RESEARCH REPORT

Housing Demand and Need in Waimakariri District

Prepared for Waimakariri District Council

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1. Executive Summary

In accordance with your instructions we have prepared our report on the current and future housing demand in Waimakariri District. This report has been prepared for Waimakariri District Council to assist them to better understand housing trends in Waimakariri District across a range of demographic characteristics. This report should not be used for any other purpose or by any other party.

The assignment's objective is to provide detailed analysis of housing demand by a range of demographic characteristics including:

- Tenure (owner occupiers, private renters and the need for social housing);
- Age of the household reference person; and
- Household composition (household types will include couple only, couples with children, one parent, one person and other).

1.1.1 Key trends

Our analysis indicates housing affordability is an increasing challenge, despite the proactive planning of the Waimakariri District post 2010 /2011 earthquakes. Substantial work has been done to coordinate growth patterns and associated infrastructure to ensure an adequate supply of land. Many of the trends identified are larger societal changes in demographics and external economic forces that cannot be controlled at a local level. Among the trends detailed in the report are:

- Waimakariri District is projected to grow by 5,900 households (or 25%) over the next ten years followed by growth of an additional 4,800 households (or 16%) over the following ten years;
- Waimakariri like most other housing markets is expected to experience a gradual decline in the rate of owner occupation. However, the rate of decline is expected to be less than other areas around the country due to its relatively affordable housing stock and its ongoing ability to attract buyers from outside the district;
- Over the next 30 years the district's population is expected to age and result in strong growth in the number of people aged 65 years and older and, as a consequence, the number of one person and couple only households are expected grow significantly faster than other household types;
- Although the demand for smaller multiunit dwellings is expected to increase, demand is expected to continue to be dominated by households buying standalone dwellings
- Housing affordability has declined over the last decade and in 2019, 59% of renters could not affordably pay the median market rent and 70% could not affordably service the mortgage required to buy a dwelling at the lower quartile house sale price (currently $385,000); and
- Housing need has increased with the district from 2,040 households in 2013 (10% of all households) to an estimated 2,680 households in 2019 (11% of all households). This level of housing need is considered moderate when compared to other local authority areas.

Responding to these trends will require continued planning and leadership by Waimakariri District Council in conjunction with the surrounding local authorities and the broader community. A range of potential policy and strategy responses are offered for consideration to deliver the type, size and price of homes needed to meet current and future households.

1.1.2 Demand by demographic characteristics and tenure

Table 1.1 presents the projected change in the total number of households in Waimakariri District between 2018 and 2048[1].

Year	Households	Total change	Ann ave chge
2018	23,500		
2023	26,700	3,200	640
2028	29,400	2,700	540
2033	31,800	2,400	480
2038	34,000	2,200	440
2043	36,100	2,100	420
2048	38,200	2,100	420

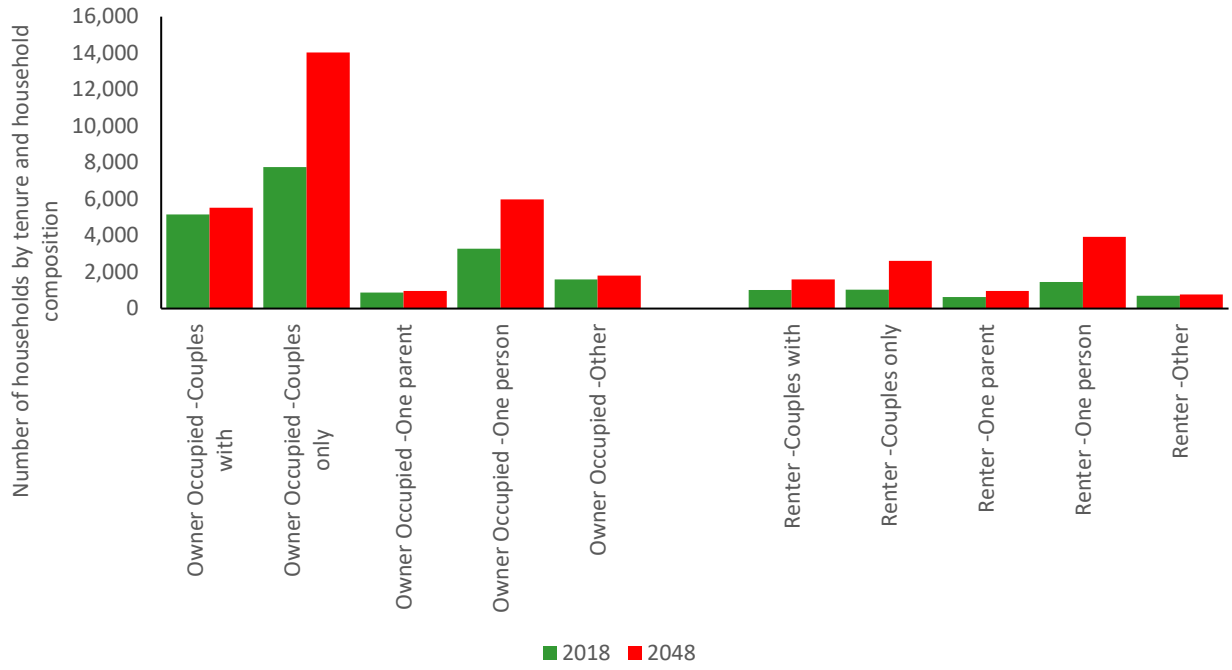
Source: Statistics New Zealand

The number of households living in Waimakariri District is expected to increase by 14,700 households, or 62%, between 2018 and 2048. At the same time the characteristics of the population are expected to change. Like the rest of New Zealand, the projections demonstrate an aging of the population, a trend towards more one person and couple only households as well as a fall in the rate of owner occupation.

[1] Initial Census 2018 results suggest Waimakariri District's population grew broadly in line with Statistics New Zealand's medium/high population projections

Figure 1.1 presents the projected trend in the number of households by composition and tenure between 2018 and 2048.

Figure 1.1: The number of households by tenure and composition



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

The number of owner occupier couple only and one person households is expected to increase. Over the same time period renter households are expected to experience strong growth in the number of couple only and one person households.

Table 1.2 presents the trend in the number of households by tenure and the age of the reference person between 2018 and 2048.

Table 1.2: Number of occupied dwellings by tenure and age of the household reference person 2018 to 2048

	Number of households						Change in the number of households				
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs & over	Total	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs & over
Owners											
2018	890	1,940	3,470	6,340	6,010	18,650					
2028	890	2,790	2,690	6,950	9,490	22,810	0	850	-780	610	3,480
2038	970	2,610	3,690	5,960	12,400	25,630	80	-180	1,000	-990	2,910
2048	1,040	2,360	4,750	5,340	14,810	28,300	70	-250	1,060	-620	2,410
Renters											
2018	970	900	870	1,050	1,070	4,860					
2028	930	1,350	1,060	1,390	1,810	6,540	-40	450	190	340	740
2038	980	1,230	1,500	1,680	2,980	8,370	50	-120	440	290	1,170
2048	1,030	1,100	1,850	1,620	4,290	9,890	50	-130	350	-60	1,310

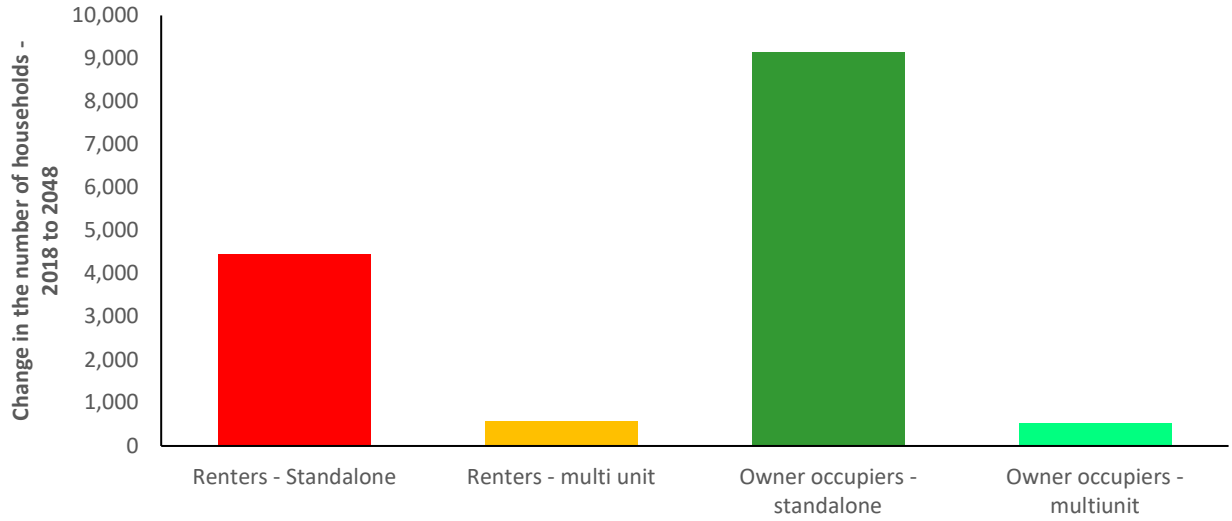
Source: Modelled based on data from Statistics New Zealand
NB: Numbers are rounded to the nearest 10 in the modelling

