



National Policy Statement on Urban Development

# **Nelson-Tasman Joint Monitoring Report**

June 2022

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## KEY RESULTS

- This annual monitoring report covers the period July 2021-June 2022. The population in the Nelson-Tasman Urban Environment grew by 0.3% over 12 months to reach 88,660 by 30 June 2022.
- Since approximately 2015, housing supply in Nelson and Tasman has not kept up with the increasing demand for housing, although the gap appears to have narrowed in recent years. Most recent Central Government data shows that for the last year the number of consents have exceeded growth.
- The number of new dwellings granted building consent in the Nelson-Tasman Urban Environment was 10% lower in 2021/2022 than the previous year, with 645 new dwellings consented. Most of this decrease was due to 9% less dwellings consented in Tasman. Nelson recorded a similar number of new dwellings in both years.
- An increasing proportion of new dwellings in Nelson have been attached dwellings, such as retirement village units, townhouses, and apartments, which were 40% of Nelson's new dwellings in 2021/2022. In Tasman, stand-alone houses continue to be the dominant housing typology, with attached dwellings at 11% of total dwellings. Two thirds of the attached dwellings in both Districts were retirement villages.
- There were 375 new residential sections created in Tasman (327 (87%) in the Urban Environment), this is slightly more titles created in the District than last year and excludes residential titles in the Rural 3 zone in Moutere. Of these, 175 sections were created in the Richmond West special housing areas. Other new sections were created notably in Richmond South, Wakefield and Golden Bay. There were 198 sections created in Nelson, around double the number of sections created in the previous 12 months. Of these new sections, 134 (68%) were greenfield sites, 10 were infill and 57 were redevelopment sites.
- Of the 396 new dwellings in Tasman's part of the Urban Environment granted building consent in 2021/2022, the majority (417 dwellings, 89%) have been in previously undeveloped areas, mostly in Richmond West. There have been 50 new dwellings in the existing urbanised areas of Richmond and Motueka.
- In 2021/2022, there were 302 new lots granted resource consent (subdivision) in all of Tasman District, of which 239 were in the Urban Environment. This is lower than in 2020/2021 when there were 588 new lots, including 530 in the Urban area (a number in Richmond West). In Nelson, 330 new lots were granted resource consent, approximately 26% less than the previous year. The new lots included 69 lots in the Solitaire (Marsden Valley) subdivision.
- Tasman District Council also estimates housing demand and capacity for its main townships and communities. Growth in new dwellings over the last year in Tasman District has been higher than expected in the LTP 2021-2031, particularly in Richmond and Golden Bay. However, in Motueka, Māpua, and Lakes-Murchison, growth has been lower than expected.
- The 2021-2051 Nelson City Council Long Term Plan contains projected household growth over the next 10 years. For the year ending 30 June 2021, there is projected household growth of 35 households. On top of this the projected shortfall from the previous three years is estimated at around 200 households. In total, there were 257 new dwelling building consents granted in the 2021/2022 year. This would indicate that either there has been a period of 'catching up' with demand or alternatively growth in household numbers is higher than projected.
- There has been a steep rise in house prices in Nelson and Tasman since 2016, and particularly in 2020/2021. House prices for 2021/2022 have then stabilized with a small drop in sales prices in

the September quarter. The median sales price for a house in Nelson reached \$758,000 and was \$841,000 in Tasman for the September quarter. For the year ending June 2022 there was an annual increase of 13% and 15% for Nelson and Tasman respectively. Compared with five years ago, Nelson house prices are 64% higher, and Tasman house prices are 70% higher.

- According to the Home Affordability Index, Tasman is the second least affordable region to buy a house (behind Auckland). Nelson is currently the 11th-least affordable.

Where possible, this report summarises quarterly data for the 12 months ending June 2022 and compares it with previous June year results. Using annual data means any consistent changes to trends in the data are likely to be more reliable. Some of the datasets can exhibit a large degree of variance between quarters.

## MONITORING REQUIREMENTS OF NATIONAL POLICY STATEMENT ON URBAN DEVELOPMENT 2020

The National Policy Statement on Urban Development 2020 (NPS-UD) came into force in August 2020 and sets out the objectives and policies for planning well-functioning urban environments under the Resource Management Act 1991. The NPS-UD 2020 applies to all local authorities with an urban environment within their boundaries. The NPS-UD replaced the earlier NPS on Urban Development Capacity.

The NPS-UD requires these local authorities to monitor quarterly, a set of indicators relating to housing and business land development, and to publish the results of its monitoring at least annually. Regular monitoring helps Councils better understand factors affecting the demand and delivery of residential and business development and also helps inform planning processes, including infrastructure investment.

As Nelson City Council and Tasman District Council each have jurisdiction over parts of the Nelson-Tasman tier 2 Urban Environment, both Councils are jointly responsible for monitoring development trends. Both Councils also monitor development trends more widely, including at the region-wide level and for specific locations outside of the Urban Environment. Where relevant data is available, this has been included in the annual report.

Since 2017, both Councils have monitored urban development trends, as required by the previous National Policy Statement on Urban Development Capacity 2016. These earlier reports are available on the Councils' websites. See <https://www.tasman.govt.nz/my-council/key-documents/more/urban-development-reports/monitoring-reports/> <https://www.tasman.govt.nz/my-council/key-documents/more/urban-development-reports/monitoring-reports/> and <http://www.nelson.govt.nz/building-and-property/city-development/urban-development-capacity/>.

## NELSON-TASMAN URBAN ENVIRONMENT

This report covers development trends for the Nelson-Tasman Urban Environment, as well as the wider Nelson City and Tasman District local authority areas. Nelson-Tasman is identified as a Tier 2 Urban Environment in the NPS-UD. The Nelson City and Tasman District Councils are jointly responsible for the monitoring requirements of the NPS-UD.

