
WHARE ORA LOANS SCHEME: APPROVAL FOR CONSULTATION

MATTER / TE WHĀINGA

1. The matter for consideration by the Council is to approve consultation on the **Whare Ora Loans Scheme** as a new Voluntary Targeted Rate (VTR) Scheme, following the exemption for such schemes with the Credit Contracts and Consumer Finance Act 2003.

RECOMMENDATION FOR CONSIDERATION / NGĀ WHAIKUPU

That having considered all matters raised in the report Council:

- a) Notes that Council previously offered a voluntary targeted rates scheme, but this scheme was suspended following changes to the Credit Contracts and Consumer Finance Act 2003
- b) Notes that on 27 May 2024 during Long-Term Plan 2024-2034 deliberations, Council resolved that it "Commits in principle to establishing a new voluntary targeted rates scheme for household sustainability purposes as part of Annual Plan 2025/26" following a legal exemption from the Credit Contracts and Consumer Finance Act 2003.
- c) Agrees to formally close the Ngā Whare Ora Taiao o Ngāmotu (New Plymouth Sustainable Homes Scheme) and revoke the Ngā Whare Ora Taiao o Ngāmotu (New Plymouth Sustainable Homes Voluntary Targeted Rate Scheme) Policy (P20-003), noting that existing loans will continue to apply
- d) Approves the release of the Whare Ora Loans Scheme consultation material, including the:
 - i) Whare Ora Loans Scheme Policy
 - ii) Amendment to the Rates Remission and Postponement Policies
- e) Notes that, subject to community feedback and approval by Council, the intention is to have the new Whare Ora Loan Scheme operational from 31 December 2025

COMPLIANCE / TŪTOHU	
Significance	This matter is assessed as being of moderate importance
Options	This report identifies and assesses the following reasonably practicable options for addressing the matter: 1. Consult the community on re-establishing a voluntary targeted rate scheme. 2. Do not proceed with re-establishing a voluntary targeted rate scheme.
Affected persons	The persons who are affected by or interested in this matter are all residents and ratepayers of New Plymouth District
Recommendation	This report recommends option 1 for addressing the matter.
Long-Term Plan / Annual Plan Implications	Yes. There will need to be minor changes to the Annual Plan 2026/27 to lawfully charge the new voluntary targeted rates.
Significant Policy and Plan Inconsistencies	No. Option 1 implements one of the actions in the District-Wide Emissions Reduction Plan.

EXECUTIVE SUMMARY / WHAKARĀPOPOTOTANGA MATUA

2. Since NPDC first established a VTR Scheme in 2013 there have been significant changes in legislative requirements under the Credit Contracts and Consumer Finance Act 2003 (the CCCFA) resulting in breaches and ultimately the refunding of interest charges. However, the Government has provided an exemption for local government loans repaid by a targeted rate (subject to conditions).
3. This report recommends Council initiate the process to establish the **Whare Ora Loans Scheme**. The first step is to consult the community on the Whare Ora Loans Scheme Policy and amendments to the Rates Remission and Postponement Policies (required to ensure compliance with CCCFA exemption).
4. This action allows Council to restore a key mechanism to enable support for a variety of sustainability initiatives at the individual home level at no cost to the general ratepayer. Additionally, the scheme has been proven to achieve significant social and economic benefit for the community, and can help ratepayers to reduce energy costs.
5. The intention is for the Whare Ora Loans Scheme to be operational as soon as possible but before 31 December 2025, subject to further Council decision-making following community consultation.

-
6. There is a risk that the Scheme doesn't achieve the uptake that has been predicted. The only mechanism to recover a shortfall will be through increasing the available interest rate through the Schedule of Fees and Charges. However, increasing interest charges will make the scheme less attractive and consequently reduce uptake further.

BACKGROUND / WHAKAPAPA

NPDC has previously established voluntary targeted rates scheme for households

7. NPDC first introduced the Home Energy Voluntary Targeted Rate Scheme (VTR Scheme) in February 2013. Following a successful pilot, the scheme continued to be supported and provided by Council. The scheme funded home insulation, solar water heating, clean heating and heat pump water heating. The maximum loan amount was \$5,000. Interest was charged at 7 per cent per annum. From period Feb 2013 to 30 June 2020, 1047 applications were approved an average of 142 per annum. From its inception the scheme has been intended as a cost neutral service i.e. at no cost to the general ratepayer.
8. During Annual Plan 2020-2021 Council adopted the "Get Us Back on Our Feet" Plan which included establishing the Ngā Whare Ora Taiao o Ngāmotu (New Plymouth Sustainable Homes Scheme), effectively an expansion of the previous VTR Scheme. Key changes included opening the scope to include a wide variety of sustainable home improvements, increasing the maximum loan amount to \$10,000, removal of the administration fee (following advice from TDHB/Te Whatu Ora Public Health Team), providing lower interest rates across two repayment terms (5 years interest-free or 9 years at 3.25%). From the period 1 July 2020 to 30 June 2021, 1061 applications were approved.