The number of owner occupier households aged 65 years and older is projected to increase by 146% between 2018 and 2048. Over the same time period owner occupiers aged less than 30 years of age is projected to also increase by 17%. The number of renter households is expected to increase across all age groups with the strongest growth in those with reference people aged 65 years and older (up 301% over the next 30 years).

1.1.3 Demand by dwelling typology

The implications of the demographic and tenure trends on the demand for dwellings by typology[2] is presented in Figure 1.2. Dwelling typology is divided into 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; and multi-unit dwelling with three bedrooms or more.

Figure 1.2: Projected demand by dwelling typology and tenure



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

Demand is likely to be strongly focused on standalone dwellings with renters having a slightly higher propensity to live in multiunit dwellings. Between 2018 and 2048, approximately, 8% of the growth in demand is projected to be for multi-unit dwellings. This reflects the underlying affordability of standalone dwellings within Waimakariri District. Changes in the demographic profile of households suggest owner occupier demand for standalone dwellings will remain strong although there will be some increased demand for multiunit dwellings as a result of a greater proportion of older one person and couple only households.

1.1.4 Housing affordability

Housing affordability comes under pressure when housing costs increase at a faster rate than household incomes. Variations in interest rates can mask the underlying trends in first home buyer affordability in the short to medium term.

[2] An overview of the methodology used is presented in Appendix 2 and assumes the propensity for households with different characteristics (age, household composition and tenure) for different dwelling typologies remains the same between 2018 and 2038.

Table 1.3 presents the trend in median house sale prices, rents and household incomes between 2001 and 2019 as well as the proportion of median household income required to affordably[3] rent a dwelling at the lower quartile or median market price or alternatively service the mortgage[4] required to buy a dwelling at the lower quartile house sale price.

Table 1.3: Median house prices, median rents and median gross household incomes – 2001 to 2019

Year	Rents, lower quartile house price and median income				% of median household income required to affordably pay rent or service a loan		
	Lower quartile rent	Median rent	Lower quartile house price	Median household income[5]	Lower Quartile rent	Median Rent	Lower quartile house price
2001	$147	$181	$110,500	$39,700	64%	79%	75%
2006	$210	$246	$240,000	$50,900	72%	84%	148%
2013	$331	$394	$325,000	$68,800	83%	99%	107%
2018	$321	$381	$380,000	$81,700	68%	81%	106%
2019	$333	$400	$385,000	$84,600	68%	82%	103%
% change							
2001 to 2019	127%	121%	248%	113%	4%	3%	28%

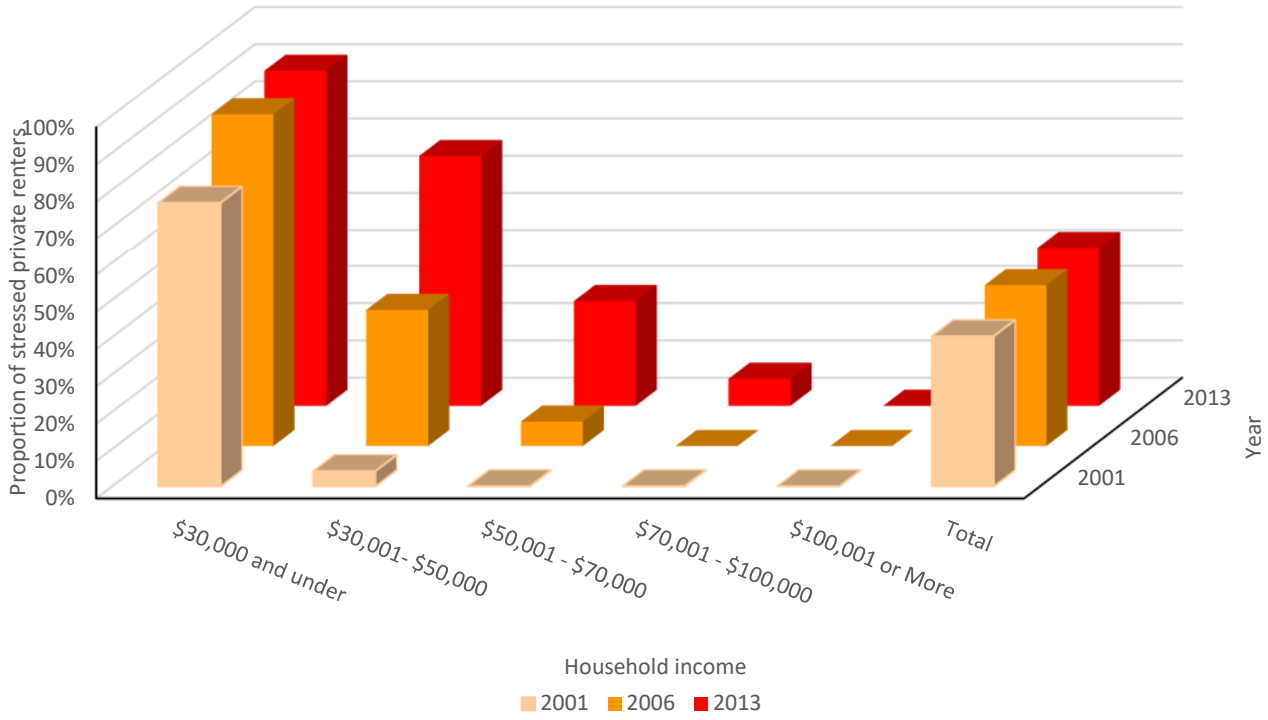
Source: Modelled based on data from Statistics New Zealand, HUD, Headway Systems, and RBNZ

When compared to 2001, it takes between three and four percentage points more of median household income to affordably pay the lower quartile and median market rent in Waimakariri District. The cost of affordably servicing a loan to buy a dwelling at the lower quartile house sale price has increased 28 percentage points. This would have been significantly higher had interest rates not fallen by two percentage points.

[3] Assumes no more than 30% of household incomes is spent either paying the rent or servicing a mortgage.
[4] Assumes a 10% deposit, 25 year term, and market floating interest rate.
[5] Assumes median household incomes increase at 3.5% per annum between 2013 and 2019

Renter occupied dwellings are considered to experience housing stress when they pay more than 30% of their gross household income in rent. The deterioration in housing affordability has increased the number of private renter occupied dwellings experiencing housing stress. Figure 1.3 presents the trend on the level of housing stress between 2001 and 2013 by gross household income in Waimakariri District.

Figure 1.3: Private renter housing stress by gross household income 2001 and 2013



Source Statistics New Zealand

The proportion of renter households experiencing housing stress increased. Between 2001 and 2013 the proportion of stressed renters increased from:

- 76% in 2001 to 90% in 2013 for those with household incomes between $0 and $30,000;
- 4% in 2001 to 68% in 2013 for those with household incomes between $30,000 and $50,000; and
- 0% in 2001 to 28% in 2013 for those with household incomes between $50,000 and $70,000.

Typically, private renter housing stress is higher for low income households. Between 2001 and 2018 rents have increased faster than household incomes and this is likely to have resulted in an increase in the number of stressed renter households. Based on the underlying trends in rents and household incomes there are now (June 2019) approximately now 2,830 stressed private renter households.

