steeper.) The house price-to-income ratio doubled, from about ~2.6× annual household income in 2015 to ~5.2× by 2021. It eased slightly to ~4.7× in 2024 as the market cooled but remains far above historical levels. Put simply, the typical local household needed ~2.5 years of income to buy a home a decade ago, whereas now it needs around 5 years' income. Whanganui's median price (~$540–$570k) is still lower than NZ's national median (approx. $700–$800k during 2022–2023), but the gap has narrowed. What was once one of NZ's cheapest markets has become only moderately affordable relative to larger cities. This rapid appreciation was fuelled by record-low interest rates (pre-2022), strong demand from both locals and out-of-town buyers, and a limited supply of listings. First-home buyers now face real difficulty saving a deposit, as noted in community feedback: coming up with 20% down ("finding 20% for the deposit is where people have the biggest challenge") is a major barrier even if mortgage payments are feasible.

Rents: If home buyers have struggled, renters have arguably been hit even harder. Whanganui's average weekly rent doubled in the last 7–8 years, far outpacing wage growth. The average rent was about $200–$220 per week in mid-2010s; by 2023 it reached $460+ per week (and around $486 in early 2025). That's a 121% increase in 10 years. For perspective, median weekly rent in the district is roughly $420–$450 now, which is approaching Wellington's levels from a few years ago – a dramatic change for Whanganui. Rent inflation consistently ran in the 8–15% range annually from 2016–2020, a period when new rental supply was minimal and demand surged. Even in 2022–2023, as the housing market cooled, Whanganui rents kept rising 7–8% per year (before a very recent small dip of ~2% in early 2024). By 2024, the average Whanganui tenant was paying 24.4% of their income in rent – the worst affordability on record locally. In fact, Whanganui's rent-to-income ratio is higher than the NZ average (which was about 21–22%). Essentially, many Whanganui households now spend a quarter or more of their earnings on rent, a threshold commonly seen as "unaffordable" if exceeded. This is a sharp change from a decade ago when rental affordability in the district was comparatively good (teens as a percentage of income).

Incomes: Part of the affordability challenge is that local incomes remain relatively low. The mean household income in Whanganui is around $60k–$70k (well below the NZ average of $100k+). While incomes have been rising (~6–7% in 2023), they haven't caught up to the cost of housing. Whanganui's economy has a higher share of lower-paid jobs, and this means the housing cost burden hits especially hard. Rising interest rates in 2023 compounded this: mortgage payments for a new buyer jumped to nearly one-third of income on average, versus about 16% a decade ago. The Council's analysis confirmed that home ownership affordability worsened in 2022–24 for both the district and NZ, but Whanganui's rental affordability deteriorated even more severely – a key difference.

Market context: By late 2022, Whanganui's house prices did start to stabilise or soften slightly, in line with national trends (higher interest rates cooling demand). The median sale price in 2023 hovered around $520k–$550k (somewhat off the peak). Inventory of homes for sale increased, and days on market lengthened. However, this offered only limited relief. As of Nov 2025, the median is reported around $540k – still extremely high compared to historic norms. Rent growth has also moderated, but rents have not fallen – they remain near record highs (e.g., median rent $490/week in Whanganui Central). So while the frantic price climbs have paused, the affordability gains have been minor. It is also worth noting that Whanganui's affordability crisis, while real, differs from larger cities in that purchase prices are lower – meaning home ownership, though challenging, is not impossible for median earners (especially with creative solutions like shared equity or using family land).

MEDIAN HOUSE PRICE
$520k-$550k
2023

MEDIAN HOUSE PRICE
$540k
As of November 2025

AVERAGE WEEKLY RENT
$200-$220
Mid-2010s

AVERAGE WEEKLY RENT
$460
2023

Key affordability challenges: High housing costs relative to income are straining many groups in the community:

- **Low-income households** – Those on benefits or low wages often cannot find rentals within the cost limits of government support. Local service providers note that "low-income people are limited to what they receive from Work and Income for accommodation", but market rents exceed those allowances. This forces difficult trade-offs (e.g. skipping other essentials to pay rent) or pushes people into substandard housing options.
- **Families with children** – Larger rentals (3+ bedrooms) are both scarce and expensive in Whanganui. Agencies report "high rents for families" and that some rental homes are in poor condition, "not fit for families with young children". It's not uncommon for a family of five to be living in a two-bedroom unit because they can't afford a bigger place. Overcrowding and transient living (moving frequently between short-term rentals) have increased among struggling families.
- **First-home buyers** – Younger working families trying to buy their first house face the dual hurdle of rapidly increased prices and stricter lending criteria. Even though Whanganui houses are cheaper than elsewhere, saving perhaps $100k for a deposit is daunting on local salaries. Access to finance is a barrier: lenders require solid incomes and deposits, which many don't have. This means more young families remain in the rental market longer, further boosting demand for rentals.
- **Māori communities** – Māori are disproportionately affected by housing unaffordability. Whanganui has a significant Māori population, and on average Māori households have lower home ownership rates and lower incomes than Pākehā. Many rely on social housing or live in crowded homes with extended family. Local efforts are underway to support Māori housing aspirations – e.g. papakāinga (building housing on ancestral Māori land) is identified as a desired solution. But progress is slow, and in the meantime, Māori are over-represented among those on the housing register or in emergency housing. Housing stress contributes to wider social inequities (health, education outcomes) for iwi in the region.

Overall, housing costs in Whanganui have gone from a secondary concern to a front-and-center issue for community well-being. The notion of Whanganui as an "affordable haven" is fading – indeed, The Whanganui Chronicle noted that rising house prices were giving "second chance" to big-city buyers in 2019 but making it harder for locals to buy. This new reality underpins the need for targeted strategies to restore affordability, such as encouraging affordable housing development, expanding social housing, and improving rental standards.

Housing Demand, Unmet Needs, and Social Housing

The strong demand for housing in Whanganui, coupled with the affordability problems outlined above, has led to substantial unmet housing needs. Many individuals and families cannot secure appropriate housing on the open market. This is clearly reflected in public housing waitlist numbers, emergency housing usage, and feedback from social agencies.

Population growth and demand drivers: Although Whanganui's population growth has been modest in percentage terms, it has been enough to put pressure on housing given the low baseline supply slack. After decades of near-stagnation, the district's population began rising in the mid-2010s – from ~43,500 in 2013 to ~48,500 in 2023. That ~5,000 increase represents new households needing homes (along with existing residents forming new households). Moreover, as average household size declined (from about 2.6 to 2.4 persons per dwelling), even the existing population required more dwellings. Infometrics analysis noted "more houses needed, even for the existing population" in areas like Whanganui with older age structures, because smaller households mean higher demand per capita. Indeed, Whanganui has a growing elderly population (over 22% are 65+ as of 2023), many of whom now live alone or as couples – effectively increasing housing unit demand independent of population growth.

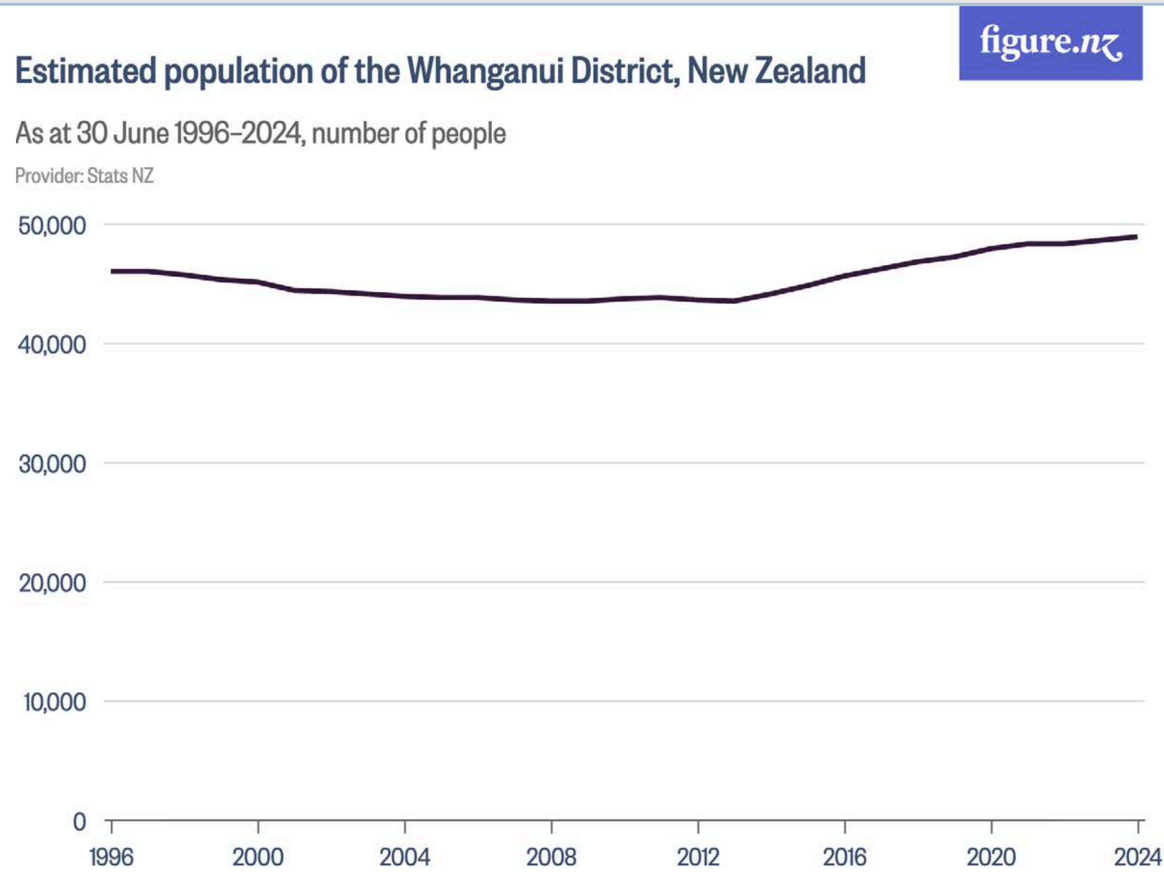


Figure 3: *https://figure.nz/chart/IT9arOJJthuI6h2K*

Additionally, net migration into Whanganui has shifted positive. Historically, more people left Whanganui for elsewhere, but recently the trend reversed. From 2016–2019, the Manawatū-Whanganui region saw record in-migration (helped by international migrants and Aucklanders seeking cheaper housing). Anecdotally, Whanganui's lifestyle and relatively low-cost housing attracted new residents. This influx – some retirees, some remote workers, some returning locals – added to housing demand. The COVID-19 era further amplified internal migration; people left big cities for regions like Whanganui, and the work-from-home shift made that more feasible. All these demand factors, set against a slow-growing housing stock, resulted in a "tight" housing market with no slack. By 2018, officials observed "housing market is tight, with no more spare capacity" – population and households had grown faster than construction, filling nearly all vacant homes.

Public housing and waiting list: One of the clearest indicators of unmet need is the Ministry of Social Development's Housing Register (the waiting list for public housing). Whanganui's housing register exploded in size from 2018 to 2021, mirroring the national trend.

- In mid-2018, there were on the order of 100–150 Whanganui households on the waitlist (exact figures for 2015–2017 are lower, but data then was combined in a broader region).
- By June 2020, 198 households in Whanganui District were approved on the waitlist (and "ready to be matched" to a property). This quickly climbed as housing became less attainable: just one year later (June 2021) it was 363 households waiting. The queue peaked at 381 in early 2022.
- Only in mid-2022 did the number stabilise and start to decrease slightly, as the Government increased public housing supply and some families got housed. As of the latest data in June 2025, the Whanganui Housing Register still had 210 households on it. That is down from the peak, but still over double the pre-2020 levels.

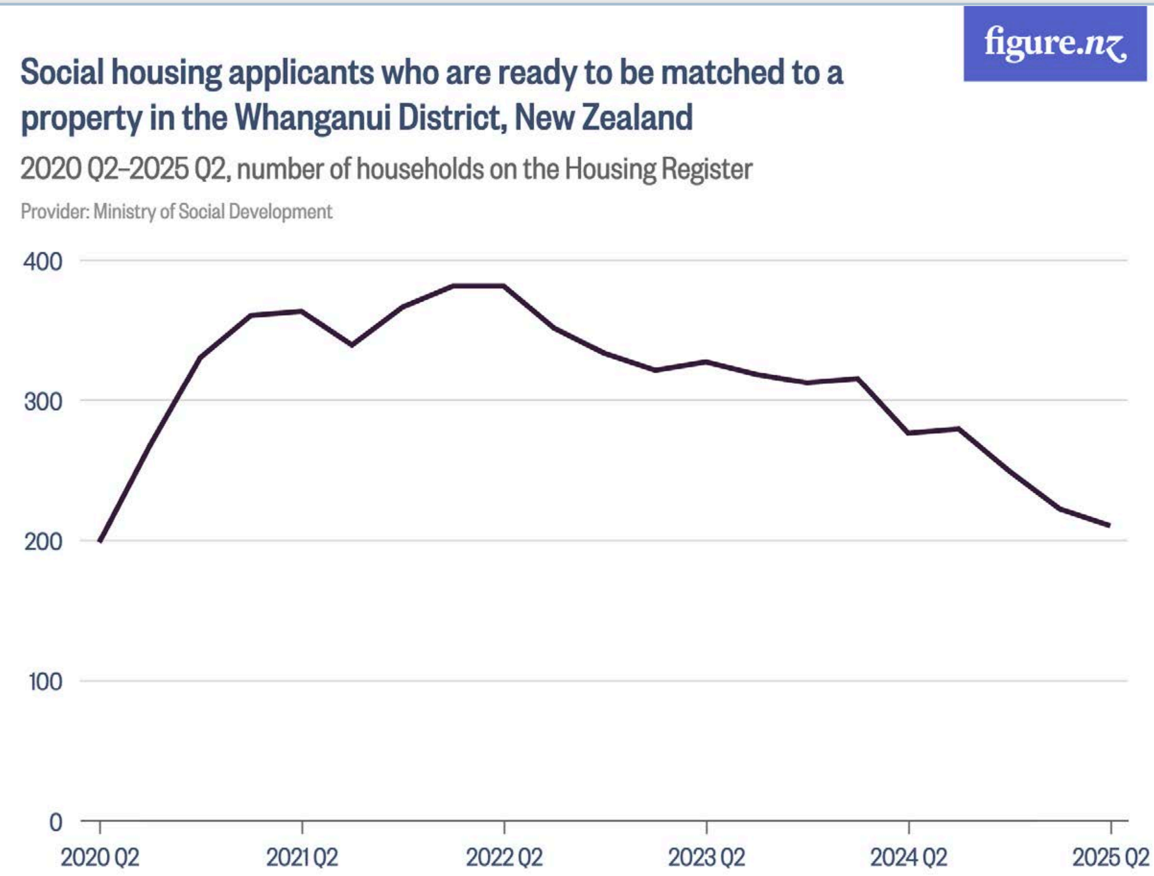


Figure 4: *Social Housing Register Housing-snapshot-report-whanganui-district-council-*

These are significant numbers for a district of Whanganui's size – hundreds of families without secure housing. To put in perspective, at its height around 2021, roughly 1 in every 125 households in Whanganui was on the public housing waitlist. The composition of the waiting list skews heavily toward Māori and families with children, according to national MSD data. Many applicants have high needs (Priority A), meaning they are in unsuitable or unsafe housing currently.

