

Kaunihera | Council

Ngā Tāpiritanga – Mēneti | Attachments – Minutes

Attachments – Minutes of a meeting of an ordinary meeting of Matamata-Piako District Council held in the Council Chambers, 35 Kenrick Street, TE AROHA on 25 Mar 2026 at 9:00.

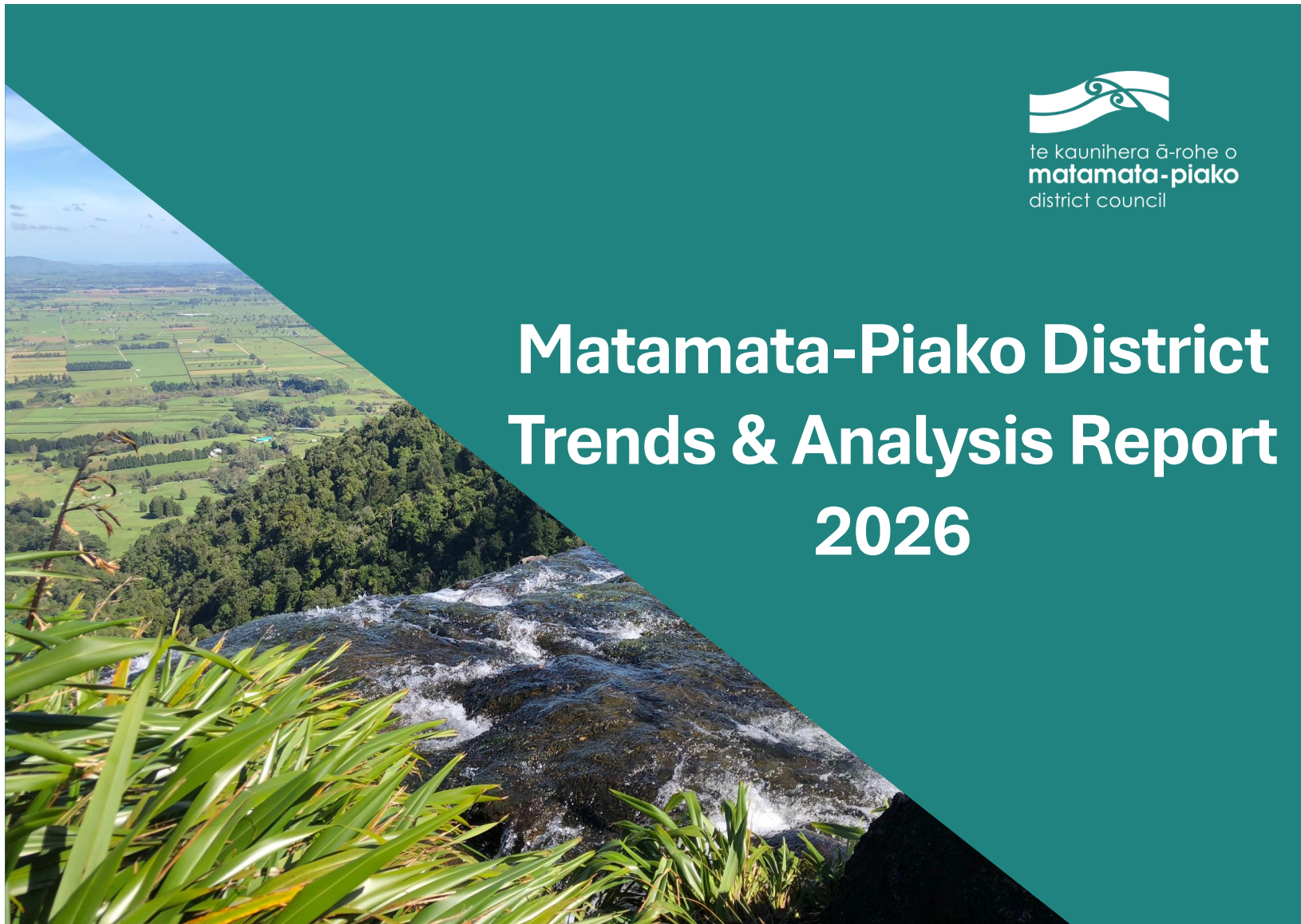
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Note: *The attachments contained within this document are for consideration and should not be construed as Council policy unless and until adopted. Should Councillors require further information relating to any reports, please contact the relevant manager, Chairperson or Deputy Chairperson.*





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Introduction

The Trends and Analysis Report (Report) provides an overview of the key issues, trends, and opportunities shaping the future operating environment of the Matamata-Piako District Council (MPDC). It is designed to support strategic thinking and decision-making and guide the development of the Long-Term Plan 2027-2037 (LTP).

It highlights existing and emerging trends, policy and legislative changes, community shifts, and broader social, economic, technological, and environmental drivers that may impact MPDC and its communities.

This report draws on a wide range of sources, including national and regional data, reports, and data analysis to collate the most current information available at the time of publication. The report provides a baseline understanding of the broader context in which Council operates and serves as a reference point throughout the strategic planning process. Ultimately, the report seeks to strengthen our understanding of the Matamata-Piako District so we can plan better for our future.



Top risks

The table below shows the top risks as identified The World Economic Forum's top global risks for 2026,¹ the Government and Matamata-Piako District Council. The top risks show the risks globally, nationally and locally are not isolated but are connected.²

| Key |
|---------------|
| Economic |
| Environmental |
| Societal |
| Geopolitical |
| Technological |

| | Top MPDC risks – as identified by Council in 2025 | Top 10 New Zealand Government Risks ³ | Top Global Risks (next 2 years) 2026 ⁴ | Top Global Risks (next 10 years) 2026 |
|----|---|--|---|--|
| 1 | Ineffective emergency response and recovery | Earthquake | Geopolitical confrontation | Extreme weather events |
| 2 | Disruption to essential service delivery | Tsunami | Misinformation and disinformation | Biodiversity loss and ecosystem collapse |
| 3 | Information security | Volcanic activity | Societal polarization | Critical change to Earth systems |
| 4 | Reputation/relationship with community stakeholders | Severe weather and flooding | Extreme weather events | Misinformation and disinformation |
| 5 | Legislative non-compliance | Space weather | State-based armed conflict | Adverse outcomes of AI technologies |
| 6 | Ineffective strategic partnerships with mana whenua, iwi, hapū, Māori | Drought | Cyber insecurity | Natural resource shortages |
| 7 | Ineffective response to climate change impacts | Pest disease incursion | Inequality | Inequality |
| 8 | Inadequate financial planning | Communicable disease outbreak | Erosion of human rights and/or civic freedoms | Cyber insecurity |
| 9 | Failure to respond appropriately to political change | Vector-borne disease outbreak | Pollution | Societal polarisation |
| 10 | Ensuring workforce capacity and capability | Radiological substance incident | Involuntary migration or displacement | Pollution |
| 11 | Ensuring health, safety and wellbeing | | | |

¹ (World Economic Forum 2026)

² The key used by WEF has been applied.

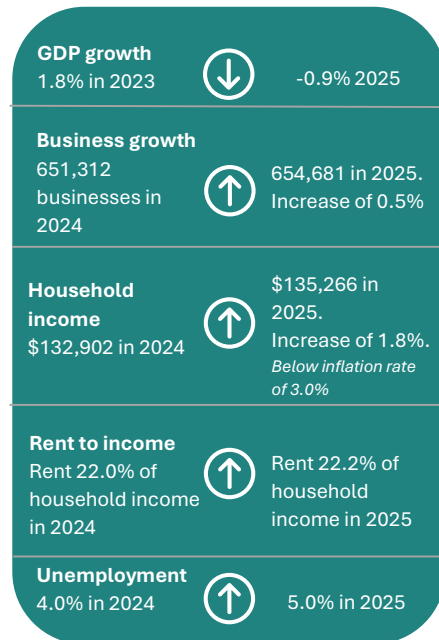
³ [New Zealand's National Risks](#) (Department of the Prime Minister and Cabinet 2025)

⁴ (World Economic Forum 2026)