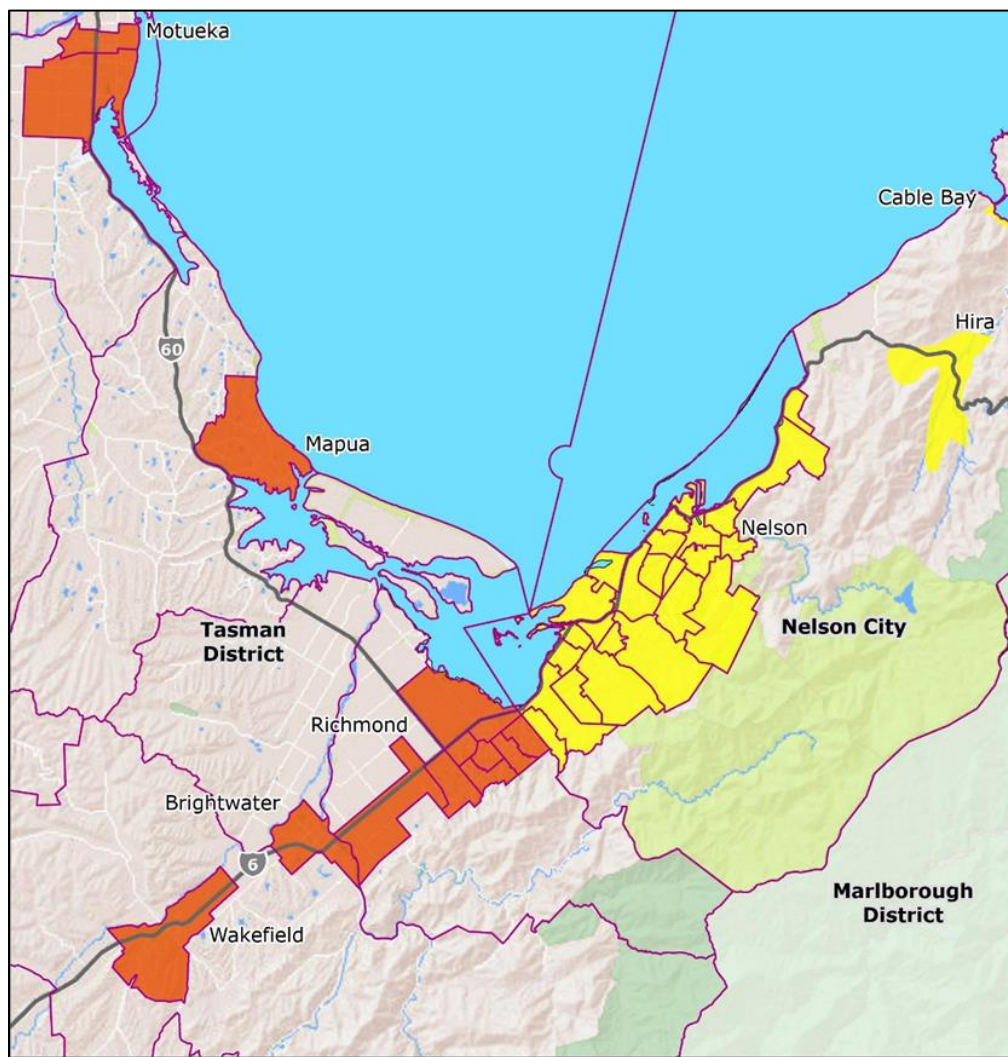
The two Councils have agreed the Nelson-Tasman Urban Environment comprises the following city and towns: Nelson, Richmond, Motueka, Māpua, Wakefield, Brightwater, Cable Bay and Hira. This is based

on the definition of 'urban environment' in the NPS-UD, recognising these communities are part of the same labour and housing market, and are or are intended to be predominantly urban in character and can include non-contiguous areas of urban land.

As at 30 June 2022, 88,660 residents live in the Nelson-Tasman Urban Environment, approximately ¾ of the Nelson-Tasman population. Of the total population in the Nelson-Tasman Urban Environment, 54,500 live in the Nelson part (61%) and 34,160 (39%) live in the Tasman part.

NOTE: The Urban Environment now monitored in this report and future reports covers a wider area than the previous Nelson Urban Area which was monitored under the former NPS Urban Development Capacity. The previous Nelson Urban Area covered most of Nelson as well as Richmond. This means some data is not directly comparable between years prior to 2020.

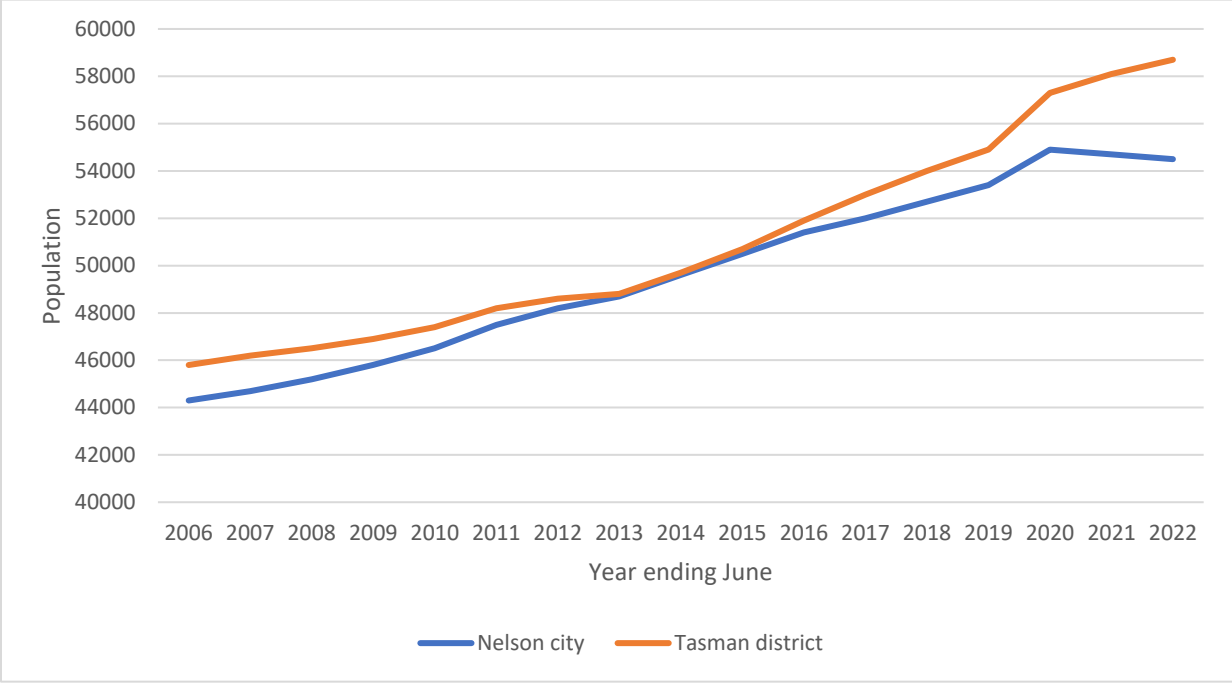
*Figure 1 shows the extent of the Nelson Tasman Tier 2 Urban Environment:*



# POPULATION TRENDS

The most recent population estimates from Stats NZ indicate that in the year ending June 2022, Nelson’s population reduced by 0.4% to 54,700, and Tasman’s population grew by 1.1% to reach 58,700. The population in the Nelson-Tasman Urban Environment grew by 0.3% to reach 88,660.