Social and emergency housing providers in Whanganui have been stretched to capacity trying to cope with this demand. The Salvation Army, Women's Refuge, and Whanganui Emergency Housing Trust all provide transitional housing in the district. However, their stock is limited – typically on the order of a dozen units here or a few houses there. For example, as of late 2018 the Salvation Army had 8 transitional houses (with "three current vacancies" that were likely to be filled quickly), and the Emergency Housing Trust had 3 homes (one under repair from damage). Te Ora Hou, a Māori community organisation, operates two transitional houses for families (funded by Te Puni Kōkiri) – and reported no vacancies. These providers offer crucial refuges for those in immediate crisis, but the total beds available are only a fraction of the need. Indeed, every provider in the Safer Whanganui housing reference group reports being effectively full or having to turn people away. The 2018 Housing Snapshot noted that women's refuge clients, mental health clients, and people with criminal records face barriers in the housing market, often ending up with nowhere to go if social housing isn't available.

The Council itself operates 16 pensioner housing complexes (approximately 275 units) for low-income elderly residents, which helps address one slice of need. These units (targeted to those 55+ with limited means) are typically fully occupied; vacancies are rare. This program ensures many seniors have a safe, affordable flat. However, the Council's housing is not expanding and has long waiting lists of its own – meaning some older residents still struggle, especially if they need supported living or have no family support.

Homelessness: At the acute end, homelessness has become more visible in Whanganui. "Homeless" can mean living on the street or in cars (the "without shelter" category), but more commonly in Whanganui it means people are sofa-surfing, crowding in with relatives, or living in temporary shelters/motels. By the broader official definition (including those in temporary or shared accommodations), the number of homeless in the district increased in the late 2010s, as it did nationally. The Government's emergency housing grants (motels etc.) have been used in Whanganui when local transitional housing is full. While exact homelessness figures are hard to pin down (due to their transient and often hidden nature), community agencies believe the problem has not eased – even if rough sleeping is not extremely common, housing insecurity is widespread. A 2018 estimate suggested at least dozens of Whanganui whānau were in insecure housing situations. The situation may have stabilised by 2021 (thanks to more motels use and some housing placements), but it remains a serious concern.

Social agencies in Whanganui have highlighted several barriers that exacerbate housing need:

- Insufficient affordable rental stock (simply not enough low-cost homes available).
- Some private landlords unwilling to rent to people on benefits or with poor rental histories.
- High move-in costs (bond, rent in advance) that low-income renters can't afford.
- Lack of emergency housing for certain groups (e.g. women without children have very few options).
- Wait times and bureaucracy with MSD's system (people "overwhelmed by the process").
- Issues like mental health, addictions, or criminal backgrounds making it hard to sustain a tenancy without support.

These insights from the front lines illustrate that the housing crisis in Whanganui isn't just about numbers – it's about vulnerable people "falling through the cracks." For instance, a working single mother might be spending 50% of her wage on rent for a damp house, or a young Māori man newly released from prison might be sleeping in a garage because no landlord will accept him. When housing markets get this tight, those with any kind of disadvantage suffer the most.

Geographic disparities in unmet need: Within the district, urban Whanganui has the highest concentration of unmet demand (simply because that's where most people live and where most of the waiting list applicants seek housing). The suburban areas of Gonville, Castlecliff, Aramoho, Tawhero and other lower-cost neighbourhoods have many of the families in need – these are areas with traditionally cheaper rentals, now in short supply. Rural villages, on the other hand, might have some vacant houses (e.g. an old farmhouse left empty), but these are often not where people on the waitlist want or can live (due to isolation, lack of services or jobs). In some cases, rural Māori communities experience housing stress in the form of crowding rather than waiting lists – multiple families might share one homestead on ancestral land because building more houses there is difficult (financing and rules for building on Māori freehold land can be complex). Those situations might not show up in MSD's register but still represent unmet housing need.

In summary, Whanganui's unmet housing needs have grown substantially, manifesting in a large public housing register and heavy reliance on emergency housing. The supply gaps span both urban and rural contexts: in town, too few affordable rentals for low-income families; in rural areas, aging homes and limited new development for those communities. Groups like low-income earners, Māori, single-parent families.

"The 2018 Housing Snapshot noted that women's refuge clients, mental health clients, and people with criminal records face barriers in the housing market, often ending up with nowhere to go if social housing isn't available."

Māori Housing Initiatives in Whanganui

Current Efforts and Partnerships

Māori iwi, hapū, and service providers in Whanganui are spearheading a range of housing initiatives – from developing papakāinga (communal housing on ancestral land) to providing emergency and social housing. Key Whanganui iwi such as Te Āti Haunui-a-Pāpārangi (the confederation of Whanganui River hapū, including Te Rūnanga o Tūpoho and Te Rūnanga o Tamaupoko) and neighbouring iwi like Ngā Rauru Kītahi are actively involved. They are working in partnership with government agencies (e.g. Te Puni Kōkiri, Ministry of Housing and Urban Development), local authorities, and non-Māori organisations to improve housing outcomes for whānau. Below is an overview of current initiatives, historical context, long-term strategies, and partnerships supporting Māori housing in the Whanganui region, with references provided for verification.

Whanganui faces a well-documented housing shortage, and Māori providers have responded with targeted initiatives for their people. Some of the key current housing initiatives led by Māori service providers, iwi, and hapū in the Whanganui rohe (region) include:

Tūpoho "Toitū Te Kainga" Housing Programme

Te Rūnanga o Tūpoho (an umbrella for lower Whanganui River hapū) operates Tūpoho Housing Ltd, a registered Community Housing Provider in Whanganui. Through its Toitū Te Kainga housing programme, Tūpoho Housing helps whānau overcome barriers to housing – assisting homeless/transient people, supporting those exploring papakāinga developments, and facilitating pathways to renting or home ownership. While many projects are still in planning, Tūpoho is actively working on new housing opportunities for whānau, hapū and the wider community in Whanganui. For example, Tūpoho's plan encompasses support for whānau wishing to build on ancestral land (papakāinga) and those seeking affordable rentals or first homes. (Partners: Tūpoho works closely with government housing regulators and funders; as a CHP it aligns with HUD and Kāinga Ora requirements, and it collaborates with Whanganui District Council on local housing strategy.)

Te Ora Hou Whanganui – Transitional Housing

Te Ora Hou is a Whanganui Māori community organisation that provides youth and whānau services grounded in kaupapa Māori values. With support from Te Puni Kōkiri's Māori Housing Network, Te Ora Hou operates transitional housing for families in need. As of a 2018 snapshot, Te Ora Hou managed two three-bedroom houses as transitional homes for whānau, with wraparound support services and no vacancies (indicating high demand). This service offers short-term housing (up to ~12 weeks) for families without secure accommodation, helping them stabilise and find long-term housing. (Partners: Te Ora Hou's transitional housing is funded by Te Puni Kōkiri, and referrals often come via Ministry of Social Development (MSD) programs. It works alongside other providers in the city's emergency housing network, such as Women's Refuge and Salvation Army, to address homelessness in Whanganui.)

Whānau-Centred Housing Initiatives

Whanganui Māori are developing papakāinga on ancestral land and launching community housing programmes to provide safe, affordable homes for whānau. These include new rental houses, kaumatua flats, and transitional housing.

Collaboration with Agencies

Iwi and hapū organisations partner with government and councils - leveraging Te Puni Kokiri funds, Kainga Ora expertise, and District Council support - to build and manage Māori housing projects.

Historic and Ongoing Commitment

The commitment to Māori housing isn't new: local hapū built kaumatua housing as early as the 1970s, and today's iwi strategies (like Whanganui's pending Treaty settlement entity) aim to expand these efforts for future generations.

Papakāinga Developments on Māori Land

Several Whanganui hapū and whānau trusts are developing papakāinga – clusters of homes on ancestral land – to house their people. A notable example is the Heeni Investment Charitable Trust, an upriver whānau trust, which has built innovative homes on ancestral land with government support. By 2018 the trust had constructed three houses at Pungarehu along the Whanganui River, using locally made pumice-block materials. These three-bedroom homes (147 m², insulated, with modern amenities) were built to provide healthy, affordable housing for whānau in a rural papakāinga setting. The trust's next papakāinga homes were planned for Kaiwhaiki, one of the largest marae communities on the river, and the long-term vision is to create "a little village in town" once funding allows. The Heeni Trust's papakāinga work has been enabled by the Māori Housing Network (Te Puni Kōkiri provided funding and project management support) and by leveraging natural resources (the trust used 20 tonnes of its own pumice for construction, with enough pumice reserved to build up to 50 more houses). This papakāinga initiative reflects a wider trend of Whanganui hapū revitalizing ancestral land with housing for their people. (Partners: Te Puni Kōkiri (TPK) was a key partner, offering grants and expertise for papakāinga development. Additionally, Kiwibank (through a KiwiBank–Housing NZ scheme) provided interest-free infrastructure loans to support building on Māori land, complementing TPK's grants.)

Kaumātua Housing

Whanganui Māori have a proud history of providing housing for their kaumātua (elders). In the 1970s–80s, local hapū established kaumātua flats in Whanganui, some of the earliest urban papakāinga-style developments in the area. For example, at Pūtiki (a major Whanganui hapū community), Māori landowners provided land in the early 1970s to build 12 one-bedroom flats for kaumātua. Funding came via a loan from the Department of Māori Affairs, and a Kaumātua Flats Trust managed the housing, repaying the loan over time. Similarly, Te Ao Hou Flats in Aramoho (on the Aramoho 5B Māori land block) were built in the early 1980s with a Māori Affairs loan, originally intended for elderly residents. (Te Ao Hou has since broadened its criteria to include whānau tenants, though whānau of local hapū still get preference when units become available.) These complexes remain important assets: they are usually full with waiting lists and have on-site arrangements for upkeep (at Te Ao Hou, a resident acts as property manager). Another kaumātua housing site exists in Castlecliff (details were not provided in the 2018 report). These papakāinga-style elder homes ensure that kuia and koroua (elderly women and men) can live in their community with dignity. (Partners: Originally, the Department of Māori Affairs facilitated low-interest loans for these projects. Today the flats are overseen by local Māori trusts or committees. The Whanganui District Council acknowledges these hapū-led housing assets in its housing plans, though they are owned/managed by Māori entities, not council.)

1

Tūpoho - Toitū Te Kainga

Community Housing Program

Type: CHP rental support & Papakāinga facilitation
Location: Whanganui city & wider rohe
Partners: Te Runanga o Tūpoho; HUD/Kainga Ora (regulation); WDC (strategy support)

2

Te Ora Hou Transitional

Transitional Housing

Type: Short-term housing (2 houses) with social services
Location: Whanganui (urban)
Partners: Te Puni Kokiri (funding); MSD referrals; community support services

3

Heeni Trust Papakāinga

Papakāinga Homes

Type: Whānau Papakāinga (3 houses built)
Location: Pungarehu (Whanganui River); next at Kaiwhaiki
Partners: Māori Housing Network (TPK); loan via Māori Affairs/Kiwibank; local hapū

4

Kaumatua Flats (Pūtiki)

Elder Housing Village

Type: 12-unit kaumatua flats (since 1970s)
Location: Pūtiki, Whanganui
Partners: Local Hapū trust; Māori Affairs (historic loan); WDC (land use/planning)

5

Ngāti Rangi "Oronaki"

Affordable Rentals

Type: 4 new rental homes for iwi whānau
Location: Ohakune (Ruapehu region)
Partners: Ngāti Rangi Trust; Ka Uruora (Crown-iwi fund); local builders

Partnerships Supporting Māori Housing

Collaboration has been crucial to the success of Māori housing initiatives in Whanganui. These partnerships span government agencies, local authorities, and non-Māori organisations. Government Agency Partnerships: Māori housing projects in Whanganui benefit from several central government programs:

Te Puni Kōkiri's (TPK) Māori Housing Network

TPK has been a major enabler since 2015, providing information, advisory support, and funding (grants) for papakāinga development and housing repairs in Māori communities. In the Whanganui region, TPK funding has underwritten projects like the Heeni Trust papakāinga (covering construction costs) and Te Ora Hou's transitional houses. TPK also offers capacity-building – e.g. helping rōpū hire project managers or navigate regulatory consents. Nationally, TPK administered special funds such as He Kūkū Ki Te Kāinga, a 2020–2025 fund to boost Māori-led housing supply. Through Whai Kāinga Whai Oranga (a $730m Māori housing investment launched in 2021 as a joint HUD/TPK programme), additional capital has become available for iwi and hapū housing. In short, government funding and expertise via TPK and HUD have been key partners, turning Māori housing aspirations into bricks-and-mortar reality in Whanganui.

Ministry of Housing and Urban Development (HUD) & Kāinga Ora

HUD's Public Housing Plan identified Whanganui as a focus area for expanding public and community housing supply. Through HUD, Community Housing Provider (CHP) registration and regulatory oversight ensure groups like Tūpoho Housing meet standards to receive rent subsidies for low-income tenants. Kāinga Ora – the Crown housing agency – works in Whanganui to increase state housing and often collaborates with Māori. While Kāinga Ora itself builds and manages state homes (559 state houses in Whanganui as of 2018), it also co-invests with iwi as seen in Ngāti Rangi's partnership via Ka Uruora. Moreover, HUD contracts fund transitional housing places through MSD, some of which are operated by Māori providers or in partnership with them. (An Official Information Act response in March 2025 confirmed multiple transitional housing facilities in Whanganui, funded by HUD/MSD, delivered by providers like Whanganui Housing Trust, Salvation Army, and Te Ora Hou.)

Ministry of Social Development (MSD)

MSD is involved in housing mainly by funding emergency housing (via Special Needs Grants) and referring clients to transitional or social housing. In Whanganui, MSD works closely with Māori organisations: for example, Women's Refuge and Te Ora Hou receive client referrals and funding for their transitional houses. MSD also partnered with Te Rūnanga o Tūpoho's Manaaki Whānau services for financial mentoring, which helps whānau address issues (like debt or budgeting) that can be barriers to renting or buying a home. These collaborations ensure Māori whānau access the support they need alongside housing – a wraparound approach.