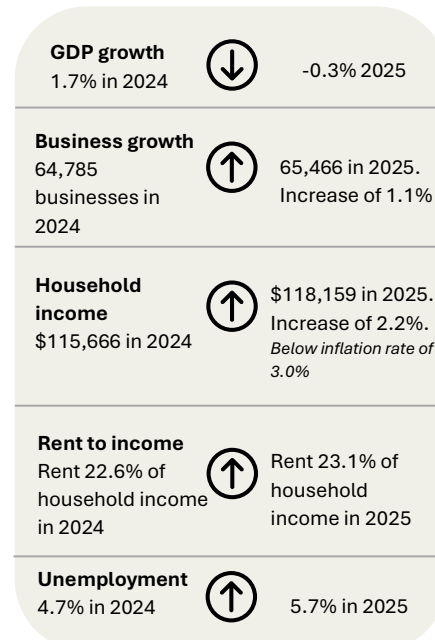
Key trends

Overview

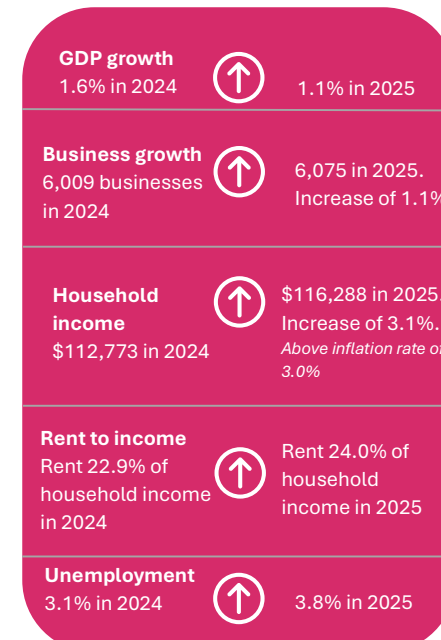
National – Aotearoa NZ



Regional - Waikato



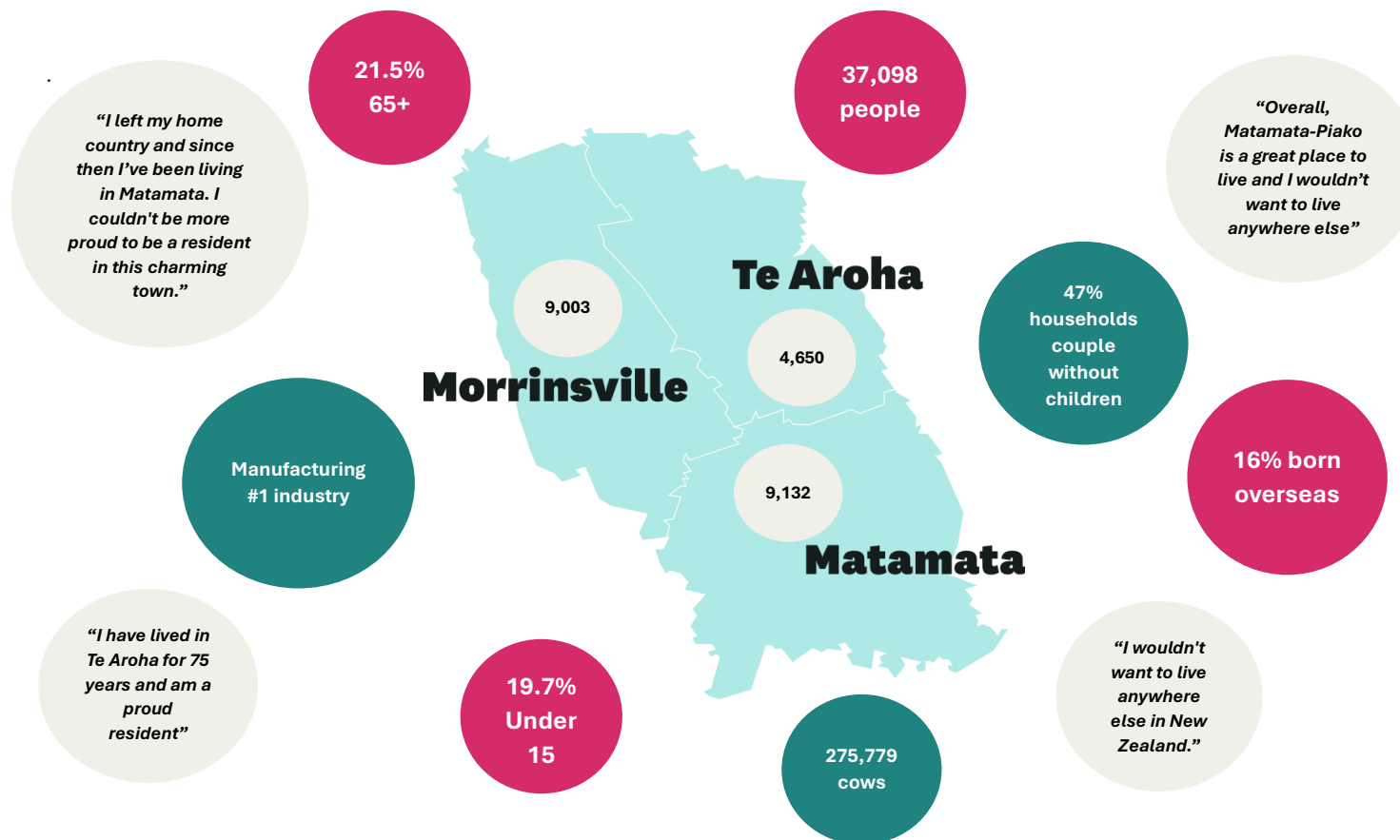
Local – Matamata-Piako



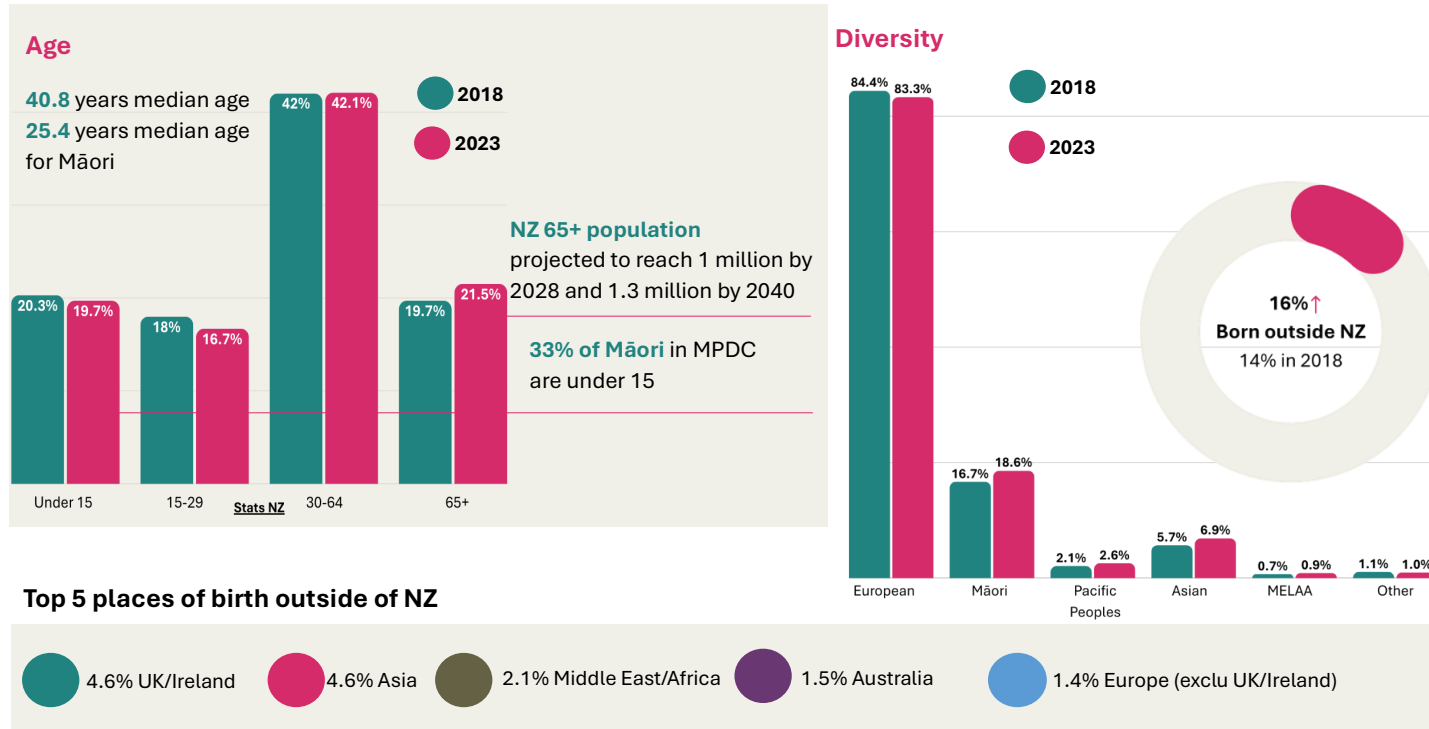
Source: Infometrics



Our People

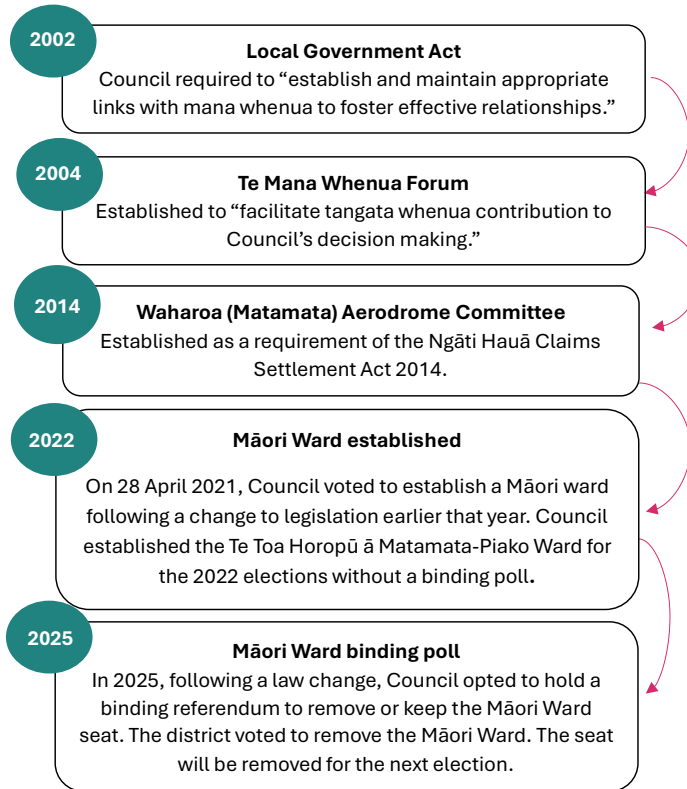


Our population – Matamata-Piako



Stats NZ: [Matamata-Piako District, Place and ethnic group summaries | Stats NZ](#)

Relationship with Manawhenua



Council has various statutory obligations it must uphold, including the requirement to maintain and improve opportunities for iwi involvement in decision making processes and to engage meaningfully with Māori on matters that affect their interests.

As the number of people in the district who identify as Māori increases, and a large proportion of Māori are young, it is important for Council to consider its role in building lasting and meaningful relationships with Manawhenua and driving and supporting outcomes for iwi Māori in the district. Considering the decision to remove the Māori Ward in the 2025 Local Election referendum, Council could consider alternative partnership mechanisms to maintain Māori representation and involvement in decision-making.

- The iwi in our district include:**
- Ngāti Hako
 - Ngāti Hinerangi
 - Ngāti Maru
 - Ngāti Rāhiri Tumutumu
 - Ngāti Tara Tokanui
 - Raukawa
 - Ngāti Hauā
 - Ngāti Korokī Kahukura
 - Ngāti Pāoa
 - Ngāti Tamaterā
 - Ngāti Whanaunga
 - Waikato-Tainui

What Council is doing: Partnerships

Council is engaging with Manawhenua to establish a Mana Whakahono ā Rohe (MWāR). A MWāR is a binding statutory arrangement that intends to establish a structured relationship between Council and iwi authorities under the RMA.

After initiating the process, an agreement must be reached within 18 months. Iwi initiated the process with MPDC in July 2025 and continue to work through the process with Council at the time of writing. A decision on the agreement must be reached by the end of 2026.

(see MFE: [Mana Whakahono ā Rohe: Iwi participation arrangements | Ministry for the Environment](#))

Spotlight: Papakāinga Plan Change

Following collaboration and extensive consultation with tangata whenua, the Papakāinga Plan Change came into effect (PC 54) in 2024.

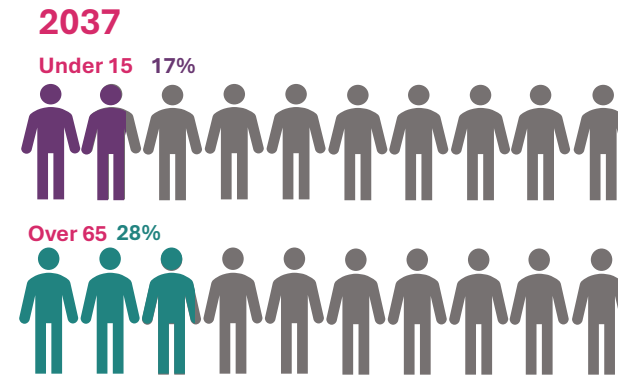
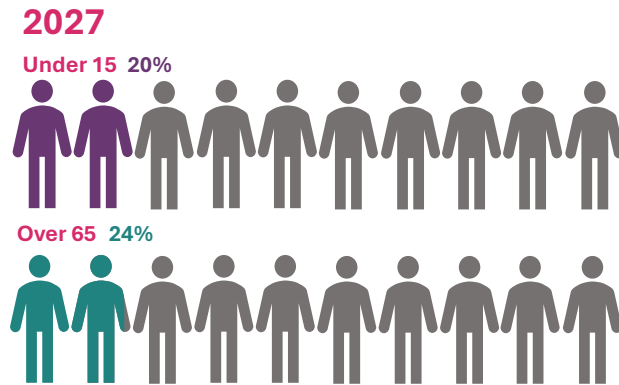
The change includes the creation of a new Māori Purpose Zone with two precincts and district wide provisions. Papakāinga tahi/Precinct one enables houses to be built on Māori freehold land or marae and Papakāinga rua/Precinct two enables housing to be built in areas with existing papakāinga. The district-wide provisions enable development on Māori freehold, general and Treaty settlement land (within specific rules).

This project highlights how Council and Manawhenua can collaborate and support the social, cultural and economic wellbeing of tangata whenua.



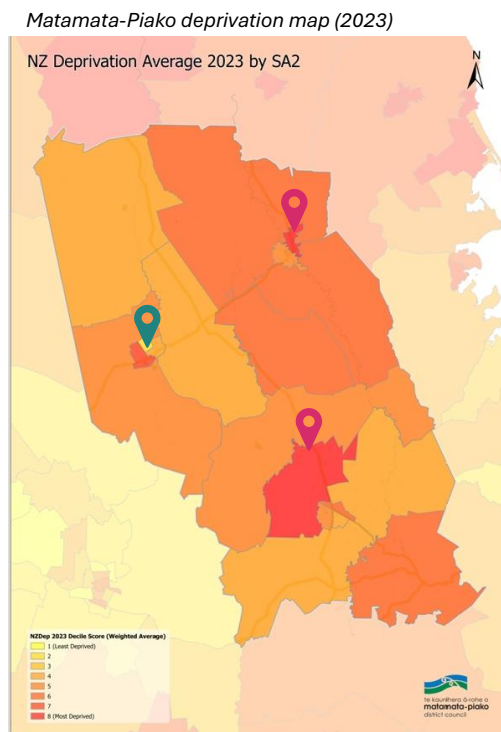
Growth

| District Growth | Matamata Growth | Morrinsville Growth | Te Aroha Growth |
|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <i>High-growth scenario</i> | <i>High-growth scenario</i> | <i>High-growth scenario</i> | <i>High-growth scenario</i> |
| 2027 40,217 | 2023 9,270 | 2023 9,390 | 2023 4,780 |
| 8% ↑ | 7% ↑ | 10.4% ↑ | 8.7% ↑ |
| 2037 43,443 | 2030 9,913 | 2030 10,367 | 2030 5,194 |



Te Ngira 2023 Population Projections – High growth scenario

Deprivation



District average: 6.0 ↓
from 6.2 in 2018

Most deprived:

4.1% live in decile 10
↓ from 2018

9.6% of Māori live in decile 10

Most deprived areas: **Waharoa-Peria**
and **Te Aroha East (decile 9)**

Least deprived:

13.7% live in decile 1-3

7.1% of Māori live in decile 1-3

Least deprived area: **Morrinsville North**

The 2023 social deprivation index is developed by the University of Otago following each Census, and uses eight variables to identify areas with low, moderate, or high deprivation (with 1 being the least deprived and 10 being the most deprived).¹ The index shows deprivation in Matamata-Piako at the Statistical Area 2 (SA2) level and reflects deprivation of an *area* not *individuals*.

Socioeconomic deprivation profile [EHINZ](#). Map developed by EHINZ, data developed by University of Otago.

Key Considerations

Our district is growing. Over the next 50 years, high growth scenario projections show our district's population will increase overall from 38,270 in 2023 to 44,344 by 2073.

Our population is ageing. Older people are projected to **make up 28% of the district in 2037 compared to 21% in 2023.**

Key considerations:

- How does Council meet up-front demand for infrastructure and housing and strategically plan its land use and development?
- How does Council provide services for different demographics in the community while also mitigating potential inequities?
- Older people require affordable housing, additional health services, accessible services and facilities, and alternative transport options. What is Council's role?
- How does Council plan to manage demographic changes and sustain Council budgets long-term?
- How are services funded if more people need support due to low incomes? E.g. more people on a pension or benefits.

The Māori population is increasing. A large proportion of Māori in the district are young, with 33% of Māori being under 15. It is important for Council to consider its **role in building lasting and meaningful relationships with mana whenua** that can support positive outcomes for Māori in the district.

Key considerations:

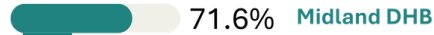
- **Council could consider alternative partnership mechanisms to maintain Māori representation and involvement in decision-making** following the removal of the Māori Ward from the 2028 local elections.
- How can Council **ensure partnership and engagement is sustainable**? Iwi resources are often stretched as they engage with multiple councils, government agencies and organisations while also meeting iwi, hapū and whānau obligations.

Health

Enrolled in primary health



Overweight/obese adults



1 in 5 [Waikato](#) children cannot play sport because of costs.