Figure 2 Latest Stats NZ population estimates (as at June 2022)



# RESIDENTIAL DEVELOPMENT TRENDS

## Housing Demand and Supply

There are many market dynamics that affect the supply and price of housing, including the cost of infrastructure and building materials, the availability of skilled labour, bank lending policies to both developers and buyers, the release of new land and housing to the market, the types of new housing, investor purchase of housing, and internal migration and immigration trends.

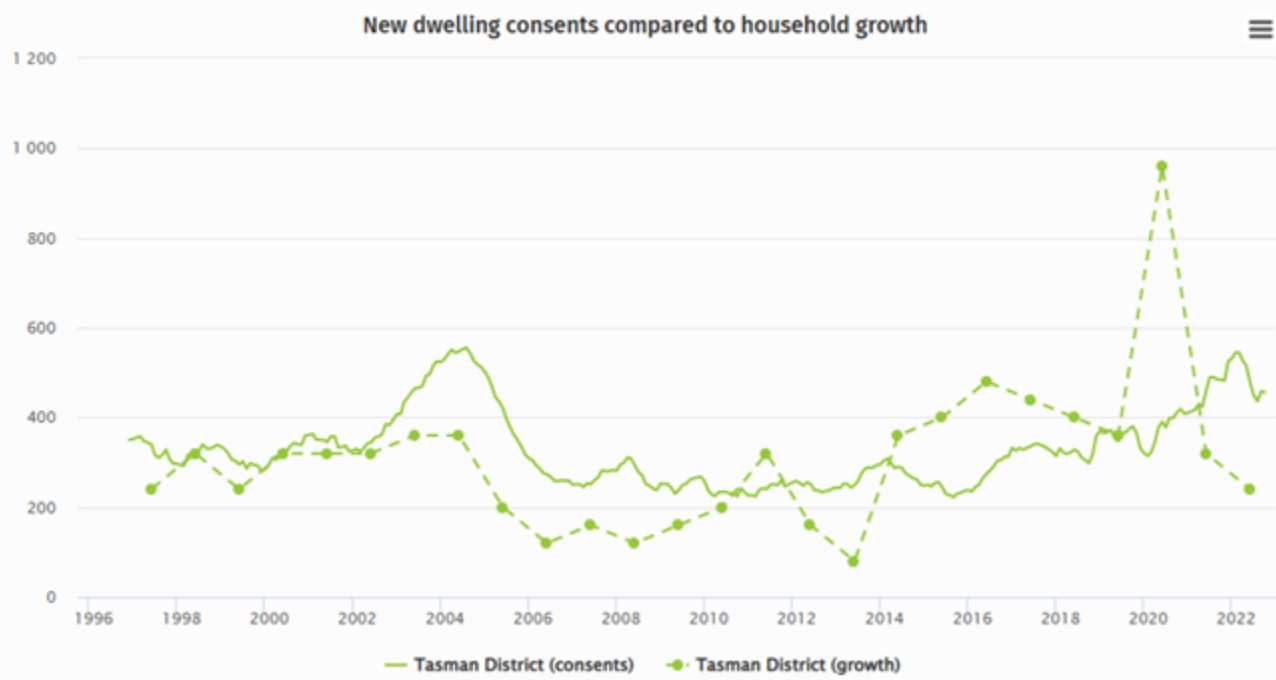
The 2021 Housing and Business Capacity assessments published by both Councils have demonstrated there is sufficient zoned and serviced land in the Nelson Tasman Urban Environment to meet expected residential and business growth, with a 20% buffer, for at least the next 17 years. Both Councils are responding to growth pressures in various planning processes, including the recently adopted Nelson Tasman Future Development Strategy and infrastructure investment. Other processes include the Long Term Plans 2024-2034, Nelson Plan, Tasman Environment Plan, and recent applications and grants for government funding, such as the Infrastructure Acceleration Fund, Streets for People and Transport Choices Fund.

The following charts compare trends in housing supply (the solid line) with housing demand (the dotted line). Housing supply uses data on consented new dwellings. Housing demand is based on household growth, using data on population growth and household size. MHUD estimates household growth reduced after 2020 when population growth slowed.

Figure 3: Nelson City housing supply and demand



Figure 4: Tasman District housing supply and demand



Since around 2015, housing supply in Nelson and Tasman has not kept up with the increasing demand for housing, although the gap appears to have narrowed in recent years to an annual shortfall on 100 houses across Nelson and Tasman. The graphs above show that for the last year the number of consents have exceeded growth although it is important to consider unmet demand from previous years when looking at the data.

#### Other Housing Demand Indicators

Both Nelson and Tasman have seen a slight decrease in the number of eligible applicants on the waiting list for Social Housing, as recorded on the Ministry of Social Development’s Social Housing Register.

As at June 2022, there were 288 eligible applicants for social housing in Nelson and 147 in Tasman. Compared with June 2021, the number in Nelson has decreased by 2% and the number in Tasman has decreased by 2%. For context, compared with six years ago, Nelson has experienced a more than ten-fold increase, from 24 applicants in June 2016. Tasman has seen a seven-fold increase, from 21 in June 2016 to 147 in June 2022.

However a survey by Nelson Tasman Housing Trust in June 2022 illustrates further demand for affordable housing. It found, that in addition to the 435 Nelson and Tasman households on MSD’s public housing register, a further 528 households that did not meet the public housing register’s criteria, were in need of affordable housing. Motor camps in the region have accommodated a significant number of homeless people staying on a semi-permanent basis. However, many of these people will need to move out either for the busy summer season, or because there are new limits on length of stays.



## Other Housing Supply Indicators

Both Councils have additional data on residential development trends that can provide further detail on the type and location of development that has occurred in recent years.