A significant proportion of owner occupiers also pay more than 30% of their household income in housing costs. Estimates on the proportion of owner occupier households paying more than 30% of their household income in housing costs from the 2018 household economic survey is presented in Table 1.4 by age of the household reference person.

Table 1.4 : Owner occupier housing stress by household income - 2018

Age of the household reference person	Waimakariri District	Total New Zealand
Under 30 yrs	32%	35%
30 to 49 yrs	37%	29%
50 to 64 yrs	19%	20%
Over 65 yrs	8%	12%
Total	25%	16%

Source: Statistics New Zealand

Housing stress was higher in younger owner occupier households. In Waimakariri, households with reference people aged 30 to 49 years of age had the highest proportion of stressed households whereas nationally owner occupied households with reference people aged less than 30 years had the highest proportion of stressed households.

Both owner occupiers and renter households are experiencing significant pressure on their household budgets. However, the net worth of these households varies significantly. Table 1.5 presents modelled net worth estimates for renter and owner occupied households by age of the household reference person in 2015 and 2018.

Table 1.5: Waimakariri District household net worth estimates by tenure

	Owner Occupied			Not Owned		
	lower quartile	median	upper quartile	lower quartile	median	upper quartile
2015	-	-	-	-	-	-
Under 50 years	$109,000	$215,300	$520,700	$28,700	$57,000	$123,700
Over 50 years	$384,800	$568,000	$1,083,800	-	-	-
All ages	$323,000	$510,000	$958,000	$21,500	$52,000	$123,500
2018	-	-	-	-	-	-
Under 50 years	$121,600	$314,500	$526,400	$20,100	$32,900	$62,400
Over 50 years	$445,200	$582,500	$1,084,500	-	-	-
All ages	$329,600	$493,500	$940,300	$15,000	$28,700	$53,400
Chge 15 to 18	-	-	-	-	-	-
Under 50 years	12%	46%	1%	-30%	-42%	-50%
Over 50 years	16%	3%	0%	-	-	-

Source: Statistics New Zealand

Owner occupiers have significantly higher net worth than renter households. Owner occupier lower quartile and median net worth increased significantly between 2015 and 2018 for households with reference people aged under and over 50 years of age. However, the net worth of renter households declined over the same time period falling between 30% (lower quartile) and 50% (upper quartile). In addition, their net worth was 9% of an owner occupied household in 2015 (net worth of $52,000 compared to $510,000) and fell to 6% of an owner occupied household in 2018 (net worth of $28,700 compared to $493,500)

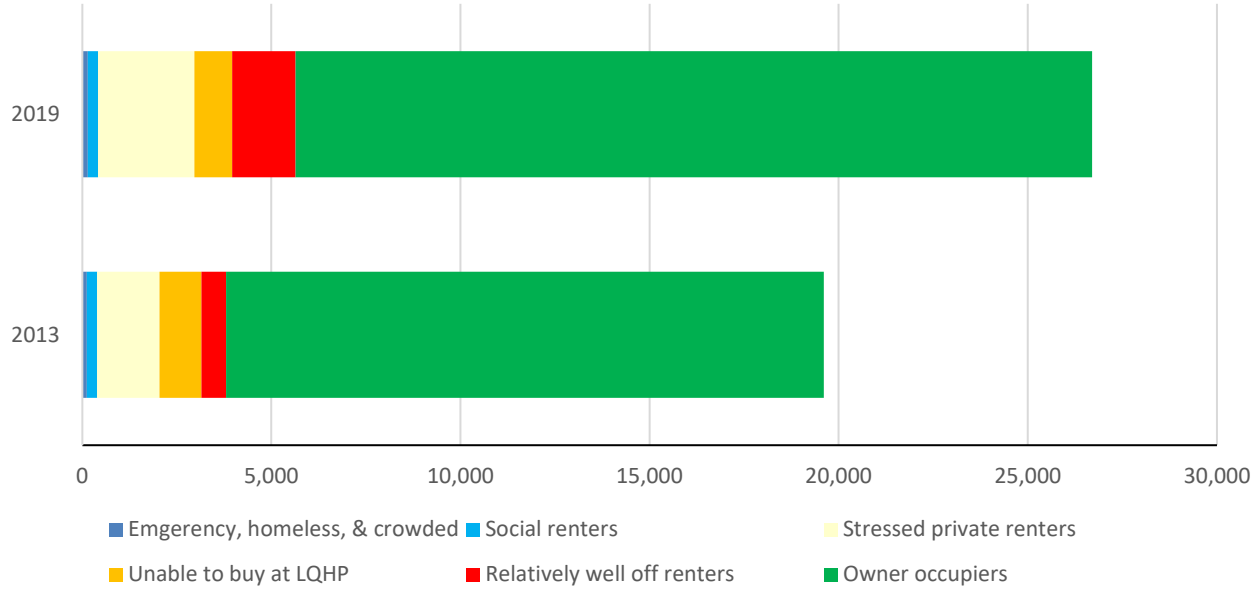
1.1.5 The housing continuum

The Housing Continuum provides insight into the relative sizes of the different housing sub-groups along a continuum which stretches from emergency and homeless households to owner occupation. This progression can be summarised as:

- Emergency, homelessness and crowding;
- Social renters with housing needs in addition to financial affordability;
- 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.

Changes in the relative size of these groups reflect the pressures within the continuum over time. Figure 1.4 presents the modelled housing continuum as at 2013 and 2019.

Figure 1.4: Housing Continuum 2013 and 2019



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.

The largest group of renter households are categorised as stressed (paying more than 30% of their household income in housing costs). There is also a relatively large group of renters who are earning sufficient income to pay the median rent however earn insufficient income to affordably purchase a dwelling at the lower quartile house sale price.

1.1.6 Housing Need

Housing need is a measure of the total number of renter households within a community which require some assistance to meet their housing requirements. Total ***'renter housing need'*** encapsulates a number of different groups of households and includes the following groups: financially stressed private renter households; those households whose housing requirements are met by social, third sector and emergency housing; and people who are homeless or living in crowded dwellings.

Total renter housing need = stressed private renter households + social housing tenants + other need

'Other need' encapsulates those households who because of their circumstances have housing needs in addition to affordability. Social housing is defined as the number of households, who because of their circumstances are in Housing New Zealand Corporation (HNZC), local authority, and third sector housing. Other need is defined as crowded households, or are homeless. Estimates of current housing need build on the analysis presented in the report including the number of social tenants, levels of homelessness, and the number of stressed private renter households. Table 1.6 presents the analysis of total housing need as at 2013, 2018, and 2019.

Table 1.6: Total Housing Need – 2013 to 2019

	Financial Housing Stress (A)	Other Need			Total Housing Need (A + D)	% of All Renters	% of All Households
		Social Renters[6] (B)	Other (C)	Total Other Need (B + C =D)			
2013	1,630	220	120	340	1,970	50%	9.7%
2018	2,140	290	140	430	2,570	51%	10.6%
2019	2,530	290	150	440	2,970	52%	11.1%

NB: Numbers are rounded to the nearest 10.
NB: The analysis is Modelled based on data from Statistics New Zealand.

The overall level of housing need has increased between 2013 and 2019. This is a reflection of the higher rents and number of low income renters and social renters living in the city. By comparison, Waimakariri District's relative level of housing stress is lower than Hutt City (79% of all renters), Porirua (68% of all renters), and Masterton (67% of all renters).

[6] Social renter households are calculated from HNZC's managed stock statistics (158 units as at September 2019) less their vacant units (3 units as at September 2019) plus households accommodated by other community housing providers including Waimakariri District Council's and Vision West's housing stock).

The objective of this analysis is to attempt to provide an insight into how the requirement for social housing might change over the next 20 to 40 years as a result of the likely changes in the 'other need' category, relative to the existing social housing stock if the current relationship between social housing stock and total housing need over the next 20 to 40 years is maintained.

Table 1.7 presents analysis of the estimated growth in total housing need by financially stressed renter households and other need over the 2018 to 2048 period. These estimates assume:

- The growth in the level of 'other need' is proportionate to the growth in financially stressed renter households;
- Household incomes and market rents increase at approximately the same rate;
- There are no significant changes to the financial, structural and institutional environment in which the housing market operates over the next 30 years; and
- There are no unexpected corrections in the housing market over the next 30 years.