Waiting 12+ months for a procedure



Disability



Smoking

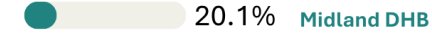
Regular smoker



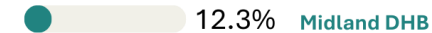
Regular smoker



Daily smoker and/or vaper



Daily vaper



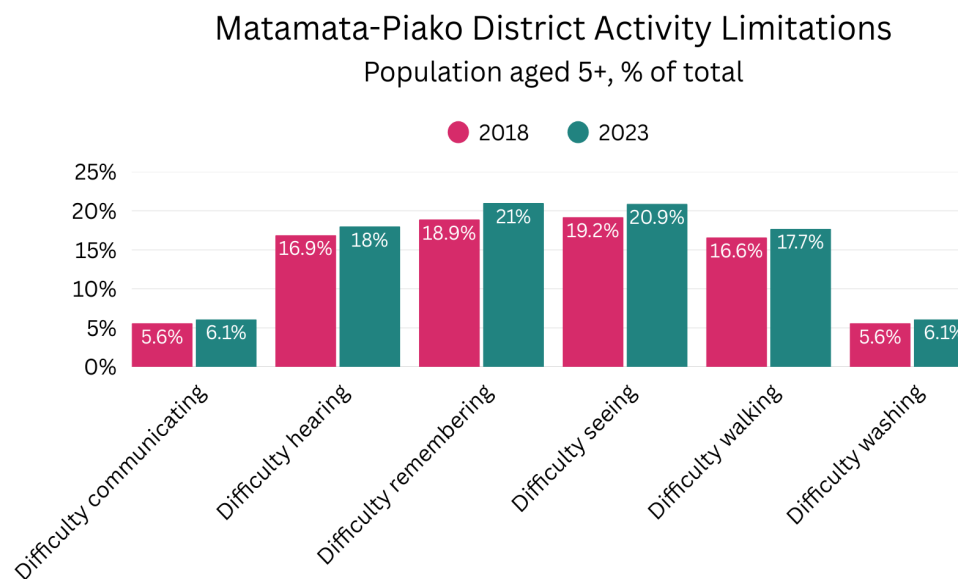
The dollars: Cost of healthcare NZ

| | |
|---|------------------------|
| Health support services for older people - per year | \$983 million |
| Mental health in 2023 (Nationally) | \$20 million |
| Obesity-related conditions per year - estimate (2021) | \$1.3 to \$1.8 billion |
| Alcohol related harm per year | \$9.1 billion |
| Cost per fatal car crash | \$15.2 million |
| Estimated national gambling social costs 2023/24 | \$4.2 billion |

What is Council's role in reducing social costs?

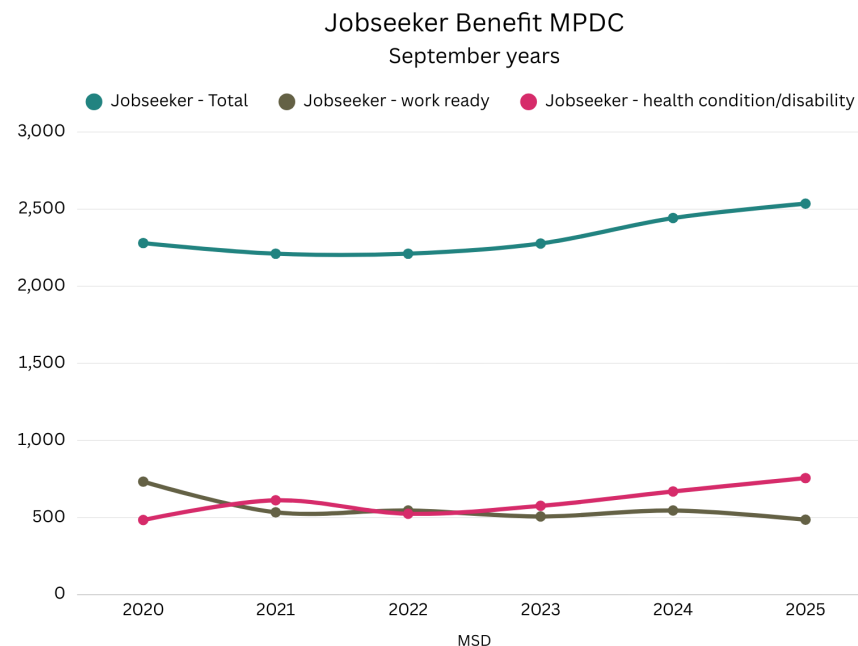
^a [Drug Use in Aotearoa | 2023/2024](#)

Figure 1: Activity limitations MPDC: [2023 Census](#)



The percentage of people with activity limitations in the district has increased since 2018. This likely reflects the increase in our ageing population. People with activity limitations are more likely to be in urban areas than rural areas.

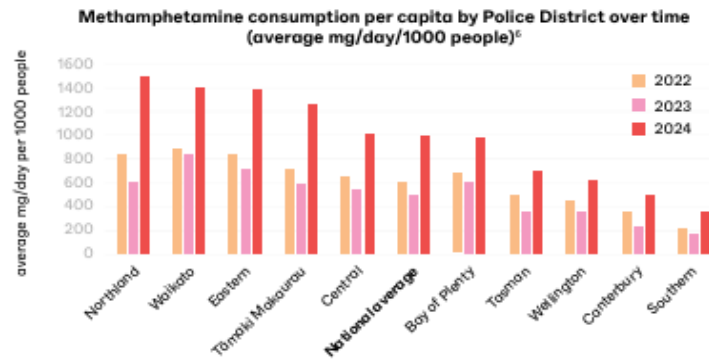
Figure 2: Number of people on Jobseeker in MPDC – work ready vs health condition/ disability



MSD: [Benefit Fact Sheets](#)

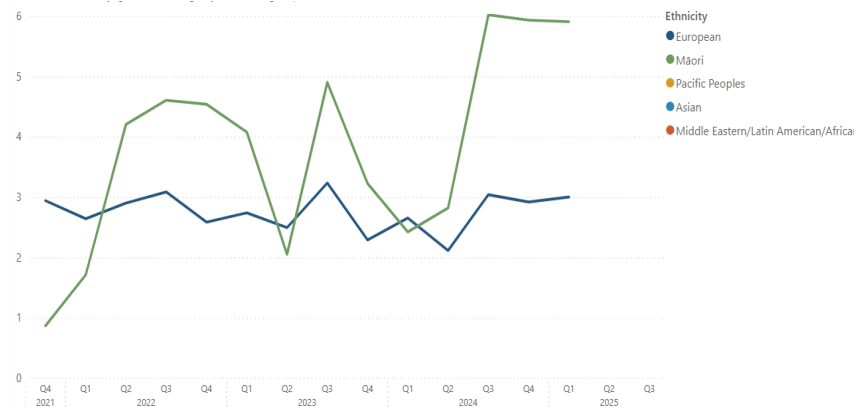
While Jobseeker benefits in September 2025 decreased compared to the previous quarter, this is still an overall increase from March 2024. It is important to note that despite the increase, the number of people on the Jobseeker benefit who are work ready decreased over time, while the number of people with a health condition or disability increased. This highlights that there are fewer people who are work ready on Jobseeker, but people on the Jobseeker benefit with a health condition or disability is increasing.

Figure 3: Methamphetamine consumption per capita – by NZ Police District



The use of methamphetamine in the Waikato has increased significantly ([Drug Use in Aotearoa | 2023/2024](#)). This reflects the sharp national increase in methamphetamine consumption detected in wastewater testing. The Waikato region had the second highest use of methamphetamine per capita after Northland. The 2023/24 NZ Health Survey found that past-year use of amphetamines has increased only very slightly compared to the previous year. It's important to note that the NZ Health Survey data on amphetamine use has a lag compared to the wastewater testing data we use in this report.

Figure 4: [Accessing](#) alcohol and drug services for MPDC by ethnicity (per 1,000 people)



Alcohol is New Zealand's most harmful drug. As an [Otago University](#) study found, it is the most harmful because it contributes to a huge number of diseases, cancers, psychological disorders and other medical conditions. For Matamata-Piako, the number of people accessing alcohol or drug services has remained the same for the second and third quarters of 2025 at 4.0 people per 1,000. However, this has increased overall from 3.6 in q3 2024 to 4.0 in 2025. The number of Māori accessing services in the district is significantly higher than non-Māori as shown in the graph.

Figure 5: People in MPDC accessing mental health services by age – rate per 1,000 people

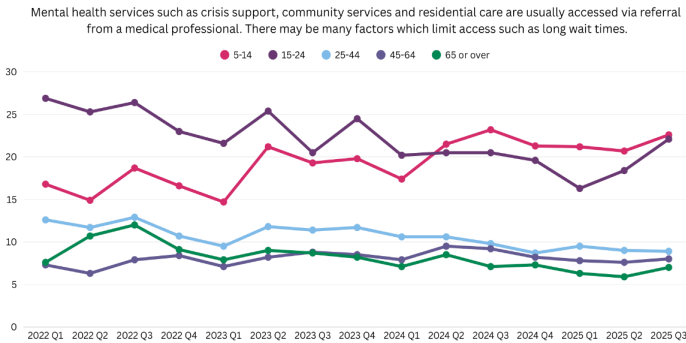
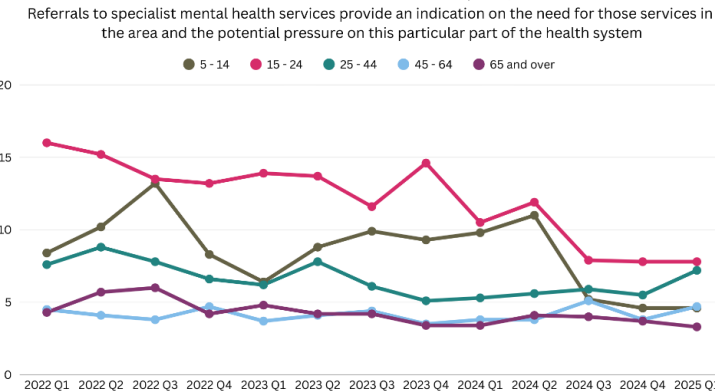


Figure 6: People in MPDC referred to mental health services by age – rate per 1,000 people



Social Investment Agency Regional Data Explorer
Overall, 5.9 people per 1,000 people were referred to mental health services in the third quarter of 2025. However, 11.0 people per 1,000 in the district are accessing mental health services.

Figure 6 shows the number of people in the district referred to mental health services, and highlights an increase in people 25-44 accessing services, while people 15-24 were referred the most overall.

Figure 5 shows young people aged 5 to 14 accessed mental health services the most, followed closely by those aged 15 to 24.

These trends show the number of young people, including children, are accessing mental health services has increased from 2022 to 2025. The trends also show a reduction in referrals to mental health services overall.

Source: [Social Investment Agency](#)

What Council is doing: Health

Council provides multi-year grants Sport Waikato who support local communities and the wider Waikato region to get active and participate in sport, recreation and play.

Council provides single-year grants for initiatives like pop-up pickleball in Te Aroha and Matamata and disc golf in Morrinsville. These initiatives help to keep our communities healthy and connected, which ultimately contributes to overall wellbeing.

Council has Gambling, Smokefree, and Local Alcohol Policies that aim to support health and wellbeing of the community by reducing harm. However, Council can look at options for education and information and advocate for outcomes that align with its strategic direction.

Spotlight: Matamata Open Country Stadium

Matamata's new stadium, Te Whare Hui Ora meaning 'wellbeing through connection', is a testament to collaboration across local groups and organisations, Council, the community, Central Government and iwi.

The facility is a multi-purpose indoor sports facility that is designed to respond to the needs of the community and promote sports participation and connection for not only the district, but wider Waikato region.

It also aims to encourage growth and economic stimulus, with the stadium available for event hire for private functions.



Key Considerations

Council plays a role in supporting community mental health and wellbeing through the development and maintenance of public spaces and recreational facilities such as playgrounds, parks, swimming pools, and event centres. **Council facilities and programs ultimately improve local social and economic outcomes and contribute to a reduction in the overall cost of healthcare, crime, and substance harm on the taxpayer.** Through its LTP decisions, Council should consider the potential impact any reduction in funding or levels of services may have on community wellbeing and resilience.

Key considerations:

- How can Council balance affordability while also funding services and facilities the community rely on for physical and social wellbeing?
 - How is balance achieved in a constrained fiscal environment?
 - What are the short-term cost that could bring long-term savings and benefits?
- How can Council contribute to positive health outcomes and prevent costs to the taxpayer long-term while also balancing affordability for ratepayers?
- What is Council's role in advocating improved health outcomes for the community?

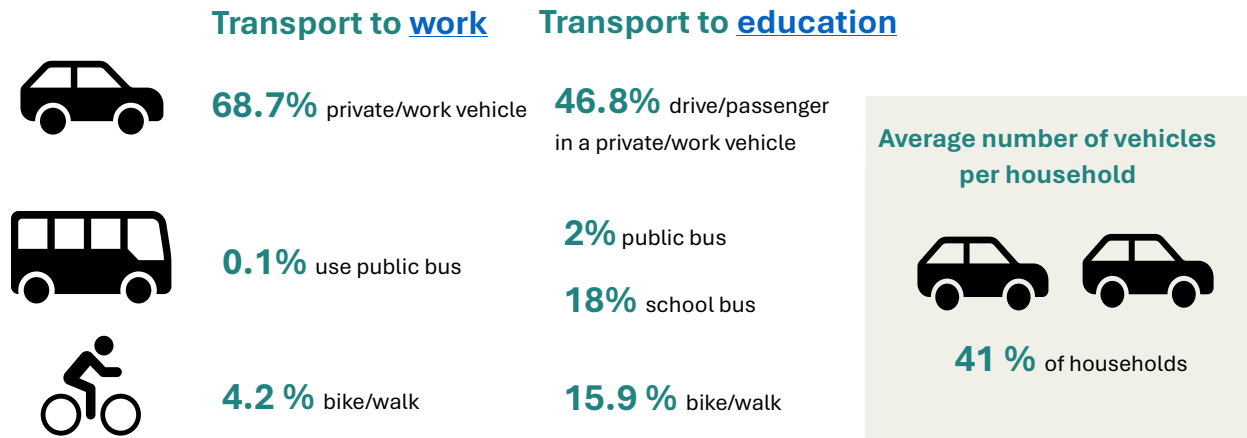
Councils' **infrastructure strategy** guides Council's investments over the next 30 years and outlines how Council will develop and maintain community assets over time.