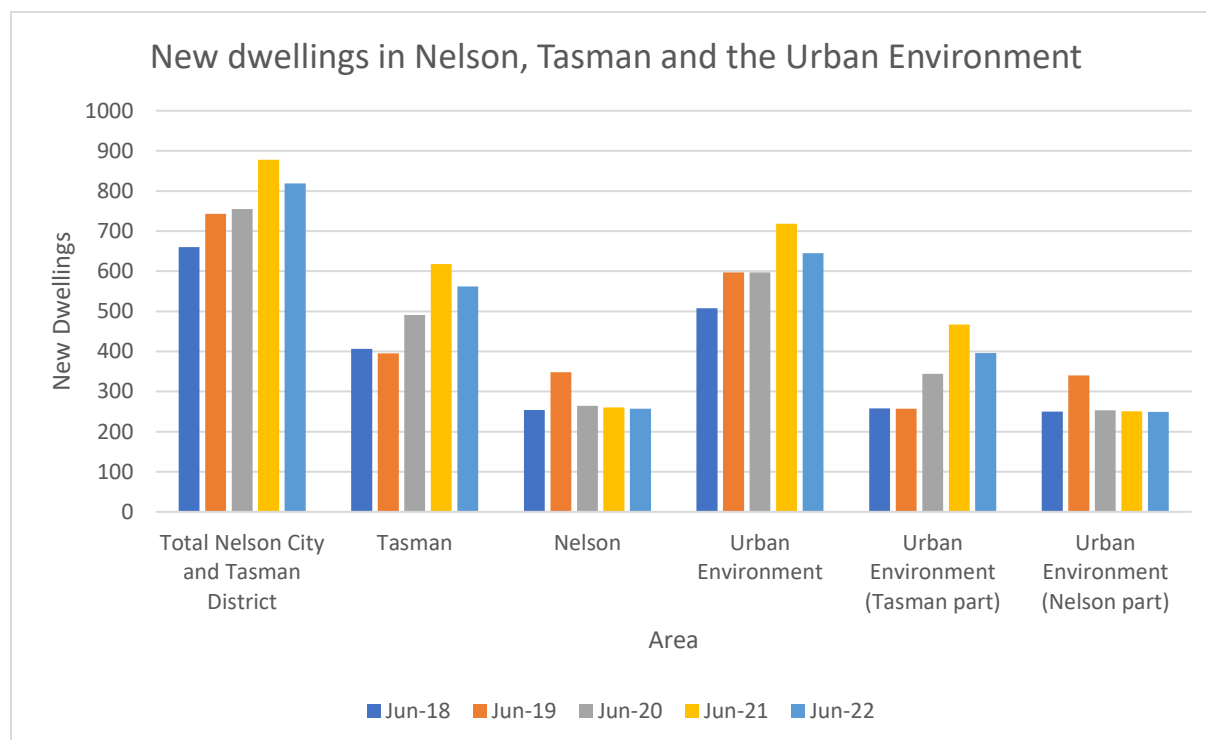
### New Dwellings granted Building Consent

The number of new dwellings consented in the Nelson-Tasman Urban Environment was 10% lower in 2021/2022 than the previous year, with 645 new dwellings consented. The decrease was due to a 9% decrease in the number of dwellings consented in Tasman's part of the Urban Environment, particularly in Richmond. Nelson recorded a similar number of new dwellings in both years.

Table 1 Building consents 2018-2022

Year Ending	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Annual Change 2021/2022
<b>NEW DWELLINGS</b>						
<b>Total Nelson City and Tasman District</b>	660	743	755	878	819	-59
Tasman	406	395	491	618	562	-56
Nelson	254	348	264	260	257	-3
<b>Urban Environment</b>	508	597	597	718	645	-73
Urban Environment (Tasman part)	258	257	344	467	396	-71
Urban Environment (Nelson part)	250	340	253	251	249	-2

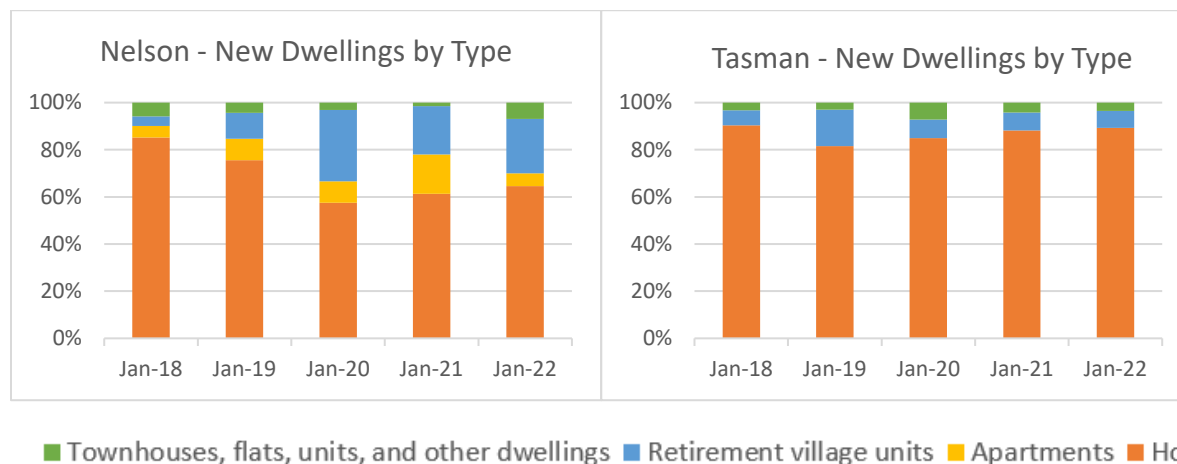
Figure 5 Building consents 2018-2022



## Dwellings by Type

An increasing proportion of new dwellings in Nelson have been attached dwellings, such as retirement village units, townhouses, and apartments, which were approximately 40% of Nelson’s new dwellings in 2021/2022. In Tasman, stand-alone houses continue to be the dominant housing typology, with attached dwellings at 11% of total dwellings.

Figure 6 Residential buildings consents by type



In the last year, two-thirds of the new attached dwellings in both Nelson and Tasman have been retirement village units.

## Sections Created and granted Resource Consent

The numbers of residential sections being created (titles) and granted resource consent (subdivision) are useful lead indicators on the capacity for future housing supply. The number of sections created uses LINZ data on new titles, once a subdivision is complete. The number of new residential lots is based on the resource consents for subdivisions.

Table 2 New residential sections created and resource consents (subdivision)

	2020/2021	2020/2021	2021/2022	2021/2022
New residential sections created				
	Urban Area only*	All of District	Urban Environment only	All of District
Nelson	106	106	198	198
Tasman	332	348	327	375

\*Nelson Urban Area was monitored under the NPS on Urban Development Capacity prior to the NPS UD replacing it with the Nelson Tasman Urban Environment definition.