Table 1.7: Projected housing need – 2018 to 2048

	Total Need	Need as a % of	
		All renters	All households
2018	2,570	51%	11%
2028	3,430	52%	12%
2038	4,440	52%	13%
2048	5,220	52%	14%

NB: Numbers are rounded to the nearest 10. These projections assume rents and household incomes increase at approximately the same rate between 2018 and 2048.
Source: Modelling housing outcomes based on data from census, population projections (Statistics New Zealand), HUD, MBIE, and HNZC.

The relative level of housing need is expected to increase in Waimakariri District. Between 2018 and 2048 total need is projected to increase by 2,650 households (or 103%). This is primarily a reflection of the projected increase in the number of older one person and couple only renter households aged 65 years and older. As these relatively fixed low-income households increase as a proportion of all renter households the level of housing need increases.

In summary, as shown in Table 1.1, the number of households living in Waimakariri District is projected to increase by 62% over the next 30 years. However, the nature of the demand is likely to change reflecting the variation in the metropolitan area's households by tenure, age of the household reference person and household composition. These changes will result in:

- More one person and couple only households as well as a fall in the rate of owner occupation;
- The number of renter households across all types of household composition is expected to increase;
- A 180% increase in renter and owner occupier households aged 65+; and
- A projected 106% increase of housing need, dominated by older one person and couple only renter households aged 65+.

1.1.7 Policies and Strategies

The final section of the report presents a range of actions Waimakariri District Council could consider with the objective of improving housing outcomes particularly for those on lower incomes. The policies and strategies offered for consideration in the final section of the report are responses to the documented trends in housing supply, household demographics, and housing affordability.

These are offered as recommendations and suggestions for Waimakariri District Council and the community to consider and determine which to pursue. Some are relatively straightforward and easy to action, whilst others are complex and will require significant time and effort. The tools available to the Council fit broadly into the following categories:

- Targeted incentives;
- Strategic leveraging of Council's assets;
- Regulatory requirements; and
- Strategic direction and advocacy.

The use of these tools and associated recommendations are to respond to the key trends of growth and demographic changes, connecting and aging in place, and affordable housing supply identified in the analysis of current and future housing demand. Each is discussed in turn below.

Responding to growth and demographic changes

Responding to the projected growth and changing demographics will put stress across housing, health and social services provision in the District. The housing stock built today will be serving a much different population group in the future. By 2048, those aged 65 years and older will represent approximately 50% of the District's households. Recommendations to respond are:

- Support and enable residents to age in place by encouraging and potentially incentivising universal design features in newly built homes;
- Create additional choice for older homeowners to downsize within the neighbourhoods and communities they have lived by adopting minimum density residential zones allowing for a mix of for 1 & 2-bedroom homes or attached products within a development of traditional 3 & 4-bedroom homes;
- Maintain adequate section sizes of undeveloped land adjacent to the towns to facilitate future development;
- Ensure retirement village developments are connected and integrated into the community and not isolated enclaves;
- Provide information regarding Accessory Dwelling Units and promote these as an option to accommodate growth and provide options within established areas for downsizing;
- Consider the feasibility of partitioning existing homes to create multiple smaller units;
- Organise a forum for property developers to engage them in responding to growth and demographic changes;
- Consider development contribution fee reductions for public (social) and other permanently affordable rental housing; and
- Continue with infrastructure development to support growth.

Connecting and Aging in Place

Waimakariri District Council is actively engaging with the community to improve social outcomes. An Age-friendly Advisory Group is being established to oversee implementation of the Waimakariri Age-Friendly Plan adopted in November 2019. The rural nature of much of the District represents a challenge for the provision of services and supports. A survey found that housing affordability for those on low incomes as the highest housing-related concern. The increasing elderly population in the District will put further demand on existing services. Recommendations to support seniors connecting and aging in place are to utilise the new Advisory Group to:

- Identify and disseminate information across the District to assist in achieving the goals of the Age-friendly plan and the Community Development Strategy 2015-25 to support age-friendly communities;
- Review how Accessory Dwelling Units may be used to facilitate downsizing and remaining connected
- Gauge interest in the community to the concept of partitioning existing homes to create additional housing options; and
- Promote universal design in the community and with developers.

Affordable Housing Supply

The number of renter households is projected to increase across all age groups with the strongest growth in those with reference people aged 65 years and older (up 366% over the next 30 years). This group is projected to increase by over 3,900 households. Housing affordability has declined over the last decade and in 2019, 59% of renters could not affordably pay the median market rent and 70% could not affordably service the mortgage required to buy a dwelling at the lower quartile house sale price (currently $385,000). Housing need has increased with the district from 2,040 households in 2013 (10% of all households) to an estimated 2,680 households in 2019 (11% of all households). Increasing the supply of affordable rental homes will be required to address current and projected need. Recommendations to maintain affordability and increase affordable housing supply are:

- Complete the planned modernisation of Council's pensioner flats;
- Advocate for changes to current government policy which prohibits local authorities from access to the Income Related Rent subsidy and/or for new capital funding streams to support local authority housing provision;
- Continue Council's existing rates rebate scheme as targeted assistance supporting pensioners with limited income to maintain their homes;
- Support implementing a Ready to Rent programme in Waimakariri, or one working across the greater Christchurch area, to address barriers to accessing rental homes;
- Engage with progressive home ownership providers to identify suitable opportunities to provide these products in the District;
- Engage with the Greater Christchurch Partnership to jointly explore and develop mandatory affordability requirements that will apply across the regional housing market area;
- Develop a policy to provide development fee contribution waivers or reductions for public and permanently affordable rental homes owned by non-profit and charitable housing providers; and
- Develop a policy on the use of Council-owned surplus land to support the development of public and affordable homes, including progressive home ownership products.

2. Introduction

In accordance with your instructions we have prepared our report on the current and future housing demand in Waimakariri District. This report has been prepared for Waimakariri District Council to assist them to better understand housing trends in Waimakariri District across a range of demographic characteristics. This report should not be used for any other purpose or by any other party.

The assignment's objective is to provide detailed analysis of housing demand by a range of demographic characteristics including:

- Tenure (owner occupiers, private renters and the need for social housing);
- Age of the household reference person; and
- Household composition (household types will include couple only, couples with children, one parent, one person and other).

In addition, a review of the current housing stock typology is included, along with the implications of these demographic trends in terms of the type and size of dwelling typology required for future growth. The range of dwelling typologies included in the analysis are standalone housing, multi-unit dwellings and apartments. In addition to the overall demand estimates, housing affordability trends for both owner occupied and renter occupied dwellings are presented.

Potential policy responses to help address the documented demand are presented. The responses need to be considered in relation to current and future demand and growth patterns. Any actions taken should be considered alongside neighbouring Council policies. The adoption of incentives or restriction in Waimakariri District without considering the regional housing market settings, may result in unintended consequences in supply responses which undermine the desired outcomes.