Key considerations:

- Given the ageing population, are footpaths accessible for wheelchairs, mobility scooters and walkers?
- How does Council meet community needs and levels of service expectations while also ensuring affordability?
- How can infrastructure meet community needs now while also meeting long term demand?

Access

Transport – MPDC 2023 Census



Connection – MPDC 2023 Census

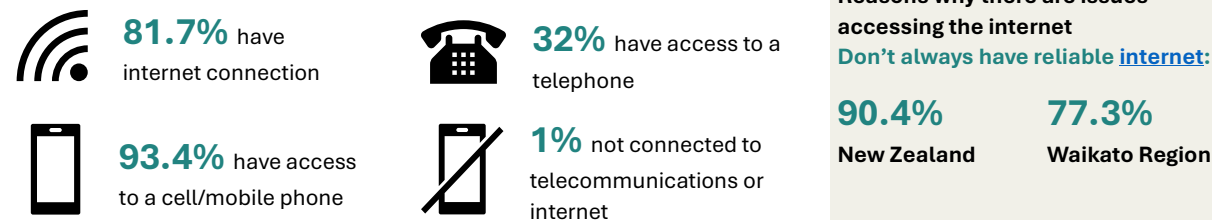
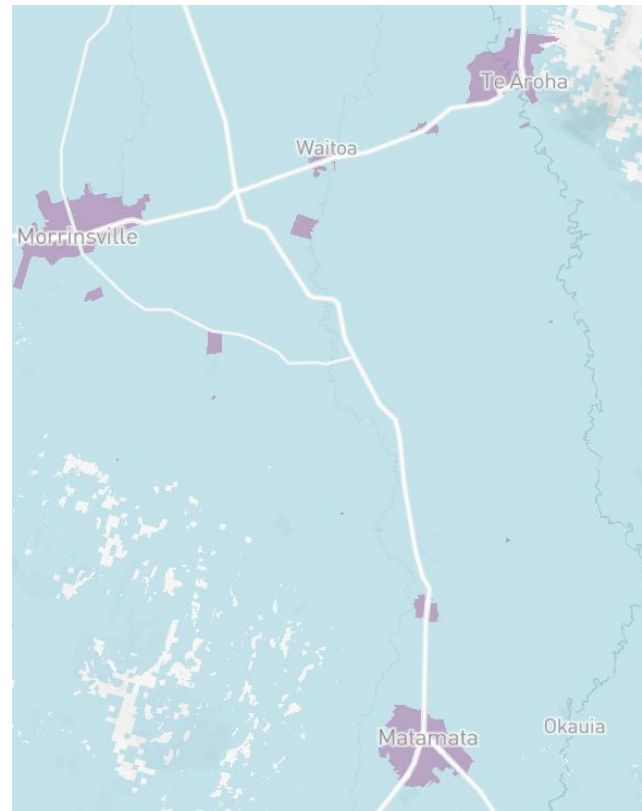


Figure 7: High-fibre map of district



The pink areas in the map below show high-speed fibre is limited to our urban centres.

While Council is not a fibre provider, access to the internet is important for our community to connect to work, education and Council services.

Areas without fibre can get wireless broadband plans or rural plans. Unlimited rural plans range from \$119 to \$150 per month compared to unlimited fibre plans from \$85 to \$100 per month (for the average household).

Source: [Chorus](#)

Safety

Percentage of **young people with a parent who has been in prison or on remand** in the last 12 months ([Q3 2025](#))

1.0% **0.7%** **2.3%**
District European Māori

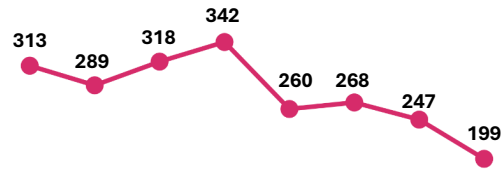
Children with a parent who has had correctional involvement experience a wide range of negative impacts, including long-term poor health, educational and social outcomes, and are at high risk of future imprisonment themselves.

Interactions with **Oranga Tamariki** before the age of 5 ([Q3 2025](#))

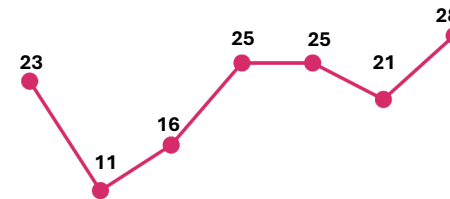
9.1% **9.7%** **18.9%** **18.2%**
District European Māori Pacific Peoples

Higher level interactions with Oranga Tamariki indicate concerns for safety.

Crime rate in MPDC per 10,000 people 2018 to 2025 – [Infometrics](#)



Dog bite person MPDC 2018/19 to 2024/25 – MPDC



Feel comfortable/very comfortable about a new neighbour of a different ethnicity moving in ([2023](#)):

89% ↓ 90% in 2021 **86.9% ↓** 93% in 2021
New Zealand Waikato Region

Feel safe walking in your neighbourhood alone after dark ([2023](#)):

55% ↓ 59% 2021 **53.5% ↓** 55% 2021
New Zealand Waikato Region

What Council is doing: Safety

Matamata-Piako is a Future Proof Council alongside Hamilton, Waipā and Waikato Councils. Together with iwi, and other agencies, the group strategically plans for growth in the Waikato sub-region. The [Future Transport Programme](#) provides a platform for Council to advocate for long-term transport links that connect communities and support economic development.

During the review of Council's Public Safety Bylaw, the community raised several safety issues, particularly around aggression, loitering, visible drug and alcohol use and vandalism and property crime. Following the consultation, Council wrote a letter to the Police highlighting community concerns. Council maintains a relationship with local police through a regular hui, alongside Kāinga Ora and MSD.

Spotlight: Community patrol

Council provides multi-year grant funding to the Te Aroha Community patrol and other town community patrols.

Council fund community patrols in each of the three main towns through multi-year grants. Community patrols, part of the wider Community Patrols New Zealand organisation, are made up of volunteers who provide local information and data to assist police.



Key Considerations

Transport:

The district is **highly car-dependent**, with very low public transport use.

Key considerations:

- Council should consider how core infrastructure (roads, footpaths, facilities, libraries) and advocacy can mitigate exclusion—particularly for rural communities, older people, young people, and people with disabilities.
- Given more people walk or cycle to work than take the public bus, Council could consider how to improve and maintain its footpath and cycle networks.

Access to the internet is important for our community to connect to work, education and each other. It also allows people to connect to Council services like livestream meetings, pay rates, and make submissions on Council consultations.

Key considerations:

- How can Council make information available to different demographics to increase participation in the LTP process?

Safety:

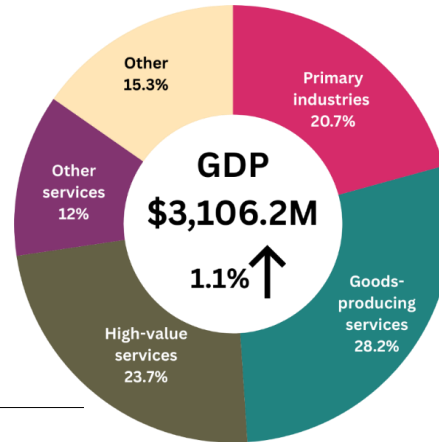
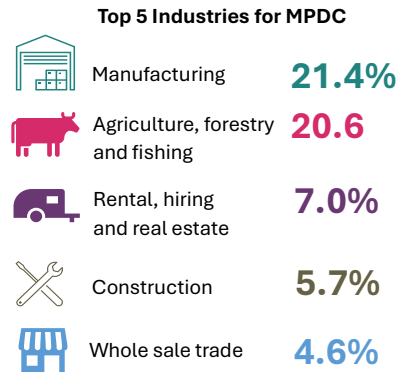
Council has a role in promoting community safety in creating safe public environments where people feel comfortable living, working, and using community spaces.

Key considerations:

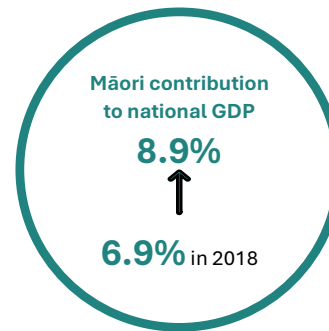
- What is Council's role, if any, in promoting and advocating for safer communities?
- Council could consider increasing support for public safety by putting CCTV cameras in public areas like town centers, parks, and carparks.
- Could Council increase the application of Crime Prevention Through Environmental Design (CPTED) principles when planning and developing public infrastructure to naturally discourage crime and promote safety?



Our Economy



Māori contribution to GDP by industry (Nationally)



⁹ [Te Ōhanga Māori: The Māori economy | BERL Infometrics](#)

MPDC economic indicators

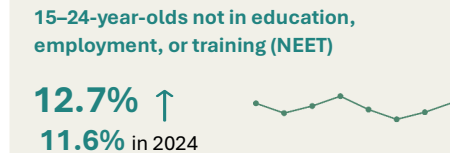


Figure 8: Bottom 10 growth occupations in MPDC by industry

Bottom ten ANZSCO Level 2 growth occupations 2022-2025
Absolute change in filled jobs, March years

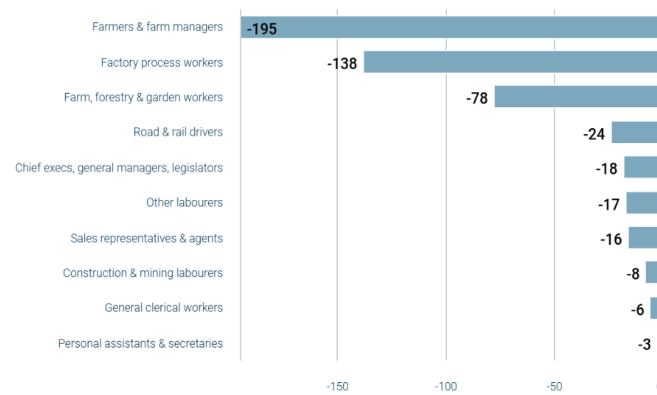


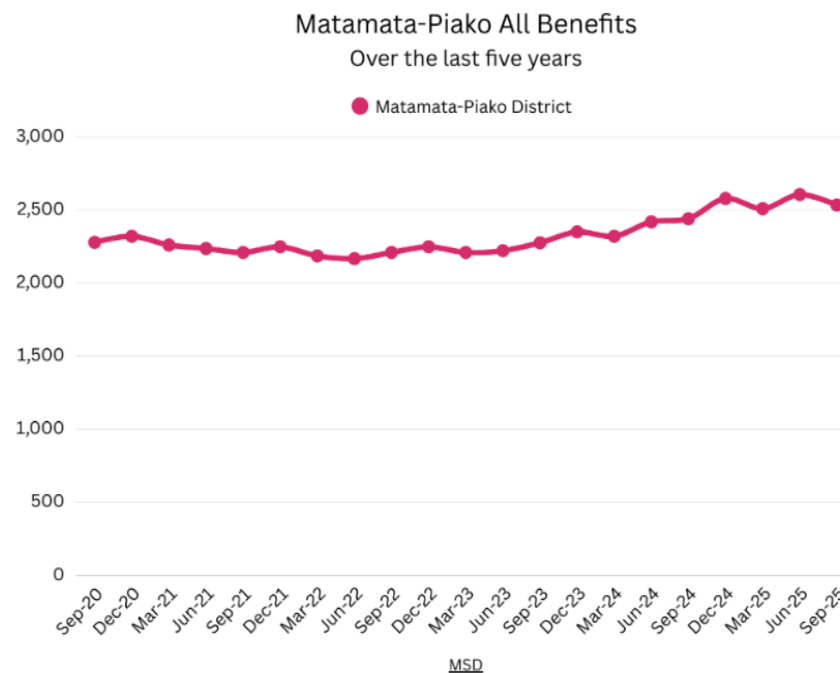
Figure 9: Top 10 growth occupations in MPDC by industry

Top ten ANZSCO Level 2 growth occupations 2022-2025
Absolute change in filled jobs, March years