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Te Puni Kōkiri
MINISTRY OF MĀORI DEVELOPMENT

Te Tūāpapa Kura Kāinga
Ministry of Housing and Urban Development

Kāinga Ora
Homes and Communities

Specific Iwi and Hapū Involved in Whanganui Housing

Te Rūnanga o Tūpoho

Tūpoho represents the hapū of the lower Whanganui River (including the city and coastal area). As noted, Tūpoho Trust established Tūpoho Housing Ltd (Toitū Te Kainga) which is leading community housing efforts. Tūpoho also engages with council regularly – Tūpoho and its sister group Tamaupoko jointly prepared a cultural perspective report for the District Plan, indicating their active involvement in local development issues. The Chair of Te Rūnanga o Tūpoho has been a vocal advocate for papakāinga and was involved in setting up the Whanganui Land Settlement negotiations. We can expect Tūpoho to be central in implementing any post-settlement housing programs (e.g., through Toitū te Whānau or their own housing projects). In summary, Te Rūnanga o Tūpoho is a driving force behind Māori housing initiatives in urban Whanganui, via direct service provision (Tūpoho Housing) and governance partnerships.

Te Rūnanga o Tamaupoko

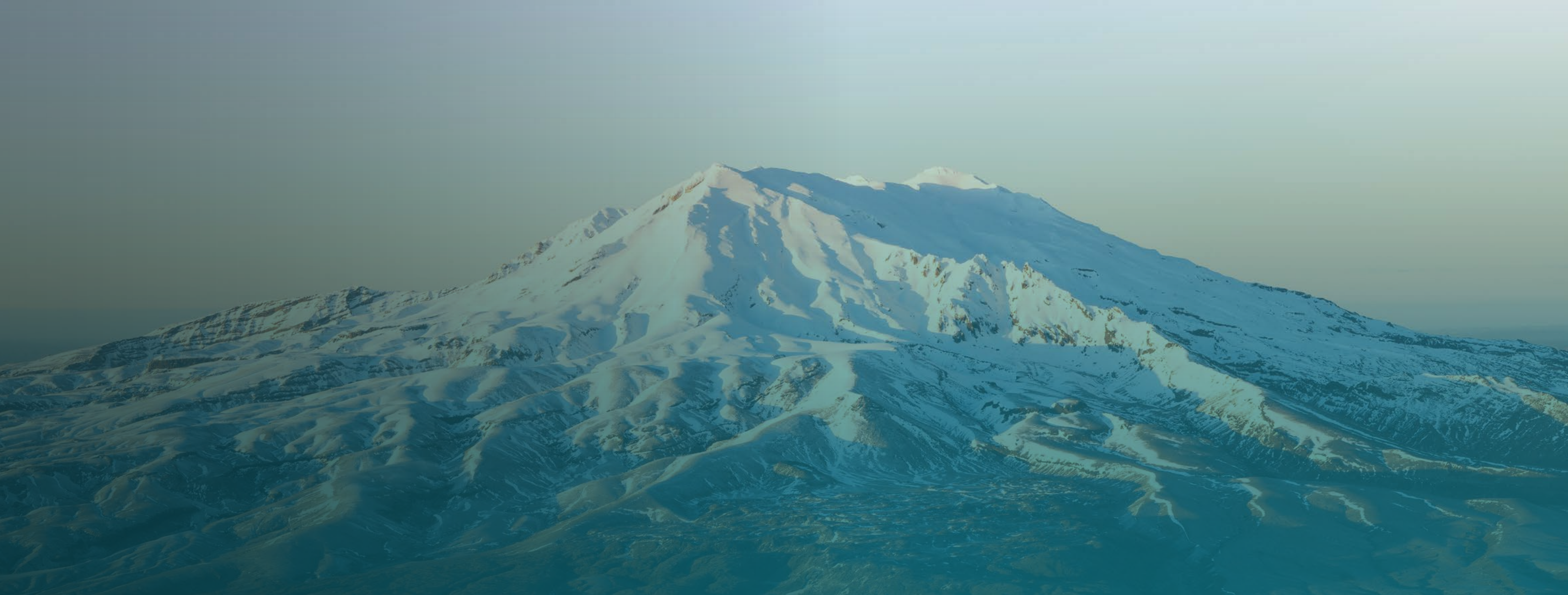
Tamaupoko covers upper Whanganui River hapū (upriver from roughly Hiruharama/Jerusalem to the interior). Tamaupoko hapū have rural papakāinga and marae communities – for example, Marae like Patiarero (Jerusalem) or Koriniti. While Tamaupoko may not have a formal housing company like Tūpoho, they are part of the Whanganui Land Settlement Trust and thus part of strategic discussions on housing. One hapū in Tamaupoko's rohe, Ngā Paerangi of Kaiwhaiki, is particularly notable – Kaiwhaiki remains a thriving Māori community with dozens of homes, and it's where new papakāinga houses (Heeni Trust's next project) are planned. This indicates Tamaupoko hapū are active in pursuing housing for their whānau. Te Rūnanga o Tamaupoko and Te Rūnanga o Tūpoho often work in tandem on iwi issues; together, they presented on the need to accommodate papakāinga in local planning. Thus, Tamaupoko hapū contribute through papakāinga development on ancestral land and through collective iwi initiatives.

Te Āti Haunui-a-Pāpārangi

This is the overarching iwi name for the Whanganui Māori people. Rather than an operational entity, it signifies all the hapū of the Whanganui River (including Tūpoho, Tamaupoko, and others upriver to the mountains). Many housing efforts are undertaken at hapū or trust level, but under the mantle of Te Āti Haunui-a-Pāpārangi. For instance, the kaumātua flats at Pūtiki or Aramoho and upriver papakāinga all serve Te Āti Haunui-a-Pāpārangi descendants. In recent times, a pan-iwi approach is seen in the Land Settlement negotiations – which involve all Whanganui hapū collectively. The emerging PSGE (post-settlement governance entity), sometimes referred to as Takapūwāhia or similar, will essentially represent Te Āti Haunui-a-Pāpārangi. Housing is expected to be high on its agenda, as indicated by the plan for Toitū te Whānau social well-being trust in partnership with the council. Additionally, Te Āti Haunui-a-Pāpārangi (through various marae committees and trusts) has benefited from government programmes like the Provincial Growth Fund's marae upgrade initiative (in 2020, dozens of marae in Manawatū-Whanganui received grants for upgrades, which often include improving kaumātua housing and facilities on marae). This contributes to safer and more livable conditions for whānau who dwell at or near marae.

Ngā Rauru Kītahi

Ngā Rauru is an iwi based immediately west/southwest of Whanganui (their rohe includes parts of Whanganui District and South Taranaki, such as Kai Iwi, Waitōtara, and Pātea). Although administratively separate, their tribal area overlaps the Whanganui region, and they are certainly "Māori service providers" for their people's housing needs. After their Treaty settlement, Ngā Rauru established Te Kaahui o Rauru trust which oversees tribal development. Ngā Rauru have focused on housing repair and maintenance programs and papakāinga planning. For instance, they have assisted vulnerable whānau in upgrading homes (some funding for this has come through government Māori housing funds aimed at repairs for rural communities). They also have multiple marae (e.g., Taipake, Kai Iwi, Parewanui) where hapū want to build housing. While specific Ngā Rauru papakāinga projects are not widely publicized, the iwi leadership has shown interest in housing partnerships – Ngā Rauru was involved in regional discussions about Kāinga Ora developments and has worked with South Taranaki District Council on Māori land rating and infrastructure issues that affect housing. In short, Ngā Rauru is an active participant in the wider Whanganui housing picture, ensuring that any regional housing initiatives (be it government's public housing allocations or council policy changes) include their communities. We can anticipate collaborative projects in areas like Waverley or Kai Iwi Beach where Ngā Rauru and local bodies co-develop housing solutions (for example, leveraging unused land for affordable homes, or joining pan-tribal programs like Ka Uruora in the future).



SECTION 6

Waimarino Housing Analysis

Waimarino Housing Analysis

Waimarino (southern Ruapehu District) – which encompasses the small towns of Ohakune (pop ~1,284) and Raetihi (pop ~1,119) along with surrounding rural villages (e.g. National Park, Waiōuru) – faces significant housing pressures. Despite a combined population of only around 3,500–4,000 residents, the area experiences acute housing shortages and affordability challenges. A major factor is the high proportion of homes held as holiday houses or short-term rentals (especially in Ohakune), which constrains the effective local supply. This has led to long waiting lists for public housing, rising rents and house prices, and signs of unmet need such as overcrowding and reliance on emergency accommodation. Meanwhile, demographic trends show a slow-growing, aging population with household growth outpacing population growth, implying continued demand for new dwellings even without a population boom. This section provides an overview of Waimarino's housing stock, affordability, demand, supply gaps (urban vs rural), and relevant population projections, including comparisons with neighbouring areas (Ohakune, Raetihi) and the wider Ruapehu District.

OHAKUNE POPULATION (2023)

1,284

Up 8.6% since 2018 (35% rent their home)

HOMES IN USE

~70%

Share of Waimarino houses occupied by usual residents (rest are vacant/holiday homes

AVG WEEKLY RENT

$420

Ohakune median rent (2025); has doubled since 2018

RAETIHI POPULATION (2023)

1,119

Stable; modest growth from 2013 (31% rent)

AVG HOUSE VALUE

$438k

Ohakune (2025) - vs. $333k Raetihi; $302k district average

PUBLIC HOUSING WAITLIST

72

Applications in Ruapehu District (2023); ~ 12 whānau in Ohakune

Housing Stock & Occupancy

Total Housing Stock & Occupancy: Reflecting the holiday nature of Ohakune, a large share of Waimarino's houses are unoccupied by locals. In the 2023 Census, Ruapehu District had 7,605 dwellings in total, but only 5,271 (69%) were occupied by usual residents. The remaining ~30% were either "empty" homes (1,170 units) or dwellings where the usual residents were away on Census night (1,125 units). This is a strikingly high vacancy/holiday-home rate – nearly 1 in 3 homes not in permanent use – and much higher than the national vacancy (~5% in 2018). Ohakune in particular exemplifies this pattern. As a ski resort town, it has an abundance of bach (holiday cottages) and Airbnb rentals. Residents report "every house around me is a holiday house…I don't have any neighbours" living year-round. Many owners use the homes only on winter weekends or rent them short-term to tourists, reducing effective housing supply for locals. In Raetihi, the dynamic is somewhat different – fewer purely holiday homes exist, but some houses are vacant or in poor condition. Overall, the Waimarino area probably mirrors the district ~70% occupancy rate (perhaps even lower in Ohakune township). The net increase in occupied dwellings from 2018 to 2023 (+606 in Ruapehu District) suggests some new houses were built or brought into use, but it hasn't been enough to solve local shortages.

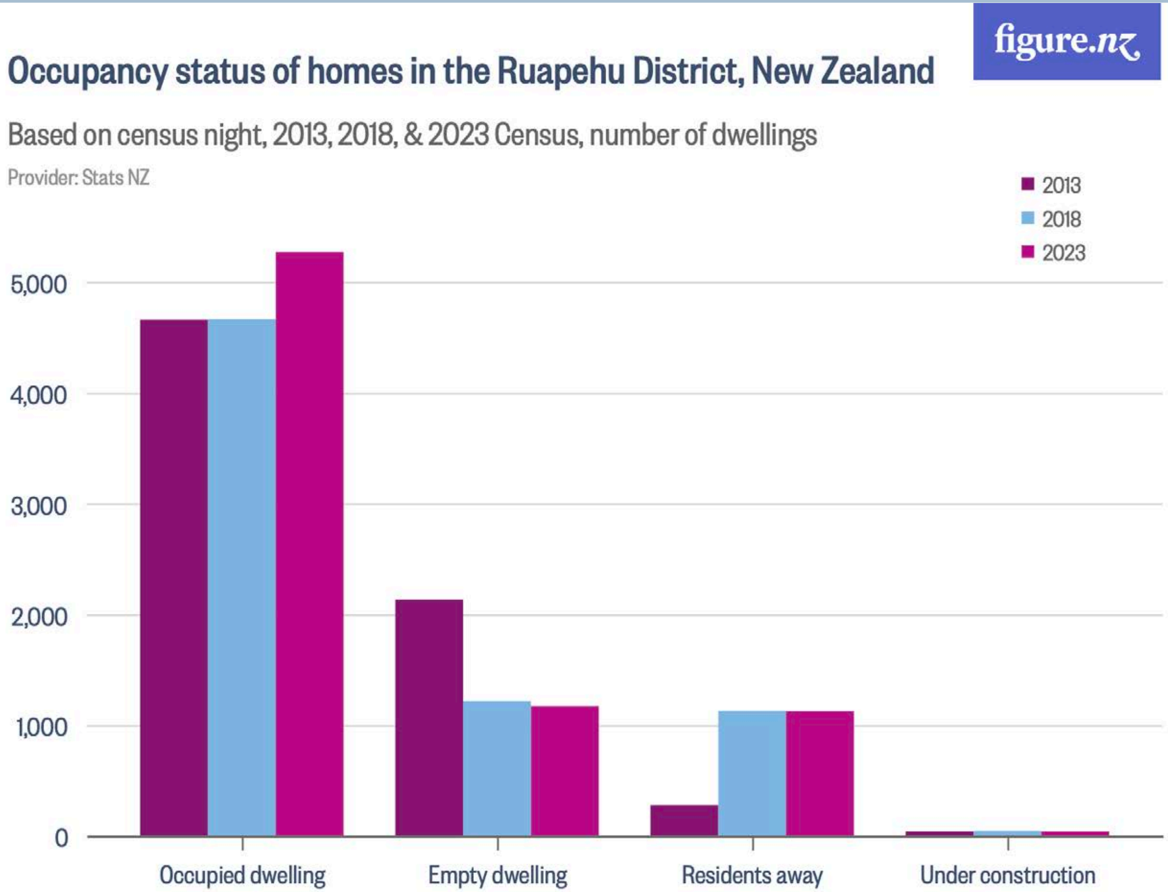


Figure 5: *Dwelling Occupancy Status – Ruapehu District*

Urban vs Rural Distribution: Within Waimarino, housing stock is concentrated in the two towns (urban areas) but also spread across rural settlements:

Ohakune (urban): Approximately 576 households in 2023, mostly in detached houses. Ohakune's housing stock is a mix of older state houses, modest family homes, and an increasing number of modern holiday chalets. The town saw a mini building boom around 2020–2022: "All the sections that hadn't sold for 30 years, all of a sudden got sold…every little pokey section now has a house", as locals observed. This was fueled by Kiwi buyers investing in domestic getaways during COVID. However, much of this new construction serves the holiday market. Only a small number of new homes have been added for permanent residents, such as a handful of pensioner units the Council built on Moore Street (completed 2022). Infrastructure constraints (water supply, etc.) also slowed further subdivision in Ohakune. Consequently, despite more houses existing on paper, availability for locals remains tight. Many Ohakune houses sit unused mid-week or off-season, while locals scramble for places to live.