Legal changes resulted in non-compliance and ultimately the suspension of VTR schemes

9. Since Council began delivering a VTR scheme the CCCFA has been amended several times.
 - a) In June 2015 amendments were made to introduce stricter requirements for lenders to assess affordability and suitability, enhanced disclosure obligations and new penalties for non-compliance.
 - b) In December 2021 further changes included even stricter affordability assessments, increased penalties, new advertising standards and additional disclosure requirements before debt collection.
 - c) In July 2022 updates refined the rules such as narrowing the expenses considered by lenders and providing more flexibility in calculating repayments.

-
- d) In May 2023 a final set of changes were made to improve safe access to credit while maintaining stronger consumer protection, including more explicit exclusions of discretionary expenses and extended exceptions for refinancing existing credit contracts.
10. A CCCFA compliance review of NPDC's Ngā Whare Ora Taiao o Ngāmotu (New Plymouth Sustainable Homes Scheme) was conducted in June 2021. The review identified several areas of non-compliance with the CCCFA. As a result, approximately \$900,000 of interest payments were refunded. Although some of the interest charges were enforceable, interest had been calculated incorrectly due to fundamental issues with NPDC's loan management system.
11. In April 2024 the Government issued an [exemption](#) to CCCFA for local government loans. The intention of the exemption was to allow local authorities to administer Voluntary Targeted Rates Schemes without unnecessary compliance costs. This is only applicable to new schemes and is subject to conditions.
12. On 27 May 2024 during Long-Term Plan 2024-2034 deliberations, Council resolved that it "Commits in principle to establishing a new voluntary targeted rates scheme for household sustainability purposes as part of Annual Plan 2025/26.

Why would NPDC provide a VTR Scheme?

13. Recent research by the Building Research Association of New Zealand (BRANZ) highlights that many homes in New Zealand remain underheated, leading to health issues. The study, part of the [Household Energy End-use Project 2 \(HEEP2\)](#), found that while homes are generally warmer than they were 20 years ago, significant problems persist. Nearly half of the surveyed households reported mould, and a third experienced dampness. The research also revealed that average night-time bedroom temperatures are still below the World Health Organisation (WHO) recommended minimum of 20°C, particularly in lower-income households. This underheating is linked to health issues such as respiratory problems and increased financial stress due to high energy bills.
14. [An Evaluation of the Warmer Kiwi Homes Programme](#) found that homes that had insulation and heat pumps installed were warmer, particularly in the colder mornings and evenings; homes are drier, with 89 per cent of homeowners reporting a reduction in condensation on windows; and homes use 16 per cent less electricity through the winter months.
15. 2023 Census data shows New Plymouth District homes have average levels of mould reported (14.0% of homes reporting mould, both locally and nationally) and a slightly below average level of dampness (16.5% of homes reporting dampness, compared to the national average of 18.1%). However, there are local areas with significantly greater housing issues, for instance, Waitara West SA2 has 22.4% of homes reporting mould and 26.6% reporting dampness.
-

-
16. Further, 2023 Census data also shows the New Plymouth District has 23% of households that rely on fossil fuels for heating. This is significantly higher than the national average of 13%, and New Plymouth District is fourth highest district overall. [Rewiring Aotearoa's Electric Homes Report](#) shows that homes with fossil fuelled appliances cost more to run and generate more carbon emissions than efficient electric alternatives. Forthcoming research from the University of Otago and EECA show that the electrification of water and space heating would reduce the District's emissions by 14 tonnes of CO₂e per annum.
 17. Enabling households to overcome the upfront capital cost can unlock the operational cost savings, providing relief to households during a cost of living crisis. In the current environment there are no incentives for landlords to transition as tenants are responsible for the fuel costs while landlords pay for the capital costs. This Scheme provides a mechanism to support landlords and owner occupiers to make the transition to lower cost and lower carbon efficient electric solutions.

