



Livingston and Associates



Ōtautahi and Affordable Housing: Need, Demand & Pathways to Making a Difference

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**Final report prepared for the
Wayne Francis Charitable Trust and the Rātā Foundation**

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EXECUTIVE SUMMARY AND GLOSSARY

Urban Christchurch shows increasing misalignment between household incomes, rents and house prices for households with median incomes and below. Significant numbers and proportions of households face housing affordability stress. A small but significant proportion of households are burdened by crowding. The decline in access of low- and modest- income households to owner occupation has driven them into the rental market. Despite the enormous growth in rental stock, those who previously relied on rentals find themselves in very precarious housing as others with more resources crowd into the rental stock.

Many of the household characteristics associated with housing stress and precarity in Urban Christchurch are likely to increase in the period up to 2038 with likely increases in the number and proportion of households dependent on the private rental market. There are expanding numbers and proportions of households with low and modest incomes, particularly with limited potential to increase household incomes including senior households and one parent, one person and couple only households.

Some rental households whose affordable housing and other housing needs are not met by the private sector have found housing support. There remains in excess of 20,000 renter households with unmet housing need in Urban Christchurch.

There are substantial numbers of renter households with annual incomes less than \$100,000 that could enter into some intermediary tenure in right price pointed dwellings. Some households have resources that could be utilised to provide for better housing solutions for themselves, but also take pressure off the rental market and relieve temporary housing supply and homelessness. Intermediate tenures provide opportunities to leverage those resources.

Over 4,000 renter households in Urban Christchurch could be assisted into full owner occupation if dwellings were at the right price point and around 18,000 renter households could afford some sort of shared equity product with 50% ownership.

Opportunities to provide affordable housing can be found across all Urban Christchurch sub-areas but in differing numbers. The data suggests that diversity in relation to tenure, dwelling typology and price points are most likely to embrace the range of households currently exposed to unmet housing need.

Unmet need is so great that provision of new builds affordable to low- and modest- income households will not lead to over-supply in the short to medium term. But there are some issues of positioning of, and product, for any organisation wishing to invest in, develop or build in Urban Christchurch.

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Any organisation seeking to improve the supply and access to affordable housing needs to do so recognising they will be doing so as part of a wider housing system. A focus on the 75% of renter households in unmet need would be desirable. It is important that the focus of any intervention complements and does not substitute or backfill what others already do or are responsible for. Housing investment and provision should be seen as long-term and can have multiplier effects including drawing collaborative partners. Maintaining affordability in the longer term by either recycling invested capital across multiple households or by retaining the housing stock as affordable is critical.

Diversity in stock and diversity in tenures provide choice and adaptability. Dwellings need to be:

- affordable to operate as well as purchase;
- adaptable to changing needs; and
- accessible and functional for people of all ages and stages.

Glossary

Affordable housing is where households spend no more than 30% of their gross household income paying rent or servicing the mortgage and non-discretionary costs associated with buying a property.

Housing affordability stress where a household's non-discretionary housing costs are in excess of 30% of their gross household income.

Severe housing affordability stress where a household's non-discretionary housing costs are 50% or more of their gross household income.

Stressed renter household is one paying more than 30% of their gross household income in rent.

Severely stressed renter household is one paying 50% or more of their gross household income in rent.

Housing need is the total number of renter households within a community which require housing assistance to meet their housing requirements. Also referred to as 'Total renter housing need'.

Other housing need are households experiencing housing stress because of needs beyond housing affordability stress such as crowding.

Unmet housing need measures the total households or a proportion of the total households whose housing needs are not met through provision of Kāinga Ora (formerly Housing New Zealand Corporation), local authority, community housing providers or other non-market housing providers.

Intermediate housing market consists of private renter households who have at least one member in paid employment and are unable to affordably buy a dwelling at the lower quartile house sale price.

Proxy intermediate housing market measure is calculated in this report because data limitations make the calculation of the intermediate housing market difficult. The measure includes all private renters with household reference people aged less than 65 years and unable to buy at the lower quartile house sale price.

Social housing is provided by Kāinga Ora (formerly Housing New Zealand Corporation), some local authorities, and some community housing providers (CHPs).

Community housing sector consists of registered housing providers (CHPs) meeting regulated requirements around housing provision and products. The community housing sector provides a diversity of tenures including public housing rental places, social housing, long-term affordable rents, various forms of intermediate tenure housing such as shared ownership and progressive home ownership.

Lower quartile house sale price is the sale price of dwellings a quarter of the way through the ordered distribution of all dwelling sales from the lower end.

Price points indicate the purchase price, or less commonly rent, for a dwelling. For purchase, housing outgoings to service the price point will include the equivalent of a table mortgage and non-discretionary rates and insurance. For rental housing, the rent. For occupation right agreement, non-discretionary fees.

Affordable price points can be set in relation to household income or the income of the person servicing and responsible for the mortgage. See affordable housing above. Kiwibuild and other measures of price point relative to income are not necessarily affordable for around median and lower household incomes despite being at the lower end of available prices.

For purchased dwellings, the price point is affordable if the household is paying 30% or less of their household income in housing costs (rent or the cost of a mortgage required to buy a dwelling assuming a 10% deposit and the current mortgage interest rate (sourced from the RBNZ website)).

1. INTRODUCTION

The Wayne Francis Charitable Trust and the Rātā Foundation are dedicated to making effective investments in the Ōtautahi which will strengthen community futures. The Wayne Francis Charitable Trust has a particular focus on young people and supporting positive transitions to adulthood. Both organisations:

- have recognised that Ōtautahi has a persistent problem of housing affordability among low- and modest- income households which impacts directly and indirectly on young people; and
- see opportunities to support residential new build developments that could contribute to providing affordable, secure housing opportunities for those struggling on the Ōtautahi housing market.

This research has been undertaken to assist their own and others' thinking around the nature of those opportunities and the best way to address them.

The analysis in this report has four components. Those are as follows:

- New statistical analysis to establish the extent of housing stress in owner occupation and rental sectors in Ōtautahi, demand by dwelling typology and tenure, and housing supply adequacy.
- A discussion of the findings from existing research and research in progress around affordability and the meaning of home for different population groups with a particular focus on young people, seniors, families with young children, and people marginal to the housing stock due to disability.
- An evidence-based comment on the housing typologies and designs that can meet diverse and changing needs.
- An evidence-based comment on the strengths and weaknesses of:
 - Different tenures (including alternative tenure vehicles such as co-operatives) for delivering secure, affordable housing.
 - Mixed developments using diverse dwelling types, tenures and price points.

The sections in this report are:

- Section 2 – Scope, Context and Data
- Section 3 – Housing Stress in Urban Christchurch
- Section 4 – Housing Patterns in Urban Christchurch's Future
- Section 5 – Housing Need and Unmet Need
- Section 6 – Pathways to Meeting Unmet Need
- Section 7 – Making a Difference

The findings are briefly summarised in the Executive Summary.

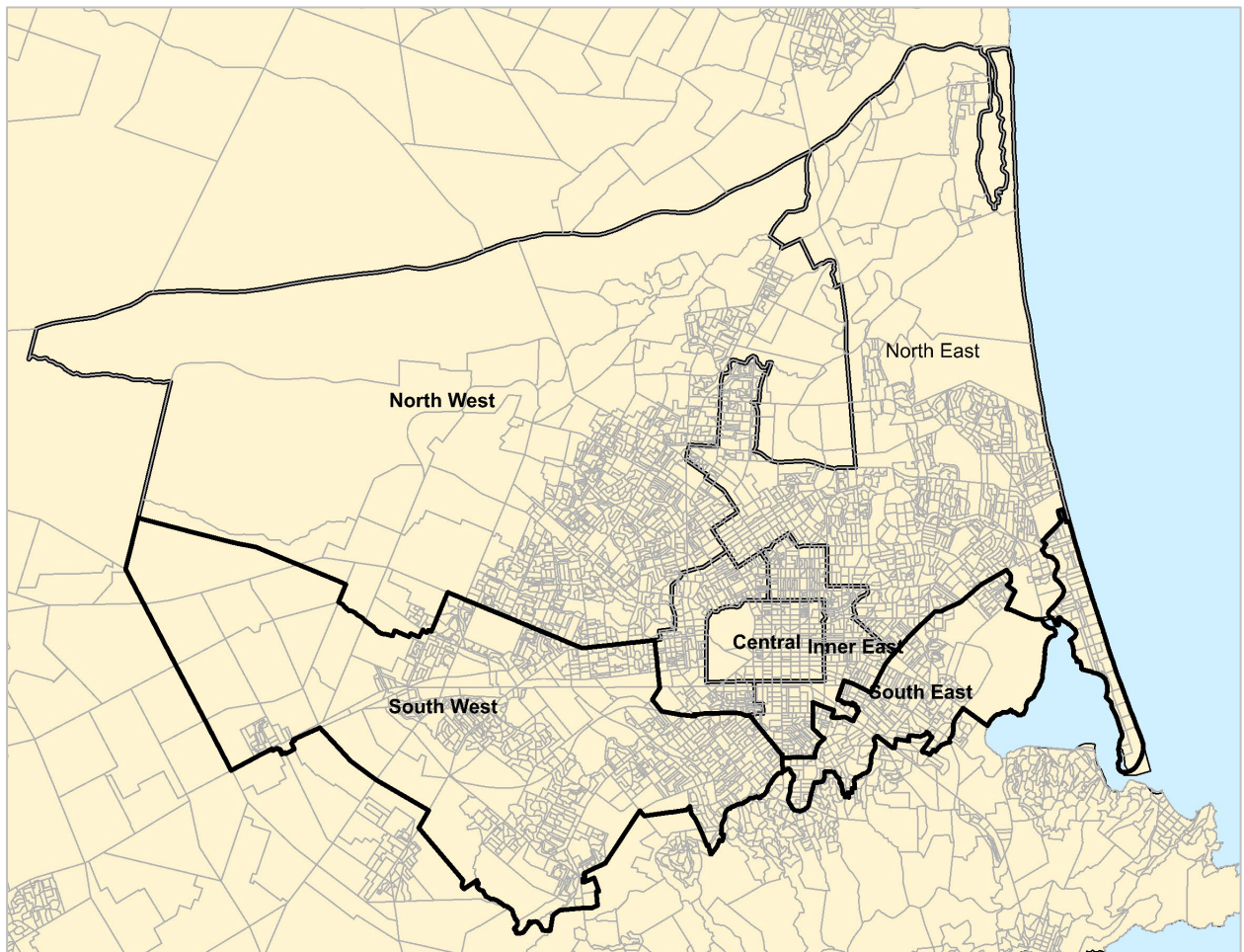
2. SCOPE, CONTEXT AND DATA

In this report, Ōtautahi refers to the Christchurch City Council area. Ōtautahi is a constituent of what has increasingly become referred to as Greater Christchurch which includes three councils: Christchurch City Council (CCC), Selwyn District Council (SDC), and Waimakariri District Council (WDC).

Scope

The focus of this report is on Ōtautahi's major urban conglomeration and seven sub-areas within it: Central city; Inner East; Inner West; North East; North West; South East; South West. This excludes the Port Hills, Lyttleton and Banks Peninsula.

Figure 2.1: Subarea boundaries



The statistical analysis in this report builds on and extends analysis undertaken by Ian Mitchell (Livingston and Associates) on housing trends and futures in the Greater Christchurch regions – that is, Selwyn District, Waimakariri District, and Christchurch City. Other components of

the report draw on both domestic and overseas research and comments on the implications of that research for housing pathways in Ōtautahi.

Context

Greater Christchurch¹ is the second largest urban area in New Zealand and is home to 208,200 households. The majority live in Christchurch City (157,000 households or 75%). However, since 2010, the housing market and pattern of development activity has been disrupted by the 2010 and 2011 earthquakes and central Government responses to it.

The earthquakes destroyed or damaged a significant number of dwellings in Greater Christchurch. The majority of those homes were located in Ōtautahi. Approximately 8,000 low-income renters relocated out of the city to other predominately South Island urban centres or peripheral townships. This movement was reinforced by the Land Use Recovery Plan introduced by the then National Government which changed the land use regulations to those which:

- Allowed for increased development for new housing in a variety of peripheral townships (predominately in Selwyn and Waimakariri Districts);
- Provided comparatively restricted options for residential building within the urban sub-areas of Ōtautahi.

In addition, subsequent to the earthquakes, central Government increased infrastructure investment around Christchurch.

All those factors made residential builds in peripheral locations within the Selwyn District Council and Waimakariri District Council more attractive.

Ōtautahi's share of consenting activity fell from 70% of Greater Christchurch during the 2000-2004 period, to 57% in 2020 and 2021. By comparison SDC's share increased from 15% in the 2000-2004 period to 31% in 2020 and 2021.

Table 2.1 presents the number of residential building consents (number of units) issued between 2000 and 2021.