Residential resource consents (subdivision)				
	2020/2021	2020/2021	2021/2022	2021/2022
	Urban Area only	All of District	Urban Environment only	All of District
Nelson	446	446	330	330
Tasman	530	588	239	302

### *Nelson*

In 2021/2022, there were 198 new residential sections created in Nelson. Of these 134 were greenfield sites, 10 were backyard infill and 57 were redevelopment sites. This is around double the number of sections created in the previous 12 months.

In 2021/2022, there were 330 new lots granted resource consent (subdivision) in Nelson City. The size of the subdivisions varied between providing a single additional lot through to an additional 69 lots in the Solitaire subdivision.

### *Tasman*

In 2021/2022, there were 375 new residential sections created in Tasman (327 (87%) in the Urban Environment) which is slightly more than the previous year. Of these, 175 sections were created in the Richmond West special housing areas, including some on land still zoned Rural 1 deferred Light Industrial or Mixed Business, some residential. (A Plan Change to rezone the business land is operative Dec 2022.) 41 new sections were created in Richmond South. The rest of the sections were spread around the Tasman urban environment in 2021/22 with 69 created in Wakefield. Outside the urban environment the Windle subdivision in Tākaka and Matenga Road subdivision in Ligar Bay contributed 36 titles.

In addition, there were an additional 20 titles created for housing in the Rural 3 zone in Moutere, making 395 residential titles in total for Tasman over this period.

In 2021/2022, there were 302 new residential lots granted resource consent (subdivision) in all of Tasman District, of which 239 were in the Urban Environment. This is lower than in 2019/2020 and 2020/21 when a large number of resource consents were granted in Richmond West.

### *Housing prices, rents and affordability*

Housing affordability is the cost of housing relative to a household's income.

#### *House prices*

Data from the Ministry of Housing and Urban Development (MHUD) shows a steep rise in house prices in Nelson and Tasman between 2016 and the end of 2021. Over the last six months there has been a small correction in the market with house prices reducing. The peak median sales price for a house in Nelson reached \$758,000 and was \$841,000 in Tasman before dropping to \$744,000 and \$830,000 for the September quarter. For the year ending June 2022 there was an annual increase of 13% and 15% for Nelson and Tasman respectively. Compared with five years ago, Nelson house prices are 64% higher, and Tasman house prices are 70% higher.

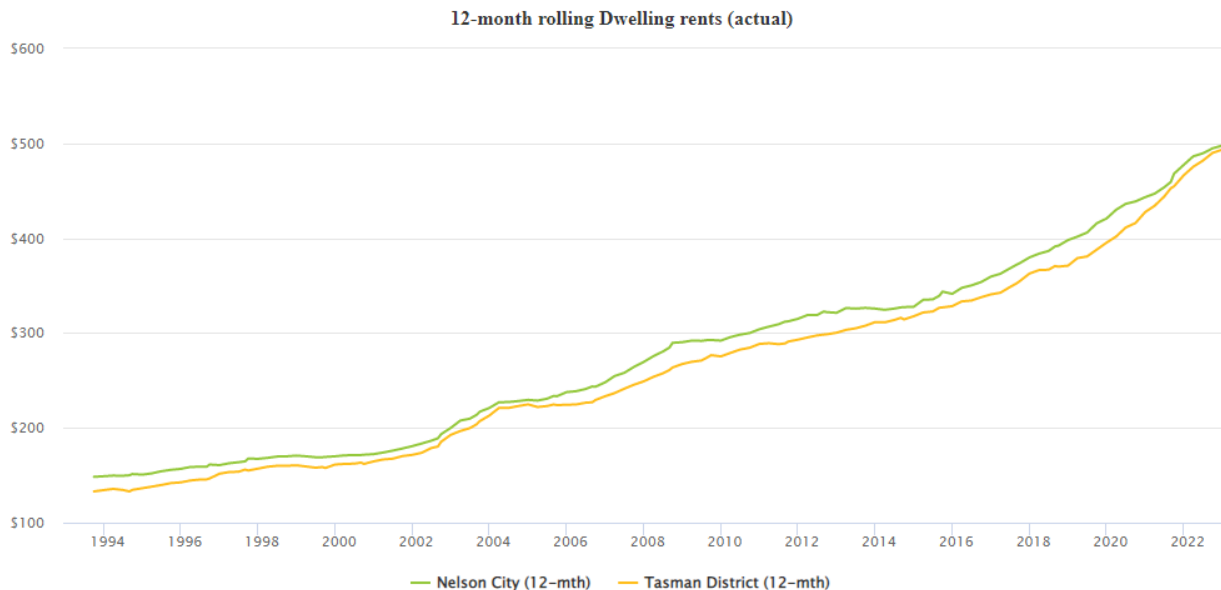
Figure 7 Median sales price (MHUD)



### House rents

Data from MHUD also shows an increase in average rents in Nelson and Tasman, although not as steep as the increase in house prices. For 2021/2022, the average rent in Nelson was \$490, up 8% compared with a year ago, and 33% higher than five years ago. The average rent in Tasman was \$482, up 9% and 38% respectively.

Figure 8 average rents (MHUD)



### Massey University Home Affordability and Residential Rental Reports

Massey University publishes a quarterly [Home Affordability Report](#) with a home affordability index by region. The index takes into account house prices, the cost of borrowing (interest rates), and wage levels. The June 2022 quarterly report shows a decline in home affordability in Nelson and Tasman.

According to the Home Affordability Index, Tasman is the second least affordable region to buy a house (behind Auckland). Nelson is currently the 11th-least affordable.