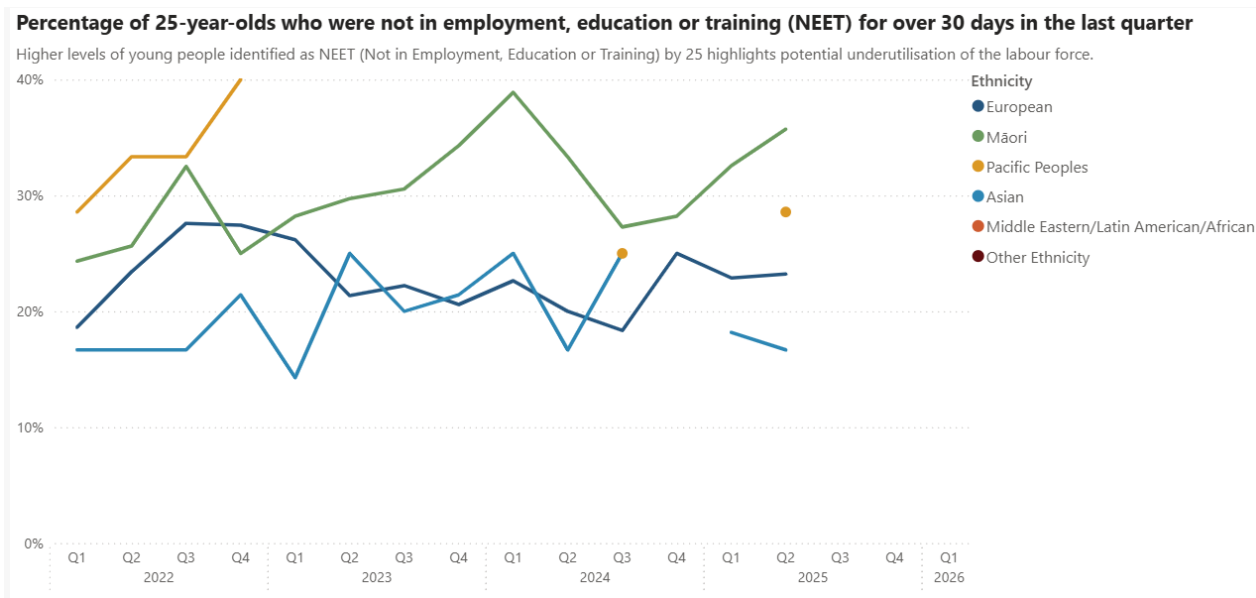
[Infometrics](#) shows the top growing occupations in the district from 2022 to 2025 were Business, HR and marketing professionals, while the occupation growing the least in the district is farming and farming managers. This data is as of March 2025.

Figure 10: Number of people receiving benefits in MPDC – all types (including Superannuation) – by quarter from Sept 2020 to Sept 2025



MSD: [benefit fact sheets](#)
Overall, the number of people receiving a benefit in the district has increased. Benefits include jobseeker, sole parent and supported living payment. This graph shows the number of beneficiaries quarterly from Sept 2020 to Sept 2025.

Figure 11: Percentage of NEET 25-year-olds in the district for over 30 days in the last quarter in MPDC (by ethnicity)



[Social Investment Agency](#)

This graph shows the number of 25 year olds in MPDC who were not in education, employment, or training for over 30 days in the third quarter of September 2025. The NEET rate is significantly higher for Māori.

What Council is doing:

Council provides grants to the Morrinsville and Matamata Chambers of Commerce and operates the Te Aroha Information Centre and mineral spas. The mineral spas are natural springs that have drawn locals and visitors to Te Aroha for centuries, and is part of Council's operations. Te Aroha Domain Beauty and the Spas not only draw tourists, but provides local employment opportunities.

Council also celebrates local businesses annually through Bayley's Business Night Out award event. Held in Matamata, the event awards local businesses as voted for by the public.

Spotlight: Hauraki Rail Trail

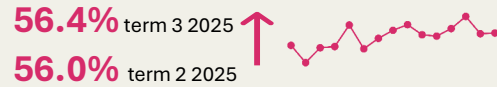
The [Hauraki Rail Trail](#) is one of the 23 Ngā Haerenga Great Rides of New Zealand, with 160km of scenic travels through the Waikato. The trail, for cyclists, walkers and runners, is made up of five sections, with two passing through Te Aroha and Matamata.

The Rail Trail is a Council Controlled Organisation (CCO) in partnership with Hauraki and Thames-Coromandel district Councils, NZ Cycle Trail and iwi. The trail [supports tourism](#) in the district, delivering over \$35 million in economic return in 2024 and \$20 million in the first six months of 2025. It also supports the local economy as visitors spend on local accommodation and food, with the average national expenditure per person being \$964.10 in 2025.



Education

School **attendance** 90% or more – by term 2022 to 2025



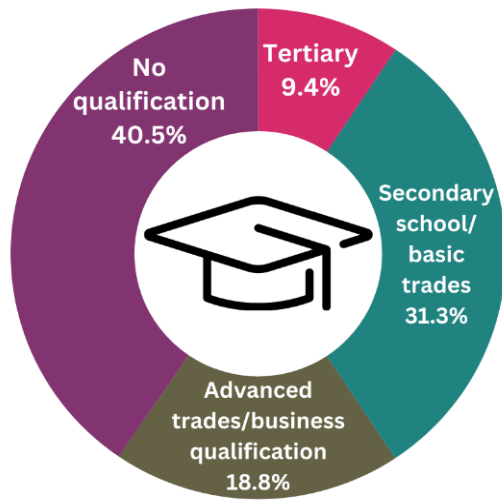
Unjustified school absences



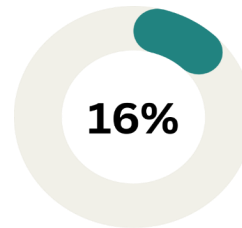
Homeschooled students MPDC



2023 Census – highest qualifications for MPDC (15+)

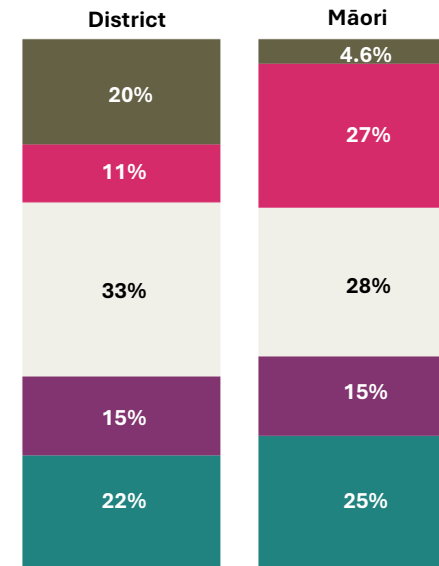


Knowledge intensive industries
% of employment in MPDC - Infometrics



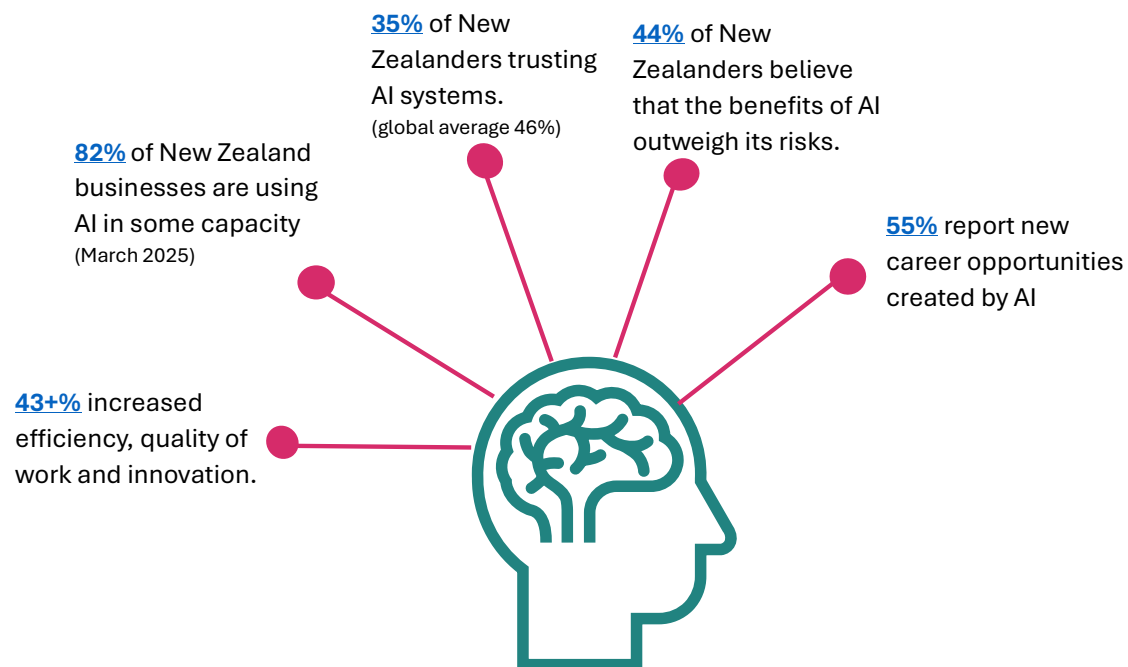
- University Entrance
- Level 3 NCEA
- Level 2 NCEA
- Level 1 NCEA
- Below Level 1

Highest School Leaver Attainment
2024 - MPDC



Artificial intelligence

Artificial intelligence (AI) has rapidly changed the global technology and labor landscape since it became widely available for public use in 2022. Organisations, including Council, have moved to use AI tools to increase productivity and reduce costs over the long term. AI adoption and integration is still in its early stages across New Zealand, meaning there are ongoing opportunities for innovation and improvement in processes and systems.



What Council is doing: Education & Tech

Matamata-Piako switched to M365 software in 2025 as part of its Digital Enablement program in the LTP. Part of this change includes the integration of AI and Microsoft Copilot to support staff workload, save costs in the long run, and increase productivity.

Council libraries are important education spaces that are reliable and available for all ages to learn and study. Our libraries also provide a range of programs, including computer literacy and coding sessions for all ages.

Council provided an [AI workshop for local businesses](#) in partnership with SODA Inc and funding from MBIE in 2025. Council supports and provides a number of educational opportunities by supporting workshops and programs for the community.

Spotlight: Selwyn Council AI lifeguarding

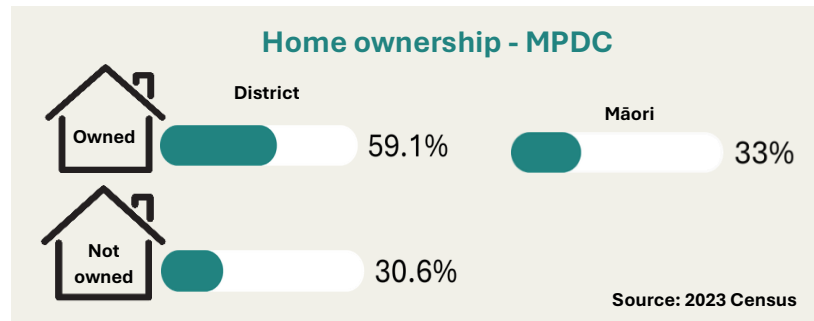
Selwyn Council uses AI technology to assist staff with lifeguarding and scan for potential drowning incidents.

The technology uses 27 cameras across the aquatic centre to track and analyse swimmer movements, alerting lifeguards to possible signs of a swimmer in trouble via waterproof smartwatch technology and dashboards in the lifeguard office. The notifications will show in which pool the incident is happening and the location of the person.

Selwyn won the [Aquatic Innovation Award in 2025](#), as AI is also used for the WAVES programme that assists in tailoring swimming lessons for children with disabilities and child's learning needs.



Housing



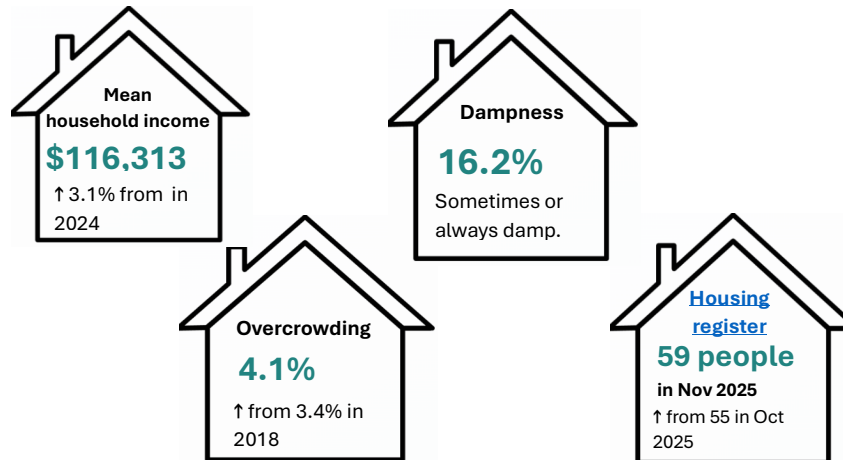
Average house value
\$593,938

March 2025 (↓ \$609,038 in 2024)

Housing affordability

5.1 times

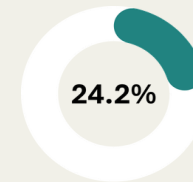
Average household income March 2025 (↓ 5.4% in 2024)



Average weekly rent
\$537 p/w

March 2025 (↑ \$497 in 2024)

Rental affordability



Of average household income

Figure 12: MPDC weekly rent by urban area 2023 - [2023 Census](#)