Factors to consider re-establishing VTR schemes

18. Officers considered including an option to provide a partially subsidised scheme. However, due to the following it was considered impractical:
 - a) NPDC's Revenue and Financing Policy 2024 states that Voluntary Targeted Rates schemes should be 100% funded by the beneficiary. A subsidised targeted rate would not meet this policy requirement.
 - b) Providing a subsidy to individuals to upgrade their homes would require additional rates increase at the same time Council is seeking to reduce rates to be within the Financial Strategy's limit.
 19. Internal workshops with stakeholders identified a variety of issues which require addressing in the re-establishment of a new scheme. Key elements include:
 - a) The sourcing and implementation of a fit for purpose loan management system.
 - b) Adequate resourcing to cover the whole scheme delivery and ensure compliant operation of the scheme.
 - c) Incorporation of the above costs into the product offering to achieve a true cost recoverable scheme.
 - d) Clear eligibility criteria and processes for assessing and declining applications.
-

-
- e) Narrowing the scope of the scheme to simplify delivery and reduce overheads.
 - f) Procurement methodology.
20. NPDC's Emissions Reduction Plan identified re-enablement as key action to reduce community emissions.
 21. NPDC has a Sustainable Outreach and Design Advisor that provides free and independent advice to households to enable informed decision making for household sustainability. A survey completed by the advisor found the most common barrier to implementation of advice is access to finance.
 22. Prior to CCCFA legislation changes 13 councils were providing similar voluntary targeted rate schemes. To officers' knowledge no other councils have yet reinstated a scheme following the CCCFA exemption (commonly due to the risks involved), but at least one other council is investigating doing so.

Council should be aware that the external market has changed

23. Since the VTR scheme was first introduced market conditions have changed. The big four banks (ANZ, ASB, BNZ, Westpac) which are responsible for 85% of bank lending in NZ are now offering green loans. These enable existing mortgage customers to borrow up to \$50,000-\$80,000 at 1-0% interest for 3-5 years for a broad range of sustainable home improvements. This competitive environment makes it difficult for Council to deliver an offering which is competitive in the market, when more attractive alternatives are available elsewhere. However, these loans are only available to customers that have their mortgage with the participating bank. According to 2019 data 32% of homes in New Plymouth did not have a mortgage and therefore would not be able to access green loans.
24. The Energy Efficiency and Conservation Authority's (EECA) Warmer Kiwi Homes grant funding is available for insulation and heating retrofits. The funding is available to owner occupied homes (excludes rentals) located in higher deprivation areas and/or owners holding a community services card. The proposed scheme complements this central government programme, covering a broader range of home improvements and making finance available to households that would not qualify (i.e. landlords and households in less deprived areas).

Scheme settings

25. Officers have developed this proposed Whare Ora Loans Scheme based on the previous Scheme offered by Council. However, there are several key changes.

-
26. The first change is reducing ambiguity around ratepayer eligibility. Previous experience was that leeway or exceptions to eligibility criteria often resulted in dispute and overturning of Officer decisions, with those approved this way being more likely to then struggle to repay. The proposed Policy provides that ratepayers must provide a good credit rating to Council to be eligible to apply, and then provides clear provisions around rate payment history.
27. Maximising impact whilst minimising administrative costs:
- a) Requiring applicants to provide a credit check that achieves a good or higher rating. Applications received without this will not be considered.
 - b) Reducing the number of product categories to those that have the greatest impact and fit within the desirable loan amounts. The scope of the scheme will be limited to:
 - i) Insulation – ceiling, walls, underfloor, ground vapour barriers
 - ii) Double Glazing – new and retrofit
 - iii) Plumbing – rainwater collection, leak repair, water conservation, hot waters, Council water/wastewater services
 - iv) Heating - electric heat pump, wood burner, pellet burner
 - v) Renewable energy generation and storage - solar, micro-generation, and batteries
 - vi) Electrification - replacement of gas appliances with electric, electric vehicle charging infrastructure.
 - c) Simplifying the product offering to a single term of 5 years reducing Council's risk exposure to interest rate fluctuations.
 - d) Altering the loan limits to between \$2,500-15,000.
28. Council must have a rates remission or postponement policy in place to be eligible for the CCCFA exemption. This policy must apply to the voluntary targeted rate and have the objective of assisting ratepayers whose ability to pay their rates is impaired because they are in financial difficulty. Officers propose a *postponement* policy, rather than a remission policy. A remission policy would mean that the owner does not pay some or all the loan, whereas a postponement policy simply delays payment. This is fairer to other ratepayers and is consistent with the Revenue and Financing Policy. (A remission policy is also recommended for technical purposes for when a ratepayer repays the loan balance early.)
-