¹ Greater Christchurch in the context of this report refers to the combined area of Christchurch City and Waimakariri and Selwyn Districts

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Table 2.1: Residential Building Consents 2000-2021 by Councils in Greater Christchurch

	Waimakariri District Council		Christchurch City Council		Selwyn District Council		Greater Christchurch
	Dwelling Consents	% Greater Christchurch	Dwelling Consents	% Greater Christchurch	Dwelling Consents	% Greater Christchurch	Dwelling Consents
2000-2004	2,070	15%	9,886	70%	2,117	15%	14,073
2005-2009	2,335	16%	9,549	64%	3,054	20%	14,938
2010-2014	4,070	23%	9,977	55%	3,984	22%	18,031
2015-2019	3,398	14%	15,349	62%	6,088	25%	24,835
2020-2021	1,407	12%	6,554	57%	3,566	31%	11,527

Source: Statistics New Zealand

Despite the relative decline in residential building compared to SDC and WDC, Ōtautahi's households are expected to increase substantially with the next two decades. Most of that increase is likely to be within Urban Christchurch. Urban Christchurch already accounts for 89% of Ōtautahi's population. The number of households in Urban Christchurch are projected to grow by 21% or a little less than 1,500 households per annum between 2018 and 2038. Approximately 94% (28,130 households out of 29,800) of Christchurch City Council's total growth between 2018 and 2038 is projected to occur within Urban Christchurch (Table 2.2).

Table 2.2: Projected Household Numbers in Ōtautahi and Urban Christchurch 2018 to 2038

	Christchurch City Council area		Urban Christchurch City	
	Households	Change	Households	Change
2018	151,100		134,890	
2020	155,000	3,900	138,780	3,890
2023	160,900	5,900	144,350	5,570
2028	168,300	7,400	151,200	6,850
2033	175,200	6,900	157,650	6,450
2038	180,900	5,700	163,020	5,370

Source: Statistics New Zealand

Statistics New Zealand has concluded that international migration has driven population growth in Ōtautahi with natural increase providing a positive but muted contribution in the recent past. There have been substantial losses in population associated with out-migration into other areas (Table 2.3). Between June 2018 and June 2021, natural population growth (+4,800 people) was lower than the net loss from internal migration (-5,700 people).

Table 2.3: Contributors to Christchurch City's population growth June 2018 to 2021

	June 2018 to June 2019	June 2019 to June 2020	June 2020 to June 2021
Natural increase	1,600	1,500	1,700
Net internal migration	-1,500	-2,600	-1,600
Net international migration	3,400	5,800	140
Total increase	3,500	4,700	240

Source: Statistics New Zealand

Housing costs across the whole metropolitan area have increased since the early 1990s. Table 2.4 shows the trend in median rents, lower quartile house prices, and median household incomes² in Christchurch City, Waimakariri and Selwyn Districts between 1991 and 2021. House sale prices have increased at a significantly faster rate than household incomes across Greater Christchurch. In more recent times (2020 to 2021) house sale price growth has accelerated and rental growth has also increased.

Table 2.4: Median Rents, Lower Quartile House Prices (LQHP) & Median Household Incomes (Median Hhld I) by Councils in Greater Christchurch 1991-2020

	Waimakariri District			Christchurch City			Selwyn District		
	Median rent	LQHP	Median Hhld I	Median rent	LQHP	Median Hhld I	Median rent	LQHP	Median Hhld I
1991	\$146	\$80,000	\$31,100	\$147	\$68,000	\$31,100	\$134	\$61,000	\$35,500
1996	\$157	\$95,000	\$34,700	\$171	\$115,000	\$32,900	\$164	\$90,000	\$39,100
2001	\$181	\$110,500	\$39,700	\$171	\$126,800	\$36,500	\$168	\$104,000	\$47,200
2006	\$246	\$240,000	\$50,900	\$244	\$253,000	\$48,200	\$266	\$266,000	\$62,500
2013	\$394	\$325,000	\$68,800	\$356	\$336,000	\$65,300	\$435	\$399,500	\$85,100
2018	\$381	\$380,000	\$81,700	\$345	\$344,500	\$77,600	\$406	\$481,500	\$101,100
2019	\$400	\$385,000	\$84,600	\$345	\$345,000	\$80,300	\$432	\$457,750	\$104,600
2020	\$420	\$402,000	\$87,600	\$400	\$380,000	\$83,100	\$468	\$487,000	\$109,200

Source: MBIE, Headway Systems and Statistics New Zealand

Sources, measures and data

Definitions and measures of housing needs, housing stress, housing affordability and housing segments are frequently left undefined. Where they are defined both definitions and their measures are often contested, opaque or inconsistently applied. The glossary (ii-above) sets out key definitions and measures for usage in this report. The statistical data sources include:

- Population projections sourced from Statistics New Zealand;
- Customised census data from Statistics New Zealand;
- Property transaction data source from the Ministry of Housing and Urban Development and Headway Systems; and

² Household incomes are assumed to have increased at 3.5% per annum between 2013 and 2019

- Interest rate data from the Reserve Bank of New Zealand.

The population projections used were provided by the Greater Christchurch Partnership. These projections were similar to Statistics New Zealand's high growth series for Selwyn and Waimakariri Districts and slightly higher than the medium projections for Christchurch City.

3. HOUSING STRESS IN URBAN CHRISTCHURCH

New Zealand has been facing a significant housing crisis for at least a decade. It is a crisis that impacts most severely on very low-income households, but precarious housing is affecting modest income households as well. Population groups such as seniors who have been assumed to be largely both affordably and securely housed have emerged in New Zealand's homelessness statistics. Rising house prices and shifts in the concentration of housing stock have meant owner occupation is beyond the reach of many modest income households. The expanding numbers of households and people in the intermediate housing market, combined with significant declines in community, council and state housing stock ownership generate significant pressure on housing access and wellbeing among very low income as well as vulnerable households.

In this section we discuss various dimensions of housing stress in Urban Christchurch as follows:

- Housing costs and housing affordability.
- Crowding.
- Homelessness and precarious housing.

Housing Costs and Housing Affordability

Housing affordability is considered compromised when housing costs (rents or the cost to service a mortgage plus other housing costs) exceed 30% of gross household income. Housing affordability comes under pressure when housing costs increase at a faster rate than household incomes. When housing costs to household incomes exceed 30% these households are deemed to be in housing stress. Severe housing stress refers to 50% or more of household incomes being expended on housing costs. We focus on two dimensions of housing affordability in Urban Christchurch. The first dimension is the affordability of renting. The second dimension is the affordability of entering into owner occupation.

It should be noted that:

- For low- and modest- income households, the impact of housing costs in excess of 30% is more critical than for high-income households. This is because the residual incomes of high-income households may still be adequate to meet the other needs of the household even after housing costs. For low- and modest- income households excess housing costs profoundly affect their ability to meet their other basic living needs.
- It has been typically accepted that housing costs for owner occupier households with mortgages may be of marginally higher proportions than for renting households. That is because mortgage payment for an owner-occupied dwelling has been treated as including some pre-saving which offsets future housing costs when household incomes fall in later life and retirement.

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As Table 3.1 shows, lower quartile house sale prices have increased significantly faster than household incomes over the last 20 years in each of the Urban Christchurch sub-areas.

Table 3.1: Median Rents, Lower Quartile House Prices and Median Household Incomes by Urban Christchurch Sub-areas

June Quarters	2001	2006	2013	2018	2020	2021	2001-2021 Change	
							Total %	% pa
Central								
Lower quartile house prices	\$135,000	\$256,000	\$254,250	\$385,000	\$399,000	\$383,750	184%	5%
Median market rent	\$196	\$284	\$394	\$427	\$452	\$488	149%	5%
Median hhld income	\$31,946	\$42,626	\$62,000	\$59,200	\$63,700	\$66,100	107%	4%
Inner East								
Lower quartile house prices	\$85,000	\$195,000	\$215,000	\$260,000	\$302,500	\$336,500	296%	7%
Median market rent	\$209	\$309	\$440	\$433	\$423	\$456	119%	4%
Median hhld income	\$25,273	\$34,226	\$50,400	\$50,400	\$54,700	\$57,000	126%	4%
Inner West								
Lower quartile house prices	\$165,000	\$290,000	\$368,530	\$454,750	\$515,000	\$525,000	218%	6%
Median market rent	\$200	\$291	\$403	\$409	\$429	\$463	132%	4%
Median hhld income	\$39,726	\$51,266	\$70,600	\$70,300	\$75,200	\$77,800	96%	3%
Northeast								
Lower quartile house prices	\$115,000	\$240,000	\$216,000	\$299,000	\$352,000	\$400,000	248%	6%
Median market rent	\$196	\$275	\$379	\$357	\$384	\$415	112%	4%
Median hhld income	\$37,239	\$49,062	\$65,900	\$65,200	\$84,700	\$87,700	136%	4%
Northwest								
Lower quartile house prices	\$135,000	\$258,750	\$354,000	\$405,750	\$437,750	\$500,000	270%	7%
Median market rent	\$180	\$246	\$357	\$362	\$370	\$400	122%	4%
Median hhld income	\$41,980	\$55,124	\$72,900	\$73,000	\$77,900	\$80,500	92%	3%
Southeast								
Lower quartile house prices	\$99,000	\$210,000	\$245,000	\$276,625	\$317,250	\$385,000	289%	7%
Median market rent	\$156	\$222	\$319	\$338	\$353	\$381	145%	5%
Median hhld income	\$33,785	\$43,385	\$54,100	\$53,900	\$56,900	\$58,500	73%	3%
Southwest								
Lower quartile house prices	\$118,475	\$235,000	\$300,000	\$379,000	\$400,000	\$455,625	285%	7%
Median market rent	\$179	\$256	\$387	\$366	\$398	\$429	140%	4%
Median hhld income	\$33,785	\$43,385	\$65,200	\$66,100	\$71,500	\$74,400	120%	4%

Source: MBIE, Headway Systems and Statistics New Zealand

Although rents appear to be tracking median household incomes, this is misleading in relation to housing affordability stress. Ōtautahi as a whole has a persistent problem of housing affordability stress among renting households.

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Table 3.2 shows that this is particularly prevalent among lower income households. Notably, however, among households with incomes in excess of \$70,000, there are renting households in housing affordability stress. Some of these renting households are in severe housing affordability stress. Some 12% of renting households with household incomes in excess of \$70,000 were in housing affordability stress and 1% were in severe housing affordability stress in 2018.

Table 3.2: Housing Affordability Stress by Household Income for Renting Households in Ōtautahi 2001-2018

Gross household income	Stressed (30% or more of Household Income)			Severely stressed (50% or more Household Income)		
	2001	2013	2018	2001	2013	2018
Less than \$30,000	83%	90%	93%	48%	70%	83%
\$30,001 to \$50,000	15%	71%	85%	0%	13%	33%
\$50,001 to \$70,000	5%	23%	52%	0%	0%	4%
\$70,001 to \$100,000	0%	7%	11%	0%	1%	1%
Over \$ 100,000	0%	2%	1%	0%	0%	0%
Total	37%	37%	41%	19%	16%	20%

Source Statistics New Zealand

Public housing places provide access to the Income-related Rent Subsidy (IRRS). As a result households in public housing are not in housing affordability stress, whether those are in public housing places delivered through the government's housing provider Kainga Ora or through IRRS registered community housing providers. Similarly, most community housing providers do attempt to provide long-term affordable housing in stock that provides for people beyond those on the public housing register. As a consequence, housing affordability stress in rental is most likely to be felt by those in the private rental market.

Table 3.3 provides a modelled estimate of private renting households in housing affordability stress for 2020 in Urban Christchurch. Numbers vary from sub-area to sub-area, but 20,500 private renting households were estimated to be in housing affordability stress.

Table 3.3: Estimates of Affordability Stressed Private Renting Households Urban Christchurch Sub-areas 2020

Urban Christchurch and Sub-areas	Estimated Affordability Stressed Private Renting hhlds 2020	% All Private Renting hhlds in Affordability Stress 2020	Affordability Stressed Private Renting hhlds as % of All hhlds 2020
Central	950	34%	24%
Inner East	3,070	42%	24%
Inner West	1,560	37%	19%
Northeast	3,840	47%	12%
Northwest	4,510	48%	13%
Southeast	2,260	49%	15%
Southwest	4,310	45%	13%
Urban Christchurch	20,500	45%	15%

Source: Modelled based on data from Statistics New Zealand

NB: Numbers are rounded to the nearest 10 in the modelling & consequently total households may vary between tables.

Table 3.3 also shows considerable proportions of all private renting households are in affordability stress irrespective of sub-area. Proportions never fall below a third and near half of all private renting households in the Northeast, Northwest and Southeast. Almost a quarter of all households in Central and Inner East are private renting households in housing affordability stress.

The geographic pattern of private renting households and their concentration in the inner-city sub-areas, particularly on its north and eastern fringe, are evident in Figure 3.1.