Raetihi (urban): Around 420 households (576 dwellings) in 2018, likely slightly more by 2023. Raetihi's housing is more purely residential – former forestry and railway cottages, some state houses, and farm-town homes. There are far fewer holiday rentals than in Ohakune, and more owner-occupiers. Raetihi did not experience a construction boom; its housing stock is aging, and some houses are in disrepair or even derelict. However, Raetihi has become an overflow for Ohakune's housing demand. As one resident noted, "A lot of young people…are buying over in Raetihi because they can get in over there", given prices are lower. Indeed, the average house value in Raetihi (~$333k) is about 24% lower than in Ohakune (~$438k), making it a somewhat more accessible market for first-home buyers. Raetihi thus provides some pressure relief, but it is a small town with limited rentals and services, so it cannot absorb all unmet demand from Ohakune.

Rural Waimarino: Outside the towns, housing is sparse – e.g. the village of National Park (~250 people) has a mix of rental cabins and holiday homes serving Tongariro Park tourists; Waiōuru (army camp) has Defense housing but a declining population (under 800 residents); and numerous farms dot the countryside with farmhouses. These rural areas see virtually no new housing development; many homes are old and sometimes poorly insulated. While outright homelessness may be less visible rurally, there is a hidden need to upgrade substandard farmhouses and provide options for rural workers. Also, some Māori land in the area could be used for papakāinga (multi-household family developments) to alleviate crowding among whānau but require investment. In summary, rural Waimarino's issue is quality and suitability of housing rather than quantity. The overall supply gap is most acute in the "urban" settlements (especially Ohakune), where demand concentrates but many houses are effectively removed from the local market.

Ruapehu District Council obtained ~$7.78 million from Crown Infrastructure Partners to put in roads and pipes for new housing on council-owned land. The idea is to enable developments in Ohakune, Raetihi, and Taumarunui. As of 2024, one such project – Teitei Drive in Ohakune – was designed for 44 homes (a mix of public, affordable, and worker housing), but it stalled when Kāinga Ora withdrew as developer. Still, council-led subdivisions remain a key strategy to address supply gaps.)

Housing Demand, Unmet Needs & Waiting Lists

Demand vs Supply Mismatch: Demand for housing in Waimarino far exceeds the available supply of quality, affordable homes. This is evident through multiple indicators:

Public Housing Waitlist: As of late 2023, 72 households in Ruapehu District were on the Ministry of Social Development's Housing Register (seeking public housing), including 12 whānau already in Ohakune. In addition, Ruapehu District Council had 31 local applicants in Ohakune waiting for one of the few council-owned social housing units. These numbers, while district-wide, underscore that a significant share of urgent housing need is concentrated in Waimarino. Ohakune accounts for at least one-sixth of the entire district's waitlist. Given Raetihi's lower profile, many of the remaining applicants are likely in Taumarunui, but it's clear Waimarino has dozens of families in desperate need. These are people assessed to have severe need (often living in unsafe or overcrowded conditions). A waitlist of this size is huge for a small community – e.g. Ohakune's 12 urgent cases might represent ~10% of all renting households there.

Emergency and Transitional Housing: Because every long-term rental in Ohakune is snapped up, people are resorting to emergency housing in motels. Locals noted that "the motels are now housing the seasonal workers and [some] emergency housing" because there simply are not enough houses or rental units available. During winter, seasonal employees who service the ski field crowd the town, further tightening supply. Off-season, some motels have become de facto long-term accommodation for those with nowhere else to go. This is a stark indicator of unmet need – motels are meant for short stays, not as a housing solution. The government has had to fund motel rooms for families in Ruapehu, a situation more commonly seen in big cities facing housing crises.

Overcrowding and Housing Quality: When formal housing options run out, overcrowding becomes the fallback. Instances of large extended families jammed into small houses are reported. For example, a "three-bedroom…meant for Mum, Dad, two kids" in Ohakune ended up with 12 people living there. Such overcrowding can lead to health and safety issues (and property owners worry about damage, which in turn discourages them from long-term renting). Moreover, a lot of the existing housing (especially older homes in Raetihi or rural areas) is cold, damp, and not well-insulated. This creates a qualitative unmet need – people might have a roof over their head, but not a warm, dry, healthy home. Given Ruapehu's cold climate, inadequate housing quality is a serious concern (and contributes to higher heating costs, making affordability worse). The 2018 Census showed Ruapehu had one of the higher rates of homes needing extra heating. In short, many Waimarino residents are living in substandard or crowded conditions because they can't access suitable housing.

Market Pressure & Affordability: The private market data reflects extreme strain. Rental listings are extremely scarce in both Ohakune and Raetihi. One community consultation noted "It's challenging – nigh on impossible – to find a house to rent… full time or seasonal, it's just next to impossible". Rents have consequently climbed steeply (more on affordability in the next section). Similarly, home buyers face limited choice and rising prices. The fact that Ohakune's average house value soared to ~$438k by 2025 (4x its 2013 level) in an area with modest incomes signals excess demand, fueled partly by outside buyers. For locals on local salaries, that means ownership is often out of reach. Real estate agents in 2021–22 reported strong interest from out-of-town investors and retirees in Waimarino, further squeezing locals. With 35–40% of local households renting, a large segment of the community is exposed to these market pressures.

All the above signs point to a significant unmet housing need. At least 70 families need immediate assistance (per waitlist) and likely many more would benefit if more housing were available. The social impacts are evident: families doubling up, young people leaving the area (because they can't find a place to live), employers struggling to attract staff (the local school, hospital, police, etc. have faced recruitment issues partly due to housing). The Ruapehu Mayor in 2022 highlighted housing as "a critical barrier to economic growth" – businesses can't expand if workers have nowhere to live. On the community side, overcrowding and housing stress contribute to health issues and lower quality of life.

In response, both government and community groups have flagged Waimarino for housing investment. The Teitei Drive proposal in Ohakune (spearheaded by iwi Ngāti Rangi in partnership with Kāinga Ora and Council) explicitly aimed to address this need by providing public rentals and worker housing. Although that project stalled, other efforts are ongoing: as of late 2024, 34 new homes were in negotiation for Ohakune/Taumarunui under various housing initiatives. There is also a push to support Māori-led housing projects on ancestral land in the district (Ngāti Rangi has plans for affordable rentals, e.g. a recent 4-home build on Foyle St, Ohakune). These efforts acknowledge that status quo market activity won't solve the shortage – targeted developments and subsidies are needed to meet the gap.

Housing Affordability Trends

Housing in Waimarino, once very cheap, has become much less affordable in the past decade:

House Prices: For many years, Ruapehu District had some of NZ's lowest house prices. As recently as 2015, the average dwelling in the district was valued around $113k. However, from 2016 onward, prices shot up. By 2021, Ruapehu's average house value hit $308k, and it peaked at ~$351k in 2022 – more than triple the 2015 value. Waimarino mirrored this trend, with Ohakune seeing especially rapid appreciation (fueled by its popularity as a lifestyle destination). Ohakune's median sale price reached ~$415k in 2024. Even Raetihi, which long had homes under $100k, saw its average climb to $333k by 2025. These increases have since cooled slightly – as of early 2025, the district average was ~$302k (a dip reflecting wider market corrections). Still, compared to local incomes, home ownership is a stretch. For context, the median household income in Ruapehu is around $60k–$65k/yr; a $300k house is ~5 times that income (and in Ohakune, $438k is ~7–8 times). In 2013, that ratio was perhaps 2–3× income. This means the home affordability index has worsened significantly. Many Waimarino families who might have bought a home 10 years ago can no longer afford to. Some continue renting indefinitely; others move to cheaper regions.

Rents: The rental market has tightened, and rents have roughly doubled in the last 5–7 years. In 2016, the median rent in Ohakune was on the order of $180–$200 per week. By 2023–24, Ohakune's median weekly rent was about $420. It's common now to see 2-bedroom cottages in Ohakune advertised $400–$500/week (and in winter, some landlords switch to nightly Airbnb rates, further driving up seasonal cost). Raetihi is a bit cheaper (median ~$368/week), but has also increased. Rent affordability: using Infometrics data, the rent-to-income ratio in Ruapehu District is ~23–25%, up from ~12–15% a decade ago – meaning the typical renting household spends around a quarter of its income on rent (and low-income renters often spend well over 30%). In Waimarino, anecdotal evidence suggests some are spending 50%+ of income on housing or doubling up to afford the costs. High rents, combined with high fuel costs to commute from cheaper areas (if living out of town), put significant financial stress on families.

Home Ownership Rate: At the 2018 Census, only 41% of Ruapehu households owned their dwelling (or held it in a family trust). This is lower than the national rate (~51%). The ownership rate likely ticked up slightly by 2023 (as some long-term renters bought homes during the low interest period 2020-21), but homeownership remains relatively low in Waimarino. Māori households in particular have lower ownership rates, reflecting economic disparities. The consequence is greater reliance on the rental market – which, as described, is under-supplied and increasingly unaffordable. Those who do own homes have seen paper gains in equity, but that doesn't directly improve housing conditions for the wider community.

"Rent affordability: using Infometrics data, the rent-to-income ratio in Ruapehu District is ~23–25%, up from ~12–15% a decade ago – meaning the typical renting household spends around a quarter of its income on rent (and low-income renters often spend well over 30%)."

In summary, affordability has eroded. House prices, while lower in absolute terms than NZ's big cities, are high relative to local wages. For example, a primary school teacher or forestry worker in Waimarino might earn ~$50k; buying even a modest $300k house would be difficult without substantial savings or dual incomes. And renting, which used to be very cheap, now consumes a large chunk of pay. This affordability crunch contributes to social issues: younger generations leaving (brain drain), families unable to save (perpetuating poverty), and at the extreme end, homelessness. It also means any new housing delivered must be affordable – both in initial cost and ongoing costs – or it will not help those with the greatest need.

One small silver lining: after 2022, the housing market cooled, so prices stabilised or dipped slightly by 2025. This has at least stopped things from getting even worse. Ohakune's housing market, for instance, has seen a ~9% drop from its peak due to uncertainty around the ski industry (Ruapehu Alpine Lifts went into liquidation in 2022, raising questions about future winter tourism). Some speculators are selling – "lots of people listing [homes] and buyers offering under asking" as one comment indicated. If house prices continue to soften, local first-home buyers might find a few more opportunities – but only if those homes are not immediately snapped up as rentals or second-homes by outsiders taking advantage of the dip. Thus, while the market adjustment is welcome, targeted interventions (like assisted home-ownership programs or rent-to-buy schemes) may still be needed to improve local affordability.

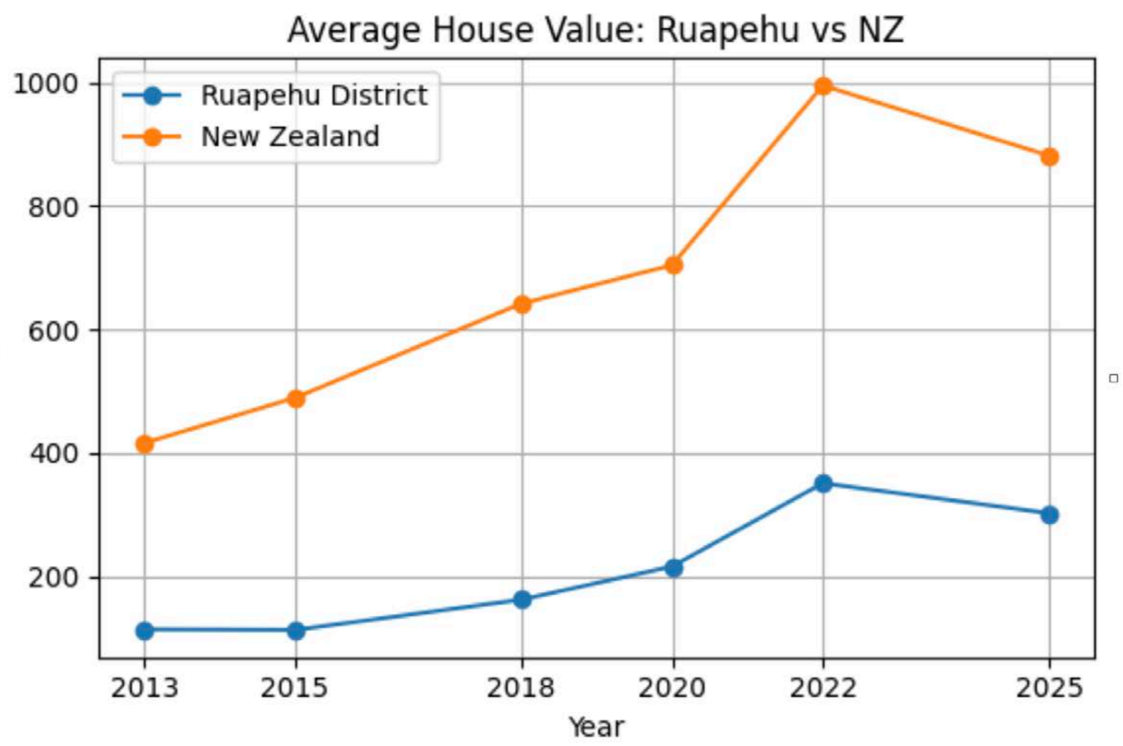


Figure 6: *Average House Value: Ruapehu vs NZ*

Demographic and Population Outlook

Understanding Waimarino's housing needs requires looking at population trends – both recent changes and projections:

Recent Growth: The Waimarino area's population has been relatively flat or modestly growing. Ohakune grew by +102 people from 2018 to 2023 (+8.6%), thanks in part to people moving in during COVID (attracted by lifestyle and remote work) and possibly a more complete census count in 2023. Raetihi's population was roughly stable (it grew 30 people 2013–2018, and likely a small increase to 2023). The combined area might have gained a few hundred people over the last decade. Growth is not rapid – in contrast to high-growth districts elsewhere – but it is enough to create new housing demand on top of existing shortages. Notably, household counts are rising slightly faster than population: e.g. Ruapehu District's households increased ~13% from 2013 to 2023, whereas population increased ~11%. This indicates smaller average household size (fewer people per home), which means more housing units needed even for the same population.

Aging Population: Waimarino, like the broader district, is aging in demographic makeup. Projections by Stats NZ (2018-base medium scenario) show Ruapehu's 65+ population rising ~50% from 2018 to 2033. In Waimarino, one can expect a growing number of retirees choosing to stay or move in (some retirees have bought property in Ohakune for its leisure opportunities). Meanwhile, the under-15 population is projected to shrink by about 20% over the next decade. An older population affects housing in two ways: (1) demand for downsized, low-maintenance homes (e.g. seniors might prefer townhouses, units, or flats close to amenities – currently in very short supply in Waimarino); and (2) possible release of larger homes as elderly people move out or pass away – but only if there are alternatives for them locally. Right now, an older couple in Raetihi may remain in a 3-bedroom family home longer than they'd like because there's no smaller unit to move into. Creating options like senior apartments or villages in Ohakune/Raetihi could free up family houses and better suit older residents.