% of households by weekly rent - 2023

| | District | Māori | Morrinsville (urban) | Māori | Matamata (urban) | Māori | Te Aroha (urban) | Māori |
|---------------|------------|------------|-------------------------|--------------|---------------------|--------------|---------------------|--------------|
| Under \$200 | 14.1% | 16.8% | 9.4% | 13.3% | 9.6% | 16.5% | 15.3% | 16.3% |
| \$200 - \$299 | 20.5% | 15.4% | 14.1% | 12.2% | 12.1% | 8.2% | 13.2% | 11.6% |
| \$300 - \$399 | 24.3% | 21.4% | 23% | 21.1% | 21.4% | 16.5% | 22.9% | 16.3% |
| \$400 - \$499 | 26% | 31% | 31.2% | 33.3% | 34.9% | 42.1% | 34% | 34.9% |
| \$500 - \$599 | 11.6% | 13% | 17.2% | 15.6% | 17.8% | 15.3% | 10.4% | 16.3% |
| \$600 - \$699 | 2.5% | 2.3% | 4.3% | 4.4% | 3.6% | 2.4% | 2.1% | 2.3% |
| \$700 - \$799 | 0.3% | 0% | 0.8% | 0% | 0% | 0% | 0% | 0% |
| \$800 + | 0.7% | 0% | 0.4% | 0% | 0.4% | 0% | 0.7% | 0% |

Figure 13: [Waikato Housing Initiative Report 2023](#): Housing demand by TA (2023 to 2043 projection)

| Waikato Region - Scenario | 2023 housing shortfall | 2043 cumulative housing demand | Average annual housing demand to 2043 |
|--|------------------------|--------------------------------|---------------------------------------|
| SNZ Projected Households, High Scenario | 834 | 52,704 | 2,635 |
| Projected Households, High Scenario + 2.5% | 5,712 | 58,879 | 2,944 |
| Projected Households, High Scenario + 5% | 10,590 | 65,053 | 3,253 |
| Waikato Region - Adopted Household Estimate | 8,050 | 61,562 | 3,078 |
| Hamilton City | 3,240 | 25,892 | 1,295 |
| Waikato District | 1,218 | 13,826 | 691 |
| Waipa District | 425 | 6,473 | 324 |
| Taupo District | 734 | 4,002 | 200 |
| Matamata-Piako District | 741 | 3,508 | 175 |
| Thames-Coromandel District | 285 | 2,283 | 114 |
| South Waikato District | 870 | 2,510 | 126 |
| Hauraki District | 230 | 1,357 | 68 |
| Waitomo District | 87 | 395 | 20 |
| Otorohanga District | 143 | 963 | 48 |
| Rotorua District | 76 | 353 | 18 |

What Council is doing: Housing

Council made a plan change in 2023 to allow the development of Lockerbie in Morrinsville. Since the Plan Change, the area has become a thriving community with new housing developments and facilities like Lockerbie Park catering for local growth.

At the time of writing, Council is reviewing the draft conditions for the Government's Fast-track approval project, Ashbourne. The proposal conditions include the approval of two solar farms and residential development 1.8kms southwest of Matamata. Council continues to balance planning for growth and demand while advocating for good long-term community outcomes and local voices.

Case Study: Elderly Persons Housing

Council operates and maintains 109 affordable elderly housing units in the district that are owned and maintained by Council. Units provide accessible and central living that meet tenant needs, and all units meet Healthy Homes Standards.

The rental units are below the market average and are maintained by Council, including lawn mowing as part of the rental agreement. 89% of residents were satisfied or very satisfied with the housing overall in Council's annual resident's survey.



Key Considerations

Economy

- The district economy is highly concentrated in dairy and primary industries.
- **Tourism output has declined** sharply.
- Over the last 3 years, **farming is the slowest growing industry, while professional industries are the fastest**

Key considerations:

- Can the local economy become more resilient as our key sectors reflect the bottom 10 industries for growth, compared to professional, education and tech industries that are growing the most, but make up the least GDP?
- Council should consider its role, if any, in advocating for job opportunities in the district. **As a large employer in the district, are there programs Council could provide?**
- Considering the rapid growth in the **Māori economy**, Council can look at opportunities to partner and collaborate Māori businesses to support innovation and growth in the local economy.

Employment and education

- Employment growth has declined, and unemployment and NEET rates are increasing, particularly for Māori.
- An ageing population and declining birth-rate could mean **future workforce shortages**.
- High school attendance has decreased, while unjustified absences have decreased.

Key considerations:

- How do Council
- LTP decisions on infrastructure, facilities, transport, and community investment influence workforce participation and economic resilience?
- How does Council enable resilience and diversification through core services (infrastructure, land use, facilities)?
- How can Council help reduce the risk of disengagement, which may otherwise contribute to long-term challenges for community resilience and economic development?

Housing affordability

- **Rents are increasing** faster than national and regional averages, despite slower house price growth.
- 2023 projections show a **housing shortfall of 3,508 by 2043**.

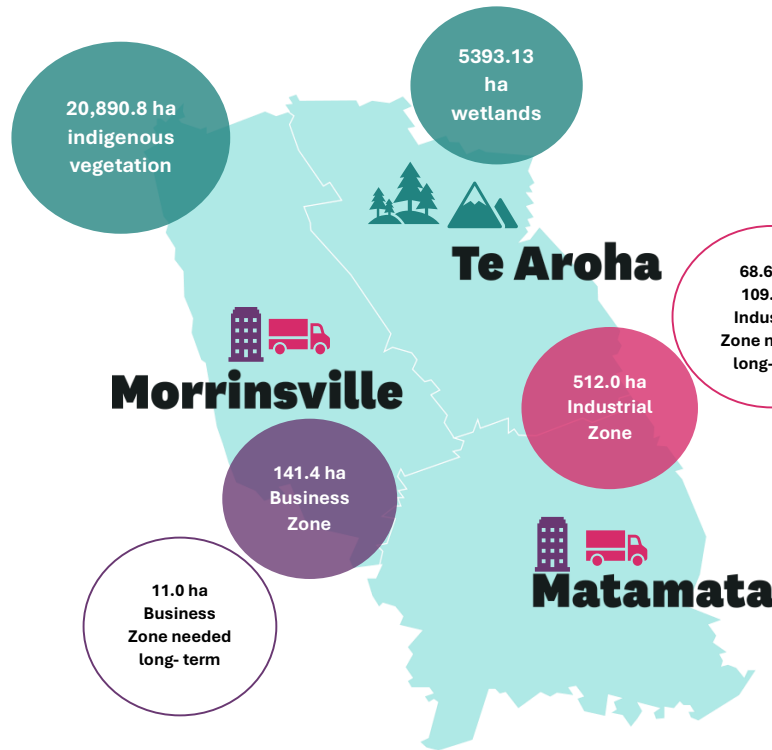
Key considerations:

- Housing affordability and supply impact workforce attraction. How does Council use its Development Contributions Policy and Financial Strategy to plan for growth and workforce retention while balancing affordability?
- How does Council plan for infrastructure investment, planning capacity, and partnerships support, affordable, and appropriate housing—without over-burdening ratepayers?

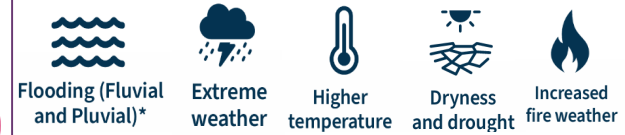


Our Environment

Natural climate



**Matamata-Piako Climate hazard exposure –
Waikato Regional Council**



**Matamata-Piako Natural Hazards -
Waikato Civil Defence**

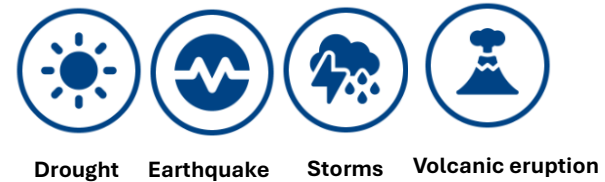


Figure 14: [Waikato Regional Council](#) climate risks for MPDC

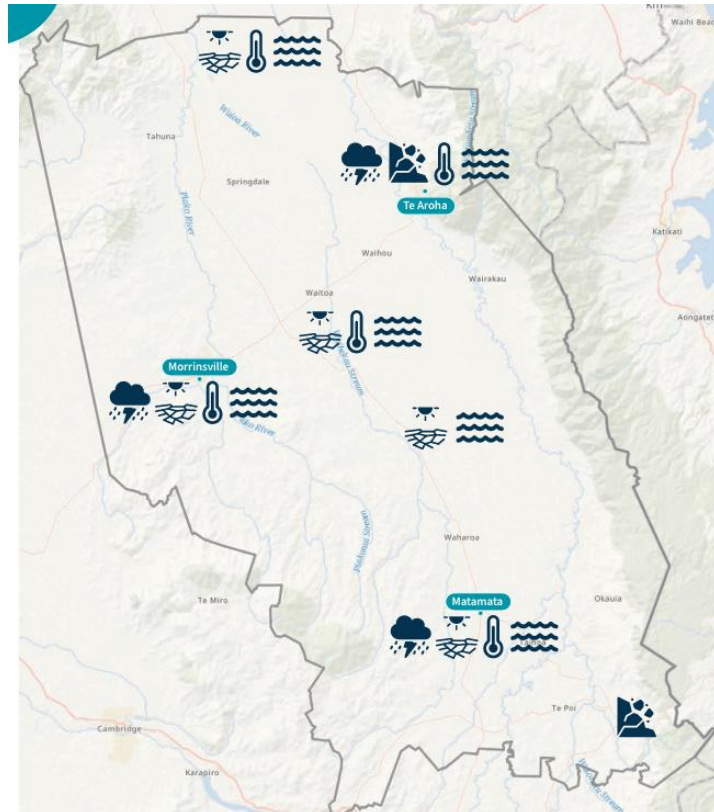
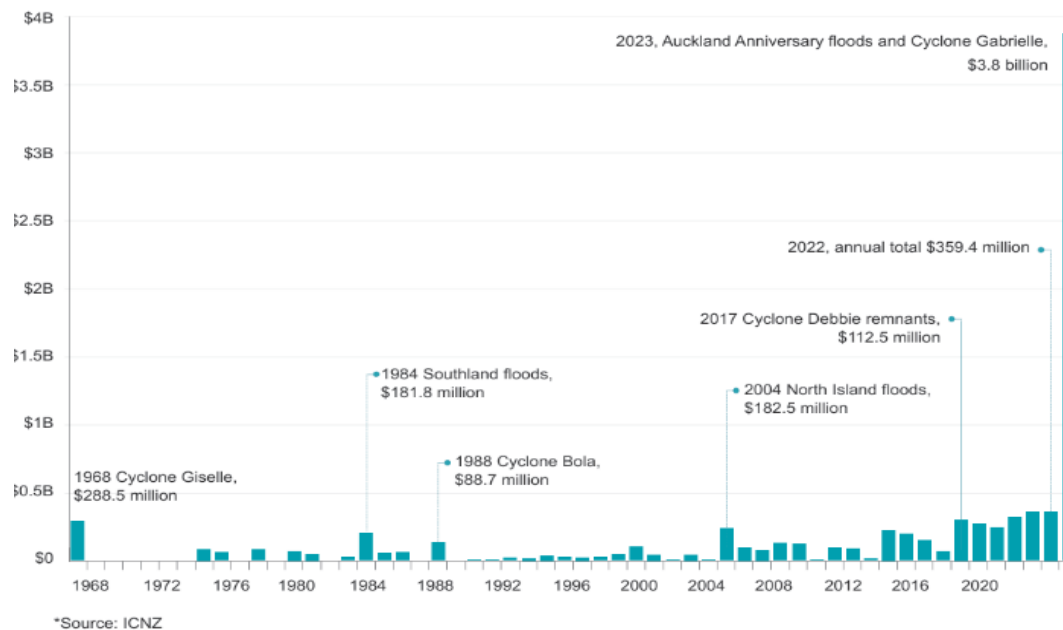
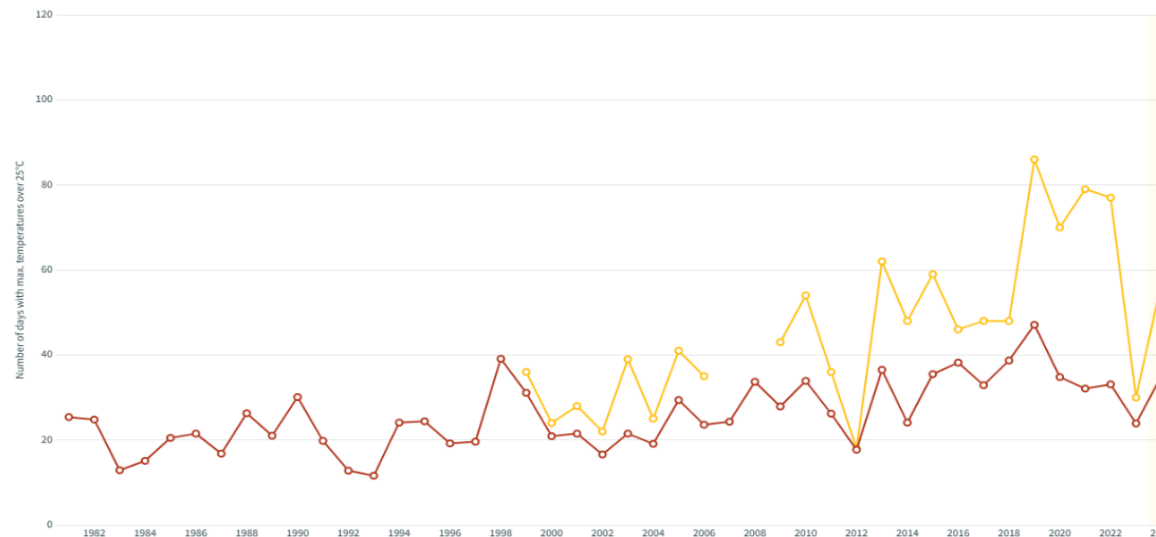


Figure 15: Insurance cost of weather events in Aotearoa 1968 – 2022 (adjusted for inflation)



Cost of insurance per weather event. “The Auckland Anniversary Weekend flooding and Cyclone Gabrielle events are separately the two largest insurance-related weather events in New Zealand’s history, at \$2 billion and \$1.8 billion respectively”.
Source: Insurance Council of New Zealand [ICNZ-NIWE-REPORT-FINAL-1.pdf](#)

Figure 16: Number of days with max temp over 25°C – MPDC (yellow) vs national average (red) 1981 – 2024



Environmental Health Intelligence New Zealand - [EHINZ](#)

There were 57 days in MPDC that were over 25 degrees in 2024 (yellow line graph). This is above the New Zealand average of 35 days in 2024.