Figure 3.1: Housing Affordability Stressed Private Renting Households in Urban Christchurch 2020

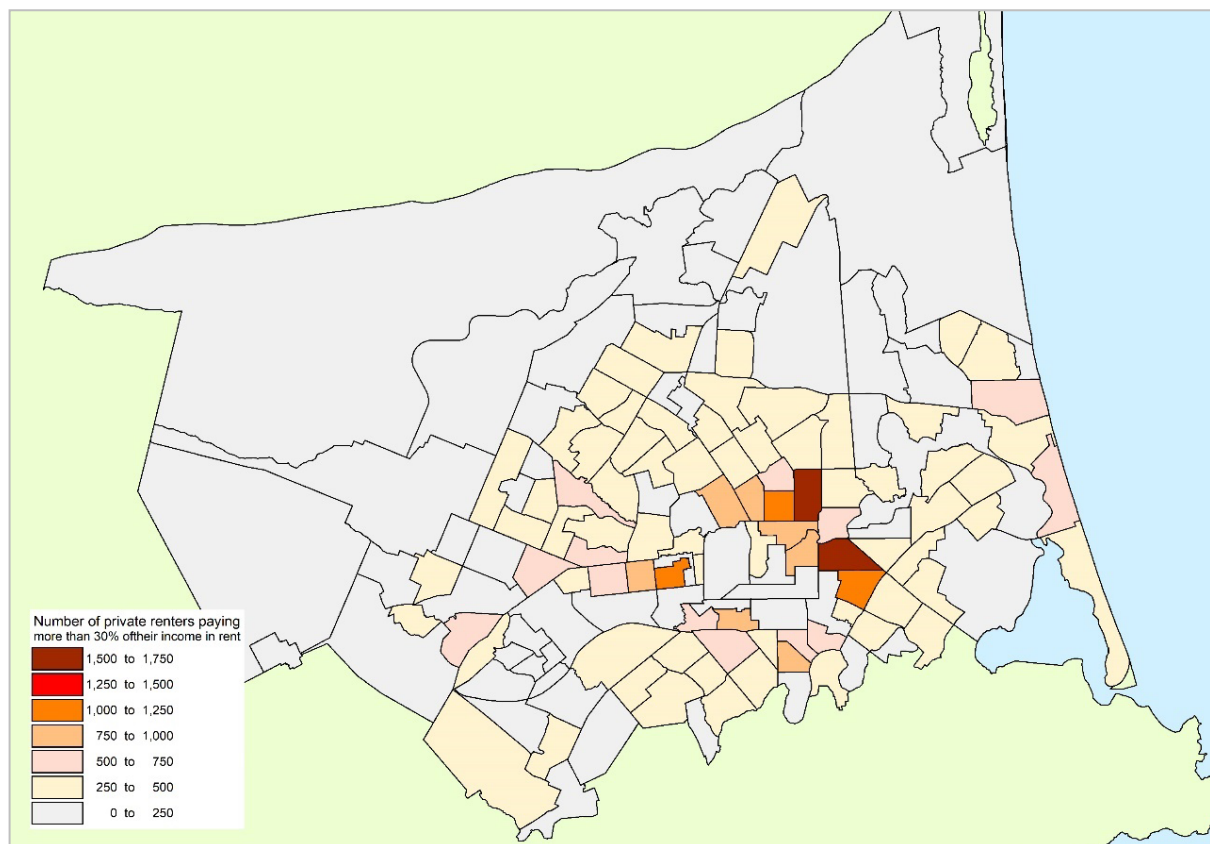
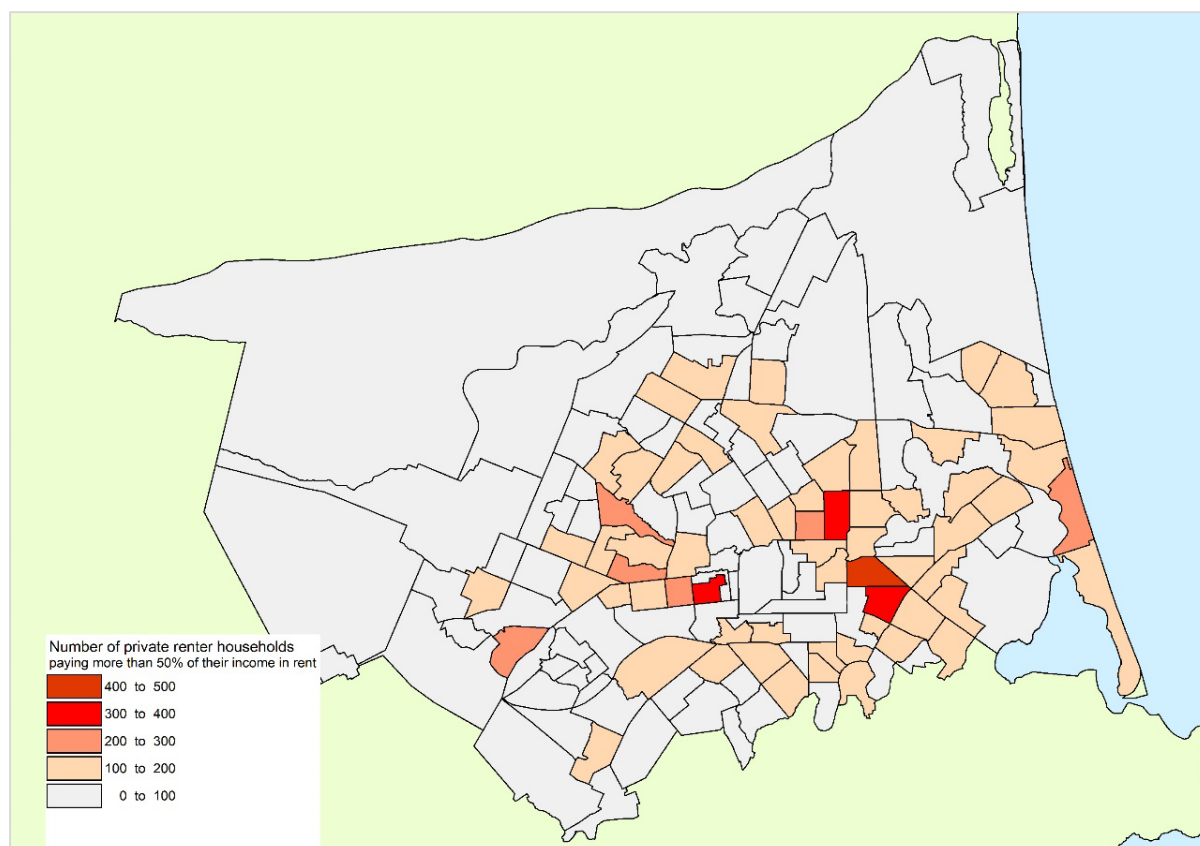


Figure 3.2 shows that severely housing affordability stressed households with rent outgoings more than 50% of their household incomes tend to be located on the south-eastern side of the central city.

Figure 3.2: Severely Housing Affordability Stressed Private Renting Households in Urban Christchurch 2020



Housing affordability stress among private renting households is typically most burdensome among low- income households. However, Northeast, Northwest, and Southwest have high proportions of middle- income households (earning between \$50,000 and \$100,000 per annum) paying more than 30% of their income in rent. The same patterns are evident among private renting households paying more than 50% their gross income in rent (Table 3.4).

Among households in private rented housing, housing affordability stress is also most likely to burden seniors (Table 3.5). Those households relying on a single income are also likely to be stressed. As Table 3.6 shows, one-person households and one parent households with children had the highest proportions in housing affordability stress in 2020.

The patterns evident in Table 3.5 and Table 3.6 largely prevail irrespective of sub-area in Urban Christchurch. As later discussion shows, housing affordability stress is sometimes mitigated through incorporating multiple individual and family earners in a dwelling. This can contribute to issues of crowding.

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Table 3.4: Proportion of Stressed and Severely Stressed Private Renting Households by Sub-area Urban Christchurch and Household Incomes 2018

Housing Costs to Hhld Incomes	Central	Inner-East	Inner-West	Northeast	Northwest	Southeast	Southwest
More than 30% of Household Incomes in Housing Costs							
\$30,000 and under	92%	92%	93%	93%	94%	96%	92%
\$30,001-\$50,000	82%	77%	81%	88%	89%	85%	88%
\$50,001-\$70,000	38%	32%	44%	56%	67%	43%	62%
\$70,001-\$100,000	6%	5%	8%	9%	19%	4%	15%
\$100,001-\$150,000	0%	1%	1%	1%	3%	0%	2%
\$150,001 or More	0%	0%	0%	0%	1%	0%	0%
Total private renters	30%	40%	35%	44%	44%	46%	41%
More than 50% of Household Incomes in Housing Costs							
\$30,000 and under	80%	77%	82%	85%	86%	87%	84%
\$30,001-\$50,000	23%	16%	24%	35%	48%	26%	42%
\$50,001-\$70,000	2%	1%	5%	1%	8%	3%	6%
\$70,001-\$100,000	0%	0%	1%	1%	3%	0%	2%
\$100,001-\$150,000	0%	0%	0%	0%	0%	0%	0%
\$150,001 or More	0%	0%	0%	0%	0%	0%	0%
Total private renters	14%	19%	16%	22%	23%	25%	20%

Source: Modelled based on data from Statistics New Zealand

Table 3.5: Housing Affordability Stressed Private Renting Households by Sub-areas in Urban Christchurch by Age of Reference Person 2020

Urban Christchurch Sub-areas	0-29 years		30-39 years		40-49 years		50-64 years		65 years and over	
	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
Central	400	31%	230	25%	100	27%	130	34%	80	57%
Inner-East	880	35%	640	32%	520	41%	650	48%	380	63%
Inner-West	520	33%	270	25%	280	35%	290	41%	190	65%
Northeast	910	40%	960	42%	720	40%	720	45%	530	66%
Northwest	1450	47%	970	39%	790	40%	720	42%	570	63%
Southeast	520	40%	540	42%	410	41%	460	52%	330	74%
Southwest	1320	40%	970	35%	740	37%	690	42%	580	66%

Source: Modelled based on data from Statistics New Zealand

Table 3.6: Housing Affordability Stressed Private Renting Households by Sub-areas in Urban Christchurch 2020

Urban Christchurch Sub-areas	Couples with Children		Couple only		One Parent with Children		One person		Multi family		Other	
	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%	Hhlds	%
Central City	60	24%	160	17%	60	59%	470	45%	0	0%	190	25%
Inner-East	320	29%	350	22%	510	76%	1460	61%	20	12%	410	22%
Inner-West	190	24%	190	19%	200	64%	610	59%	20	16%	350	30%
Northeast	650	30%	390	29%	1130	77%	1140	67%	60	19%	470	27%
Northwest	900	32%	480	31%	830	75%	1060	66%	80	23%	1160	42%
Southeast	300	30%	210	26%	620	77%	860	70%	20	17%	250	27%
Southwest	710	28%	450	25%	890	76%	1200	69%	70	16%	990	33%

Source: Modelled based on data from Statistics New Zealand

Crowding

High housing costs can drive crowding. So too can housing stock inappropriate to the needs of households wishing to live intergenerationally. Issues of design and stock homogeneity, particularly the supply-side preoccupation with three-bedroom dwellings in suburban areas, can also generate under-utilisation of housing stock. A raft of research has shown that even where households want to downsize, for instance, the stock is not easily available and the price points of stock, even when smaller, is frequently not affordable for low- and modest-income households.

Of all the councils in Greater Christchurch, Ōtautahi had the highest level of crowding in 2018. Around 9% of renting households were crowded. By contrast Selwyn District Council had relatively low levels of crowding (Table 3.7).

Table 3.7: Crowding and Utilisation of Stock in Greater Christchurch by Tenure 2018

Greater Christchurch Councils	Owner Occupiers		Renters		Total households	
	Dwellings	% of total	Dwellings	% of total	Dwellings	% of total
Waimakariri District						
1 bedroom needed (crowded)	210	1%	135	4%	345	2%
2 + bdrms needed (severely crowded)	39	0%	18	1%	57	0%
<i>Total – crowded</i>	<i>249</i>	<i>1%</i>	<i>153</i>	<i>5%</i>	<i>402</i>	<i>2%</i>
<i>Total – No extra bedrooms required</i>	<i>1,776</i>	<i>10%</i>	<i>906</i>	<i>30%</i>	<i>2,682</i>	<i>13%</i>
1 bedroom spare	5,115	30%	1,131	37%	6,246	31%
2 or more bedrooms spare	10,038	58%	873	29%	10,911	54%
<i>Total not crowded</i>	<i>16,929</i>	<i>99%</i>	<i>2,910</i>	<i>95%</i>	<i>19,839</i>	<i>98%</i>
<i>Total stated</i>	<i>17,178</i>	<i>100%</i>	<i>3,063</i>	<i>100%</i>	<i>20,241</i>	<i>100%</i>
Christchurch City Council						
1 bedroom needed (crowded)	1,470	2%	2,421	7%	3,891	3%
2 + bdrms needed (severely crowded)	345	0%	699	2%	1,044	1%
<i>Total – crowded</i>	<i>1,815</i>	<i>2%</i>	<i>3,120</i>	<i>9%</i>	<i>4,935</i>	<i>4%</i>
<i>Total – No extra bedrooms required</i>	<i>11,031</i>	<i>13%</i>	<i>12,663</i>	<i>35%</i>	<i>23,694</i>	<i>19%</i>
1 bedroom spare	30,681	36%	14,136	39%	44,817	37%
2 or more bedrooms spare	42,267	49%	6,228	17%	48,495	40%
<i>Total not crowded</i>	<i>83,979</i>	<i>98%</i>	<i>33,027</i>	<i>91%</i>	<i>117,006</i>	<i>96%</i>
<i>Total stated</i>	<i>85,794</i>	<i>100%</i>	<i>36,147</i>	<i>100%</i>	<i>121,941</i>	<i>100%</i>
Selwyn District Council						
1 bedroom needed (crowded)	147	1%	144	4%	291	2%
2 + bdrms needed (severely crowded)	42	0%	24	1%	66	0%
<i>Total – crowded</i>	<i>189</i>	<i>1%</i>	<i>168</i>	<i>5%</i>	<i>357</i>	<i>2%</i>
<i>Total – No extra bedrooms required</i>	<i>1,242</i>	<i>9%</i>	<i>717</i>	<i>22%</i>	<i>1,959</i>	<i>12%</i>
1 bedroom spare	3,882	29%	1,254	38%	5,136	30%
2 or more bedrooms spare	8,304	61%	1,152	35%	9,456	56%
<i>Total not crowded</i>	<i>13,428</i>	<i>99%</i>	<i>3,123</i>	<i>95%</i>	<i>16,551</i>	<i>98%</i>
<i>Total stated</i>	<i>13,617</i>	<i>100%</i>	<i>3,291</i>	<i>100%</i>	<i>16,908</i>	<i>100%</i>

Source: Statistics New Zealand 2018 Census

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Within Urban Christchurch, crowding is evident among both owner occupiers and renting households but the burden of crowding falls particularly on renting households. The Inner West and Southwest sub-areas had the highest proportion of crowded renter households (Table 3.8). Levels of crowding were higher for Pasifika than for those of Māori descent and other households.