-
29. Officers estimate the uptake of the scheme to be 300 per year at an average loan amount of \$12,000. As such after including the necessary resourcing costs the indicative interest rate offerable will be 6.0% over the 5 year term. The interest rate will be included in the Schedule of Fees and Charges. The interest rate will be subject to review on an annual basis to ensure cost recoverable status is maintained.
 30. The Scheme setting is around cost-recovery basis. However, the Policy enables Council to determine, by resolution, to offer an interest-free period in the future. This could be limited to certain products. This enables Council to respond to economic downturns or to promote certain outcomes (for instance, following completion of new waste water infrastructure an interest-free loan offer could be offered to households to connect to the wastewater network). If this occurred, Council would also need to resolve, under section 80 of the Local Government Act 2002, that the decision would be inconsistent with the Revenue and Financing Policy.

CLIMATE CHANGE IMPACT AND CONSIDERATIONS / HURINGA ĀHUARANGI

31. Supporting households to achieve higher levels of heating energy efficiency and enabling households to transition from fossil fuels supports community emissions reduction.
32. Enabling household to harvest rainwater, and generate their own energy supports household resilience to climate change
33. Supporting households to transition from costly fossil fuels to more efficient electric alternatives enables households to significantly reduce their energy costs.

NEXT STEPS / HĪKOI I MURI MAI

34. The next step to establish the Whare Ora Loans Scheme is to undertake community consultation. The CCCFA exemption is only available where a local authority has a rates remission or postponement policy for the voluntary targeted rate that has the objective of assisting ratepayers whose ability to pay their rates is impaired because they are in financial difficulty. The Local Government Act 2002 requires Council to consult the community before adopting a rates remission or postponement policy. Given this, Officers recommend that Council consult on the overall policy package rather than just the rates remission/postponement policy.
35. A proposed policy package for this initiative is attached for approval for community consultation. After consultation a final policy will be presented for adoption.

-
36. Provided Council establishes the Whare Ora Loans Scheme following consultation, then there are several steps to complete before ratepayers can begin to apply for loans:
- a) Roles will need to be recruited prior to this scheme going live. Additional staffing resources are required to manage and administer the scheme.
 - b) Officers have researched and identified a cloud-based loan application as a suitable solution to reinstate the scheme. The application integrates with Council systems, reducing manual data entry and automating the calculation and validation of loan data. It generates electronic disclosure statements for new applications and annual financial disclosure statements for loans under the VTR scheme. The high-level estimated cost for the application is \$100,000 for development and implementation, plus \$21,000 annual hosting and support fee.
 - c) Officers will undertake to re-instate the supplier list as soon as practical as this will require a procurement process.
37. Following consultation and Council decision to go ahead and establish the Whare Ora Loan Scheme, work will begin to get the scheme operational as soon as possible. This will be complete before 31 December 2025.
38. Council can also now officially close the Ngā Whare Ora Taiao o Ngāmotu (New Plymouth Sustainable Homes Scheme) and revoke the Ngā Whare Ora Taiao o Ngāmotu (New Plymouth Sustainable Homes Voluntary Targeted Rate Scheme) Policy (P20-003). This is required because the CCCFA exemption is only available to *new* Voluntary Targeted Rates schemes. All existing loans will continue to apply. Closure is recommended regardless of whether Council establishes the Whare Ora Loans Scheme or not.

SIGNIFICANCE AND ENGAGEMENT / KAUPAPA WHAKAHIRAHIRA

39. In accordance with the Council's Significance and Engagement Policy, this matter has been assessed as being moderate importance because it improves community well-being, promotes the *Environmental Excellence, Prosperity and Thriving Communities and Culture* community outcomes, has positive impacts on levels of service, implements the District-Wide Emissions Reduction Plan, helps the community to mitigate and adapt to climate change, is a cost-recovery scheme and is reversible in the future.
40. Council is required to undertake consultation for the new rates remission and postponement policy grounds.
41. Officers are proposing a relatively light touch consultation in April.
-

OPTIONS / KŌWHIRINGA

Option 1 Consult the community on re-establishing a voluntary targeted rate scheme.