What Council is doing:

As part of developing the Long Term Plan 2024-2034, Council created a Climate Change Rivermap that set the priorities for Council's response to climate risks, and outlines the key actions we're taking across our services. A performance measure tracking progress on the actions in the Rivermap is included in the Long Term Plan and reported on each year in the Annual Report.

The Climate Change Rivermap has five workstreams, each with a climate resilience goal:

- Stormwater – reducing risk to communities
- Rubbish and Recycling – waste minimisation and separation
- Strategy – adaptation planning
- Water – water sustainability
- Wastewater – reducing risk to our environment

Case study: Flood modelling

To understand flood risk in our district we are currently developing flood models for our four main towns: Morrinsville, Matamata, Te Aroha and Waharoa. The models will help us understand what would happen in a very large rainfall event in these areas.

It's important to understand this so we can make informed decisions about future development, see how our infrastructure will cope and support emergency planning and community preparedness.

At this stage we have preliminary data that is undergoing verification and refinement. Once the data is verified, we'll be able to share the updated flood maps with our communities and look at how to best manage and reflect flooding information in the District Plan.



Key Considerations

Climate Resilience

A changing climate is driving **more frequent and severe weather events**, causing widespread and long lasting impacts across New Zealand. In Matamata-Piako, the 2026 Auckland Anniversary flood event resulted in heavy wind and rain that resulted in trees falling, power outages, road closures and flooding that ultimately disrupted Council business.

Key considerations

- Council should consider the impacts climate hazards have on the local economy that may reduce rural sector productivity and impact animal welfare.
- The impacts of weather and environmental events are not felt evenly.
 - **Extreme heat** can impact the health of older people and drought impacts our local economy with agriculture being our second largest sector.
 - **Heavy rainfall and increased severe storms** can impact our local roading and power network that not only impacts business but can also impact our young people accessing education physically and virtually.
- Civil Defence is a function of Council. Council should consider the funding required for **emergency management** preparedness, response and recovery, and the possible increase in **support required by neighbouring districts**.
- How does Council support community resilience?
- Stats NZ wellbeing survey shows **29% of Waikato households have an emergency plan, with 45% having enough water and 84.5% having enough food for 3 days**.
 - How does Council meet demand for emergency preparedness?
- How does Council fund higher maintenance and renewal costs?
- How does Council minimise weather-related disruption to services and facilities?

According to Council's Housing and Business 2023 Report, there is a **projected demand for an 11.0 ha of Business Zone space and 68.6 ha to 109.8 ha of Industrial Zone space** ([Matamata-Piako District Council - Wednesday, 13 December 2023](#)).

Key considerations

- The consenting process plays an important role in economic development, community wellbeing and natural hazard mitigation.

Legislative change

There are big changes for the Local Government sector to navigate. Below are the key changes ahead with information available at the time of writing.

Local Government System Improvements Bill

The Government has agreed to reforms that refocus local councils on delivering essential services and core infrastructure, spending responsibly, and operating under greater scrutiny.

- Remove references to the 'four well-beings' from the Local Government Act 2002 to restore a focus on essential services like infrastructure maintenance and core service delivery.
- Reorient local government towards core responsibilities, ensuring councils concentrate on essential functions and avoid overlapping with central government roles.
- Introduce performance benchmarking for councils, with the Department of Internal Affairs publishing an annual report on key financial and service delivery metrics to increase transparency and accountability.
- Update outdated regulations to improve efficiency, including removing the requirement for public notices in newspapers.

Simplifying Local Government:

The Government is proposing to simplify local government in two steps:

1. **Step 1:** Instead of electing separate regional councillors, the mayors already voted for will collectively form a Combined Territories Board (CTB).
The CTB will lead regional issues and govern the regional council, taking over all of the current regional councillor's roles and obligations. The Government have proposed alternative options of appointing one or more Crown Commissioners (appointed by the Government) to lead or join the board.
2. **Step 2:** The CTB will develop a plan for how councils in the region can work together more effectively and efficiently (called a Regional Reorganisation Plan). The plan will be developed in consultation, examined independently, and be approved by the Minister of Local Government.

Water reforms- Waikato Water Ltd

In early 2024, Parliament repealed the Three Waters legislation and implemented a new model called Local Water Done Well. The legislation allowed Councils to develop a proposed water delivery model to the DIA by 3 September 2025. At the 25 June 2025 meeting, Council agreed to move into a jointly-owned water organisation known as Waikato Waters Limited with other rural/provincial Councils in the region called Waikato Water Done Well. The Council Controlled Organisation (CCO will manage water services across the participating councils, offering a more coordinated, affordable, and resilient approach. This is particularly

important as around one-third of the region's water consents are due to expire by 2030.

Resource Management Act 1991

The RMA has been New Zealand's main environmental law for 35 years. Over time, it's been changed many times and has become more complicated. A Government-appointed Expert Advisory Group reviewed the Act and found it's no longer fit for purpose.

Here are some of the key changes being proposed:

- Two new acts-a Planning Act and a Natural Environment Act to replace the RMA Each region will have a mandatory spatial plan to show where new development can happen - and where it can't.
- Fewer rules and consents.
- Standardised zones across the country so zones will have the same rules nationwide, making things more consistent. There will be an opportunity to make some bespoke rules to matters specific to our district.
- More national direction with new National Policy Statements and Environmental Standards to help guide decisions.
- People will be able to do more on their own land - unless it causes problems beyond their boundary. This is based on the idea of "externalities".

Building consents

The Government has rolled out a multi-phase reform programme for Building Consents that aim to reduce cost and time in the consenting process while also strengthening public trust, quality and safety.

The government has amended the building consent rules to allow the building of 'granny flats' without a building consent, set a maximum wait time requirement for building inspections and mandate the acceptance of overseas building products.

In August 2025 was agreed on in principle by Cabinet to undertake structural legislative change and introduce the Building Systems Improvement Bill, expected to be introduced in 2026. This change aims to move away from the current joint and several liability model to a proportionate liability framework so each party involved in defective building work is responsible for its share of the fault. The Bill would also allow Councils to combine or transfer their consenting responsibilities to form a regional or shared service arrangement, aiming to improve efficiency and reduce cost and duplication of consenting in the long-term.

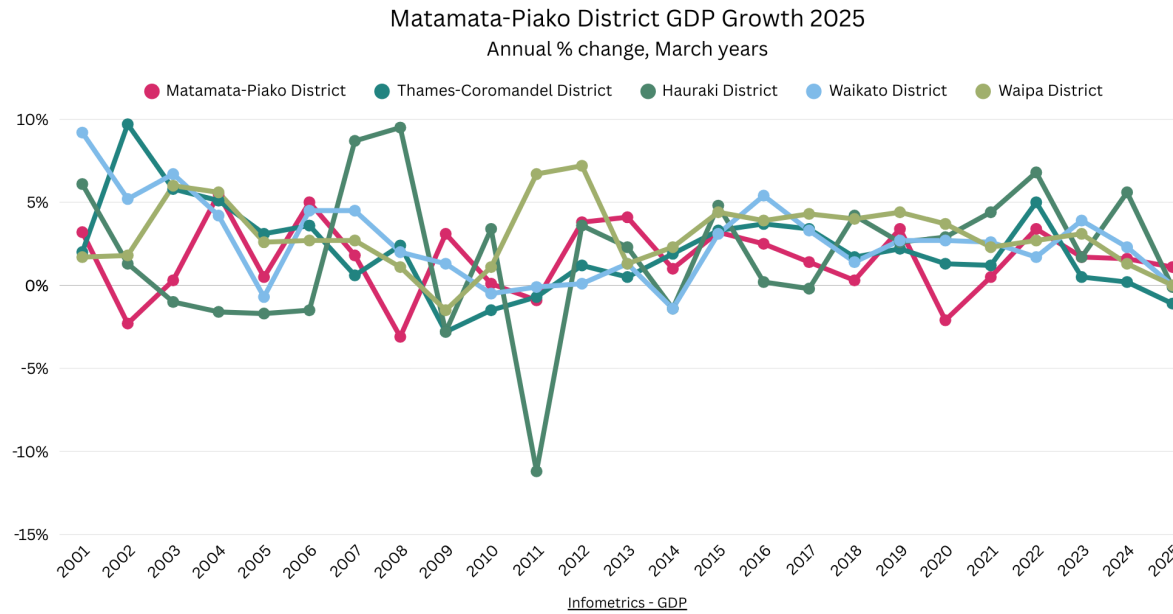
Emergency Management

In 2025, the Government proposed legislative reform and released indicative legislative proposals that are expected to pass during the parliamentary term. It has proposed to replace the current Civil Defence Emergency Management Act 2002 with a new Emergency Management Act that aims to clarify accountability across national, regional, and local levels of Civil Defence. The key outcomes of the change are to set minimum service/capability standards, strengthen iwi/Māori participation, update compliance and enforcement tools, and update definitions.