Table 3.8: Crowding by Urban Christchurch and Sub-areas by Tenure 2018

Sub-areas	Owner Occupiers			Renters			Total		
	Crowded	Total Stated	% Crowded	Crowded	Total Stated	% Crowded	Crowded	Total Stated	% Crowded
Central	9	639	1%	105	1,554	7%	114	2,193	5%
Inner East	117	4,032	3%	537	5,802	9%	654	9,834	7%
Inner West	66	3,123	2%	363	3,363	11%	429	6,486	7%
Northeast	363	18,414	2%	453	5,871	8%	816	24,285	3%
Northwest	387	20,589	2%	621	6,852	9%	1,008	27,441	4%
Southeast	207	8,157	3%	261	3,510	7%	468	11,667	4%
Southwest	552	19,416	3%	675	7,029	10%	1,227	26,445	5%
Urban Total	1,701	74,370	2%	3,015	33,981	9%	4,716	108,351	4%

Source: Statistics New Zealand 2018 Census

Data limitations mean that it is difficult to disaggregate ethnicity exposure to crowding in Ōtautahi. However, one in four Pacific people lived in crowded dwellings and one in eight identifying as of Māori descent lived in crowded dwellings (Table 3.9).

Table 3.9: Crowded Households by Ethnicity in Ōtautahi 2018

Crowding and Utilisation	Māori		Pasifika		Other		Total	
	Hhlds	% All Hhlds	Hhlds	% All Hhlds	Hhlds	% All Hhlds	Hhlds	% Hhlds
Two or more bedrooms needed (severely crowded)	310	2%	170	5%	780	1%	1,250	1%
One bedroom needed (crowded)	1,130	7%	390	11%	3,090	3%	4,600	3%
Total Crowded	1,440	9%	550	16%	3,860	3%	5,860	4%

Source: Statistics New Zealand

Homelessness and Precarious Housing

Unaffordable housing and crowded housing are associated with homelessness and precarious housing. There is also persistent evidence that private rented housing tends to be precarious. In the past this has been associated with the very lightly regulated nature of the rental market. The Residential Tenancies Amendment Act 2019 may see some changes in investor behaviour into the future, but these patterns have not yet become clear. What is clear is that owner occupation followed by rental in public housing and by Community Housing Providers tend to be longer term and less precarious. There is, however, also a significant number of people that are in temporary accommodation which is indicative of homelessness (Amore, 2019; Amore, Viggers and Howden-Chapman, 2021).

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Table 3.10 provides modelling of households in 2018 and 2020 respectively. In order of precarity, the owner occupiers are likely to be least stressed. Also stressed are:

- Stressed private renters paying more than 30% of their household income in rent;
- Private renters paying less than 30% of their household income in rent but unable to affordably buy a dwelling at the lower quartile house sale price (LQHP);
- Private renter households with sufficient income to affordably buy a dwelling at the lower quartile house sale price; and
- Owner occupier households.

Table 3.10: Households by Housing segments by Sub-areas 2018 and 2020

Sub-areas	Other		Social or Public Renting Households		Stressed Private Renting Households		Private Renting Households Unable to Affordably Buy		Households of Renting Households Potentially able to Buy		Owner occupiers	
	Hhlds	% All Hhlds	Hhlds	% All Hhlds	Hhlds	% All Hhlds	Hhlds	% All Hhlds	Hhlds	% All Hhlds	Hhlds	% All Hhlds
Central												
2018	60	2%	170	6%	690	22%	400	13%	1,030	34%	790	26%
2020	60	1%	170	4%	1,010	25%	380	9%	1,440	36%	1,030	26%
Inner East												
2018	340	3%	980	8%	2,980	24%	120	1%	4,020	32%	4,540	36%
2020	340	3%	980	8%	3,100	24%	240	2%	3,960	31%	4,560	36%
Inner West												
2018	240	3%	480	6%	1,520	19%	1,070	13%	1,520	19%	3,500	43%
2020	260	3%	480	6%	1,570	19%	1,140	14%	1,510	18%	3,510	43%
Northeast												
2018	480	2%	1,990	7%	3,720	12%	300	1%	3,850	13%	20,570	68%
2020	500	2%	1,990	6%	3,870	12%	530	2%	3,690	12%	20,900	67%
Northwest												
2018	550	2%	1,500	4%	4,340	13%	1,070	3%	3,600	11%	22,870	69%
2020	570	2%	1,500	4%	4,560	13%	910	3%	3,880	11%	23,140	68%
Southeast												
2018	270	2%	1,030	7%	2,220	15%	210	1%	2,100	14%	9,120	62%
2020	290	2%	1,030	7%	2,270	15%	380	3%	1,960	13%	9,200	62%
Southwest												
2018	640	2%	1,920	6%	4,050	12%	860	3%	4,160	13%	21,600	66%
2020	660	2%	1,920	6%	4,390	13%	580	2%	4,640	14%	22,250	66%

Source: Modelled based on data from Statistics New Zealand, Kainga Ora, and RBNZ.

Key trends include:

- Central sub-area proportionally has the highest number of stressed renters.
- Central and Inner West sub-areas also had high proportion of households who were able to affordably pay their rent but unable to affordably service the mortgage required to buy a dwelling at the lower quartile house sale price; and

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- Central and Inner East sub-areas had relatively high proportion of households that appear to be able to service a mortgage at the lower quartile house sale price but have remained in private rental accommodation.

Notable is the expansion of the 'intermediate housing market'. Intermediate housing markets are defined as private renter households who have at least one member in paid employment, unlikely to be eligible for public housing, and are unable to affordably buy a dwelling at the lower quartile house sale price.

Because of data limitations, we have had to provide a proxy estimate of the relative size of the intermediate market. That estimate includes all households with reference people aged less than 65 years of age who are unable to buy at the lower quartile house sale price. With low unemployment rates this provides a comparable estimate to the classically defined 'intermediate housing market'.

Using that proxy intermediate housing market measure, it is estimated that the number of households in the intermediate housing market increased from 23,310 to 24,130 households between 2018 and 2020, an increase of 820 or 4%. This reflects increase in the number of renters, growth in the lower quartile house sale price, increases in household incomes and the fall in mortgage interest rates.

Despite muted expansion of the intermediate housing market between 2018 and 2020, significant proportions of households are in the intermediate housing market. Central, Inner West, Northwest and Southeast have close to half of renting households in that category. Overall, about 45% of all renting households and 17% of all households irrespective of tenure can be expected to be in the intermediate housing market in Urban Christchurch (Table 3.11).

Table 3.11: Estimated Household Numbers by Sub-areas and as Proportion of Renting Households and All Households 2018 and 2020

Urban Christchurch and Sub-areas	June 2018			June 2020		
	Intermediate Households	% All Renting Households	% All Households	Intermediate Households	% All Renting Households	% All Households
Central	1,070	47%	35%	1,270	42%	31%
Inner East	3,080	38%	24%	3,260	39%	25%
Inner West	2,260	49%	28%	2,310	49%	28%
Northeast	4,160	42%	14%	4,520	45%	15%
Northwest	5,150	49%	15%	5,120	47%	15%
Southeast	2,350	42%	16%	2,460	44%	17%
Southwest	5,240	48%	16%	5,190	45%	15%
Urban Christchurch	23,310	45%	17%	24,130	45%	17%

Source: Modelled based on data from Statistics New Zealand, Kainga Ora, and RBNZ.

4. HOUSING PATTERNS IN URBAN CHRISTCHURCH'S FUTURE

The housing patterns of the future depend on a combination of population shifts, shifts in the composition of households, and the supply and cost of dwellings. Some of these are more predictable than others. The structural ageing of populations and, indeed, the housing stock are relatively predictable unless there are significant shocks.

Overseas, COVID has had significant impacts on life expectancies. That is not expected here. However, two significant shocks have impacted on housing. The 1990s housing reforms saw a major shift in housing access, patterns of tenure, and the concentration of stock in the hands of property investors. The other shock, much more focused on Ōtautahi, was the Canterbury earthquakes and the impact that has had on the housing stock across Greater Christchurch and Ōtautahi in particular.

Both population change and the impacts on the Greater Christchurch housing stock and its distribution have been briefly noted in the discussion of context in Section 2 of this report. The following discussion focuses on the housing patterns likely to be observed in Urban Christchurch if current trends largely prevail. These future housing patterns have been modelled and focus on:

- Changes in the number of households by sub-areas within Urban Christchurch.
- The changing age profile of households.
- The changing composition of households.
- Potential changes in demand around dwelling typologies and tenures.

Future Household Numbers and Tenure

Projections show modest growth of household numbers to 2038 in Ōtautahi (Christchurch City Council), most of which is likely to be in Urban Christchurch. The numbers of owner occupiers and rentals are expected to increase, but persistent decline in owner occupation and the concentration of housing stock in the hands of property investors nationally will be reflected in Ōtautahi. Most of the rental increase can be expected to be in private rental if current patterns in Ōtautahi and nationally continue (Table 4.1).

Table 4.1: Projected Household Numbers by Tenure in Urban Christchurch and Christchurch City Council 2018-2038

Years	Urban Christchurch Households				Christchurch City Council Households			
	All	Owner occupied	Rental	% All Owner Occupied	All	Owner Occupied	Renting	% All Owner Occupied
2018	134,890	82,990	51,900	61.5%	151,100	95,950	55,150	63.5%
2023	144,350	87,010	57,340	60.3%	160,900	99,390	61,510	61.8%
2028	151,200	90,220	60,980	59.7%	168,300	102,790	65,510	61.1%
2033	157,650	92,950	64,700	59.0%	175,200	105,480	69,720	60.2%
2038	163,020	95,030	67,990	58.3%	180,900	107,720	73,180	59.5%
Change 2018-2038								
	28,130	12,040	16,090	-3.2% points	29,800	11,770	18,030	-4.0% points

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

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The growth in the number of households is unevenly distributed across urban Christchurch. Table 4.2 presents the projected growth in the number of households by sub-area and tenure between 2018 and 2038.

The central sub-area is projected to grow by 4,690 households, more than doubling its population over the next 20 years. This in part reflects the rebuild and intensification of Christchurch's inner city. The Central sub-area has the lowest rate of owner occupation of all the sub-areas.

With the exception of the Southeast sub-area (projected to increase by 8%), the other three sub-areas Southwest (projected to increase by 27%), Northwest (projected to increase by 17%) and Northeast (projected to increase by 17%) are all projected to grow faster than the inner-city sub-areas.

Table 4.2: Projected Household Numbers by Tenure in Urban Christchurch Sub-areas 2018-2038

	Central	Inner East	Inner West	Southeast	Southwest	Northeast	Northwest
Total Households							
2018	3,080	12,640	8,090	14,680	32,590	30,430	33,380
2028	6,220	13,570	8,710	15,440	37,660	33,190	36,410
2038	7,770	14,130	9,240	15,840	41,400	35,620	39,020
2018 to 2038	4,690	1,490	1,150	1,160	8,810	5,190	5,640
Owner Occupied Households							
2018	790	4,540	3,500	9,120	21,600	20,570	22,870
2028	1,600	4,600	3,610	9,460	24,420	22,150	24,380
2038	1,950	4,530	3,640	9,480	26,380	23,290	25,760
2018 to 2038	1,160	-10	140	360	4,780	2,720	2,890
Renting Households							
2018	2,290	8,100	4,590	5,560	10,990	9,860	10,510
2028	4,620	8,970	5,100	5,980	13,240	11,040	12,030
2038	5,820	9,600	5,600	6,360	15,020	12,330	13,260
2018 to 2038	3,530	1,500	1,010	800	4,030	2,470	2,750
Proportion Owner Occupied Households							
2018	26%	36%	43%	62%	66%	68%	69%
2028	26%	34%	41%	61%	65%	67%	67%
2038	25%	32%	39%	60%	64%	65%	66%
2018 to 2038	-1%	-4%	-4%	-2%	-3%	-2%	-2%

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Household Age Profiles and Change

The majority of growth is projected to occur in households with reference people aged 65 years and older. Owner occupation rates in Ōtautahi are sustained in part by the continued high owner occupation rates among seniors. Even among seniors, however, future rates of owner occupation are forecast to decline. This is evident in Table 4.3.