2.1 Subarea boundaries

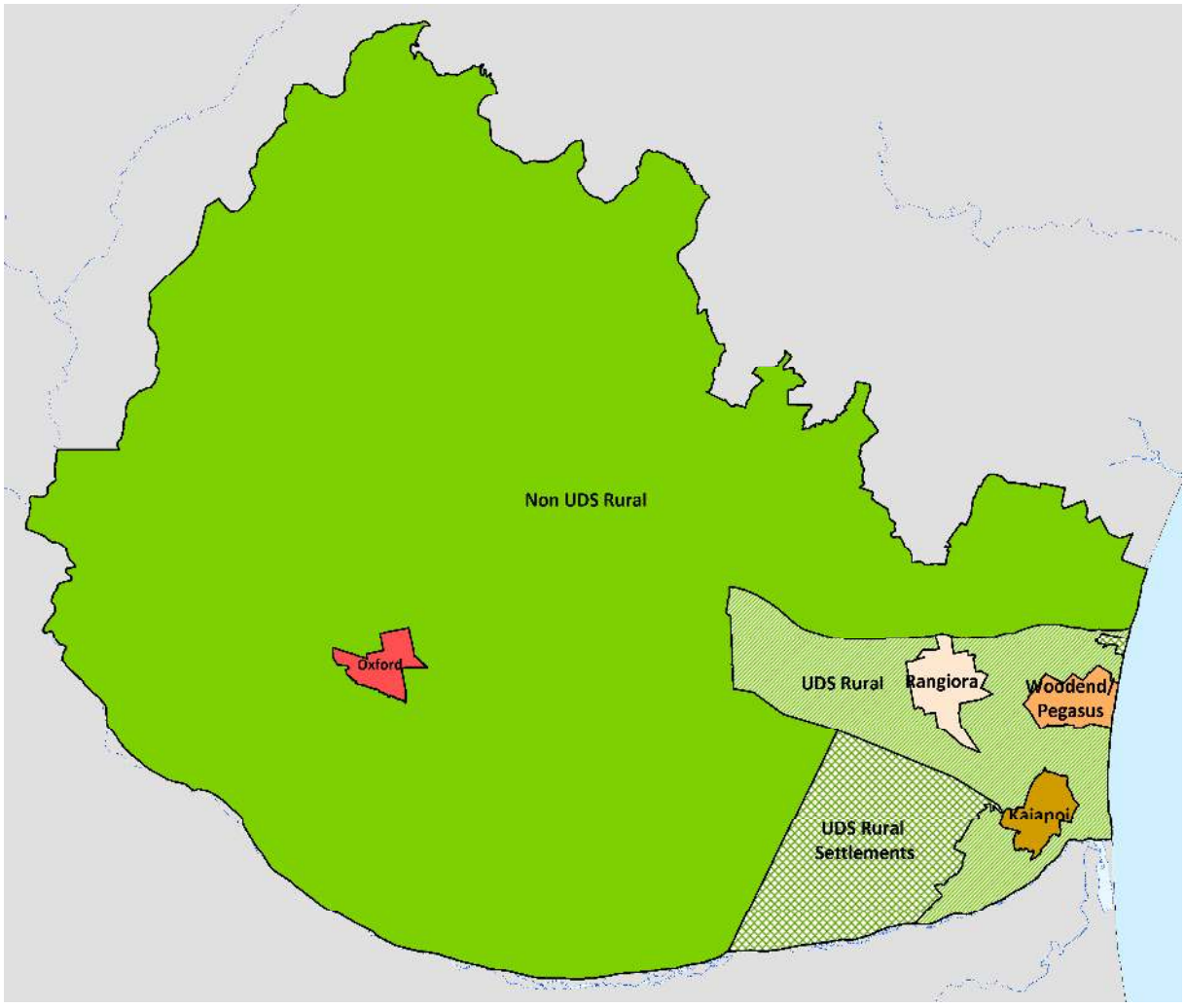
The results of the analysis are summarised for Waimakariri District's housing market with additional analysis provided for the following sub-areas[7]. The subareas include:

- UDS rural;
- UDS rural settlements (including Mandeville, Ohoka, and Waikuku);
- Kaiapoi;
- Rangiora;
- Woodend/Pegasus;
- Oxford; and
- Non UDS rural.

[7] Definition of the sub area boundaries is included in Appendix 1.

Figure 2.1 presents the subarea boundaries used in this report.

Figure 2.1: Subarea boundaries



NB: The statistical area units in each sub-area is listed in Appendix 1.

2.2 Data sources and affordability measures

The analysis associated with is report was completed in December 2019. During 2020 a number of new data sets have been released. In the context of this report it is not possible to include them in the detailed analysis and modelling completed in 2019, however, where appropriate we have provided comments. The modelling work relies on detailed customised data outputs from the 2013 census and the 2018 household economic survey. Detailed household and family data required from the 2018 census was not available.

A wide range of housing affordability measures exist in the market. For example, Ministry of Housing and Urban Development (HUD) produces the housing affordability measure (HAM) for both renters and first home buyers using data analysed from Statistics New Zealand's integrated data infrastructure data lab. These statistics demonstrate the trend at a local authority area, however, they are historical in nature and do not provide the sort of detail required about the demographics of families with housing need required for this report.

We would also like to acknowledge a range of organisations[8] we interviewed for this report. They provided us with in-depth local knowledge which allowed us to provide a more nuanced analysis of housing need in Waimakariri District.

[8] A list of organisations interviewed is included in Appendix 5.

3. Housing demand by location and demographic characteristic

3.1 Introduction

The objective of this section of the report is to present the results of the housing demand analysis between 2018 and 2048 by demographic characteristic and tenure for Waimakariri District and by sub-market. Demographic characteristics included in the analysis are age of the household reference person and household composition. The implications of these trends on demand by dwelling typology are also presented. An overview of the modelling methodology is presented in Appendix 2. Appendix 3 presents the demand projections in more detail.

As agreed, the demand projections presented in this report assume Waimakariri District's population increases in line with the medium-high projections provided by Statistics New Zealand.

3.2 Waimakariri District's housing demand

Table 3.1 presents the projected change in the total number of households in Waimakariri District between 2018 and 2048.

Table 3.1: Total number of households in Waimakariri District - 2018 to 2048

Year	Households	Total change	Ann ave chge
2018	23,500		
2023	26,700	3,200	640
2028	29,400	2,700	540
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Source: Statistics New Zealand

The number of households living in Waimakariri District is expected to increase by 14,700 households, or 62%, between 2018 and 2048. At the same time the characteristics of the population are expected to change. Like the rest of New Zealand, the projections demonstrate an aging of the population.

Statistics New Zealand has not yet updated their usually resident population projections incorporating the results of the 2018 census. As a guide it is useful to compare the growth in Waimakariri's usually residential population recorded in the census with Statistics New Zealand's population projections.

Table 3.2 presents the trend in Waimakariri's usually resident population between 2013 and 2018 and compares the number of usually resident population from census and the medium / high population projections for the district.

Table 3.2: Trend in Waimakariri's usually resident population 2013 to 2018

	Census usually resident population counts	Population projections – Usually resident	Difference
2013	49,989	52,300	2,311
2018	59,502	62,250	2,748
Change 2013 to 2018	9,513	9,950	437

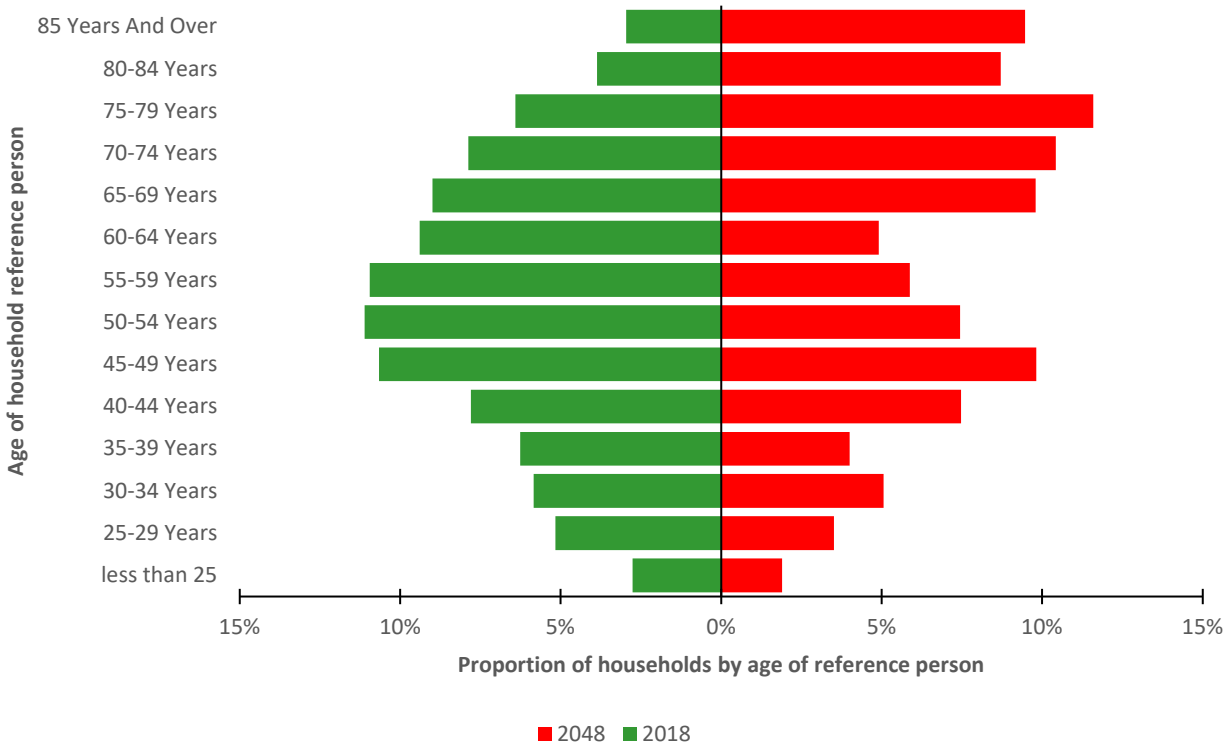
Source: Statistics New Zealand

There are a number of reasons why the census and population projection numbers differ. First, the census has an effective date in March whereas population projections are based on June years. Second, the way in which census and population projections record people overseas on census night differs and lastly population projections adjust for the census under count.

