

Location profile: Waikato

Housing investment plan: allocation of flexible fund (November 2025)

Flexible fund allocation

Location	Range of homes	Pathway(s)	Population(s) of interest	Preferred number of bedrooms	Available delivery mode(s)
Hamilton City	40 - 50	<ul style="list-style-type: none"> social housing affordable rentals 	<ul style="list-style-type: none"> whānau Māori sole parent households with dependent children older people - kuia/kaumatua disabled households 	<ul style="list-style-type: none"> majority small homes 	<ul style="list-style-type: none"> new builds purchase from the market lease from the market

Government investment in social housing

Pre-Budget 2024 investment (regional)

5,738

[existing stock at June 2024]

438

[post June 2024]

Budget 2024 and Budget 2025 investment (territorial authority)

Thames-Coromandel

0

Hauraki

0

Waikato

0

Matamata-Piako

35

Hamilton City

170

40 - 50

Waipa

6

Otorohanga

0

South Waikato

0

Waitomo

0

Taupō

0

Key

Expected delivery

Flexible fund allocation

Other government activity in the region

Pathway	Description	Thames Coromandel	Hauraki	Waikato	Matamata Piako	Hamilton City	Waipa	Otorohanga	South Waikato	Waitomo	Taupō
Transitional housing	Number of contracted places as at September 2025	S	S	S	S	546	9	S	24	6	36
Māori housing	Number of homes contracted as at September 2025										156
Kāinga Ora	Stock in need of renewal as at June 2025	56%	59%	62%	65%	37%	66%	71%	54%	66%	40%
	Proposed regional renewal intentions (number of homes) to June 2027										95 - 170

This table does not reflect the full extent of the Government's housing investment in the region. Additional funding or initiatives may exist beyond those shown.

Data and insights

Measure	Description	Thames Coromandel	Hauraki	Waikato	Matamata Piako	Hamilton City	Waipa	Otorohanga	South Waikato	Waitomo	Taupō
Demographics	June 2024 Population Estimate (000s)	33.3	22.6	92.5	39.3	192.0	62.7	11.1	26.2	10.1	42.6
	Proportion of population is Māori as at 2023	19%	24%	27%	19%	25%	16%	33%	38%	45%	31%
	Average household size (people) as at 2023	2.2	2.4	2.9	2.6	2.8	2.6	2.7	2.7	2.6	2.5
	Average projected population growth (annually) 2023-2053	0.3%	0.6%	1.5%	0.6%	1.4%	0.8%	0.3%	0.6%	0.1%	0.9%
Housing register (June 2025)	HR total applicants (households)	57	36	225	57	963	57	15	90	42	165
	HR per 10,000 population	17	16	24	14	50	9	14	35	41	39
	National - 75 th percentile per 10,000 population										43
Severe housing deprivation (SHD, 2023)	SHD (all categories) individuals	669	471	1,653	498	4,137	543	201	642	303	552
	SHD (first 3 categories) individuals	345	177	549	201	1,644	195	66	273	135	312
	SHD (first 3 categories) per 10,000 population	108	83	64	54	94	33	63	109	141	77
	National - 75 th percentile (first 3 categories) per 10,000 population										118
Market indicators	Supply responsiveness (consents per capita to Price Cost Ratio new builds)	Poor	Poor	Poor	Poor	Poor	Improving	Good	Good	Good	Poor
	Change in rental affordability (1 year change)	-3.9%	4.5%	-0.1%	0.0%	1.6%	4.0%	13.9%	0.8%	10.7%	2.8%

Other relevant information

Provider Landscape	
Registered CHPs:	Other providers:
<ul style="list-style-type: none"> Abbeyfield New Zealand Incorporated Accessible Properties New Zealand Limited Coromandel Independent Living Trust Emerge Aotearoa Housing Trust Habitat For Humanity Central Region Limited Ka Uruora Kāinga Limited Linkpeople Limited Te Rūnanga o Kirikiriroa Charitable Trust The Salvation Army 	<ul style="list-style-type: none"> He Iwi Kāinga Tūwharetoa Limited Partnership Home Foundation Ngāti Hauā Iwi Trust Ngāti Korokī-Kahukura Trust Te Nehenehenui Trust Te Waharoa Investments Limited Partnership Te Whakakitenga o Waikato Te Whakaruruhau Te Whāriki Manawāhine o Hauraki

Iwi accords

There are five iwi accords in Waikato consisting of Waikato-Tainui (Kiingitanga Accord), Ngāti Maniapoto (Waiwaiā River Accord) - Te Nehenehenui Trust (PSGE), Ngāti Hauā (Tumuaki Accord) - Ngāti Hauā Iwi Trust (PSGE), Ngāti Tūwharetoa (Taupō Waters & Waikato River Accord) and Raukawa (Raukawa Crown Accord).

This location profile forms part of the Housing Investment Plan

You can view the full plan here: [Housing investment plan: allocation of flexible fund \(November 2025\)](#)

Refer to the location profile references for data definitions and caveats.