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Table 4.3: Projected Household Reference Age 2018-2038 for Urban Christchurch by Tenure

Household Reference Age	2018	2020	2023	2028	2033	2038	2018 to 2038	
							Hholds	% change
Urban Christchurch Total								
Less than 30 years	17,220	16,880	16,370	19,440	21,190	21,020	3,800	22%
30 to 39 years	23,490	24,520	26,060	20,800	20,020	22,140	-1,350	-6%
40 to 49 years	24,880	25,470	26,360	27,390	25,950	23,720	-1,160	-5%
50 to 64 yrs	36,000	36,710	37,770	37,380	37,860	37,980	1,980	6%
65 yrs and over	33,340	35,120	37,800	46,200	52,630	58,150	24,810	74%
Total	134,930	138,700	144,360	151,210	157,650	163,010	28,080	21%
Owner occupiers								
Less than 30 years	5,980	5,680	5,240	5,990	6,440	6,280	300	5%
30 to 39 years	11,650	11,890	12,250	9,610	8,870	9,530	-2,120	-18%
40 to 49 years	14,840	14,940	15,090	15,130	14,170	12,730	-2,110	-14%
50 to 64 yrs	25,730	25,990	26,380	25,690	25,360	24,790	-940	-4%
65 yrs and over	24,790	26,090	28,050	33,800	38,110	41,690	16,900	68%
Total	82,990	84,600	87,010	90,220	92,950	95,020	12,030	14%
Renters								
Less than 30 years	11,240	11,200	11,130	13,450	14,750	14,740	3,500	31%
30 to 39 years	11,840	12,630	13,810	11,190	11,150	12,610	770	7%
40 to 49 years	10,040	10,530	11,270	12,260	11,780	10,990	950	9%
50 to 64 yrs	10,270	10,720	11,390	11,690	12,500	13,190	2,920	28%
65 yrs and over	8,550	9,030	9,750	12,400	14,520	16,460	7,910	93%
Total	51,940	54,100	57,350	60,990	64,700	67,990	16,050	31%

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Renter households have growth in all the age groups with the strongest growth in 65 and over (which accounted for 49% of the increase in renter households). The change in the age profile of owner occupiers is complicated by the expected migration of middle-aged home buyers to Selwyn District Council and Waimakariri District Council. This expectation reflects recent demographic trends showing strong migration from Christchurch City to Selwyn and Waimakariri Districts. At the same time the rate of owner occupation has increased in both districts while falling in Christchurch City. Greater Christchurch Partnership population projections also includes the assumption that this trend is likely to continue.

Table 4.4 presents the projected growth in the number of households by sub-area and age of the household reference person. Central sub-area is projected to have strong growth across all age groups. By contrast, all the other sub-areas have projected growth which is dominated by households with reference people aged 65 years and older. Almost 7,000 senior-headed households are expected to be added between 2018 and 2038 in the Southwest. The Northwest and Northeast sub-areas are projected to have senior-headed households increase by an excess of 6,000 households in the Northwest and in excess of 5,000 in the Northeast.

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Table 4.4: Projected Household Reference Age 2018-2038 for Urban Christchurch Sub-areas by Tenure

Urban Sub-area	Household Reference Person Age					Total
	less than 30Yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs & over	
Central						
2018	860	740	410	650	460	3,120
2028	1,700	1,220	840	1,220	1,240	6,220
2038	2,110	1,530	860	1,450	1,830	7,780
2018 to 2038	1,250	790	450	800	1,370	4,660
Inner East						
2018	2,520	2,700	2,230	3,080	2,100	12,630
2028	2,720	2,330	2,410	3,200	2,910	13,570
2038	2,830	2,410	2,040	3,230	3,620	14,130
2018 to 2038	310	-290	-190	150	1,520	1,500
Inner West						
2018	1,360	1,440	1,470	2,070	1,770	8,110
2028	1,420	1,210	1,560	2,110	2,420	8,720
2038	1,490	1,270	1,350	2,130	3,010	9,250
2018 to 2038	130	-170	-120	60	1,240	1,140
Southeast						
2018	1,760	2,650	2,860	4,020	3,400	14,690
2028	1,820	2,180	2,970	3,980	4,490	15,440
2038	1,890	2,200	2,440	3,890	5,420	15,840
2018 to 2038	130	-450	-420	-130	2,020	1,150
Southwest						
2018	4,090	6,300	5,900	8,250	8,060	32,600
2028	4,630	5,710	6,760	8,900	11,660	37,660
2038	5,070	6,170	5,940	9,190	15,030	41,400
2018 to 2038	980	-130	40	940	6,970	8,800
Northwest						
2018	3,280	4,650	5,910	9,440	10,110	33,390
2028	3,530	3,890	6,270	9,370	13,350	36,410
2038	3,700	4,060	5,420	9,360	16,490	39,030
2018 to 2038	420	-590	-490	-80	6,380	5,640
Northeast						
2018	3,370	5,020	6,110	8,490	7,450	30,440
2028	3,610	4,270	6,570	8,600	10,130	33,180
2038	3,930	4,520	5,690	8,730	12,760	35,630
2018 to 2038	560	-500	-420	240	5,310	5,190

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Changing Composition of Households

The structural ageing of Ōtautahi's population is also reflected in the growth in the number of households as well as changes in both household composition and in tenure. The majority of the projected growth is expected to occur in couple only and one person households. Couple only and one person households make up around 82% of projected total growth between 2018 to 2038 (Table 4.5). Couples with children tend to have less discretionary income compared to couple without children households on the same gross income. Needing to larger dwellings compared to couples without children increases the challenge for households with children to become owner occupiers.

Table 4.5: Projected Household Composition 2018-2038 for Urban Christchurch by Tenure

Household Composition	2018	2020	2023	2028	2033	2038	2018 to 2038
Urban Christchurch Total							
Couple only	40,110	41,690	44,010	46,460	48,510	50,520	10,410
Couples with children	34,020	34,610	35,440	36,330	36,940	37,120	3,100
One parent	16,780	17,010	17,250	17,590	18,040	18,380	1,600
One person	35,740	37,170	39,230	42,380	45,570	48,390	12,650
Other	8,240	8,300	8,420	8,440	8,590	8,610	370
Total	134,890	138,780	144,350	151,200	157,650	163,020	28,130
Owner occupiers							
Couple only	28,710	29,760	31,350	32,970	34,090	35,190	6,480
Couples with children	22,440	22,530	22,660	22,770	22,750	22,440	0
One parent	7,450	7,380	7,290	7,290	7,310	7,270	-180
One person	20,960	21,530	22,380	24,020	25,640	26,980	6,020
Other	3,430	3,390	3,340	3,170	3,150	3,140	-290
Total	82,990	84,600	87,010	90,220	92,950	95,020	12,030
Renters							
Couple only	11,440	11,930	12,660	13,490	14,420	15,330	3,890
Couples with children	11,590	12,060	12,780	13,560	14,190	14,680	3,090
One parent	9,330	9,590	9,960	10,300	10,730	11,110	1,780
One person	14,780	15,610	16,850	18,360	19,930	21,410	6,630
Other	4,810	4,920	5,090	5,270	5,440	5,470	660
Total	51,950	54,110	57,350	60,980	64,700	67,990	16,040

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

The Central sub-area has more diverse growth in relation to household composition compared to other Urban Christchurch sub-areas (Table 4.6). All the other sub-areas are projected to be dominated by couple only and one person households.

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Table 4.6: Projected Household Composition 2018-2038 for Urban Christchurch by Sub-area

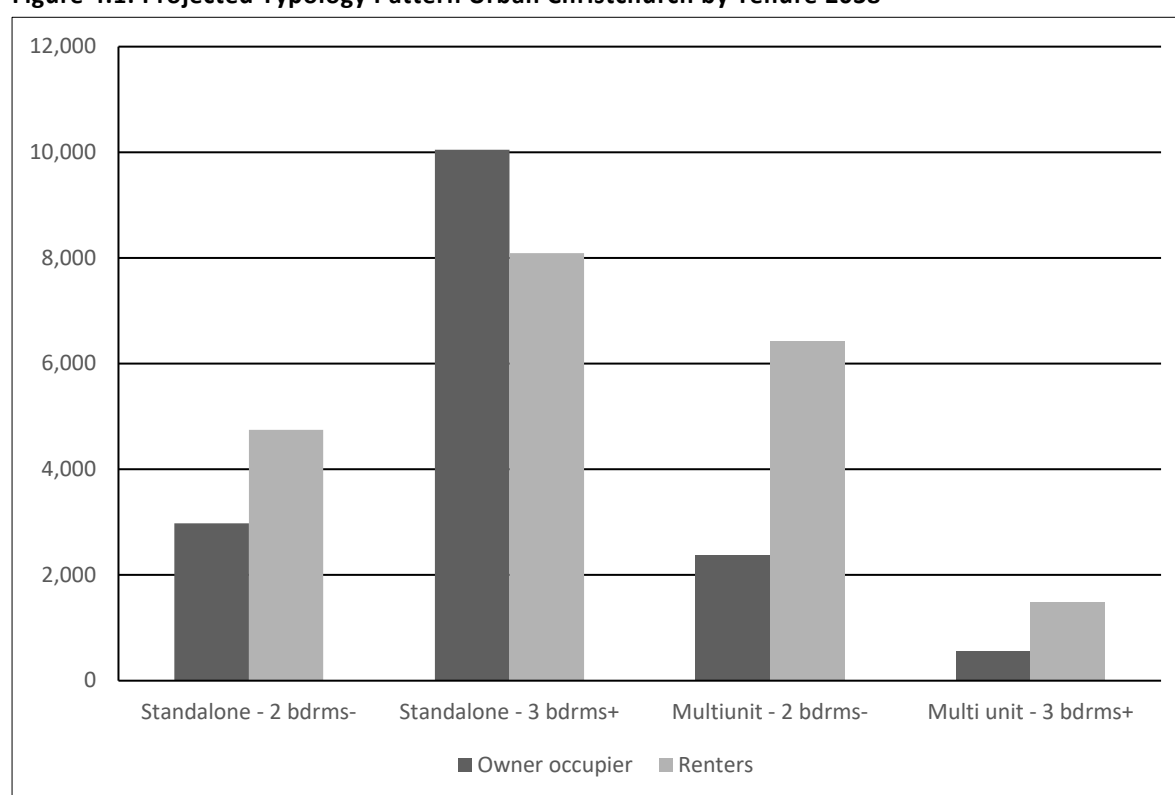
Urban Christchurch	2018	2028	2038	2018 to 2038
Central				
Couples only	1,100	2,270	2,810	1,710
Couples with children	290	560	660	370
One parent	210	380	440	230
One person	1,160	2,440	3,200	2,040
Other	320	570	660	340
<i>Total</i>	<i>3,080</i>	<i>6,220</i>	<i>7,770</i>	<i>4,690</i>
Inner East				
Couples only	3,320	3,640	3,770	450
Couples with children	1,880	1,920	1,870	-10
One parent	1,540	1,560	1,570	30
One person	4,900	5,490	5,990	1,090
Other	1,000	960	930	-70
<i>Total</i>	<i>12,640</i>	<i>13,570</i>	<i>14,130</i>	<i>1,490</i>
Inner West				
Couples only	2,480	2,740	2,910	430
Couples with children	1,700	1,750	1,760	60
One parent	810	820	840	30
One person	2,470	2,790	3,120	650
Other	630	610	610	-20
<i>Total</i>	<i>8,090</i>	<i>8,710</i>	<i>9,240</i>	<i>1,150</i>
Southeast				
Couples only	3,810	4,110	4,240	430
Couples with children	3,330	3,370	3,270	-60
One parent	2,370	2,360	2,350	-20
One person	4,370	4,840	5,250	880
Other	800	760	730	-70
<i>Total</i>	<i>14,680</i>	<i>15,440</i>	<i>15,840</i>	<i>1,160</i>
Southwest				
Couples only	10,000	11,910	13,210	3,210
Couples with children	8,790	9,790	10,240	1,450
One parent	3,800	4,160	4,460	660
One person	7,820	9,530	11,130	3,310
Other	2,180	2,270	2,360	180
<i>Total</i>	<i>32,590</i>	<i>37,660</i>	<i>41,400</i>	<i>8,810</i>
Northeast				
Couples only	8,920	10,030	10,850	1,930
Couples with children	8,350	8,770	8,950	600
One parent	4,320	4,470	4,690	370
One person	7,280	8,380	9,560	2,280
Other	1,560	1,540	1,570	10
<i>Total</i>	<i>30,430</i>	<i>33,190</i>	<i>35,620</i>	<i>5,190</i>
Northwest				
Couples only	10,480	11,760	12,730	2,250
Couples with children	9,680	10,170	10,370	690
One parent	3,730	3,840	4,030	300
One person	7,740	8,910	10,140	2,400
Other	1,750	1,730	1,750	0
<i>Total</i>	<i>33,380</i>	<i>36,410</i>	<i>39,020</i>	<i>5,640</i>

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Dwelling Typologies

The method of projection assumes household propensity for different dwelling typologies by household characteristics remain similar between 2018 and 2038. Dwelling typology has the following categories: standalone dwelling with two bedrooms or less; standalone dwelling with three bedrooms or more; multi-unit dwelling with two bedrooms or less, multi-unit dwelling with three bedrooms or more. Figure 4.1 summarises projected growth in demand by dwelling typology and tenure up to 2038. Table 4.7 and Table 4.8 detail those projections.

