

ORA Home Eligibility Policy

1. Purpose and Objectives

The purpose of this policy is to define who is eligible to purchase or lease an ORA home, and how applicants are prioritised. It ensures homes are allocated to those who contribute most to community wellbeing yet face housing affordability barriers — with a focus on key workers and other households facing housing affordability barriers.

ORA's objectives are to:

- Provide secure, perpetually affordable housing for people who contribute to their community.
 - Support essential workers to live close to where they work.
 - Strengthen social cohesion and local resilience.
 - Maintain fairness, transparency, and accountability in the allocation process.
 - Ensure affordable homes are maintained in perpetuity through structured resale pathways and stewardship.
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2. Definitions

Term	Definition
Key Worker	A person employed in an occupation essential to the health, safety, and functioning of the community — including but not limited to education, healthcare, emergency services, aged care, disability support, social work, infrastructure, local government, and essential trades.
Eligible Household	A household that meets ORA's affordability, residency, and community connection criteria (see below).
Primary Residence	The home in which the applicant resides as their main place of residence.
Local Connection	Applicants who live or work within the region or district of the ORA development (e.g., Kāpiti Coast, Wellington region).
Affordability Threshold	The maximum household income and/or asset limits set by ORA to ensure assistance is targeted to those in genuine housing need.
Perpetual Affordability	Perpetual Affordability means that ORA homes remain affordable over time through resale formulas, stewardship conditions, and ORA-facilitated resale pathways that prevent open-market escalation.

Intermediated Resale	The process through which ORA facilitates the resale of a home between a willing seller and an eligible buyer, ensuring the dwelling remains within the ORA affordability system.
Resale Formula	The pricing methodology used to determine the maximum resale price of an ORA home (e.g. CPI-indexed uplift, capped equity, or affordability-based valuation).

3. Eligibility Criteria

3.1 Tier 1 — Key Worker Priority

Applicants must meet *all* of the following:

- Employed (full-time, part-time, or equivalent contract) in a recognised key-worker occupation.
- Employment is based within or serves the local region.
- Household income is within ORA's affordability threshold (e.g., not exceeding 120% of median regional household income).
- Does not own another residential property in New Zealand or overseas.
- Will occupy the ORA home as their **primary residence**.
- Willing to participate in shared spaces and collective stewardship in accordance with Body Corporate or Residents' Society rules.

3.2 Tier 2 — Other Eligible Households

If supply allows, ORA may also allocate homes to other households that meet the following:

- Demonstrate genuine housing need (unable to purchase adequate housing on the open market).
 - Household income within affordability threshold.
 - At least one household member is in stable employment or community contribution role.
 - Have a **local connection** (residing or working within the local area).
 - Meet the same ownership and residency conditions as Tier 1 applicants.
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4. Prioritisation Framework

When demand exceeds supply, ORA may apply a transparent prioritisation framework based on factors such as occupation type, local connection, housing need, income, and willingness to participate in shared community life.

Category	Example Indicators
Occupation Type	Key worker role (e.g. teacher, nurse, emergency responder)
Local Connection	Living/Working within 10km of project. Time living in the region
Housing Need	Currently renting, overcrowded, or facing unaffordable housing
Household Income	Below 100% of regional median income
Community Engagement	Willingness to participate in shared spaces and collective stewardship

The relative weighting of these factors may vary by project and will be disclosed prior to allocation. Where demand exceeds supply, ORA will prioritise applicants in accordance with the factors above. Allocation decisions and any waiting list will be managed transparently and disclosed to applicants.

5. Verification and Application Process

1. **Expression of Interest** — Applicant completes short form outlining role, income, and local connection.
 2. **Eligibility Assessment** — ORA verifies employment, income, and residency status.
 3. **Interview / Orientation** — Short meeting or workshop to confirm understanding of ORA's ownership, tenure, and resale arrangements.
 4. **Offer & Allocation** — Homes allocated according to priority ranking.
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6. Tenure Conditions

All ORA homeowners or lessees must:

- occupy the home as their **primary residence**;
- **not use the home for short-term accommodation** or investment purposes;
- **not sublet the home**, except where expressly permitted under ORA's tenure and occupancy settings;
- be a member of, and comply with the rules of, the applicable **Body Corporate or Residents' Society**, where one exists; and
- comply with ORA's **Intermediated Resale Framework** when selling the home.

Any sale or transfer of an ORA home must occur through ORA's intermediated resale process and in accordance with the applicable resale formula and eligibility requirements. Transfers outside this framework are not permitted.

Further detail on resale pricing, eligibility checks, facilitation, and lease treatment is set out in the **ORA Resale & Intermediary Policy**.

7. Transparency and Accountability

- ORA will publish anonymised annual statistics on allocations by occupation, income band, and local area.
 - Policies will be reviewed at least every three years to remain aligned with community need, regional housing data, and national affordability trends.
 - Disputes or appeals will be heard by an independent panel appointed by ORA, with appropriate independence and governance safeguards.
 - ORA will maintain and publish anonymised data on the number of resales, resale price trends, and how perpetual affordability is maintained across projects.
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8. Policy Rationale

This eligibility framework:

- **Targets those who serve the community** but are excluded from market housing.
- **Anchors key workers locally**, reducing commuting and supporting community cohesion.
- **Maintains flexibility** for other low- to moderate-income households to participate.
- **Safeguards affordability in perpetuity**, ensuring today's solutions benefit future generations.
- **Aligns with ORA's mission** of regeneration through people, place, and purpose.