Migration Patterns: Historically, Waimarino has had youth out-migration – many young adults leave after school for jobs or education in bigger centres. At the same time, the area attracts some amenity migrants (people moving in for lifestyle – e.g. Aucklanders buying a bach, or remote workers enjoying the outdoors). During 2020–21, net migration was probably positive (urban flight to regions boosted areas like Ruapehu). However, with higher interest rates and uncertainties (e.g. ski industry, as mentioned), migration may slow. The medium-term outlook (next 5–10 years) from Infometrics projects Ruapehu District's total population to hover around 13,000–14,000, i.e. very low growth. For Waimarino specifically, this could mean only small changes – perhaps a slight increase in Ohakune if tourism diversifies (e.g. more mountain biking visitors) or slight decline in rural villages if employment opportunities don't materialise. Population stability is not necessarily good news for housing – it means the existing demand backlog won't fix itself via out-migration (except for the young leaving), and the current residents will continue needing solutions.

Household Projections: As noted earlier, even with low population growth, households are projected to grow. Infometrics estimated only +300 households (a 5% rise) in Ruapehu District from 2018 to 2053 (medium scenario). That's basically maintaining the status quo in terms of number of homes needed – but crucially, that assumes current unmet needs are addressed. In other words, that projection is on top of the houses we already need now. In the short term (next 5–10 years), a rough calculation might be: if Waimarino currently needs ~70–100 more houses to eliminate waitlists and overcrowding, and will need ~20–30 more for new household formation in coming years, the target could be ~100+ additional dwellings by 2030 in Waimarino. This is an approximation, but it aligns with known plans (e.g. 44 homes at Teitei Drive would have met nearly half of that). If those homes are built, we would see tangible relief: the housing register would shrink, fewer families in motels, etc.

> **Notably, household counts are rising slightly faster than population: e.g. Ruapehu District's households increased ~13% from 2013 to 2023, whereas population increased ~11%. This indicates smaller average household size (fewer people per home), which means more housing units needed even for the same population.**

Comparisons with Neighbouring Areas: Compared to the Taumarunui area (northern Ruapehu), Waimarino's population trend is a bit more positive (Taumarunui has had slight decline and an older demographic). Whanganui District (to the south) is larger (48k pop) and is growing ~0.5%/ year, which could create some spillover demand – e.g. a few Whanganui families have looked at Raetihi as an affordable rural option. However, Waimarino's housing issues are somewhat unique in the region due to the tourism factor. Rangitīkei District to the east is also largely rural and aging, with small growth; it doesn't have the holiday home issue but struggles with older housing stock too. The key takeaway is that Waimarino is not expected to face rapid population influx – so the housing crisis here is not about huge new populations, but about inadequacies relative to the current population (and modest future changes). This actually makes the problem more solvable: it's a matter of catching up on a backlog and providing for gradual change, rather than trying to keep up with explosive growth.

"The key takeaway is that Waimarino is not expected to face rapid population influx – so the housing crisis here is not about huge new populations, but about inadequacies relative to the current population (and modest future changes)."

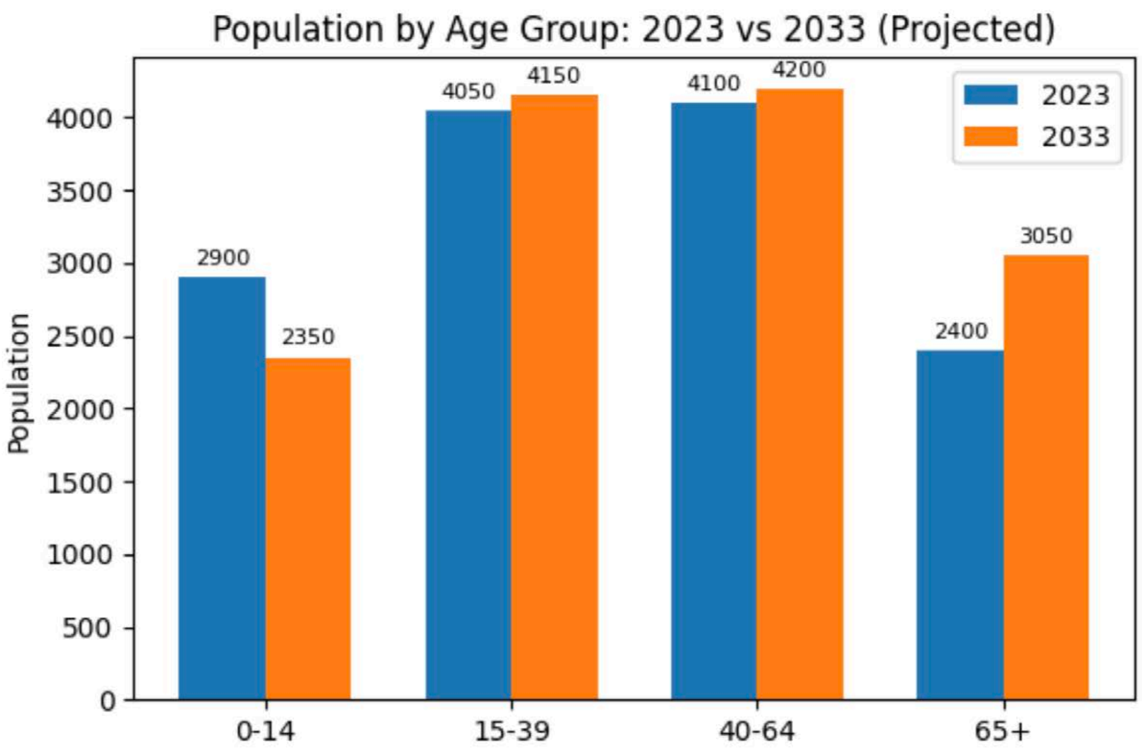


Figure 7: *Ruapehu District population by broad age group: 2023 vs 2033*

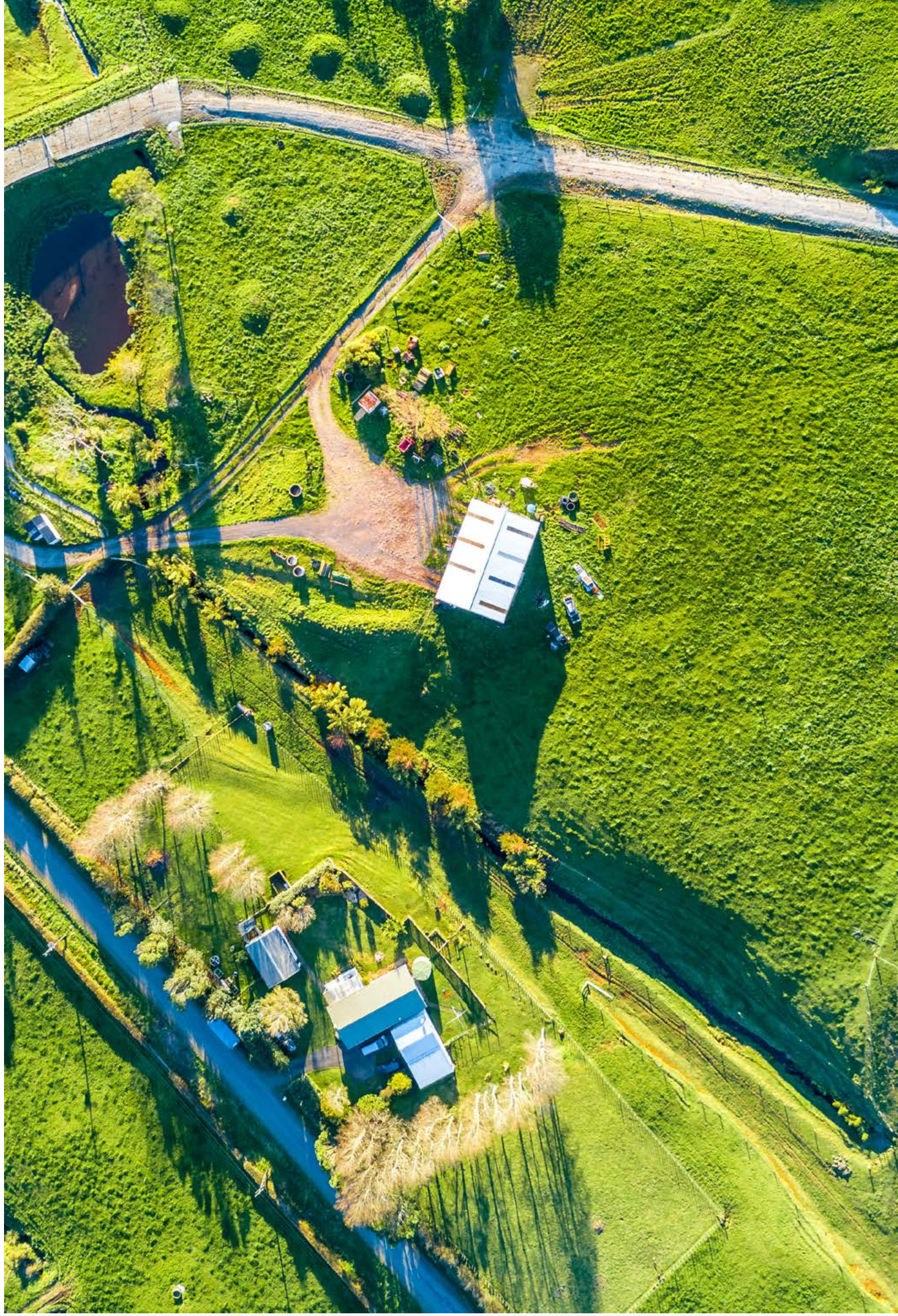
Supply Gaps & Needs: Urban vs Rural

Bringing together the above points, we can identify the specific supply gaps in Waimarino:

Ohakune (Urban Gap – Rental and Worker Housing): Ohakune has virtually no long-term rentals available for much of the year. The gap here is for affordable rentals and public housing. With 12+ families on urgent waitlists and many more who would take a decent rental if it existed, Ohakune likely needs on the order of 20–30 immediate new rental units (state or private) to meet demand. Additionally, during winter, seasonal worker housing is a gap – each year businesses scramble to house staff. The Teitei Drive plan (15 public houses, 14 worker rentals, 15 affordable sale units) was tailored to these needs. Its delay means the gap persists. Ohakune also lacks smaller units – nearly all housing are stand-alone houses. As the population ages, there's a need for townhouses or flats (for seniors or singles). Right now, someone who sells their big house often leaves town, because there's no smaller place to buy. Addressing this could free larger homes for families. The land supply in Ohakune is actually not bad – Council owns some land, and there are private sections – but infrastructure upgrades (water, sewage) and incentivising builds are required. In short, Ohakune's gap = rentals + small units, to counterbalance the surfeit of holiday homes.

Raetihi (Urban Gap – Upgrades and Ownership Opportunities): Raetihi's housing gap is a bit different. There are some rentals (often older homes), but many are substandard. The town's population includes lower-income families, some of whom live in poorly insulated houses that cause health issues. The gap here is quality affordable housing, either through refurbishing old stock or building new homes. There are also empty sections in Raetihi (land is cheaper), but builders are scarce. A successful small project in Raetihi was the Habitat for Humanity home built in 2019 for a local family – more such efforts could help. Raetihi could also benefit from a few additional social housing units, particularly for kaumatua (elders) or those with support needs. Finally, homeownership support (e.g. low deposit loans) could help some of the long-term renters in Raetihi buy the older homes they live in and fix them up, improving conditions. Unlike Ohakune, Raetihi is not constrained by tourism – if houses are built or repaired, locals will occupy them year-round. The community has expressed interest in a "Raetihi revitalisation" which includes attracting new residents; improving housing is key to that.

Rural Areas (Rural Gap – Quality and Special Projects): In the villages and countryside, the gap is less about quantity (few people are moving in to create new demand) and more about quality and specific needs. For example, Waiōuru: after army downsizing, some Defense houses sit empty or under-used – these could potentially be repurposed for civilian use or refurbished for soldier families rather than building new. National Park Village: it has ample tourist accommodation but limited affordable homes for the hospitality workers there (some parallels to Ohakune). Solutions might include a worker lodge or converting some tourist units to long-term rentals in off-peak season. Māori land/papakāinga: Ngāti Rangi and other local iwi have land where multiple homes could be built to house whānau returning or needing housing. Supporting these developments (with infrastructure and financing) can create culturally appropriate housing and ease overcrowding. The rural housing stock also needs ongoing programs for insulation and weather-proofing (the government's Warmer Kiwi Homes insulation program has been active in Ruapehu, but not all eligible homes have been reached).



Integration of Demographics: The supply strategy should reflect demographic changes: more elderly-friendly housing (e.g. units on one level, near services) and potentially smaller, energy-efficient homes for small households. It should also anticipate only mild growth – so we're not building vast new subdivisions that might risk being under-filled, but rather targeted developments that we know will be used. For instance, building 5 pensioner units in Raetihi might free up 5 houses for young families, effectively housing 10 households' needs with 5 builds – a high return on investment.

Comparisons / Wider District: In the wider Ruapehu District, Taumarunui has its own housing initiatives (Kāinga Ora is building a few homes there too). But Taumarunui's challenges are a bit more about replacing dilapidated houses and dealing with homelessness in a town context. Waimarino's challenges are tied to tourism influence and low base population. Solutions for Waimarino might differ e.g. regulating Airbnbs (some have suggested limiting short-term rentals to ensure some housing remains available for locals) or creating incentives for holiday-home owners to rent to locals (perhaps property management services that guarantee upkeep, addressing owners' fear of damage by long-term tenants). The wider region (Manawatū-Whanganui) is aware of Ruapehu's housing issues – it's flagged in the regional growth plan. Neighboring Whanganui city has built some social housing; a similar approach could be advocated for Waimarino (perhaps Whanganui & Partners, the economic development agency, can help attract Community Housing Providers to invest in Ruapehu).

In summary, Waimarino's housing situation is one of high need in a small community. The analysis shows a pressing requirement for more housing across multiple categories: public housing for those on waitlists, affordable rentals for the workforce, better-quality homes for families, and downsized units for seniors. Unlike high-growth urban areas, Waimarino's crisis stems from structural factors (holiday homes, historical under-investment) rather than big population influx – which in some ways makes it more solvable with the right targeted actions.

Māori Housing Initiatives in Waimarino

Māori service providers, iwi and hapū in the Waimarino region are actively addressing local housing needs through affordable housing developments, papakāinga-style projects, transitional housing support, and collaborative partnerships. This area – which includes communities like Ohakune and Raetihi – has faced acute housing pressures. For example, Ohakune has roughly 1,200 houses, but about 800 are absentee-owned holiday homes, leaving few affordable rentals for local families. As a result, many whānau (families) have been forced into overcrowded living, substandard homes, or even emergency/transitional accommodation. In response, central North Island iwi Ngāti Rangi and other Māori organisations have launched initiatives to provide warm, secure homes for their people. Below is an overview of the key efforts and outcomes.