Figure 4.1: Projected Typology Pattern Urban Christchurch by Tenure 2038



Source: Modelled based on data from Statistics New Zealand

Table 4.7: Numbers of Households in Urban Christchurch by Dwelling Typology and Tenure 2018-2038

	Owner occupiers				Renters			
	Standalone		Multi-unit		Standalone		Multi-unit	
	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm
2018	13,530	78,430	8,970	4,040	13,610	29,580	16,050	3,600
2023	14,420	82,190	9,550	4,210	14,990	32,140	18,110	4,410
2028	15,140	84,740	10,160	4,400	16,090	34,240	19,600	4,670
2033	15,830	86,710	10,760	4,510	17,310	36,190	21,190	4,900
2038	16,510	88,480	11,340	4,600	18,360	37,670	22,480	5,090
2018 to 2038	2,980	10,050	2,370	560	4,750	8,090	6,430	1,490

Source: Modelled based on data from Statistics New Zealand NB: Numbers are rounded to the nearest 10 in the modelling

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Table 4.8: Numbers of Households in Urban Christchurch Sub-areas by Dwelling Typology 2018-2038

Urban Christchurch Sub-areas	Standalone		Multi-unit		Standalone		Multi-unit	
	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm
Central								
2018	100	210	300	90	610	170	1,390	200
2028	200	420	680	230	1,250	480	2,610	380
2038	260	480	880	290	1,580	640	3,250	420
2018 to 2038	160	270	580	200	970	470	1,860	220
Inner East								
2018	940	2,010	1,300	430	2,070	1,600	3,750	530
2028	1,010	2,030	1,320	460	2,280	1,815	4,085	580
2038	1,030	1,920	1,340	450	2,490	1,895	4,405	590
2018 to 38	90	-90	40	20	420	295	655	60
Inner West								
2018	430	2,000	740	460	1,220	1,010	1,750	450
2028	460	2,075	790	490	1,390	1,175	1,775	600
2038	470	2,065	820	490	1,570	1,245	1,955	610
2018 to 2038	40	65	80	30	350	235	205	160
Northwest								
2018	2,120	18,220	1,620	950	1,820	6,210	1,930	560
2028	2,310	19,350	1,700	960	1,980	7,010	2,300	810
2038	2,530	20,220	1,880	1,020	2,250	7,650	2,650	900
2018 to 2038	410	2,000	260	70	430	1,440	720	340
Northeast								
2018	2,610	16,240	1,170	590	2,060	5,800	1,550	440
2028	2,950	17,280	1,320	620	2,230	6,480	1,800	560
2038	3,240	17,820	1,520	670	2,540	7,150	2,110	630
2018 to 2038	630	1,580	350	80	480	1,350	560	190
Southeast								
2018	1,750	6,270	860	300	1,310	2,550	1,400	280
2028	1,830	6,420	890	300	1,460	2,700	1,450	380
2038	1,880	6,310	940	300	1,570	2,790	1,590	420
2018 to 2038	130	40	80	0	260	240	190	140
Southwest								
2018	2,790	16,740	1,490	610	2,260	6,120	2,140	570
2028	3,190	18,580	1,730	670	2,750	7,290	2,790	680
2038	3,550	19,830	1,980	690	3,180	8,150	3,260	760
2018 to 2038	760	3,090	490	80	920	2,030	1,120	190

Source: Modelled based on data from Statistics New Zealand NB: Numbers are rounded to the nearest 10 in the modelling

5. HOUSING NEED AND UNMET NEED

This section focuses on the renter households within Urban Christchurch that need some assistance to meet their housing requirements beyond any Accommodation Supplement they may access. The discussion provides an analysis of housing need among renters ('renter housing need') and identifies the prevalence of renters whose needs are not only unmet by current market settings but who are also unable to access housing by providers who provide affordable housing ('unmet renter need').

Total '**renter housing need**' is constituted by the following sets of households: Financially stressed private renter households; Those households whose housing requirements are met by public housing, community housing providers, and council tenants. These are referred to as social housing tenants for the purpose of this analysis; and People who are homeless or living in crowded dwellings which includes emergency housing.

Total '**unmet renter housing need**' consists of those renting households unable to affordably meet their housing needs without assistance excluding those whose housing need is met by the provision of housing by a public, council or community provider.

Table 5.1: Comparison with Renter Housing Need with Other Councils

Comparative Councils	Renter Housing Need % of All Renting Households	Renter Housing Need % of All Households
Selwyn District	39%	7%
Waimakariri District	53%	11%
Waipa District	42%	12%
Waikato District	49%	14%
Napier City	47%	16%
Western Bay of Plenty	51%	16%
Kapiti Coast	61%	16%
Hastings	56%	19%
Horowhenua	63%	19%
Tauranga	58%	21%
Christchurch City Council	63%	23%
Porirua City	69%	25%
Hamilton City	55%	26%
Lower Hutt	79%	28%

These statistics are sourced from similar studies undertaken in the last two years

The number of households in 'renter housing need' increased between 2018 and 2020 by 1,250 households or 4%. Table 5.2 shows that 'renter housing need' in Urban Christchurch is particularly prevalent in the Northeast, Northwest, Southeast and Southwest sub-areas which had the highest proportions of all renters in need. However, renter housing need as a percentage of all households was highest in Central and Inner East sub-areas.

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Table 5.2: Renter Housing Need in Urban Christchurch by Sub-area 2018-2020

Urban Christchurch and Sub-areas	Housing Affordability Stress (A)	Kainga Ora Renters (B)	Other ³ (C)	Total Renter Housing Need Households	Total Renter Housing Need % Renting Households	Total Renter Housing Need % All Households
Central						
2018	690	170	60	920	39%	30%
2020	1,010	170	60	1,240	41%	31%
Inner East						
2018	2,980	980	340	4,300	53%	34%
2020	3,100	980	340	4,420	53%	34%
Inner West						
2018	1,520	480	240	2,240	49%	28%
2020	1,570	480	240	2,290	49%	28%
Northeast						
2018	3,720	1,990	480	6,190	63%	20%
2020	3,870	1,990	480	6,340	63%	20%
Northwest						
2018	4,340	1,500	550	6,390	61%	19%
2020	4,560	1,500	550	6,610	61%	19%
Southeast						
2018	2,220	1,030	270	3,520	63%	24%
2020	2,270	1,030	270	3,570	63%	24%
Southwest						
2018	4,050	1,920	640	6,610	60%	20%
2020	4,390	1,920	640	6,950	60%	21%
Total						
2018	19,520	8,070	2,580	30,170	58%	22%
2020	20,770	8,070	2,580	31,420	58%	23%

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Table 5.3 sets out the number of households who both:

- need additional support to be housed in the market; and
- have that need unmet.

We refer to those renting households as households with ‘unmet renter housing need’.

The number of households in Urban Christchurch in unmet renter housing need is estimated to be 22,100 households in 2018. The number of households in Urban Christchurch in unmet renter need increased to 23,490 households by 2020. Both the number of these households and the prevalence within sub-areas varies.

³ Other need includes Christchurch City Council’s housing stock plus other CHIPS housing stock although with emergency and transitional housing, homeless households and an adjusted for crowded households.

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Central, Inner East and Inner West have a high prevalence of unmet need among renters compared to the number of households in the sub-area. By comparison, Northeast, Northwest, Southeast and Southwest have higher numbers of renter households in unmet need, but lower prevalence within the sub-area.

Table 5.3: Unmet Renter Housing Need in Urban Christchurch by Sub-area 2018-2020

Urban Christchurch and Sub-areas	Households with Unmet Renter Housing Need	Unmet Renter Housing Need As % All Households
Central		
2018	750	24%
2020	1,090	27%
Inner East		
2018	3,320	26%
2020	3,460	27%
Inner West		
2018	1,760	22%
2020	1,830	22%
Northeast		
2018	4,200	14%
2020	4,370	14%
Northwest		
2018	4,890	15%
2020	5,130	15%
Southeast		
2018	2,490	17%
2020	2,560	17%
Southwest		
2018	4,690	14%
2020	5,050	15%
Total		
2018	22,100	16%
2020	23,490	17%

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Only a quarter of the estimated number of renter households in Urban Christchurch experiencing housing need have their needs addressed through non-market housing provision. Around 75% of renter households in housing need have their needs unmet and consequently are exposed to housing affordability stress and other stresses such as crowding. Their housing is precarious.

6. PATHWAYS TO MEETING UNMET NEED

This discussion considers pathways to relieve unmet housing need and to future-proof Urban Christchurch in the context of projected changes in housing demand. It responds to key findings in the analyses presented in previous sections.

What the data show is that enormous pressure has built up for households in the private rental market despite the expansion of the stock owned by property investors. It is imperative, then, that:

- The supply of affordable rental housing is increased; and
- Pressure is taken off the rental market by providing low- and modest- income households tenure choices including owner occupation as well as intermediary tenures.

This is not simply a matter of redistributing the current stock or increasing household incomes. Nor, as New Zealand's own experience along with international research has shown, is it effective to build new housing without concern for affordable price points either with regard to rents or the price of ownership (see Mulheirn, 2019 for a review of the international evidence). The production of affordable, low-cost housing is critical. Moreover, as the changing composition of households and age of householders shows, the dwellings that are built need to be able to cater for people of all ages and stages.

The discussion focuses on:

- What the research evidence suggests about the relationship between affordability and home for many of the populations that are vulnerable to unmet need.
- The quantum of supply needed in the affordable rental housing stock for low- and modest- income households.
- Opportunities to de-pressure the rental market through intermediary tenures and owner occupation.
- Issues of dwelling typology and density.

Affordability and Home for Populations Vulnerable to Unmet Need

There are diverse housing aspirations and preferences both within and between sub-populations vulnerable to unmet need in New Zealand (Cram, 2016; James & Saville-Smith, 2018; Joynt *et al.*, 2016; Yeoman & Akehurst, 2015). Nevertheless, research both here and overseas (e.g., Abramsson & Andersson 2016; Gregory *et al.* 2020; Opit *et al.*, 2020; Wright *et al.* 2014) indicates that what people want in their housing are:

- Tenure security
- Comfort and warmth
- Safety in the home, including a basic level of accessibility
- Safety in the neighbourhood

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- A location that enables access to services and amenities
- Sense of control over their living environment
- Housing affordability, for both owner-occupiers and tenants
- An appropriately sized dwelling to accommodate the household's needs and activities
- Homeownership remains a strong aspiration across age groups, life stages and ethnicities.

The research also shows that often the housing features that people prefer and need cannot be obtained on the market due to both their ability to pay and the types of housing available. As a consequence, housing choices are limited and needs are often not met.

The following provides insights into the commonalities and diversity in housing needs and preferences of different sub-populations. All of those sub-populations are part of Urban Christchurch's future and many experience unmet housing need right now. Those group are: seniors, young people and young families, Māori, Pacific and disabled people.

Seniors - Across several NZ studies, seniors have expressed housing preferences for a home that:

- Helps them to maintain independence as they grow older and become frail.
- Is warm and comfortable.
- Is easy to maintain and repair.
- Is easy to move around in and keeps them safe from home-based injuries. The home is the most common location in which older people are injured, e.g., through trips and falls.
- Is affordable to buy or rent.
- Has cheap on-going running costs in relation to energy use.
- Is compact but has sufficient space for home-based activities and visitors.
- Is close to amenities and services.
- Has an outlook. This can be as simple as a view of the street, or a garden area. The social and psychological benefits of an outlook are that it enables seniors to maintain a connection with others and with their environment.

A very strong theme in the literature is that seniors want a home in which they can stay as they age. There is also a very marked preference to age in the same community (Saville-Smith & James, 2016; James & Saville-Smith, 2018; James, 2020). Having a 'right-sized' home is a prevalent theme in the research, yet seniors constantly struggle to find appropriately sized homes and sections that they can manage in later life, due to a lack of smaller-sized properties and rapidly rising house prices (Saville-Smith, 2019). Even mortgage-free owner-occupiers often struggle to realise sufficient equity on the sale of their property to afford a smaller property in the same area (Saville-Smith *et al.*, 2016).