Table 3 Massey University Home Affordability Report (June 2022)

HOME AFFORDABILITY INDEX			PERCENTAGE CHANGE IN HOME AFFORDABILITY IN THE LAST 12 MONTHS		PERCENTAGE CHANGE IN HOME AFFORDABILITY IN THE LAST 3 MONTHS		
Region	May 2021	Feb 2022	May 2022	Improvement	Decline	Improvement	Decline
Northland	21.5	31.5	34.0		58.5%		8.1%
Auckland	28.1	37.9	41.1		46.3%		8.5%
Waikato	21.2	31.5	34.8		64.3%		10.4%
Bay of Plenty	24.6	37.3	40.5		64.7%		8.6%
Gisborne	20.5	30.5	33.0		60.5%		7.9%
Hawke's Bay	22.7	32.5	34.0		49.5%		4.4%
Manawatu/Whanganui	16.8	23.5	26.8		59.1%		13.9%
Taranaki	17.0	27.3	29.5		73.3%		8.1%
Wellington	21.3	31.3	32.5		52.9%		3.8%
Tasman	25.7	36.7	40.9		59.2%		11.5%
Nelson	20.0	30.1	32.5		62.0%		7.7%
Marlborough	19.8	25.9	32.3		63.0%		24.5%
West Coast	8.9	14.0	18.2		105.4%		30.1%
Canterbury	18.9	30.2	33.6		77.2%		11.3%
Otago	20.9	32.2	33.7		61.7%		4.7%
Southland	12.7	19.6	21.3		68.4%		9.2%
All Regions	22.2	31.3	34.2		53.9%		9.4%

Massey University also publish a quarterly Rental Report with a rental affordability by region. Rental affordability is calculated by comparing average weekly wages and average rents. The March 2022 quarterly report shows a decline in rental affordability in Tasman and an improvement Nelson. The rental affordability in Tasman is worse than the national average and in Nelson, better than the national average.

#### *Infometrics Housing and Rental Affordability*

Infometrics also publish measures of housing and rental affordability.

Housing affordability is measured by the ratio between average house values and average annual household income. For the June 2022 quarter, the average house value in Nelson is 9.2 times the average household income, and the average house in Tasman is 8.6 times the average household income.

For rental affordability, Infometrics use the ratio between average annualised rents and average annual household income. A higher ratio suggests that average rents cost a greater multiple of typical incomes, which indicates lower rental affordability. Rental affordability has worsened in Nelson and Tasman in recent years although there has been a flattening off in the trend over the last 12-18 months. This flattening off in the trend has resulted in Tasman and Nelson 'improving' in ranking compared to other regions in New Zealand to being around the 15th least affordable regions for renting.

### MHUD Housing and Rental Affordability

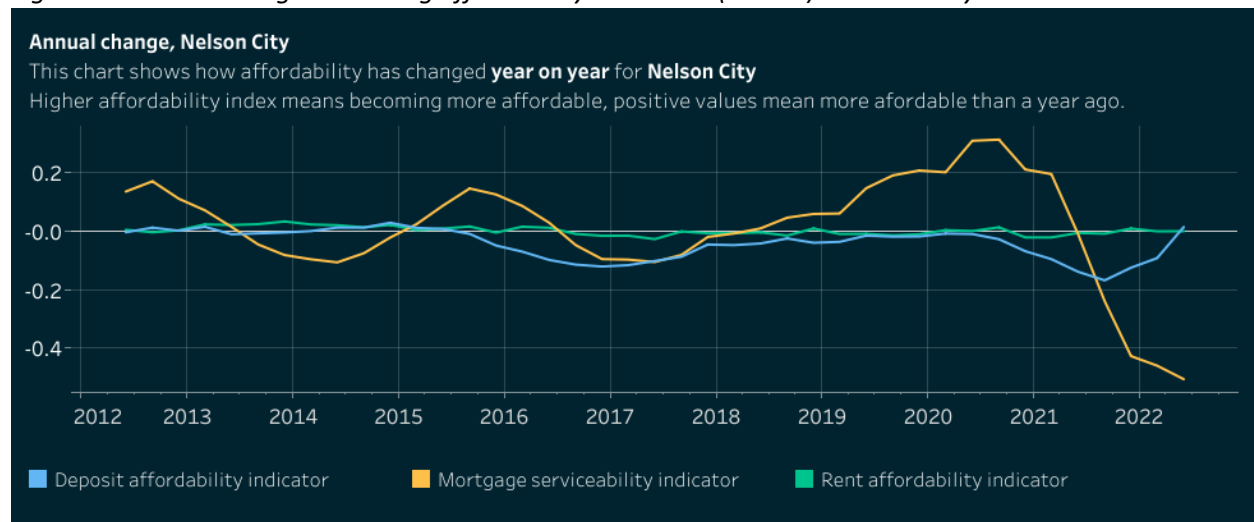
MHUD have released a new affordability measure at the end of 2022 which looks at deposit affordability, mortgage serviceability and rent affordability for people entering the market for the first time. For mortgage serviceability it compares changes in purchasing power of mortgage interest payments for new home loans with growth in median household disposable income. The indicators show experience of those in median incomes not individual experiences of affordability. They also track whether affordability is improving or worsening in an area but not how affordable an area is at a point in time.

Figures 9 and 10 below show that housing affordability for first home buyers in Nelson has been poor for large proportions of time since 2012. The indicator shows improvement in mortgage serviceability affordability between sometime in 2019 through to late 2021 before worsening into 2022.

Figure 9 Housing affordability indicators (MHUD) – Nelson City



Figure 10 Annual change in housing affordability indicators (MHUD) – Nelson City



Figures 11 and 12 below show a similar trend for housing affordability for first home buyers in Tasman. The indicators show that affordability has been poor for large proportions of time since 2012. The indicator shows improvement in affordability between sometime in 2018 through to late 2021 before worsening into 2022.