42. This is option implements the Council resolution to re-establish a voluntary targeted rate scheme.

Financial and Resourcing Implications / Ngā Hīraunga ā-pūtea, ā-rauemi

43. The proposed Whare Ora Loans Scheme has been set up as a cost recovery scheme. There should be no net implications for Council's financial position.
44. Lending is a specialised field and successful delivery of this service requires dedicated resource. Loan management will require 1.0 FTE Administrator on a permanent basis. This is included in the total resourcing costs below.
45. Marketing and Procurement teams will be required to support the implementation and ongoing management of the scheme through BAU functions. These costs have been including in the scenario modelling to ensure the scheme is cost recoverable.
46. As previously mentioned, a loan management system is required. The upfront system purchase and implementation is estimated at \$100,000 with an additional \$21,000 in annual subscription fees. These costs are included in the below total resourcing costs.
47. The total resourcing costs are estimated as follows:
- a) Total establishment costs \$100,000.
 - b) Total annual ongoing costs \$220,000.
48. The proposed Scheme recovers these costs through a margin on the interest rate provided. Modelling indicates that this margin will be approximately 2 per cent on top of Council's average borrowing costs. This would result in a current interest rate charged of 6 per cent. Average borrowing costs will be reviewed on an annual basis.

Risk Analysis / Tātaritanga o Ngā Mōrearea

49. Lending is a specialised field and is not part of Council's core business. Although NPDC can achieve exemption from being considered a "consumer credit contract" under the CCCFA regulations there are other legislative requirements which Council Officers may not be aware of. There is an ongoing risk of further law changes as well.
50. There are potential compliance risks associated with the Local Government (Rating) Act 2002 relating specifically to targeted rates. While options exist to mitigate this risk, they are highly administrative and therefore costly.
51. Officers have developed a model to determine the interest rate margin required to achieve cost recovery. However, this includes several assumptions along with estimated operational costs. Critical assumptions in the model include:

Annual loans issued	300
Average loan amount	\$12,000
Resulting in an effective interest rate	6.0%

52. If the Scheme falls short of the assumptions above the interest recovered through the loans will not recoup the costs. The only mechanism to recover a shortfall will be through increasing the available interest rate through the Schedule of Fees and Charges. However, increasing interest charges will make the scheme less attractive and consequently reduce uptake until such time the scheme is no longer viable.
53. There is a risk that disputes drain resources and impact the Scheme's efficiency. Historically there have been disputes regarding eligibility and issues between customers and suppliers. Although measures have been taken to mitigate these risks, it is likely disputes will occur and ultimately Council staff must resolve them.
54. Reinstating the previous procurement process including an approved supplier list and paying suppliers directly creates a tri-party arrangement between Council, applicant and supplier. While this enables Council to influence supplier quality and conduct, it assumes some responsibility for the supplier's expertise, workmanship and conduct. To mitigate this risk, the proposed Policy states:
- "Council does not endorse any supplier, nor guarantee their product, service, workmanship or business. Council accepts no responsibility for any workmanship by a supplier. Owners are expected to undertake normal due diligence when considering suppliers."*
55. With the introduction of the targeted rate postponement policy (which is required to meet the CCCFA exemption) there is risk associated with customers postponing their targeted rate for the maximum term of 3 years. This exposes

Council to more risk with interest rate fluctuation and adds an administrative burden and cost which has not been anticipated.

Promotion or Achievement of Community Outcomes / Hāpaitia / Te Tutuki o Ngā Whāinga ā-hāpori

56. As noted above, the home improvements included in the proposed scheme support community emissions reduction and resilience to climate change, thereby promoting the *Environmental Excellence Te Kounga ā-Taioa* community outcome. The Scheme also supports local businesses and thereby promotes the *Prosperity Tōnuitanga* community outcome. The health benefits also promote the *Thriving Communities and Culture Ngā Hapori me to Ahurea Tōnui* community outcome.

Statutory Responsibilities / Ngā Haepapa ā-ture

57. The CCCFA is the predominant statute around consumer lending in New Zealand. Council can obtain an exemption this Act under regulation 18 of the Credit Contracts and Consumer Finance Regulations 2004 (as amended in 2024).
58. Council must have a rates remission or postponement policy for the targeted rate to qualify for the exemption (r18(2)). This policy must have the objective of assisting ratepayers whose ability to pay their rates is impaired because they are in financial difficulty. The Local Government Act requires Council to consult the public before adopting any rates remission or postponement policy (s102(4)).
59. As noted above, Council is not a specialist lending institution, and risks being unaware of other legislation or common law that may be applicable to lending and financing.
60. The Local Government (Rating) Act 2002 governs targeted rates. The targeted rate will be set under sections 16-18 and clause 8 of Schedule 3 of that Act.