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Senior's experiences of housing and home during the Covid-19 pandemic reveal important dwelling design features that reinforce findings from earlier studies (James, 2021). Those features are:

- Having sufficient space in the dwelling for different household members to carry on different activities.
- Dwelling layout where spaces can be flexibility used to enhance privacy and allow for different activities.
- The ability to grow and store food.
- Access to private outdoor space attached to the dwelling.
- Having an outlook or view from inside the home, which helped the senior to feel connected to others.
- Housing amenities that provide comfort, including functioning appliances and adequate heating.
- Digital technology embedded as part of the dwelling's amenities.
- A dwelling located for easy access to green spaces, support services and community infrastructure.
- The critical importance of tenure security. Tenants reported more anxieties about their housing circumstances and dwelling condition than older owner-occupiers and those in other tenures.

There is some evidence of age-related differences in housing preferences from an Auckland study (Yeoman & Akehurst, 2015). Older people are more likely than younger adults aged 18 to 34 years to rate a physically attractive neighbourhood as being very important. Relatively higher proportions of older people, compared to younger people, rate the following features as being very important – freehold title, no stairs, north-facing, an easily-maintained section, easy access to shops and public transport, and age-friendly design.

Young people and young families - Households in the active years of family formation have a range of housing needs and preferences, depending on their incomes, household size and cultural preferences. Younger people face considerable barriers to achieving the housing they need and want. Since the early 2000s younger households have faced severe affordability constraints, to the extent that chances of achieving homeownership have been declining and is practically impossible after age 40 (Morrison, 2008). The numbers of those under 40 in the intermediate housing market has grown significantly since 2001 (Mitchell, 2015).

Research on tenure and location choices of 20–40-year-old households in the Auckland region found that the need to live in a location that enabled connection to social networks, employment, study and services was a major driver of housing demand. The most common reasons for moving were a desire to: increase dwelling size; improve house condition and

amenity; enter homeownership; and to leave multi-unit dwellings and acquire a detached dwelling. Reducing housing costs was the main driver of housing demand among a smaller proportion of households in the Auckland study (Beacon Pathway Ltd, 2010; James, 2020).

Māori Households - In general, Māori households report pervasive experiences of unaffordable housing, declining homeownership, crowding and a lack of suitable housing in good condition (Statistics NZ, 2016a). Furthermore, Māori experiences of racism in the rental market have been well documented for many decades (Cram, 2020).

One study with 27 Māori key informants found significant features of what makes a house a home for whānau Māori and how housing supports Whānau Ora (Māori collective wellbeing). For Māori, the ontological security⁴ of 'home' extends beyond the four walls of a dwelling and into the whenua (land), in acknowledgement of the importance of place for a sense of belonging. Likewise, the social environment extends to encompass whānau who do not live in the same dwelling, as well as whakapapa (genealogy) connections with tipuna (ancestors) who have passed and mokopuna (grandchildren) yet to be born. Key informants noted that a critical barrier to creating a home is the health and wellbeing impacts of poor-quality housing, insecure tenure and unaffordable rental accommodation. The importance of neighbourhoods in shaping housing preferences was also noted. Neighbourhood characteristics can either support or inhibit access to services, community resources and mutual support networks (Cram, 2020).

A study of older Māori renters found that they express a particular appreciation of location (e.g., living close to amenities), having enough space in their home, warmth, quietness and privacy (Cram & Munro, 2020). Those preferences are similar to preferences expressed by older non-Māori.

Significant housing challenges such as living in crowded and sub-standard housing are experienced by young māmā (young Māori mothers), a group disproportionately affected by severe housing deprivation, and a group least likely to be able to afford housing. Research by Adcock *et al.*, (2021) found that social supports and relationships were especially important for helping young māmā to access services and resources. However, their lack of secure and affordable housing results in both material and social exclusion. Crucial for young māmā is the ability to find their own space to parent, which gives them a sense of autonomy, and an ability to create their own home.

Comprehensive design guidelines for Māori housing have been produced, based on Māori cultural needs and preferences, by Hoskins *et al.*, (2002). This guide covers urban, suburban and rural housing including stand-alone housing, papakāinga, master planning and re-

⁴ Ontological security in relation to housing refers to how people can feel confident, safe and express their own identity in their social and material environment.

developing housing stock to suit changing whānau needs. It includes design considerations for different age groups.

Pacific households - Pacific peoples have the worst housing outcomes in New Zealand. They are over-represented in crowded households, have had the most significant decline in homeownership rates and are particularly affected by homelessness (Statistics NZ, 2016a). Despite those challenges, studies also show that Pacific families have a desire for homeownership (Koloto & Associates 2007; Tanielu, 2019).

Pacific peoples find it challenging to access the housing they want and need. They struggle to find housing that is affordable, especially larger homes to accommodate multi-generational families (Joynt et al., 2016). Their aspirations clearly reflect their cultural values rather than simply a need for a spacious home. Koloto & Associates (2007) describe aspirations for a home that allows Pacific families to maintain their collective identity as an extended family, continue the practices that support that identity and provide extended family members with the level of mutual support that is typical and expected. Homes are expected to provide accommodation for extended family as well as guests and have enough surrounding land to grow food. Location is also critical, for enabling families to live close to other families from the same Island group and to be near to church, schools and work.

A study that included building and evaluating a demonstration house for a Tokelauan family in Wellington showed some key housing features important to Pacific families (Gray & McIntosh, 2011):

- A design allowing the family to flexibly use spaces to suit changes in household composition and activities.
- Inclusion of a space for temporary habitation, e.g., for visitors.
- Separate areas for activities for residents of different ages, e.g., spaces to play for younger children and homework spaces for older children.
- Separation of public and private spaces to protect privacy.

Disabled people - Statistics NZ research shows that disabled people are more likely than non-disabled people to live in rental accommodation. They are also more likely to live alone or in a couple-only household, reflecting the older average age of disabled people. Disabled children are more likely than non-disabled children to live in a home that is too small for their needs. Moreover, disabled people are more likely to report difficulty keeping their home warm, or that they live in damp housing, compared with non-disabled people (Statistics NZ 2016b).

Unmet housing needs and preferences are apparent. In one survey of disabled people, almost one-quarter reported they had little or no control over where or how they live, and about one-fifth were unhappy with their housing, reporting that it was uncomfortable and

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did not meeting their wellbeing needs. Survey respondents identified basic needs for their housing, including closeness to public transport, a warm and dry home, an accessible home, and security. An overriding theme was the need for disabled people to have more agency and choice in their housing (Brown *et al.*, 2021).

Community housing tenants - Post-occupancy evaluations of new builds undertaken by two community housing providers included a mix of tenants and those in assisted homeownership programmes. The ages of adult residents interviewed were primarily in the 30s-50s age groups. They were interviewed in detail about their home, its design and functionality. Key findings were:

- Residents considered location to be the most critically important feature of their home.
- Affordable housing costs rated highly in residents' satisfaction about their housing.
- There is a need for good quality, durable materials, fixtures and fittings. This reduces the need for repairs and maintenance, increases comfort and safety for residents and reduces on-going dwelling running costs.

Supply of Affordable Rental Housing

The number of dwellings in the rental sector has increased in Urban Christchurch since 1986 as they have in New Zealand as a whole. The proportion of the housing stock in the rental sector has also increased considerably. That increase is largely in the private rental sector. Council housing, community housing provider and state housing has declined proportionately and, in some cases, numerically. In addition, in the context of community housing providers, a number of affordable housing dwellings have been removed from open access and tied to the IRRS system of public housing and allocations from the public housing register.

Table 6.1 sets out the number of renting households who would have affordable rent at specific price points by sub-areas.

Table 6.1: Number of Households able to Affordably Rent by Rental Range (\$ Per Week) by Sub-area

Urban Christchurch Sub-area	Less than \$300	\$300 & less than \$325	\$325 & less than \$350	\$350 & less than \$375	\$375 & less than \$400	\$400 less than \$425	\$425 or more
Central	8,00	80	90	90	80	70	1120
Inner East	3,940	290	300	290	290	210	2780
Inner West	1,800	150	160	150	160	120	2060
Northeast	4,840	330	330	330	320	240	3470
Northwest	4,580	370	370	370	370	260	4190
Southeast	2,890	210	210	200	210	140	1700
Southwest	4,860	340	350	340	350	280	4480

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

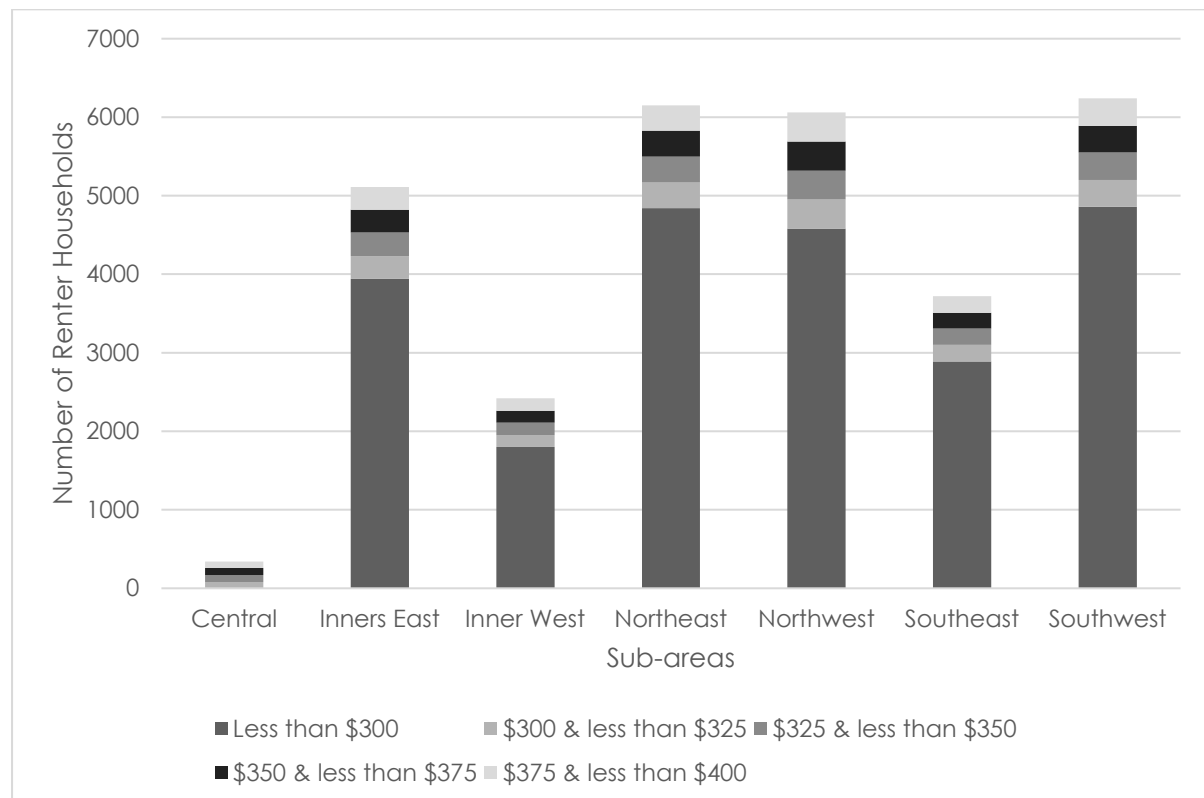
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Some 30,040 households require rents that are less than the 2020 median rents indicated by bond data. A little over 7,000 households need rents below median rents but more than the very lowest rent category. This suggests considerable opportunities to provide what is often referred to as rental housing at 'sub-market' rents.

The concept of 'sub-market' rents may be more accurately rendered as 'affordable rentals' in the space between public housing and temporary housing and the unaffordable rental housing supplied by way of the private rental market.

Figure 6.1 shows the distribution of households in rent categories that are affordable to them. Those affordable rents fall between \$300 weekly up to \$400 weekly which is about the 2020 median rent across Urban Christchurch sub-areas.

Figure 6.1: Number of Households in Affordable Weekly Rent Categories \$300 to 2020 Median Rent



Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

What this data show is that there are opportunities for housing providers to provide affordable rent to low- and modest- income households in all sub-areas AND across all price points.

That pattern:

- Makes build to rent programmes, if they become established and depending on their settings, a potentially useful vehicle for affordable housing provision along with other policies for accelerating rental housing supply.
- Indicates opportunities for the development of shared rental arrangements. These have been particularly successful for seniors both within and outside Abbeyfield models.
- Suggests that providers seeking to support affordable rental housing do not need to confine themselves to particular sub-areas and can usefully provide a range of rent price points.

De-Pressuring Rental

There is a longstanding misconception that support for owner occupation or other intermediate tenures is fundamentally about household aspirations and desire to asset build. This is not the case. Indeed, Germany, which has long epitomised high quality, secure, affordable rental provision, has recently returned to assisting in the provision of owner occupation and intermediate tenures as a way of taking pressure of the rental market. De-pressuring rentals involves developing pathways out of rental and into owner occupation or intermediate tenures (including shared ownership, co-operatives, occupation right agreements, secure housing on leased land).

Over 20,000 renter households in Urban Christchurch can afford 2020 median rents and above. Re-directing those households into intermediate tenures or owner occupation provide a way of de-pressuring the rental sector. As Table 6.1 shows, these higher rent affordability households are spread across the Urban Christchurch sub-areas. The following discussion provides an example of the way in which an intermediate tenure approach – in this case shared ownership – can provide viable alternatives for significant numbers of households.