Figure 11 Housing affordability indicators (MHUD) – Tasman District

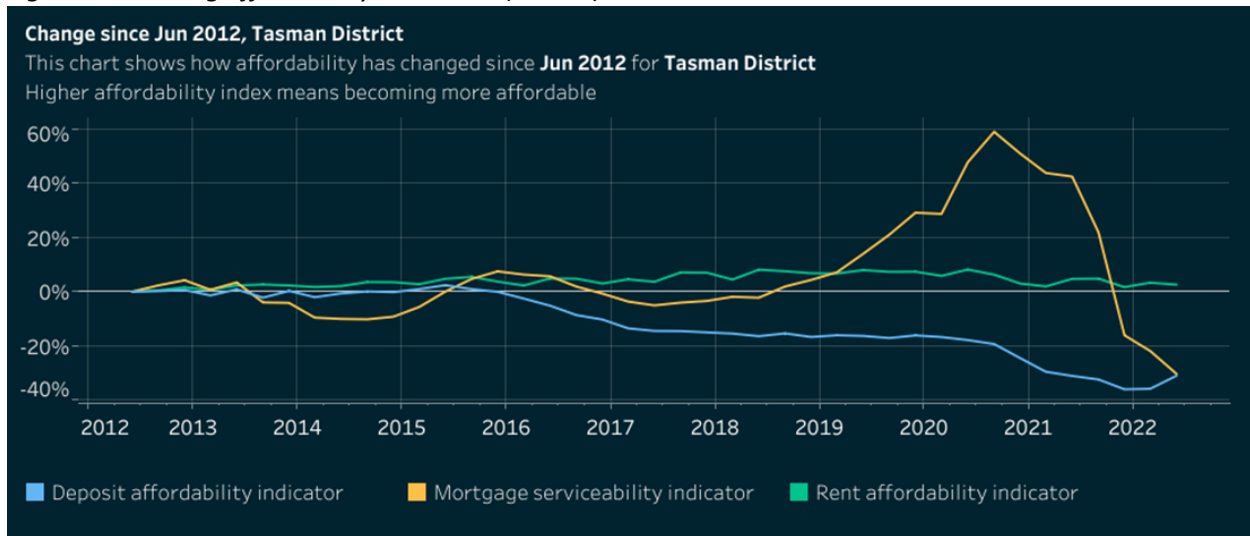
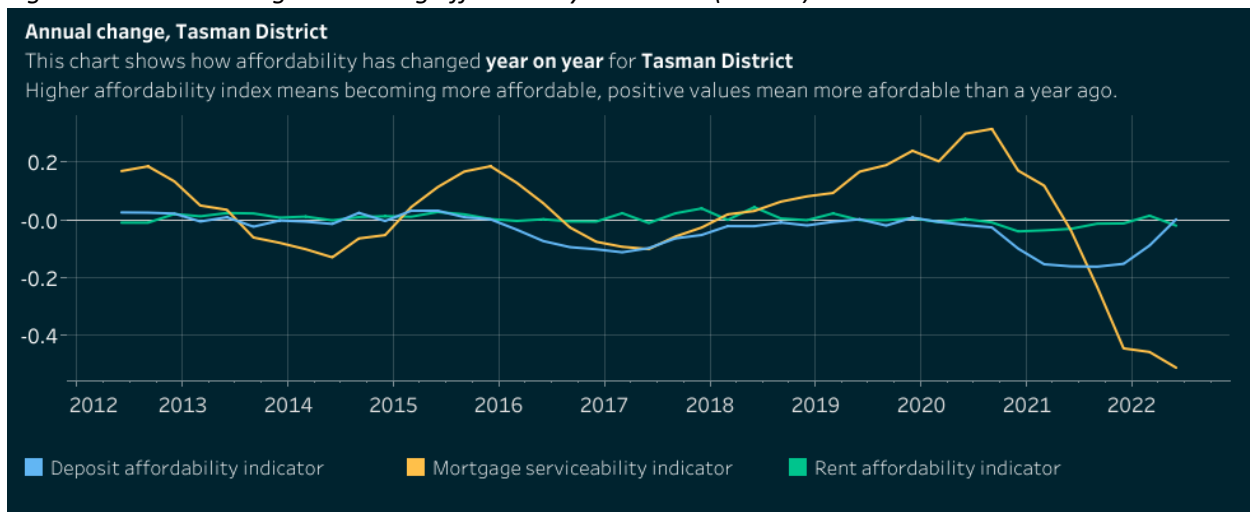


Figure 12 Annual change in housing affordability indicators (MHUD) – Tasman District



Proportion of Capacity in Greenfield Areas or in Previously Developed Areas

A new monitoring requirement of the NPS-UD is the proportion of housing development capacity which has been realized, in either existing urbanised areas or in previously undeveloped areas.

Of the 396 new dwellings granted building consent in Tasman’s part of the Urban Environment in 2021/2022 (see table 1), the majority (341 dwellings, 86%) have been in previously undeveloped areas, mostly in Richmond West. There have been 55 new dwellings in the existing urbanised areas of Richmond and Motueka.

Nelson has assessed this requirement in relation to new residential sections created. In 2021/2022, there were 198 new residential sections created in Nelson. Of these 134 (68%) were greenfield sites, 10 were backyard infill and 57 were redevelopment sites.

## Comparing Actual and Forecast Development

### Nelson

The 2021-2051 Nelson City Council Long Term Plan contains projections for household growth over the next 10 years. For the year ending 30 June 2022, there is projected growth of an additional 35 households. On top of this the projected shortfall from the previous three years is estimated at around 200 households. In total, there were 257 new dwelling building consents granted in the 2021/2022 year. This would indicate that either there has been a period of 'catching up' with demand or alternatively growth in household numbers is higher than projected.

### Tasman

Tasman District Council estimates demand and capacity for its main townships and communities. The following table compares the actual number of new dwellings with the number projected in Council's growth model. The actual number is based on building consents for new dwellings. The numbers of new dwellings in the growth model were based on the population growth assumption and the infrastructure work programme in the Long Term Plan 2021-2031 (LTP).

Growth over the last year in Tasman District has been higher than expected, mostly due to Richmond's growth being higher than forecast. Growth in Golden Bay was also higher than expected. In Motueka, Māpua, and Lakes-Murchison, growth has been significantly lower than expected.

*Table 4 Tasman's growth model dwelling forecasts compared with building consents*

	Number of new dwellings projected (based on LTP projections)	Actual number of new dwellings (granted building consent)	Difference between actual and projected new dwellings
	2021/2022	2021/2022	2021/2022
Richmond	185	319	+134
Brightwater	16	11	-5
Wakefield	36	32	-4
Māpua	34	16	-18
Motueka	39	16	-23
Moutere	53	54	+1
Lakes-Murchison	26	12	-14
Golden Bay	26	48	+22
Tasman District	451	562	+111