Consistency with Policies and Plans / Te Paria i ngā Kaupapa Here me ngā Mahere

61. This option implements an action in the District-Wide Emissions Reduction Plan.

Participation by Māori / Te Urunga o Ngāi Māori

62. No participation with Māori has occurred to date.
63. While Census data from 2023 is not yet available, the 2018 Census data shows that more Māori live in poorer quality housing. In the 2018 Census, 22.7 per cent of New Plymouth residents lived in a damp home – however, the rate for Māori residents was 38.0 per cent. Healthy homes are of strategic importance to iwi. Ngāti Maru, for instance, provide [healthy home advice](#) in conjunction with WISE Charitable Trust.

-
64. Officers will advise iwi and hapū of the community consultation.
 65. There may be opportunities for Council to partner with iwi and hapū in the future.

Community Views and Preferences / Ngā tirohanga me Ngā Mariu ā-hāpori

66. There were several submissions to the Long-Term Plan 2024-2034 consultation process for Council to restore a voluntary targeted rate scheme.
67. Council consulted on the 2020 expansion to the previous voluntary targeted rate as part of Annual Plan 2020/21 consultation. There was very strong support (94 per cent) for the expansion.
68. The policy package will require community consultation.

Advantages and Disadvantages / Ngā Huanga me Ngā Taumahatanga.

69. This option enables NPDC to re-instate a Scheme to support household health, energy efficiency and resilience against climate change. The Scheme comes at no additional cost to the general ratepayer through a cost recovery approach.
70. Additionally, the scheme has been proven to achieve significant social and economic benefit for the community. The Scheme can help households to reduce energy costs and therefore save money.
71. However, there are risks with taking on this scheme due to Council not being a specialised lending facility. Historical compliance issues have resulted in a cost to the general ratepayer.

Option 2 Do not proceed with re-establishing a voluntary targeted rate scheme.

72. Under this option, Council would need to formally close the previous scheme and revoke the previous policy.

Financial and Resourcing Implications / Ngā Hīraunga ā-pūtea, ā-rauemi

73. There are no financial or resourcing implications from not proceeding.

Risk Analysis / Tātaritanga o Ngā Mōrearea

74. There is a reputational risk that Council has sought an exemption from the CCCFA for a voluntary target rate scheme and then not implemented one once the exemption has been granted.

Promotion or Achievement of Community Outcomes / Hāpaitia / Te Tutuki o Ngā Whāinga ā-hāpori

75. This option does not promote any community outcomes.

Statutory Responsibilities / Ngā Haepapa ā-ture

76. Council is under no legal obligation to establish a voluntary targeted rate scheme. This option minimises any potential legal risk for Council.

Consistency with Policies and Plans / Te Paria i ngā Kaupapa Here me ngā Mahere

77. This option is not consistent with the District-Wide Emissions Reduction Plan.

Participation by Māori / Te Urunga o Ngāi Māori

78. No participation with Māori has occurred.

Community Views and Preferences / Ngā tirohanga me Ngā Mariu ā-hāpori

79. As noted above, previous consultations have shown community views overwhelmingly in favour of a voluntary targeted rates scheme.

Advantages and Disadvantages / Ngā Huanga me Ngā Taumahatanga.

80. This is the lowest risk option. However, it does not provide any action towards warmer, healthier homes, reducing community emissions, or providing support to local businesses.

Recommended Option

This report recommends Option 1 - Consult the community on re-establishing voluntary targeted rate scheme for addressing the matter.

APPENDICES / NGĀ ĀPITI HANGA

Appendix 1 Whare Ora Loans Scheme Policy (ECM9434033)

Appendix 2 Amendment to the Rates Remission and Postponement Policies (ECM9434063)

Report Details

Prepared By:	Sam Rowlands (Sustainable Outreach & Design Advisor)
Team:	Climate Change Response Team
Approved By:	Jessica Stokes (Acting Manager Sustainability and Behaviour Change)
Ward/Community:	District-Wide
Date:	28 January 2025
File Reference:	ECM 9433871

-----*End of Report*-----