In summary, between 2013 and 2018 Waimakariri's population seems to have increased broadly in line with Statistics New Zealand's medium/high rate of population projections.

Figure 3.1 presents the proportion of households by the age of the household reference person between 2018 and 2048.

Figure 3.1: Waimakariri District's households by age of the reference person – 2018 and 2048



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

Table 3.3 presents the projected trend in the number of households in Waimakariri District by the age of the household reference person.

Table 3.3: Number of households by age of the household reference person – 2018 to 2048

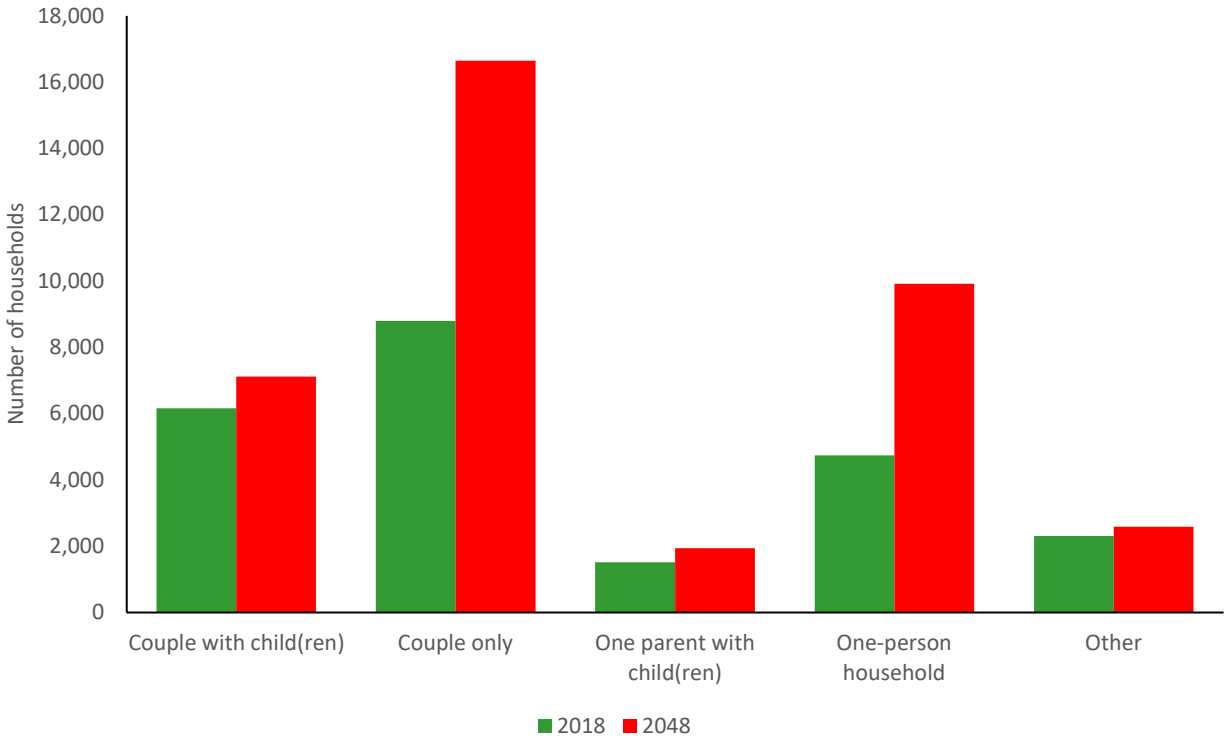
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
2018	1,860	2,840	4,340	7,390	7,080	23,510
2028	1,820	4,140	3,750	8,340	11,300	29,350
2038	1,950	3,840	5,190	7,640	15,380	34,000
2048	2,070	3,460	6,600	6,960	19,100	38,190
Total change						
2018 to 2028	-40	1,300	-590	950	4,220	5,840
2028 to 2038	130	-300	1,440	-700	4,080	4,650
2038 to 2048	120	-380	1,410	-680	3,720	4,190

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

The proportion of households in Waimakariri District with reference people aged 65 years and older is projected to increase from 31% in 2018 to 50% by 2048. These trends reflect the region's aging population. The majority of the total household growth is in households with reference people aged 65 years and over. Over the study period the number of households with people aged in the younger cohorts (aged less than 40 years older) is projected to experience limited growth between 2018 and 2048.

Figure 3.2 presents the projected change in the number of households in Waimakariri District by family composition between 2018 and 2048.

Figure 3.2: Waimakariri District's households by family composition – 2018 and 2048



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

Table 3.4 presents the projected trend in the number of households in Waimakariri District by family composition.

Table 3.4: Number of households by family composition – 2018 to 2048

Household Composition	Number of Households				Change in no. of households		
	2018	2028	2038	2048	18 to 28	28 to 38	38 to 48
couple with	6,160	6,330	6,710	7,110	170	380	400
couple only	8,800	12,230	14,520	16,650	3,430	2,290	2,130
one parent)	1,510	1,640	1,800	1,940	130	160	140
one person	4,730	6,760	8,460	9,910	2,030	1,700	1,450
Other	2,300	2,400	2,510	2,580	100	110	70
Total	23,500	29,360	34,000	38,190	5,860	4,640	4,190

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

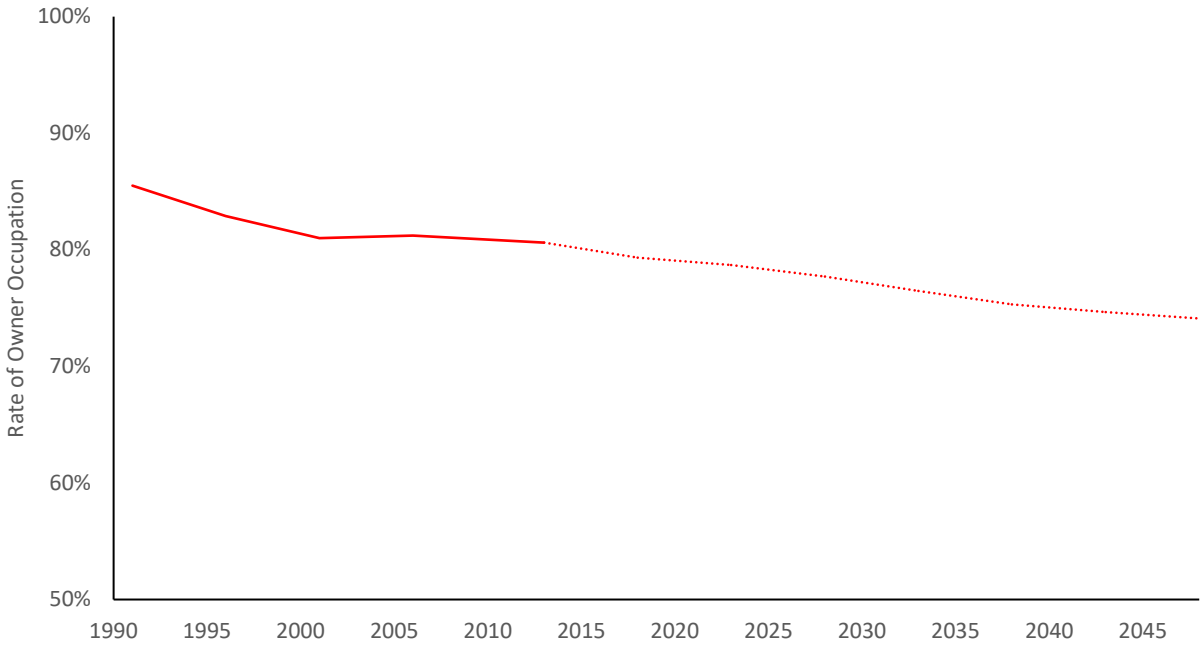
The change in the age profile of Waimakariri District's population also has implications for the proportion of the types of households living in the area. As the population ages the proportion of couples without children and one-person households increases. In Waimakariri District, couples without children are projected to increase by 7,850 or 89% and one-person households by 3,730 or 79% between 2018 and 2048. These household groups are projected to account for 81% of the total growth between 2018 and 2048.