Tables 6.2 and 6.3 estimate the number of renter households able to affordably become owner occupiers. These estimates assume: A mortgage interest rate of 4.5% on a 25 year term; The purchaser has a 10% deposit; and, The purchaser spends no more than 30% of their gross household income servicing their mortgage. In both tables, the equity share percentage assumes the occupier purchases a percentage of the dwelling and an equity investor retains the other remaining percentage.

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Table 6.2 presents the total renter household numbers able to affordably buy a dwelling priced at \$750,000 with a range of shared equity margins. Table 6.3 presents the number of renter households with incomes of less than \$100,000 annually who could affordably buy under similar conditions and price point.

Table 6.2: Number of Urban Christchurch Renter Households with Ability to Affordably Buy an Equity Share on a Dwelling Priced at \$750,000

Urban Christchurch Sub-areas	At 100% Equity	At 80% Equity	At 70% Equity	At 60% Equity	At 50% Equity
Central	280	560	710	890	1,100
Inner East	490	1,170	1,520	2,070	2,720
Inner West	500	1,020	1,280	1,630	2,030
Northeast	640	1,520	1,960	2,620	3,400
Northwest	1,050	2,040	2,540	3,270	4,110
Southeast	230	670	890	1,240	1,670
Southwest	1,010	2,100	2,650	3,460	4,390

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Table 6.3: Number of Urban Christchurch Renter Households Earning Less than \$100,000 Annually Affordably Able to Buy an Equity Share on a Dwelling Priced at \$750,000

Urban Christchurch Sub-areas	At 100% Equity	At 80% Equity	At 70% Equity	At 60% Equity	At 50% Equity
Central	0	290	440	620	830
Inner East	0	680	1,030	1,580	2,230
Inner West	0	510	770	1,120	1,520
Northeast	0	880	1,320	1,980	2,760
Northwest	0	990	1,490	2,220	3,060
Southeast	0	440	660	1,010	1,440
Southwest	0	1,090	1,640	2,450	3,380

Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

The household numbers in Table 6.2 and Table 6.3 present the size of the potential market for shared equity in Urban Christchurch. Notably among renter households earning less than \$100,000 annually, none can purchase at \$750,000 outright. Given that median household incomes in Ōtautahi during 2020 were only \$83,100, this indicates share equity could be a pathway for households even for households on or above median household incomes.

It needs to be noted that shared ownership will not appeal to all households and any affordable housing provider would need to carefully assess the potential for market penetration and the supports needed by householders to venture into shared ownership arrangements. This is equally the case for the raft of other and different tenure vehicles used overseas and some here in New Zealand. This has been true for occupation right agreements within the retirement village sector. The need for decision-making support and supporting household confidence is also one of the reasons why community housing providers such as Queenstown Lakes Housing Trust, Marlborough Sustainable Housing Trust,

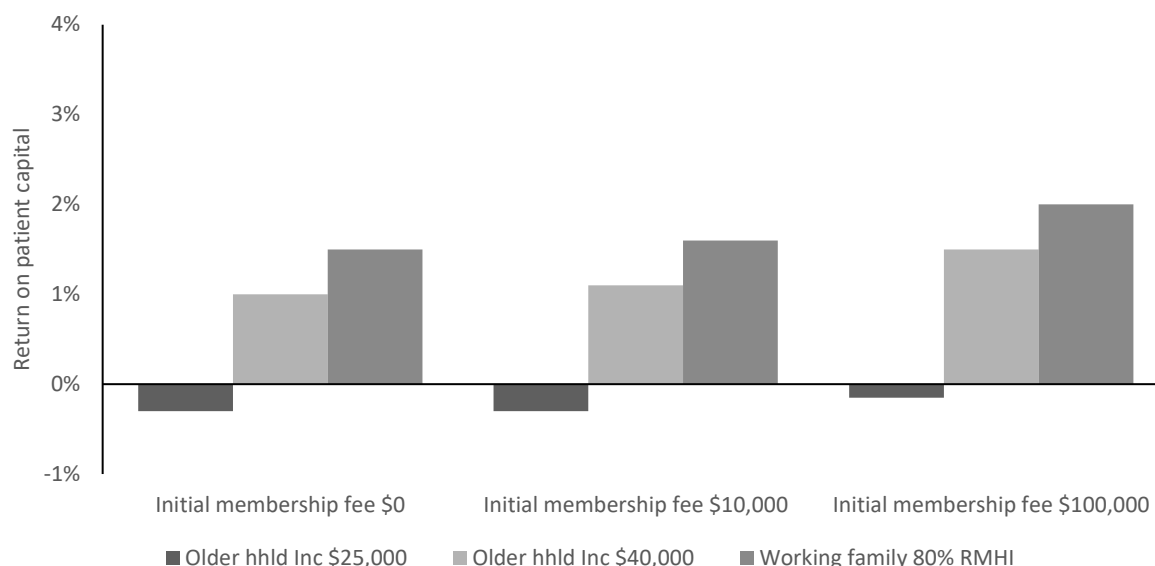
Dwell, the Housing Foundation, Habitat and others as well the Government programme such as progressive home ownership have been prominent among intermediary tenure providers.

In addition to shared ownership, there are rent for own, secure housing in which builds are on land owned by communities and the dwelling is owned by occupants, Abbeyfield arrangements in which shared rental provide enough rental income for senior housing to be built, papakāinga (usually shared ownership, occupation right agreements or rent), unit titles, occupation right agreements, and co-housing. Unit titles, occupation right agreements and co-housing are not currently strongly 'pitched' at affordable housing for low- and modest- income households. Nevertheless, they can all potentially respond to the declining ability of renter households to affordably buy a dwelling as house prices have increased faster than household incomes.

Mitchell (2018) provides an analysis of many intermediary tenure vehicles and their application and potential in New Zealand. There are issues of development finance and borrowing around intermediary tenures in New Zealand because of lack of familiarity with them among the banking sector. Those are exacerbated by the banking sector's desire for simple, formulaic lending vehicles and the risk standards of the Reserve Bank. That resistance can be reduced with alternative funding and investment. Lack of awareness, perceptions of complexity, and lack of familiarity have also inhibited the adoption of vehicles such as co-operative housing in New Zealand, although in Europe, particularly Scandinavia, they have long contributed to the provision of secure, affordable housing.

Because housing co-operatives are so rare in New Zealand, but longstanding elsewhere, Mitchell (2021) has undertaken some additional modelling to explore whether they offer solutions for the crisis in senior's housing. Focusing particularly on the financial sustainability of co-operatives for low- income households typical of retirees. His analysis concludes that returns on patient capital are negative where very low incomes are involved even under a capital contribution. However, with mixed retiree and working households with slightly higher incomes, co-operatives can provide a modest return on capital as well as have a long-term sustainable budget (Figure 6.2).

Figure 6.2: Co-operative Investment Profile Returns for Mixed Households and Long-term Sustainable Budget with Older Households and Working Families at 80% of Regional Median Household Income (RMHI)



Source: Modelled based on data from Statistics New Zealand, Headway Systems, MBIE and RBNZ

Dwelling Typology, Functionality and Density

The building of multi-unit dwellings has frequently been promoted as a way in which dwelling prices may be reduced and made affordable. These arguments have often been predicated on the following assumptions: that multi-unit dwellings generate significant economies of scale in the build process and there are value savings in relation to land prices. In addition, intensification has also been promoted as a way of compacting cities and neighbourhoods to decrease the environmental impacts of built environments. By way of contrast, the building of multi-unit dwellings and intensification has also been criticised for creating neighbourhoods of low liveability, dwellings subject to build problems (particularly leaky homes) and being imposed on low- and modest- income households who have no other housing choices. In addition, multi-unit dwellings, particularly high-rise building typologies, have been criticised as impacting on the amenities of existing neighbours. There is also research suggesting that buildings that require lifts, centralised mechanical ventilation, and sophisticated fire prevention systems are neither as cost-effective in the long-run nor as environmentally sustainable as frequently claimed.

There is a vast body of research on these issues the detailing of which is beyond the scope of this report. However, a few key points can be made in relation to dwellings for low- and modest- income households:

- Irrespective of typology, the functionality of dwellings is critical if they are to provide households liveable environments across the life course and keep them connected to families and friends. Most existing dwellings and new builds are not suitable for ageing

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in place and could not accommodate any occupants or visitors with temporary or on-going mobility or sensory limitations. New Zealand has building legislation which excludes universal design or even accessibility from the requirements for residential building. At the same time, LifeMark is recognised internationally as an outstanding set of standards and accreditation for new builds (James et al., 2018; Saville-Smith and Saville, 2012). The costs of meeting those universal design standards are non-existent or low if incorporated at the design stage. In more complex building typologies, the costs of universal design increase. In multi-floor residential buildings, lifts are necessary for access both for residents and for visitors (James et al., 2018; Saville-Smith and Saville, 2012). It should be noted, however, that multi-level dwellings can be accessible without lifts if a bedroom, bathroom and kitchen are situated on ground level.

- Build costs of multi-unit dwellings can be significant especially where additional 'kit' is required to operate the building. Cost savings can be ephemeral and often reflect increased dwelling density generated by small units and associated land cost reductions per unit. Both excessively small units and lack of outdoor space can:
 - reduce liveability; and
 - generate homogenous residential profiles due to constraints of household size and composition.
- Homogenous stock impacts on the adaptability and long-term viability of neighbourhoods.
- Intensification and its benefits can be achieved through a variety of building typologies and sizes within a neighbourhood or development. Lot sizes often determine density. Where lot sizes are small and part of both master planned developments and infill, significant densities can be achieved (Popal, 2020; Diamond, 1976; Taylor, 2008). This approach is often referred to as 'gentle intensification' or 'middle housing'.

7. MAKING A DIFFERENCE

To recap, the key findings in Sections 2-6 are broadly as follows:

- Section 2 shows the increasing misalignment between household incomes, rents and house prices around median household incomes and below.
- Section 3 demonstrates that:
 - Considerable numbers and proportions of households in Urban Christchurch face housing affordability stress.
 - A small but significant proportion of households are burdened by crowding.
 - Around 45% of renting households in Urban Christchurch are in the intermediate housing market.
- Section 4 shows that:
 - Many of the household characteristics associated with housing stress and precarity in Urban Christchurch are likely to increase in the period up to 2038. This includes:
 - Increases in the number and proportion of households dependent on the private rental market.
 - Expanding numbers and proportions of households with low and modest incomes, particularly with limited potential to increase household incomes including:
 - Senior households
 - One parent, one person and couple only households.
 - Increased numbers of senior households.
 - Urban Christchurch will require a very different stock typology as well as more affordable housing for low- and modest- income households into the future.
- Section 5 reveals that some rental households whose affordable and other housing needs are not met by the private sector have found housing support elsewhere. Nevertheless, there remains in excess of 20,000 renter households with unmet housing need in Urban Christchurch.
- Section 6 suggests that:
 - There are a multiplicity of approaches to develop affordable housing by expanding the supply of affordable rents or by relieving pressure on the rental market by diverting households into owner occupation of intermediary tenures.
 - Over 4,000 renter households in Urban Christchurch could be assisted into full owner occupation if dwellings were at the right price point and around 18,000 renters could afford some sort of shared equity product with 50% ownership.
 - There are substantial numbers of renter households with annual incomes less than \$100,000 that could enter into some intermediary tenure in right price pointed dwellings.

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- Opportunities to provide affordable housing can be found across all Urban Christchurch sub-areas but in differing numbers.

What does making a difference entail? The data suggests that diversity in relation to tenure, dwelling typology and price points are most likely to embrace the range of households currently exposed to unmet housing need. Unmet need is so great that provision of new builds affordable to low- and modest- income households will not lead to over-supply in the short to medium term. But there are some issues of positioning of, and product, for any organisation wishing to invest in, develop or build in Urban Christchurch.

Any organisation seeking to improve the supply and access to affordable housing needs to do so recognising they will be doing so as part of a wider housing system. That system includes market housing which meets the needs of some but not others. Among the those in housing need there are already providers delivering to about 25% of renter households in unmet need. Questions, nevertheless, arise around how to approach that 75% of renter households in unmet need.

Irrespective of whether investment, development or provision are at the centre of any proposed activity, the following points apply:

- Any activity should be carefully positioned to avoid crowding out other actors and providers. This means ensuring that the focus of activity does not substitute or backfill what others already do or are responsible for.
- It is important to recognise the trickle down of exclusion in the housing system. The decline in access of low- and modest- income households to owner occupation has driven them into the rental market. Despite the enormous growth in rental stock, those who previously relied on rentals find themselves in very precarious housing as others with more resources crowd into the rental stock.
- Housing investment and provision should be seen as long-term and can have multiplier effects including drawing collaborative partners.
- Maintaining affordability in the longer term by either recycling invested capital across multiple households or by retaining the housing stock as affordable is critical.
- Some households have resources that could be utilised to provide for better housing solutions for themselves, but also take pressure off the rental market and relieve temporary housing supply and homelessness. Intermediate tenures provide opportunities to leverage those resources.
- Diversity in stock and diversity in tenures provide choice and adaptability.
- Dwellings need to be:
 - Affordable to operate as well as purchase;
 - Adaptable to changing needs; and
 - Suitable for all ages and stages.

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