Ngāti Rangi's Housing Initiatives in Waimarino

Ngāti Rangi, the iwi based around Ohakune (Waimarino), has taken a lead role in developing housing solutions "by Māori, for Māori" in the region. Housing was identified as a top priority following the iwi's 2019 Treaty settlement. Key initiatives include:

Orōnaki Affordable Rentals (Ohakune) – Completed 2024: Ngāti Rangi's first housing development, named Orōnaki, delivered four new three-bedroom homes in Ohakune. Built on iwi-owned land (acquired via Treaty settlement provisions), these houses were offered to Ngāti Rangi whānau as affordable rentals. Rents are intentionally low – about 20% below market rate on average – thanks to an innovative funding partnership. The iwi's commercial arm, Te Kūmete o Paerangi, co-funded Orōnaki alongside Government support through Ka Uruora, a Māori housing initiative. Ka Uruora, founded by Taranaki iwi, provided capital and also a rent subsidy (rebate) enabling the discounted rent for tenants. All four whare (houses) were occupied by eligible Ngāti Rangi families, providing much-needed warm, dry homes and marking the first time those whānau had secure housing in the area in years. The homes exceed healthy homes standards (fully insulated, heated) to ensure quality living conditions.

Ohakune Affordable Housing Programme – "Korokio" subdivision – Launched 2025: Building on Orōnaki's success, Ngāti Rangi has embarked on a second, larger development of 10 homes in Ohakune. In June 2025, iwi leaders and partners held a blessing and broke ground on ten new whānau houses in the Korokio subdivision of Ohakune. All ten planned houses will be three-bedroom family rentals, adding significantly to the local affordable housing stock. This project is being delivered by Te Kūmete o Paerangi with Government co-funding: the Ministry of Housing and Urban Development (HUD) granted $2.93 million from the He Kūkū Ki Te Kāinga fund and $1.52 million from a Māori Infrastructure Fund. Ngāti Rangi is matching this investment through its limited partnership, making it a true public-iwi partnership. As Ngāti Rangi chairperson Kemp Dryden explained, this "Phase 2" will give local whānau greater access to secure, affordable homes in an area where conventional rentals are scarce. The houses will sit on multiple sites around Ohakune (e.g. Raupo Lane, Te Ara Rewa Lane, Kōwhai Street) including iwi-owned sections in the Rau Korokio subdivision. Environmental note: The subdivision is named after a local stream and includes a wetland, reflecting Ngāti Rangi's commitment to kaitiakitanga (guardianship of land) alongside housing. The target completion for these ten homes is within ~12 months (by mid-2026)

Each home from this programme will also be rented at an affordable rate (≤80% of market rent), aligning with Crown Māori housing objectives. Eligibility is primarily for Ngāti Rangi uri (members) – especially those living in the region or wishing to return home. To ensure tenants can sustain their tenancy and potentially progress to home ownership, Ngāti Rangi requires prospective tenant families to complete a financial literacy programme run in partnership with Ka Uruora. This wraparound approach (combining housing with budgeting/savings support) is designed to empower whānau economically. Ngāti Rangi's charitable arm Ngā Waihua o Paerangi Trust provides additional Whānau Ora support services to these families – for example, budgeting advice, health or social services – helping them thrive in their new homes and plan for eventually buying homes if they desire. Looking ahead, Ngāti Rangi aims to introduce pathways to ownership (such as shared equity or rent-to-buy schemes) once this rental programme is established.

Collaborations and Future Plans: Ngāti Rangi's housing work has involved multiple partnerships. Notably, they partnered with the Taranaki-based Ka Uruora Trust (as mentioned) to leverage an innovative financing model and whānau education programme. The iwi has also sought to work alongside local and central government. In 2023, Ngāti Rangi and the Ruapehu District Council (RDC) formed a partnership with Kāinga Ora (the national housing agency) to develop a Council-owned site at Teitei Drive in Ohakune. The plan was a mixed housing development of 44 homes (a mix of public housing, affordable rentals, and workers' accommodation) to address the full spectrum of local housing needs. Initial steps were taken: RDC obtained government infrastructure funding and began subdividing the land into 44 lots. However, in early 2024, after a change in government priorities, Kāinga Ora and the Council withdrew from the Teitei Drive project, effectively cancelling it. Ngāti Rangi publicly criticised this decision as "a major setback" for the community, noting that at least 30 whānau in the region were known to be in dire need of safe, warm homes and many were resorting to emergency or unhealthy living situations. Despite this disappointment, Ngāti Rangi remains committed to finding housing solutions. Iwi leaders have indicated they will continue to seek government support (through agencies like HUD and Te Puni Kōkiri) and explore other developments on iwi-owned land. For instance, Whetu Moataane of Ngāti Rangi has spoken of an arrangement with the New Zealand Defence Force at Waiouru to build 50 homes for whānau as part of the iwi's Treaty settlement – a concept still under discussion. The iwi is also open to collaborative ventures with neighbouring iwi/hapū; Ngāti Rangi's chair has mentioned working with their "whānaunga Uenuku" (related iwi in Raetihi) on joint approaches at home.

Other Māori Providers, Iwi and Hapū in Waimarino

While Ngāti Rangi's initiatives are the most developed in the Waimarino area, other Māori groups are also involved or emerging in the housing space:

Te Korowai o Wainuiārua (Uenuku, Tamahaki, Tamakana): This is the collective of hapū/iwi based around Raetihi and National Park (Waimarino) who settled Treaty claims in 2022-2023. Although their focus to date has been on establishing governance and undertaking projects like a community hub, they have signalled interest in housing development. Te Korowai o Wainuiārua leaders recognise the local housing challenges and have discussed collaborative housing strategies with Ngāti Rangi. With a $30 million settlement now in hand (including some land assets), this group is well placed to invest in papakāinga projects (housing on ancestral land) or other housing initiatives for their iwi/hapū members in coming years. For example, part of their cultural redress fund is intended for "marae and hapū development", which could support marae-based housing for kaumātua (elders) or whānau if the hapū decide to pursue that. As of 2025, specific housing projects from Te Korowai o Wainuiārua have not yet been publicly launched, but planning is underway as they determine how best to provide for their people's housing needs post-settlement. We can expect to see Uenuku and affiliated hapū utilising their settlement resources for housing in the near future, possibly in partnership with government Māori housing programmes.

Government–Māori Partnerships (MAIHI): The central government's Māori housing strategy, MAIHI Ka Ora – the Māori and Iwi Housing Innovation framework, has been instrumental in Waimarino. Under initiatives like Whai Kāinga Whai Oranga, the Government invested $730 million nationwide to partner with Māori for housing projects. Ngāti Rangi's new builds in Ohakune were among 12 projects selected in late 2024 for support, due to the area's extreme housing need. In announcing these investments, Associate Housing Minister Tama Potaka noted that developments in places like Ohakune and Taumarunui have "a strong focus on exiting whānau from emergency and transitional housing", not just building houses. This means a priority is getting families out of motels or crowded situations into quality rental homes. The affordable rentals model (where rent is capped at 80% of market rate) is a cornerstone of these partnerships. Additionally, programmes like Te Puni Kōkiri's repair grants and Kāinga Ora's Home Improvement Scheme have helped some Waimarino Māori homeowners retrofit insulation or fix critical issues in old homes, improving living conditions for whānau.

In summary, housing development in Waimarino by Māori for Māori is gaining momentum. Ngāti Rangi's efforts have delivered tangible results – new homes that are transforming lives, allowing whānau to stay in their rohe (homeland) with dignity. Tribal leaders report that having a safe, dry, affordable home has hugely improved wellbeing for families – for instance, one local mother of six noted it was the first time in over a decade her child didn't fall ill over winter, thanks to their new well-insulated house (an anecdote shared in Ngāti Rangi's newsletter). These outcomes validate the iwi's strategy of pursuing housing as a platform for wider social development.

At the same time, the work is far from finished. Housing demand still outstrips supply: dozens of Māori families in Waimarino remain on waiting lists or in unsuitable housing. Iwi and hapū are therefore planning further projects, such as additional papakāinga housing and potential home ownership schemes. Continued collaboration will be crucial – partnerships between iwi, hapū, government and Māori providers are ensuring that funding and expertise are pooled effectively. The progress to date in Waimarino – from papakāinga-style affordable rentals to wraparound support services – demonstrates a proactive, whānau-centred approach. It is a strong example of how Māori communities are leading innovative housing solutions to overcome historical disadvantages and create a better future for the next generations on their whenua (land).

SECTION 7

Rangitīkei Housing Analysis

Rangitīkei Housing Analysis

Rangitīkei District faces acute housing pressures despite recent growth. Demand for homes outstrips supply, leading to rising affordability challenges and waitlists for social housing. However, compared to national trends, Rangitīkei's housing remains more affordable (lower house prices and slower rent increases). Key findings are highlighted below:

Demand Outpacing Supply

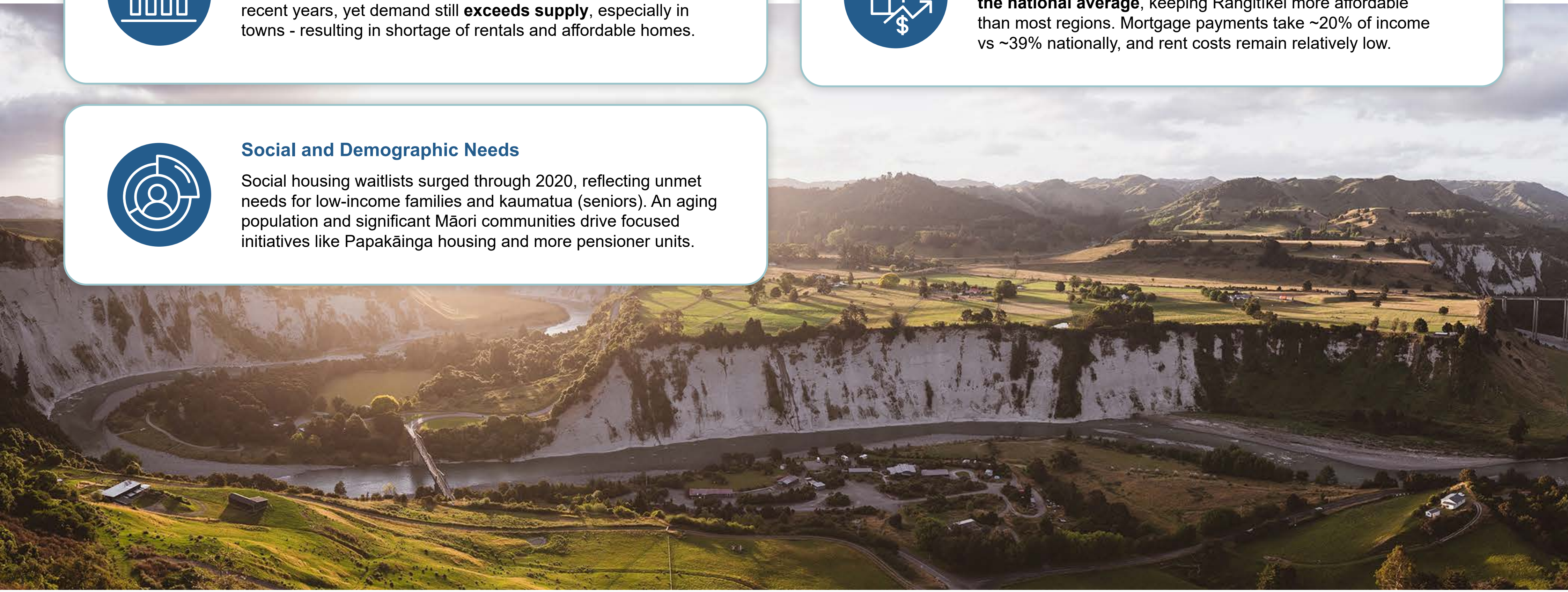
Housing stocks expanded by "hundreds of new homes" in recent years, yet demand still **exceeds supply**, especially in towns - resulting in shortage of rentals and affordable homes.

Affordability Under Pressure

Median house values have risen (now ~$366k) but are **half the national average**, keeping Rangitīkei more affordable than most regions. Mortgage payments take ~20% of income vs ~39% nationally, and rent costs remain relatively low.

Social and Demographic Needs

Social housing waitlists surged through 2020, reflecting unmet needs for low-income families and kaumatua (seniors). An aging population and significant Māori communities drive focused initiatives like Papakāinga housing and more pensioner units.



Housing Supply vs. Demand: Overview

Rangitīkei's population is relatively small (~16,000 residents) but has grown modestly in recent years. After decades of stagnation, the district is now growing rapidly – fueled by new industries, incoming residents attracted to the rural lifestyle, and cheaper housing. Council's 2021–2031 strategy noted "unprecedented growth in housing stock," with hundreds of new homes built or planned, yet demand continues to outstrip supply. In other words, even though construction is booming, there still aren't enough houses to meet everyone's needs.

Building consents data confirms this imbalance is starting to be addressed but not fully resolved. In the year to Q3 2025, 45 new dwellings were consented, up 9% from the previous year (41 consents). This uptick – outperforming national trends – suggests developers are responding to demand, creating a "growing pipeline" of future housing construction. However, because population and household formation have been rising concurrently, housing shortages persist. The district's population grew ~7% from 2013 to 2023 (around 14,500 to 15,970 under medium projections), and the number of households is projected to rise by 10% (approx. +600) from 2018 to 2053. Notably, average household size has been shrinking, especially as the population ages, which means more houses are needed even for the same number of people. This demographic effect puts extra pressure on housing demand.

On the supply side, vacant housing stock is very limited. Regionally, the share of empty homes fell from ~9% in 2013 to just ~5% by 2018, indicating that most available dwellings are now occupied. Essentially, any "spare" capacity in the market has been absorbed, so further population or household growth must be met by new construction. Council reports and local observation echo this: rental vacancy rates are extremely low, and buyers face few listings to choose from, especially in the larger towns (Marton, Bulls, Taihape) where most of the population lives.

Bottom line: Despite a recent upswing in building, housing supply hasn't kept pace with demand. The district needs continuous development (and zoning for growth) to catch up. Council's upcoming Urban Growth Plan aims to rezone land in Marton, Bulls, and elsewhere to ensure sufficient land for housing through 2050 – a key step in alleviating long-term supply constraints.

"Notably, average household size has been shrinking, especially as the population ages, which means more houses are needed even for the same number of people. This demographic effect puts extra pressure on housing demand."

POPULATION (2023)

~16,200

Residents (up from ~15,500 in 2018)

NEW HOMES CONSENTED

45

in last 12 months (annual +9%)

MEDIAN HOUSE PRICE

$366k

2025 average (NZ avg ~$867k)

HOUSE PRICE-TO-INCOME

3.4x

vs ~6.5x nationally (2025)

SOCIAL HOUSING WAITLIST

17

Households (council units, 2025)

Housing Stock and Geographic Gaps (Urban vs Rural)

Rangitīkei's housing stock spans a mix of small urban centres and rural settlements. The main towns – Marton (the largest, in the south), Bulls (southwest), Taihape (north) and smaller centres like Hunterville and Rātana – concentrate most housing. These areas are experiencing the most acute supply gaps:

Marton & Bulls: These southern towns have seen surging housing demand. The supply of homes for sale is very tight, with multiple buyers often bidding above the asking price within days. The number of listings is down over the past year, meaning fewer new houses are coming on the market even as sales activity has picked up. This points to a growing mismatch in urban areas: strong buyer demand but insufficient homes for sale. Many new subdivisions are in progress around Marton, yet current inventory remains low.