These changes signal a challenge to the historic typology of predominately three-bedroom homes on large sections. While there will continue to be strong demand for that typology, there is an increasing need to provide smaller homes which can most efficiently be delivered on smaller sections or as multi-unit buildings.

In addition to these demographic changes, poor housing affordability is projected to result in the continued erosion of the rates of owner occupation in Waimakariri District.

Figure 3.3 presents the actual change in the rate of owner occupation between 1991 and 2013 along with the projected change out to 2048.

Figure 3.3: Projected rate of owner occupation



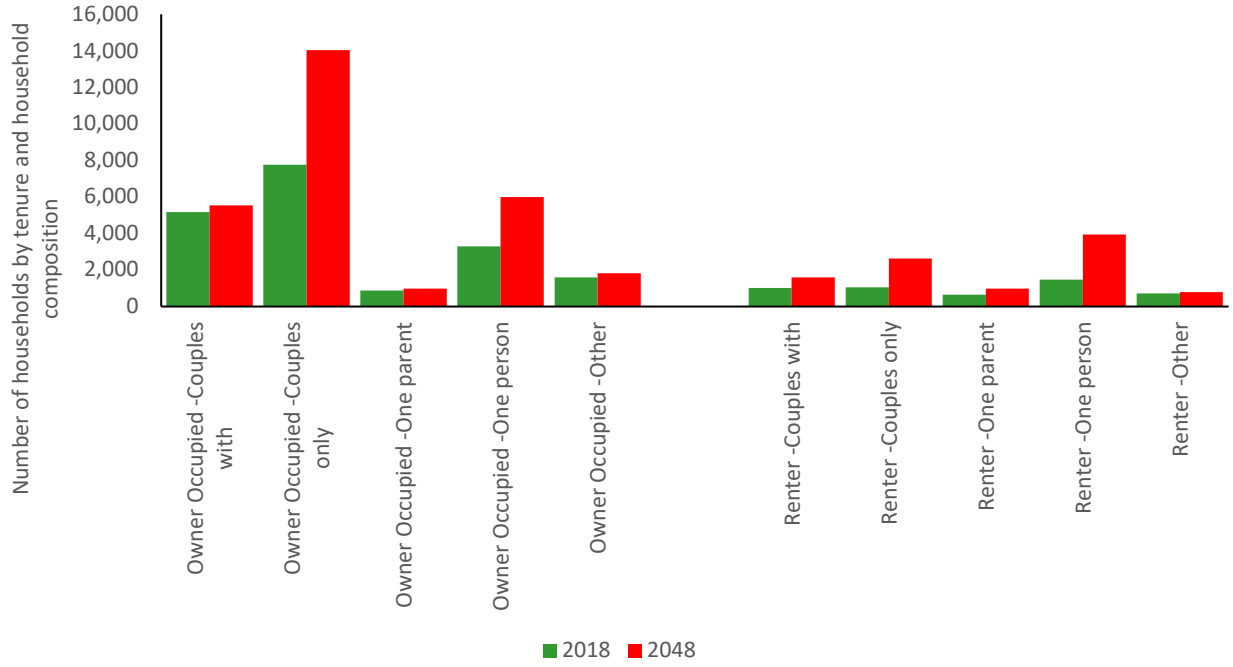
Source: Modelled based on data from Statistics New Zealand

Rates of owner occupation fell by 5 percentage points in Waimakariri District between 1991 and 2013. Tenure modelling projections indicate that the rate of owner occupation will erode to 74 percent in Waimakariri District by 2048, a fall of 6.5 percentage points between 2013 and 2048.

Waimakariri District has one of the highest rates of owner occupation in the country. Although we are projecting the proportion of owner occupiers to decline (from 80.6% in 2013 to 74.1% in 2048) the rate of decline is less than we are projecting in other locations. This is because Waimakariri is likely to continue to attract an influx of home buyers, particularly from Christchurch, the relatively high existing rates of owner occupation in younger age cohorts, and although housing affordability is not good within the District it is significantly better than other centres around the country.

Figure 3.4 presents the projected trend in the households by household composition and tenure between 2018 and 2048.

Figure 3.4: The number of households by tenure and composition



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

The number of owner occupier couple only and one person households is expected to increase. Over the same time period renter households are expected to experience strong growth in the number of couple only and one person households.

Table 3.5 presents the projected trend in the number of occupied dwellings by tenure and household composition between 2018 and 2048.

Table 3.5: The number of occupied dwellings by tenure and household composition between 2017 and 2048

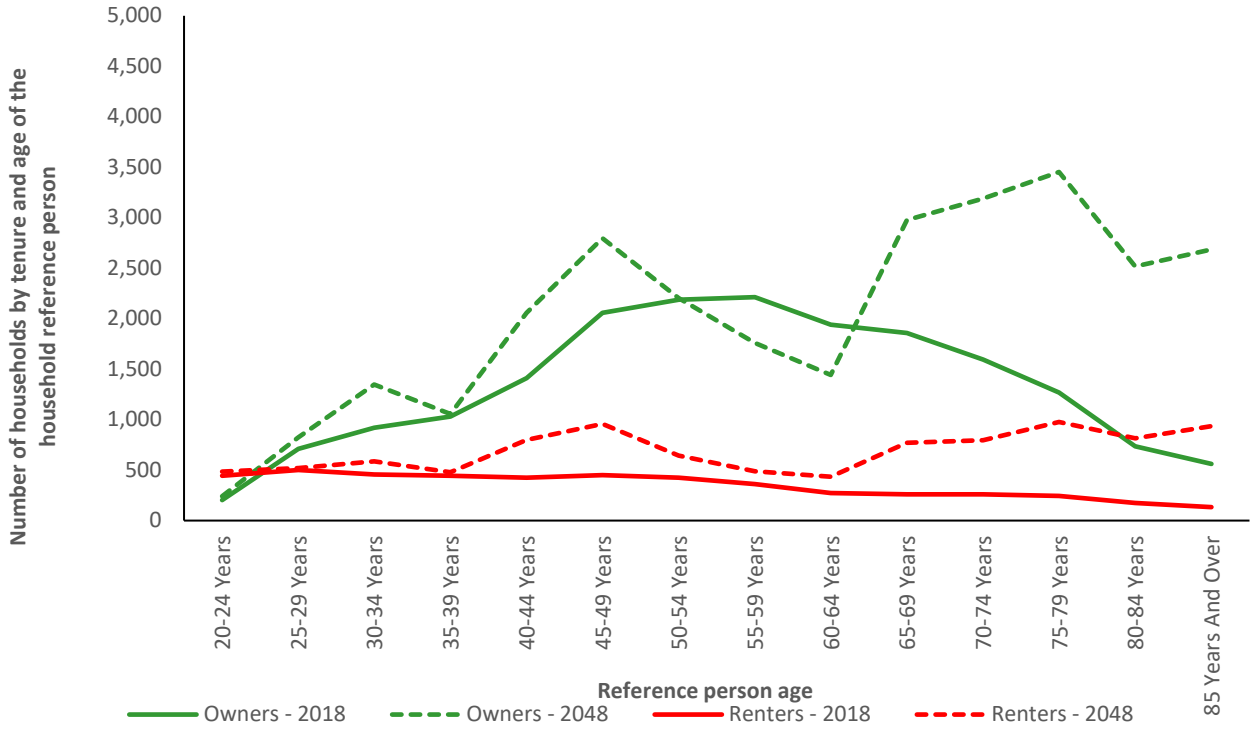
	Number of households				Change		
	2018	**2028**	**2038**	**2048**	**18 to 28**	**28 to 38**	**38 to 48**
Owner occupiers							
Couple with child(ren)	5,150	4,990	5,200	5,520	-160	210	320
Couple only	7,760	10,820	12,430	14,030	3,060	1,610	1,600
One parent	870	840	900	970	-30	60	70
One-person household	3,280	4,480	5,330	5,980	1,200	850	650
Other	1,590	1,680	1,770	1,810	90	90	40
Total	18,650	22,810	25,630	28,310	4,160	2,820	2,680
Renters							
Couple with child(ren)	1,010	1,330	1,520	1,590	320	190	70
Couple only	1,040	1,410	2,090	2,620	370	680	530
One parent	640	800	910	970	160	110	60
One-person household	1,450	2,280	3,130	3,930	830	850	800
Other	710	720	740	770	10	20	30
Total	4,850	6,540	8,390	9,880	1,690	1,850	1,490

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

The strongest growth is projected to occur in renter households particularly those couple only, and one person Households. Owner occupiers are also expected to experience strong growth in couple only and one person households.