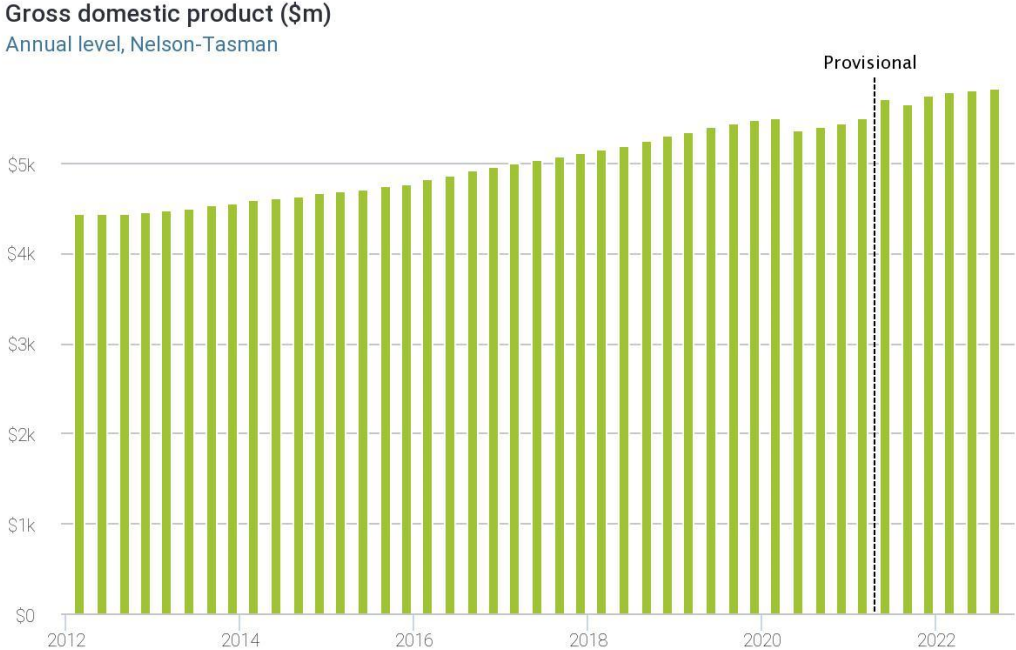
The growth assumption for the Long Term Plan 2021-2031 was made in 2020 based on the best information available at the time. Council will review and update its growth assumption as part of developing the Long Term Plan 2024-2034.



# BUSINESS DEVELOPMENT TRENDS

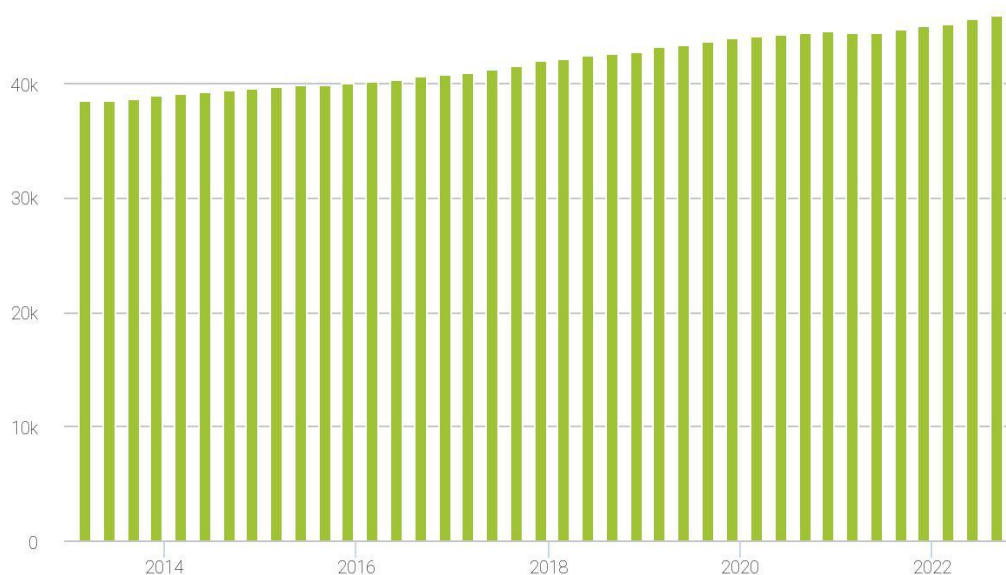
## Demand for Business Land

The June 2022 Quarterly Economic Monitor for Nelson-Tasman, prepared by Infometrics, indicated a relatively resilient economy for the region. Gross Domestic Product was provisionally up 1.7% for the year to June 2022, which may have an impact on demand for business floorspace. Employment numbers have been relatively flat over the last year, after average annual growth of 2.6% in the previous year. Infometrics note that while economic activity bounced back in the second quarter of 2022, an even stronger recovery was prevented by the capacity challenges facing regional economies. The path ahead for regional economies remains uncertain.



## Employment (place of residence)

Annual level, Nelson-Tasman



## Supply of Business Land

### New Buildings granted Building Consent

One measure of retail, commercial and industrial business land development is the total floor area for new building consents, for new buildings which are either commercial buildings (including shops, restaurants, bars, offices), factories, industrial and storage buildings, or hotels, motels and other short-term accommodation.

The amount of new commercial and industrial floor area consented in the Nelson-Tasman Urban Environment was 7% lower in 2021/2022 than the previous year. The decrease was due to less than half of the building consents being issued in Nelson than in the previous year. Tasman recorded a larger amount of floor area consented in both years.

Table 5 New commercial and industrial buildings granted building consent by floorspace (sq m)

	Year ending June					Annual Change 21/22	
	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22		
<b>Total Nelson City and Tasman District</b>	52,793	34,887	21,283	25,603	34,619	+9,016	35%
Tasman	35,548	24,463	14,229	18,043	31,450	+13,407	74%
Nelson	17,245	10,424	7,054	7,560	3,169	-4,391	-58%
<b>Urban Environment</b>	41,388	13,367	15,113	19,540	18,213	-1,327	-7%
Urban Environment (Tasman part)	25,241	2,943	9,209	12,455	15,116	+2,661	21%
Urban Environment (Nelson part)	16,147	10,424	5,904	7,085	3,097	-3,097	-56%

### Business Sections Created and Granted Resource Consent

The numbers of commercial and industrial sections being created (titles) and granted resource consent are useful lead indicators on the capacity for future business land supply. The number of business sections created uses LINZ data on new titles, once a subdivision is complete. The number of new business lots granted resource consent is based on subdivision consent.

*Table 6 New Business sections created and Business Resource Consents*

	<b>2020/21</b>	<b>2021/2022</b>
<b>New business sections created</b>		
Nelson City	1	5
Tasman District	9	0
<b>New business sections granted Resource Consent</b>		
Nelson City	5	7
Tasman District	10	101

#### *NELSON*

In 2021/2022, there were five new business title created in Nelson, located in the Port Nelson industrial zone.

In 2021/2022, there were 7 new commercial or industrial lots granted resource consent, two more than the number granted resource consent in 2020/2021.

#### *TASMAN*

In 2021/2022, there were no new business titles created in Tasman.

In 2021/2022, there were 101 new commercial or industrial lots granted resource consent all in Richmond, much higher than the previous year, largely due to one development called 'The Cube', which is a storage development in Lower Queen St, Richmond.