Taihape: Similarly, in the northern end of the district, central Taihape has a shortage of available homes, especially "on the flat" in town. There are more properties in outlying hill areas, but not enough to meet demand as the town grows. This suggests a supply gap in urban Taihape itself (where amenities are), though the surrounding rural area has some capacity.

Small villages & rural areas: Rangitīkei's smaller communities (e.g. Scotts Ferry, Mangaweka, rural farming districts) have limited housing options. Many are stable or shrinking in population, so they haven't seen significant new building. However, rental supply in these areas is often minimal, and quality can be an issue in older farm cottages. Some rural Māori communities (like Rātana Pā) face overcrowding or aging homes, pointing to a need for redevelopment or papakāinga housing (discussed later). Infrastructure constraints (water, sewage) in tiny settlements also cap housing growth.

The urban-rural divide in housing is evident: urban areas face high demand and rising prices, whereas rural localities face under-investment and few rentals. Nevertheless, no part of the district is truly oversupplied with housing – supply gaps exist both in town and country. Urban zones see absolute shortages (not enough units available), while rural zones often see suitability gaps (available houses may be in poor condition or not where people need them).

Notably, around 30% of Rangitīkei's population lives in rented accommodation, and these renters are spread across both the main towns and settlements. The extreme shortage of rental properties since ~2018/19 affects all geographies: Marton, Bulls, and Taihape have the largest number of renters (and thus feel the crunch most), but even villages have some families struggling to find rentals.

Several factors created this district-wide rental crunch: many landlords sold off houses to profit from rising prices, some owners moved back into their properties (displacing tenants), and very few new rentals have been built to replace the lost stock. The result is low vacancy and climbing rents everywhere. In practical terms, urban renters are now competing for a handful of houses (sometimes forcing them to leave the district), while rural renters might face dilapidated options or long commutes to find housing.

In summary, supply gaps manifest differently across Rangitīkei: in urban hubs, it's about volume and fast uptake of houses, whereas in rural areas it's about limited availability and quality. Both require attention – via new subdivisions and infill housing in town, and via targeted developments or renovations in rural communities – to ensure housing needs are met across the whole district.

Housing Affordability and Market Trends

Despite shortages, Rangitīkei's housing remains relatively affordable in comparison to New Zealand's major centres. Over the past 3–5 years, however, local house prices and rents have moved upward, squeezing low-income households.

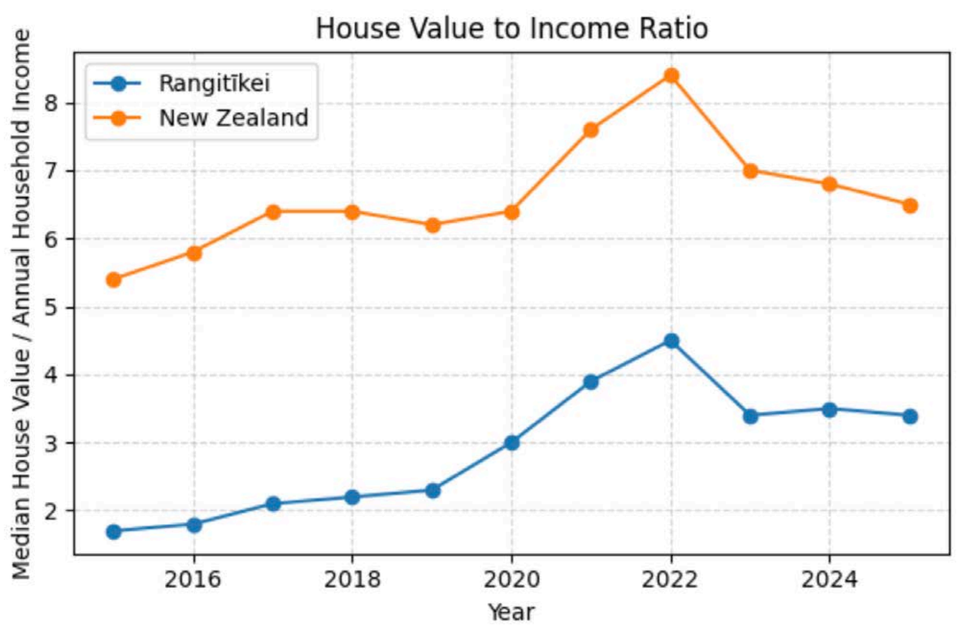


Figure 8: *Housing affordability trend – Median house value as a multiple of annual household income*

House Prices: The median house value in Rangitīkei is about $366,000 as of late 2025. This represents a modest increase (+0.9%) over the past year, even as some nearby regions saw slight declines. Figure 1 depicts the trend in the house value-to-income ratio – essentially how many times the average household income the average house costs – for Rangitīkei versus New Zealand:

As shown above, around 2015 a typical Rangitīkei home cost only ~1.7× the average household income (very affordable). By 2021, this had risen to ~3.9× and peaked around 4.5× in 2022 due to surging prices. It has since eased to ~3.4× in 2025, meaning the median house costs 3.4 years' worth of local household income. This is far lower than the national house value/income multiple (~6.5×) – in other words, Rangitīkei homes are about half as expensive relative to incomes as the NZ average.

In absolute terms, Rangitīkei's median home price is roughly 42% of the national median (NZ ~$867k). Even within the Manawatū-Whanganui region, Rangitīkei is cheaper (regional average ~$488k). Cheaper prices partly reflect the rural location and limited local incomes, but also suggest a potential draw for buyers priced out of other markets.

Home Sales & Turnover: Housing market activity has picked up recently. In the year to Sep 2025, the number of houses sold increased, slightly above the 10-year average sales volume. However, new listings of homes for sale have declined by a few percent. Combined with rising demand, this has led to mild upward price pressure (hence the modest value growth). Buyers are now facing more competition for fewer listings. Still, the market is not overheated – price growth is "modest" and values remain well under peak levels. The data suggests Rangitīkei's housing market is firming but not booming, with an equilibrium slowly shifting toward sellers

Rents: The rental market has seen tightening and rent hikes, but remains more affordable than elsewhere. According to council reports, rents are rising only slowly in Rangitīkei and claim a smaller share of household income than the NZ average. For example, an average two-bedroom rent in Marton might be in the low-to-mid $200s per week (compared to $400+ nationally). Many low-income tenants benefit from lower local rents, but rent affordability is worsening for some: with so few rentals available, landlords have been able to increase rents steadily in the last few years.

One indicator, the mortgage-payment-to-income ratio, indirectly reflects housing costs: in 2025, a new mortgage on an average Rangitīkei home would consume about 20% of a typical household's income (assuming a standard deposit and interest rate). By contrast, the same metric nationally is ~39% (much higher due to both pricier houses and recent interest rate rises). While not a direct rent metric, this underscores that local housing costs are a much lighter burden on incomes than in many other places.

That said, for lower-income families or beneficiaries in Rangitīkei, even "lighter" burdens can be heavy. Many such households were previously paying, say, 10% of income on rent; now it might be 20%+. Rising utility and living costs have compounded hardships, even if absolute rent dollars are lower than elsewhere.

Affordability Outlook: Encouragingly, house prices have stabilised after 2022's peak, and the district remains one of the more affordable markets in NZ. If new housing supply continues to come online, it should help keep prices and rents from spiking. The Council emphasises maintaining this relative affordability as critical for wellbeing – high housing costs can force locals to cut back on essentials. Rangitīkei's current house-price-to-income ratio (~3.4) indicates moderate affordability, and authorities likely want to keep it closer to 3 than let it shoot back up to 5+. In summary, affordability is under some strain (compared to a few years ago) but is still a bright spot for the district, especially when viewed against national housing challenges.

Unmet Needs: Social Housing, Waiting Lists, and Homelessness

Housing stress in Rangitīkei is most visible among low-income, vulnerable, and special-needs groups. Over the past few years, demand for social housing and assistance has climbed sharply, revealing significant unmet needs.

Public Housing Register: The Ministry of Social Development's Housing Register (waiting list for public housing) saw a dramatic rise in Rangitīkei around 2019–2021. In 2019, only 3 applicants from the district were on the register; by late 2020, this had jumped to 18. Although small in absolute terms, this six-fold increase was a clear signal of growing housing need. These applicants include low-income families, single parents, unemployed individuals, and others who cannot secure affordable housing on their own.

As of early 2025, the register numbers appear to have leveled off or even fallen slightly, thanks in part to new social housing becoming available. The latest reports note that public housing supply has grown and the number of households on the register has fallen (relative to the peak). For instance, Kāinga Ora (Housing NZ) has added a few units in the district, and some applicants obtained housing elsewhere. Even so, dozens of local households remain on the waiting list, often in Priority A (high-need) categories

Council Pensioner Housing: Rangitīkei District Council itself owns 72 community housing units (mostly one-bedroom flats) for elderly and low-income residents. These flats – located in Bulls, Marton, Rātana, and Taihape – are heavily utilised, with occupancy near 100%. There is a growing waitlist to get a council flat: currently 17 applicants are active (with two new tenancies about to begin). In fact, demand is so high that enquiries have slowed only because word has gotten out that vacancies are rare. Council policy gives priority to pensioners, meaning non-elderly people in need cannot access these units at all due to the queue. This leaves low-income individuals under 65 reliant on the general rental market or central government options.

Transitional and Emergency Housing: The district lacks dedicated emergency housing facilities (e.g. no local night shelter or family violence refuge – people use Whanganui or Palmerston North services). However, transitional homelessness is an emerging issue. Local stakeholders report instances of "hidden" homelessness such as:

- Families or individuals living in cars, sheds, or garages due to no available rentals.
- Couch-surfing – people moving between friends/relatives' homes.
- Multiple families crowding into single houses ("doubling up"). These situations have become more common as rents rose and rentals became scarce. Council is working with MSD and community groups to encourage those in need to register for housing assistance, so that the true scale of the problem is captured. By documenting these cases, they aim to lobby for more support (e.g. inclusion in the Government's Public Housing Plan).

Impacts on Low-Income Households: The rental shortage and rising costs have hit low-income and vulnerable groups hardest. Many "essential workers" on modest wages (e.g. aged care workers, retail staff) have been priced out of the local rental market and face the tough choice of leaving the district if they can't find housing. Others stretch budgets thin to pay rent, often sacrificing other necessities. The council warns that as rents continue to climb, more people could be pushed into needing social housing or even into homelessness. Indeed, Rangitīkei saw an influx of transitional housing need during the height of the housing boom; some of those needs persist today albeit slightly mitigated by recent market cooling.

Responses: A variety of efforts are underway to tackle unmet needs:

- **Central Government:** The Ministry of Housing and Urban Development (HUD) and Kāinga Ora have been urged to formally recognise Rangitīkei's housing need in their plans. Recently, a handful of new public housing units were built (or are planned) in Marton and Bulls, and subsidies (e.g. Accommodation Supplement) assist some renters
- **Local Initiatives:** Community groups (including iwi organisations and charities) are exploring becoming Community Housing Providers to build or manage affordable housing. For example, the Taihape Housing Steering Group has formed to coordinate local agencies on housing projects.
- **Council:** Besides expanding its own pensioner housing (options include redeveloping or adding units), the council is lobbying for innovative solutions. They've considered measures like requiring big new employers to provide worker housing, offering rates remissions to incentivise new rental builds, and partnering with investors on affordable housing developments. The council's Housing Strategy provides a menu of these options (facilitation, land provision, advocacy) to address needs across the spectrum.

In summary, unmet housing needs remain a serious concern. The social housing waitlist swelled in recent years, reflecting many residents in precarious situations. While the situation has seen slight improvements (with some new housing and fewer people on the waitlist than at the peak), affordable homes are still in short supply. Continued focus is required to reduce those waitlists and ensure no one is left without a home in Rangitīkei, whether through more public housing or community-led solutions.

Aging Population and Elderly Housing

Rangitīkei's population is older than the national average, and the senior cohort (65+ years) is growing fast. This has major implications for housing:

Rising Share of Elderly: By 2023 about 20% of the district's residents are 65 or older, and this percentage is set to increase. Projections indicate the 65+ age group could nearly double by 2053 (in line with a 79% growth regionally). An aging populace means more demand for retirement-friendly housing, such as small, low-maintenance homes, units in retirement villages, and assisted living facilities.

Council Pensioner Flats: As noted, the council provides 72 one-bedroom flats targeted at low-income elderly. These are in high demand (17 waiting) – evidence of a significant unmet need for senior housing. Many older residents choose these flats because they are affordable (subsidised rents) and accessible. However, the current stock is not sufficient to serve all who qualify.

Housing Quality and Accessibility: Many seniors live in older standalone houses (often the family home). These houses may not be well-suited to aging in place – they can be cold, hard to heat, have stairs or large gardens that are difficult to maintain. There is a need for more age-appropriate housing (e.g. units designed with mobility features). The Housing Strategy suggests possibly refitting or rebuilding some council flats to better accommodate disabled or frail tenants, and building more units in partnership with iwi or non-profits

Retirement Villages & Rest Homes: Currently, Rangitīkei has limited retirement village spaces or rest home beds (most older people needing higher care move to Whanganui or Palmerston North). The mayor specifically highlighted the "growing need for retirement living and aged care choices" as the population ages. Encouraging investment in a local retirement village or expanding rest home facilities in Marton/Taihape could fill this gap.

In practical terms, **housing for the elderly is both a social and economic concern**. Adequate senior housing frees up larger homes for younger families (as older folks downsize), and it ensures seniors aren't living in unhealthy conditions. The council aims to support this via:

- Expanding its **community housing portfolio** (if funding allows).
- Advocating for government support or public-private ventures to develop senior housing.
- Making sure the **District Plan** allows diverse housing types (like granny flats, tiny homes, retirement units) to encourage more options for seniors.

Both Māori and non-Māori elders benefit from these efforts – notably, kaumātua housing on papakāinga could address both cultural and age-related needs in one go.

Overall, Rangitīkei's housing landscape is one of high demand and constrained supply, tempered by the advantage of relative affordability. The district must continue to actively manage housing growth: enabling more construction in the right places, ensuring affordability for locals (especially Māori, low-income families, and the elderly), and addressing the urban-rural supply gaps. Recent data suggests some positive momentum – new builds are increasing and market pressures are stabilising. The council's strategic focus on eight housing sectors (from emergency shelter to papakāinga to private market housing) is a comprehensive approach. With sustained effort and partnership between council, iwi, community groups, and central government, Rangitīkei can move toward a future where housing needs are met across the board – where every resident has a safe, affordable place to call home, whether in a rural village or an urban neighbourhood.

