

## **More than one way to subdivide**

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Retirement blocks as such might have disappeared from District Plans; however in many areas you can subdivide a block off the farm by using other rules. Many farmers create additional titles when the rules allow, in order to have flexibility later on. In the South and East Waikato many opportunities exist to create these titles.

Surveying Services Ltd subdivides many properties for clients throughout the greater Waikato, Bay of Plenty and Coromandel. As we work through these applications for resource consent we observe similarities. The rules follow similar principals whilst varying in the finer detail. For example, Matamata Piako District allows subdivision of lifestyle blocks from a title created prior to November 1, 1996 whereas South Waikato is more flexible allowing the subdivision of two blocks off a 30 hectare property and only one if the property is between four hectares and 30hectares. Farming blocks have to be over eight hectares in Matamata Piako and must average 10 hectares in the South Waikato.

If you have an ecologically or culturally significant feature on your property, which you are prepared to protect, both districts allow additional titles to be created. Another commonly used rule is one which enables you to obtain separate titles where a property is separated by a road, railway or other significant feature inhibiting ready access.

Similar rules allow us to subdivide blocks in the Western Bay, Waikato, Waipa, Waitomo, Otorohanga, Hauraki, Coromandel and Whakatane. However, sentiment is changing and, as you read this, Western Bay is moving to stop lifestyle subdivisions in many rural areas. They are proposing a 40 hectare minimum in the Rural 1 Zone and 10 hectares in Rural 2. Waikato and Waipa Districts have also flagged an impending change to their District's rules which means subdivisions will almost certainly become more restricted in their rural zones.

When the time comes to retire or times are tough like now, it can be relatively easy for us to rearrange your boundaries so that you have a small block separated from the farm. This may contain your existing home, provide a separate building site for a new retirement home or just be available to sell off to keep the bank manager happy.

Remember that the subdivision rules, along with other rules in the District Plan are constantly under review in many districts. What was in place when you purchased your property, or last asked for advice, may not be there when you retire or want to move on.

By Brent Trail – Managing Director