Appendix One

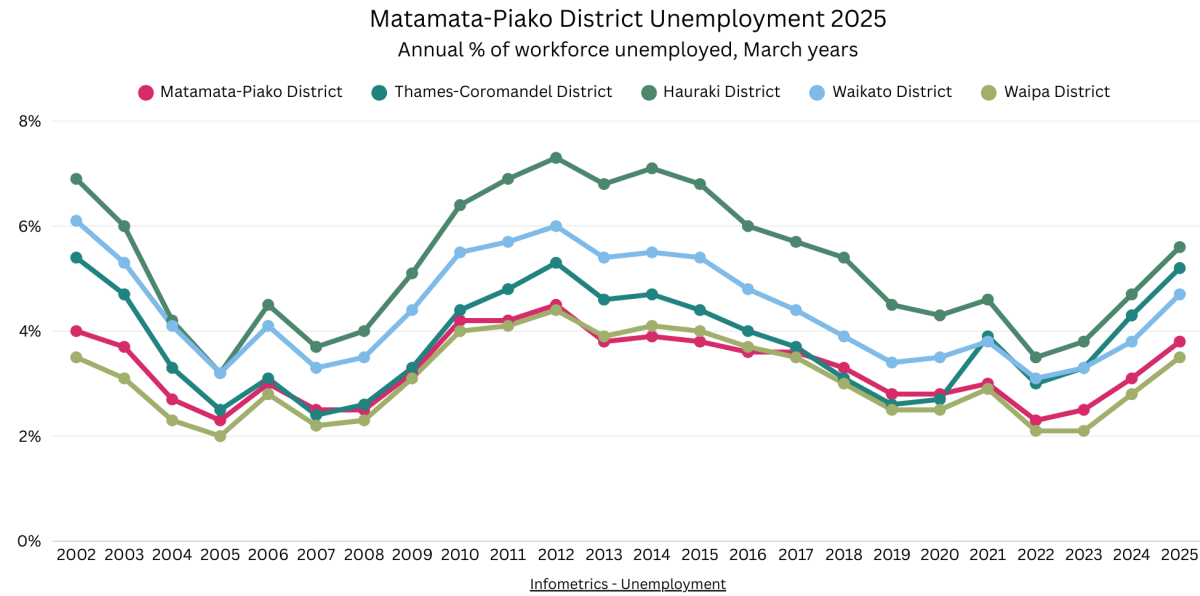
How we stack up

GDP growth 2025



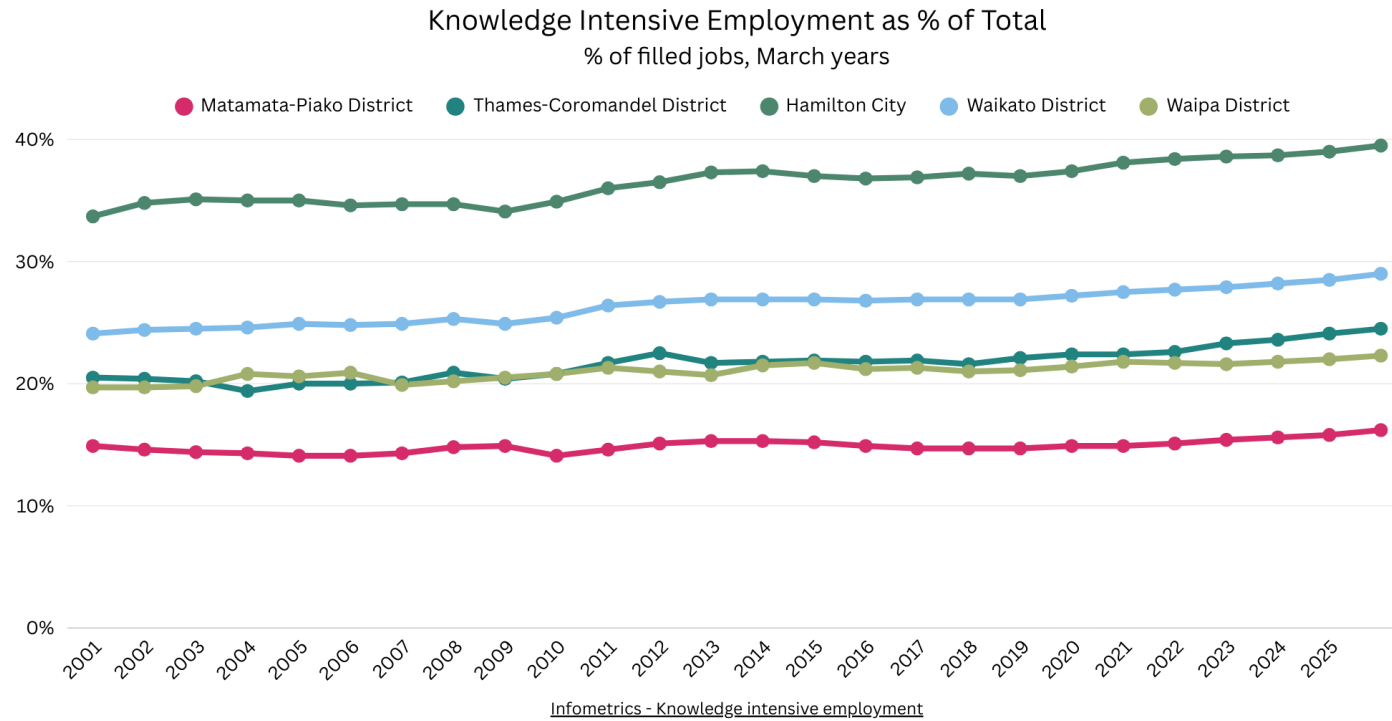
Source: Infometrics

Unemployment



Source: Infometrics

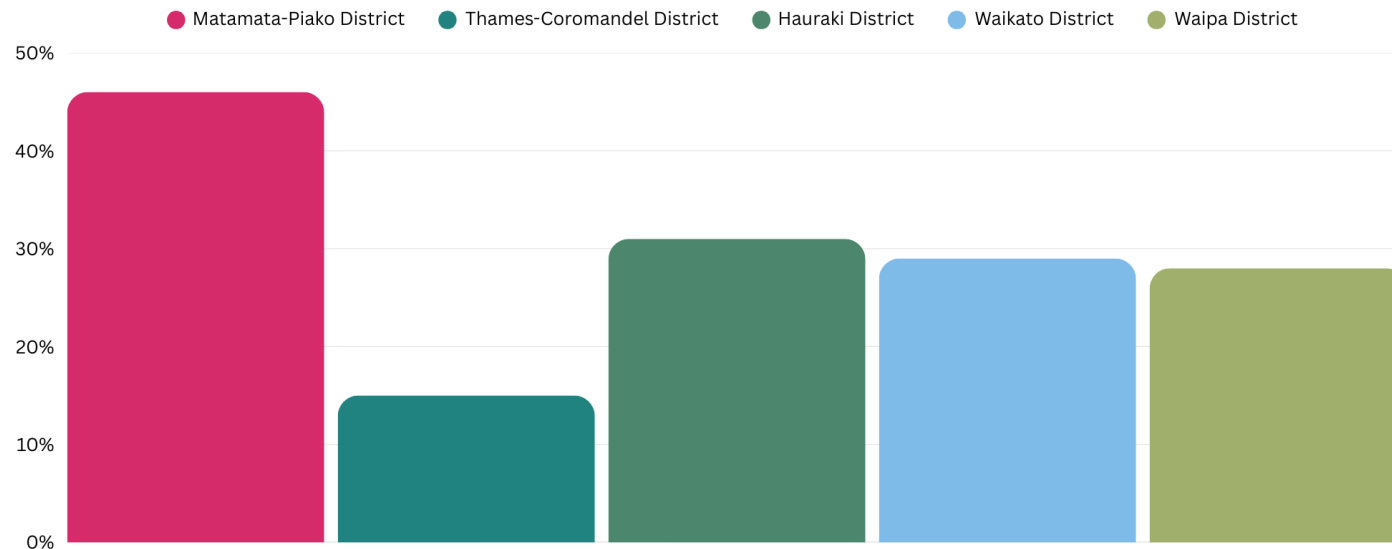
Knowledge intensive employment



Source: Infometrics

Emissions

Total Greenhouse gas emissions per capita, 2023
Tonnes, CO₂ -e, year to Dec 2023



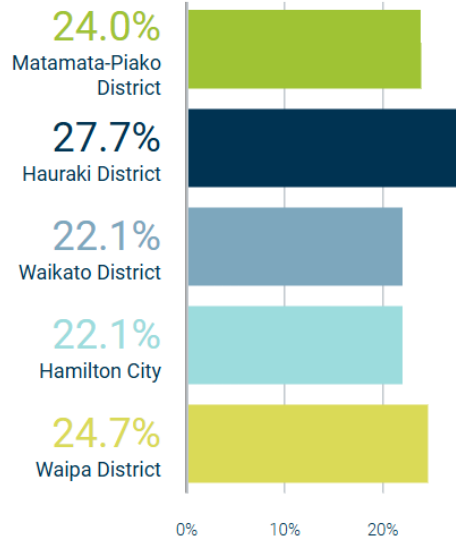
[Infometrics - Greenhouse gas emissions](#)

Source: Infometrics

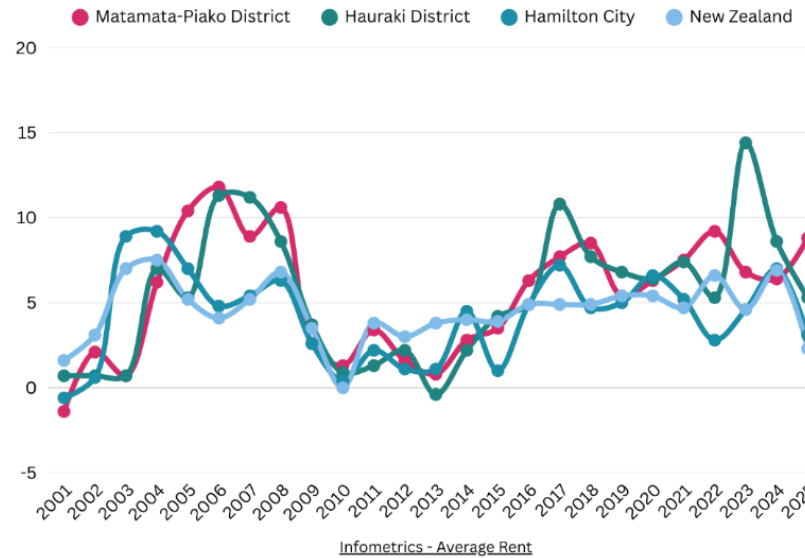
Rent to income

Rent to income proportion, 2025

Average weekly rent as % of average household income, year to March 2025



Average weekly rent growth

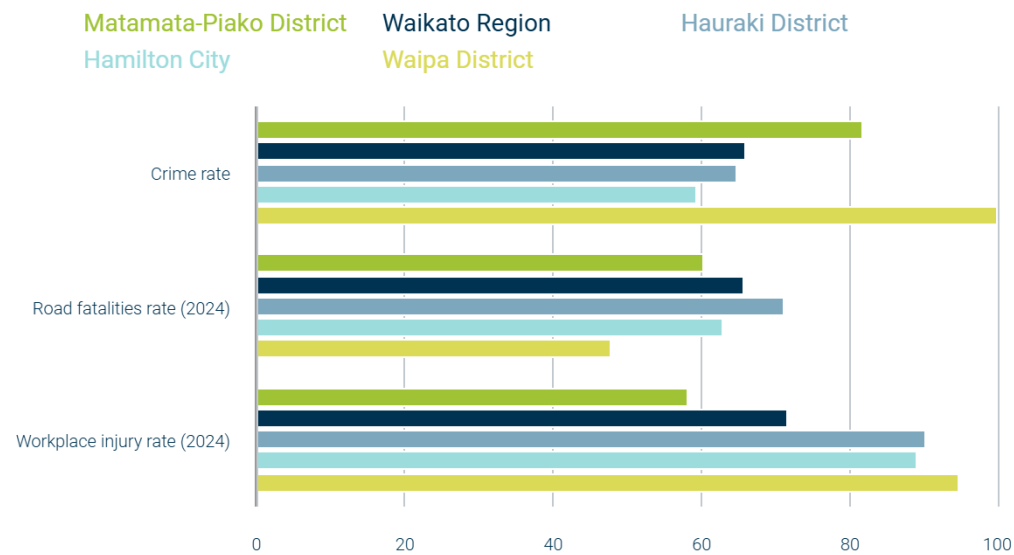


Source: Infometrics

Safety

Indicator scores: Safety, 2025

Score out of 100



Source: Infometrics

TE KAUNIHERA AA-ROHE O MATAMATA-PIAKO DISTRICT COUNCIL
KOMITI O TE MOOREAREA ME TE TUUMARU/RISK AND ASSURANCE COMMITTEE

24 FEBRUARY 2026 - CHAIR SUMMARY

| # | Item | Summary | Resolution |
|-----|---|---|--|
| 2 | Karakia - Open | Chair Jaydene Kana | |
| 3 | Apologies | Deputy Mayor James Sainsbury | The Committee received the apologies. |
| 5 | Declaration of Interest | Jaydene Kana – Director, Waikato Waters Limited | The Committee received the declaration. |
| 6 | Minutes | 9 December 2025 minutes | The Committee confirmed the minutes. |
| 7.1 | Review of RAC Charter | The Committee discussed: <ul style="list-style-type: none"> ▪ Quorum ▪ Internal and external audit | The Committee confirmed no changes to the Charter. |
| 8.1 | Chair Update | The Chair provided a verbal report, including: <ul style="list-style-type: none"> ▪ Treasury’s economic and fiscal update – creating resilience in balance sheet for unexpected events ▪ Auditor-General bringing the OAG and Audit NZ together – a One Office approach ▪ Impact of Artificial Intelligence on organisational processes ▪ Softening of the insurance market ▪ Residual council activities after Local Water Done Well reform | The Committee received the report. |
| 8.2 | Chief Executive Report | The Committee discussed: <ul style="list-style-type: none"> ▪ Lessons learned from response to recent weather events, including contingency plans (e.g. power) and contingency funding ▪ Legislative requirement to set aside funds for emergency management | The Committee received the report. |
| 8.3 | Insurance Renewals | The Committee discussed: <ul style="list-style-type: none"> ▪ Testing the market and effectiveness of insurance ▪ Economies of scale and better pricing being part of the 10 Waikato Councils collaborating on insurance ▪ Transparency on insurance types available and selected, self-insurance options, inclusions/exclusions, ease of claim, other opportunities to transfer risk and alignment to risk appetite | The Committee received the report. |
| 8.4 | Procurement Biannual Report | The Committee discussed: <ul style="list-style-type: none"> ▪ Clarity on insurance brokerage and premiums ▪ Utilisation of technology to improve processes ▪ Trend of compliance rate | The Committee received the report. |
| 8.5 | Risk Update and Quarterly Risk Report – February 2026 | The Committee discussed: <ul style="list-style-type: none"> ▪ Delays in rating collection and rating sales ▪ Trends of emerging risks across different Councils ▪ Timing of risk workshop and reviews ▪ Reporting on risk (content and presentation) ▪ Progress on business continuity plans | The Committee received the reports. |
| 8.6 | Top Risks Deep Dive: Legal Non-Compliance | The Committee discussed: <ul style="list-style-type: none"> ▪ Collaboration with other Councils ▪ Utilisation of technology/systems to improve processes ▪ Addressing risk rating outside risk appetite ▪ Cost and achievability of low-risk appetite | The Committee received the report. |

| | | | |
|------|---|---|--|
| 8.7 | Top Risks Deep Dive: Disruption to Essential Service Delivery | <p>The Committee discussed:</p> <ul style="list-style-type: none"> ▪ Moa Point lessons learned – MPDC has simpler to operate systems that are more labour intensive ▪ Bigger events (weather) more likely to have a catastrophic impact infrastructure ▪ Capacity for desludging to increase plant resilience ▪ Mitigations for ageing infrastructure is asset management maturity including asset knowledge, condition and performance and investment in renewals ▪ Lessons learned from recent weather event impacting Waipaa and Otorohanga District Councils | The Committee received the report. |
| 8.8 | Audit New Zealand - Report to Council - Annual Report 2024/25 | <p>The Committee discussed:</p> <ul style="list-style-type: none"> ▪ Audit fees, timing and associated staff costs ▪ Opportunities to test the market for appointed auditors ▪ Number of recommendations and timeliness of addressing recommendations ▪ Status quo or reduced reporting from Audit NZ | The Committee received the report and the preference to maintain status quo reporting from Audit NZ. |
| 8.9 | Safety and Wellness Reports | <p>The Committee discussed:</p> <ul style="list-style-type: none"> ▪ Clarity on H&S systems used and investigation process ▪ Recommendations resulting from audits ▪ Resourcing for audits of critical risks ▪ More focus on psychosocial risks/collapse of structures ▪ Fatigue monitoring and prioritisation of alarms | The Committee received the report. |
| 8.10 | RAC Work Programme – Update December 2025 | The Committee discussed their comfort with the work programme for 2026. | The Committee received the report. |
| | Karakia – Close | Chair Jaydene Kana | |