Māori-Led Housing Initiatives in the Rangitīkei Region

Māori service providers, iwi and hapū in the Rangitīkei District are actively addressing the region's housing challenges through papakāinga developments, affordable housing partnerships, and whānau-centred support services.

Rangitīkei has faced serious housing issues – particularly a shortage of quality, affordable homes in rural towns like Marton, Bulls, Rātana and Taihape. In response, local Māori organisations are driving projects to create new homes on ancestral land, enable pathways to home ownership, and support whānau in need. These efforts, often in collaboration with government and community partners, are beginning to yield tangible outcomes such as newly serviced housing sections, plans for dozens of whānau homes, and programs to move Māori families into safe, warm housing.

Papakāinga Developments on Ancestral Land

One of the most significant initiatives is happening at Rātana Pā, the Māori settlement near Turakina. The Rātana Ahuwhenua Trust (on behalf of the Rātana Church community) has launched a major papakāinga housing project. In 2018 the Government invested $1.9 million to build out infrastructure (roads, power, water) for 26 new housing sections on Māori freehold land at Rātana Pā. This allows whānau who have ties to Rātana to build new homes on their ancestral whenua. Construction of the subdivision began in 2019. The first 26 sections (lots) are now in place, ready for houses to be built by whānau. A second phase of the Rātana development is also funded – another $1.7 million to create 34 additional sections – which will eventually bring the total to 60 new house sites in the community. This papakāinga initiative is whānau-driven: the Trust developed a Rātana Housing Strategy back in 2009, and after years of planning, it is finally delivering tangible results. By using their own land and a Crown grant for infrastructure, the Rātana community has overcome barriers (like lack of water/sewage services) that often prevent building on Māori land. Now, Rātana families who have long dreamed of returning home have sections available to put houses on. The development is also bringing wider benefits – it created local jobs during construction, and it's strengthening the community by enabling growth. As Nanaia Mahuta noted, "this is a very good example of using Māori freehold land to benefit whānau". Within the next few years, dozens of new homes are expected to arise at Rātana Pā, revitalising this historic settlement and easing overcrowding (previously, many families had been doubling up in old houses due to no land to build on).

In addition to Rātana, other hapū in Rangitīkei are pursuing papakāinga housing. For example, in the small township of Utiku (south of Taihape), the Potaka Whānau Trust – supported by the iwi Ngāti Hauiti – aspires to build papakāinga housing for its beneficiaries returning to the area. Most of Utiku village's land is Māori-owned via whānau trusts. The Rangitīkei spatial plan "Pae Tawhiti Rangitīkei Beyond" highlights a vision for "Utiku to develop as a thriving, connected and sustainable papakāinga community". In practical terms, this means enabling multiple homes to be built on whenua owned by Ngāti Hauiti families, along with shared facilities for the community. The goal is to provide housing for whānau who want to live at Utiku, meeting the demand of owners "returning to live at Utiku". This initiative is still in the planning stage – steps include securing consents and potentially accessing government Māori housing funds – but it demonstrates that northern Rangitīkei hapū are planning for future housing on their land, much like Rātana in the south.

1 Rātana Pa Papakāinga

26 new housing sections developed on Māori land at Rātana Pa (with government funding) to enable whānau to build homes. A second phas will add 34 more sections. creating a large Papakāinga (community) for local families.

2 Iwi Build Capacity

Ngā Wairiki - Ngāti Apa iwi is building housing capacity: supporting hapū Papakāinga plans, running a carpentry training course for Māori youth in Marton, and planning shared-equity schemes to help whānau buy homes.

3 Habitat Partnership

The local trust Door of Hope Rangitīkei partnered with Habitat for Humanity to provide affordable rental homes and a pathway to home ownership for low income whānau in Marton, Bulls and Taihape.

4 Whānau Ora Support

Māori health and social providers (like Te Kotuku Hauora in Marton and Mōkai Pātea Services in Taihae) are assisting whānau with urgent housing needs - securing emergency accommodation, advocating for healthier homes, and connecting families to housing grants.

TE RŪNANGA O NGĀ WAIRIKI NGĀTI APA

At the iwi level, Te Rūnanga o Ngā Wairiki – Ngāti Apa (the iwi authority for southern Rangitīkei) has made housing a strategic priority. Ngāti Apa's rohe includes towns like Bulls, Marton, Turakina and Rātana – areas with significant Māori populations and housing needs. The Rūnanga has observed "serious housing issues in the southern Rangitīkei District" and is keenly aware of the Government support available to address them. In late 2021, Ngāti Apa commissioned an Iwi Housing Insights Report to map out issues and opportunities. The iwi signaled interest in housing at several levels:Development (MSD) programs. It works alongside other providers in the city's emergency housing network, such as Women's Refuge and Salvation Army, to address homelessness in Whanganui.)

- ***Papakāinga Support:*** The Rūnanga explicitly "supports hapū aspirations for papakāinga developments in the south Rangitīkei". This means Ngāti Apa is backing projects like Rātana Pā and others proposed by local marae or land trusts. They can help hapū navigate funding applications, provide letters of support, or partner on infrastructure – whatever is needed to get whānau housing built on iwi land.
- ***Using Iwi Assets for Housing:*** Ngāti Apa owns significant forests (around 7,000 ha), and is looking at how that asset could aid housing. For instance, the iwi is "interested in the supply of timber" for building homes. In future, they could mill their logs to provide cheaper materials for papakāinga projects, lowering construction costs. The iwi also has land holdings via Treaty settlement that might be suitable for housing developments.
- ***Building Local Skills:*** To address the shortage of builders and tradespeople, Ngāti Apa runs a carpentry training course in Marton (in partnership with UCOL). This is actively "channeling our own people" into the building industry. Each year a cohort of Māori trainees learns construction skills and earns qualifications. Upon graduating, they can work on housing projects in the region (some helped build the Rātana infrastructure), ensuring iwi housing initiatives have a skilled workforce ready. This both creates jobs and accelerates the pace at which homes can be built.
- ***Economic Development for Housing:*** The iwi is involved in local economic initiatives (such as new industry in Marton), knowing that if jobs grow, population grows — and those people "will need housing". By courting employers to the district, the iwi indirectly advocates for more housing investment (including state or private housing) to accommodate workers and their whānau.
- ***Home Ownership Pathways:*** Ngāti Apa ultimately wants to "help whānau into home ownership". While many initial efforts are focused on rentals or infrastructure, the long-term aim is increasing Māori home ownership rates. The iwi is exploring models like shared equity or rent-to-buy schemes (sometimes offered via third parties such as Ka Uruora, a Māori housing finance trust). As part of this, Ngāti Apa plans to deliver financial literacy and savings programmes for their members, so whānau are mortgage-ready when houses become available.
- ***Healthy Homes and Social Support:*** Through its health and social arm Te Kōtuku Hauora, the iwi already "works with whānau who need access to healthy housing". This includes Whānau Ora services that assist families in mouldy or unsafe homes to access insulation grants, minor repairs or emergency accommodation. Those wraparound supports ensure that when new houses come online, whānau are in a position to take up and maintain tenancies.

Ngāti Apa's holistic approach – from advocacy to training to partnership – positions the iwi as a key player in Rangitīkei's housing sector. The Housing Insights Report (delivered in 2022) identified gaps and recommended options for the Rūnanga to pursue. We can expect in coming years that Ngāti Apa will move from planning to construction – potentially developing some iwi-owned land for affordable rental housing (similar to what Ngāti Rangi has done in neighbouring Ruapehu District) and rolling out homeownership support for tribal members. For now, laying the groundwork (skills, plans, alliances) has been their focus, alongside tautoko (support) for hapū-led builds already underway.

Affordable Housing Partnerships and Home Ownership Pathways

Beyond papakāinga on Māori land, another prong of tackling the housing shortage is creating affordable homes within the general community. In Rangitīkei, a new Māori-oriented community housing provider has emerged to do just that. The Door of Hope Rangitīkei Charitable Trust (DoHR), based in Marton, is a not-for-profit trust dedicated to increasing housing options for low-income families in the district. In August 2022, DoHR signed a partnership agreement with Habitat for Humanity New Zealand, a well-known NGO housing provider. This partnership is working to deliver warm, safe rental housing and a pathway to home ownership for whānau in need across Rangitīkei. Essentially, Habitat brings its expertise (and national backing) to support Door of Hope's local efforts.

Under the partnership, Habitat and DoHR plan to identify families who are struggling to afford a home, then help them into progressive home ownership. Likely models include rent-to-buy schemes or shared equity homes, where families pay an affordable rent while accruing equity, eventually buying the house. As a first step, in late 2022 the Trust invited Expressions of Interest from low-to-moderate income families who dream of owning a home in Taihape, Marton or Bulls. Those three towns are target areas for new housing projects. The response from the community has been positive – many whānau have signaled interest, reflecting the depth of unmet demand. DoHR's chairman, Mark Taylor, said "partnering with Habitat is a significant step forward... Habitat's knowledge, experience and leverage… is now available to us here in Rangitīkei. Watch this space.". This indicates that concrete projects (e.g. building a set of affordable houses) are on the horizon. Indeed, the Rangitīkei District Mayor endorsed the partnership, noting it "opens up so many opportunities for future funding" and fits with Council's efforts to understand and meet housing needs.

While specific housing developments under this partnership are still in planning (as of 2025, no houses have been completed yet by DoHR), the groundwork has been laid. The Trust is likely working to acquire land or existing houses that can be turned into secure rentals for families, with Habitat assisting in financing and project management. Local employers have been encouraged to get involved – for example by sponsoring their workers into the home ownership programme. This community-based approach, led by a Māori-majority board, ensures solutions are tailored for Rangitīkei whānau. We can expect in the next couple of years to see the first families moving into Door of Hope–Habitat homes in the district, paying below-market rent with an opportunity to buy. The outcome will be life-changing for those whānau: moving from unstable, substandard rentals into healthy, secure homes that they can eventually own. It will also serve as a pilot that could be scaled up if successful.

Another development worth noting is the Rangitīkei District Council's own role in housing. The Council historically provides 72 units of community housing (mainly one-bedroom pensioner flats in Bulls, Marton, Rātana, and Taihape). While not Māori-specific, these flats do house many kaumātua and individuals on low incomes, including Māori. The Council has been exploring partnerships to upgrade and expand such housing. For instance, early discussions have taken place about working with iwi to turn some of these units into papakāinga for Māori elders. Additionally, the council's statutory Māori advisory committee (Te Rōpū Ahi Kā) ensures iwi/hapū have a say in housing policies – e.g. recommending District Plan changes to better enable papakāinga development on ancestral land. This supportive regulatory environment (such as simplified consent processes for building on Māori land) complements the on-the-ground projects led by iwi and trusts.

"This community-based approach, led by a Māori-majority board, ensures solutions are tailored for Rangitīkei whānau. We can expect in the next couple of years to see the first families moving into Door of Hope–Habitat homes in the district, paying below-market rent with an opportunity to buy."

Transitional Housing and Whānau Support Services

While new houses are being built or planned, many whānau still face immediate housing hardship – from overcrowding to homelessness. Māori service providers in Rangitīkei are at the frontline of helping these families right now. Te Kōtuku Hauora, the health and social service arm of Ngā Wairiki Ngāti Apa, and Mōkai Pātea Services, a Whānau Ora provider for iwi around Taihape, both operate holistic support programs that include housing assistance. They act as navigators, connecting whānau to whatever help is available:

Emergency and Transitional Housing: If a whānau is homeless or in an unsafe situation, these providers coordinate with government agencies to secure shelter. For example, they can help arrange Emergency Housing Special Needs Grants (which fund short-term motel stays). However, because Rangitīkei is rural, there are few if any contracted transitional housing facilities in the district (families often must go to Whanganui or Palmerston North). This makes the push for local solutions even more urgent. Notably, the number of households in official emergency housing in Rangitīkei is very low (virtually zero as of mid-2024) – either a sign of progress or of hidden need. Providers report that some whānau "couch surf" or live in crowded multi-family homes to avoid homelessness. Through Whānau Ora, navigators try to find better options – even liaising with neighbouring iwi or charities to place families in temporary homes out of district if necessary. The ultimate aim is always to bring them back when permanent housing in Rangitīkei becomes available.

Healthy Homes Initiatives: Both Te Kōtuku Hauora and Te Maru o Ruahine Trust (Ngāti Hauiti) assist whānau living in substandard houses to improve their conditions. This can include helping them apply for Te Puni Kōkiri's housing repair grants or the Government's Warmer Kiwi Homes program to get insulation and heating installed. It also involves advocacy with landlords – asking local council or housing NZ (Kāinga Ora) to address issues like damp, mould, or structural problems. Ngāti Apa's team specifically notes that through their health services they work with whānau to gain "access to healthy housing", which encompasses these efforts. In some cases, they've facilitated moving a family from a very cold old farmhouse into a newer, insulated home, dramatically improving the occupants' health.

Thanks to these interventions, many vulnerable Māori families in Rangitīkei have been kept from slipping through the cracks. Fewer whānau are living in cars or unsafe sheds, and more are being guided onto pathways into the new housing projects as they come on stream. A success story often cited is that of an elderly kuia in Rātana who lived in a dilapidated house; Te Kōtuku Hauora helped coordinate repairs and install a heat pump last winter, meaning she stayed warm and dry for the first time in years – a small outcome that likely saved her life. Such on-the-ground wins are quietly accumulating.

In summary, the Rangitīkei region is witnessing a concerted, multi-faceted effort by Māori to resolve housing issues that have built up over decades. Iwi and hapū are reclaiming control of housing development – whether by turning ancestral land into thriving papakāinga villages (as at Rātana Pā and, soon, Utiku) or by partnering in innovative ways to get tribal members into affordable modern homes. These initiatives are backed by strong partnerships: government funding through Māori housing programmes, collaboration with experienced entities like Habitat for Humanity, and support from local councils and trusts. Equally important, Māori community providers are ensuring that while the houses are built, the people are cared for – no one is forgotten in a motel or a crowded flat without a plan.

Already, the groundwork is paying off: new sections and homes are being created, whānau are moving into safe housing, and future generations have a foundation to build upon. The work in Rangitīkei highlights the effective strategies of "housing by Māori, for Māori" – combining cultural vision (like keeping whānau on their whenua) with practical partnerships and investment. There is optimism that within a few years, the landscape of Rangitīkei will look different: multiple papakāinga with whānau living collectively on their land, affordable rental houses peppered through its towns for families who need them, and a higher rate of Māori home ownership offering stability and pride. The efforts of Ngā Wairiki Ngāti Apa, Ngāti Hauiti and the Rātana community, alongside trusts like Door of Hope and service providers, are transforming housing from a crisis into an opportunity – an opportunity to not only house the people, but to strengthen te iwi Māori in Rangitīkei for the long term.

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