Figures 3.5 presents the projected trend in the number of households by tenure and age of the reference person between 2018 and 2048.

Figure 3.5: Number of households by tenure & age of the reference person 2018 to 2048



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

Renter occupied dwellings are expected to increase across most age groups whilst the growth in owner occupied dwellings is concentrated in those with reference people aged 65 years and older.

Table 3.6 presents the trend in the number of occupied dwellings by tenure and the age of the reference person between 2018 and 2048.

Table 3.6: Number of occupied dwellings by tenure and age of the household reference person 2018 to 2048

	Number of households						Change in the number of households				
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs & over	Total	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs & over
Owners											
2018	890	1,940	3,470	6,340	6,010	18,650					
2028	890	2,790	2,690	6,950	9,490	22,810	0	850	-780	610	3,480
2038	970	2,610	3,690	5,960	12,400	25,630	80	-180	1,000	-990	2,910
2048	1,040	2,360	4,750	5,340	14,810	28,300	70	-250	1,060	-620	2,410
Renters											
2018	970	900	870	1,050	1,070	4,860					
2028	930	1,350	1,060	1,390	1,810	6,540	-40	450	190	340	740
2038	980	1,230	1,500	1,680	2,980	8,370	50	-120	440	290	1,170
2048	1,030	1,100	1,850	1,620	4,290	9,890	50	-130	350	-60	1,310

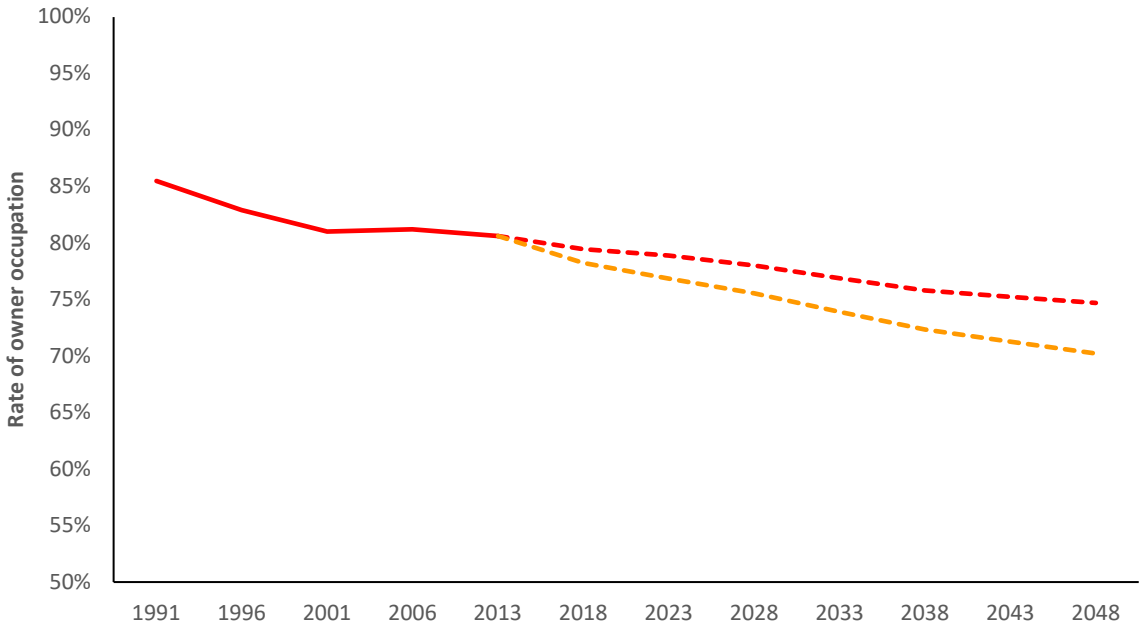
Source: Modelled based on data from Statistics New Zealand
NB: Numbers are rounded to the nearest 10 in the modelling

The number of owner occupier households aged 65 years and older is projected to increase by 146% between 2018 and 2048. Over the same time period owner occupiers aged less than 30 years of age is projected to also increase by 17%. The number of renter households is expected to increase across all age groups with the strongest growth in those with reference people aged 65 years and older (up 301% over the next 30 years).

3.3 Lower Home ownership rate scenario

The objective of this section of the report is to demonstrate the results of a trend to more aggressive fall in the level of owner occupation in Waimakariri District more in line with that we would have expected to experience in other local authority areas which do not benefit from Waimakariri's current levels of growth in housing supply and relatively good levels of housing affordability. Figure 3.6 presents the base case and more aggressive scenario for the average rate of owner occupation in Waimakariri District.

Figure 3.6: Base and aggressive scenarios for the change in the rate of owner occupation



Source: Modelled based on data from Statistics New Zealand

Under the base case scenario, the rate of owner occupation is expected to fall from 80.6% to 74.7% between 2013 and 2048[9], a decline of 5.9 percentage points. Under aggressive home ownership scenario, the rate of owner occupation is expected to fall to 70.2% a decline of 10.4 percentage points.

[9] Initial census 2018 results released after the completion of this report suggest the rate of owner occupation in Waimakariri is slightly high than the projections presented above.

Table 3.7 presents the base case and aggressive homeowner scenario outcomes by household composition between 2018 and 2048.

Table 3.7: Home ownership scenario outcomes 2018 to 2048

	Base case scenario			Aggressive scenario			Difference		
	2018	2048	Change	2018	2048	Change	2018	2048	Change
Owner occupiers									
Couples with	5,150	5,520	370	5,070	5,200	130	-80	-320	-240
Couples only	7,760	14,030	6,270	7,650	13,280	5,630	-110	-750	-640
One parent	890	1,150	260	870	1,070	200	-20	-80	-60
One person	3,290	6,020	2,730	3,230	5,580	2,350	-60	-440	-380
Other	1,590	1,810	220	1,560	1,690	130	-30	-120	-90
Renter									
Couples with	1,010	1,590	580	1,090	1,910	820	80	320	240
Couples only	1,040	2,620	1,580	1,150	3,360	2,210	110	740	630
One parent	620	790	170	640	870	230	20	80	60
One person	1,450	3,890	2,440	1,500	4,330	2,830	50	440	390
Other	710	770	60	740	890	150	30	120	90

Source: Modelled based on data from statistics New Zealand
NB: Note the model starts in 2013 and estimates 2018 outcomes hence the 2018 numbers between the two scenarios differ.

Couple only renter households experience significant stronger growth under the aggressive scenario increasing by 2,210 households between 2018 and 2048 rather than 1,580 under the base case.

3.4 Housing demand by subarea

The objective of this subsection of the report is to present the trends in the growth in the number of households by subarea, tenure, age of the household reference person and household composition. Appendix 1 presents the agreed subarea boundaries used in this report. The statistical area units included in each subarea area are also presented in Appendix 1.

Table 3.8 presents the projected growth distributed across the subareas within Waimakariri District.

Table 3.8: Projected growth in households by subarea

	Rangiora	Kaiapoi	Woodend / Pegasus	UDS Settlements	UDS Rural	Oxford	Non UDS Rural	Total
2018	7,370	4,740	1,970	2,030	2,600	800	3,990	23,500
2023	8,250	5,370	2,530	2,250	2,920	890	4,490	26,700
2028	8,930	5,740	3,070	2,450	3,220	970	4,970	29,350
2033	9,570	6,060	3,590	2,650	3,500	1,030	5,400	31,800
2038	10,160	6,320	4,090	2,810	3,750	1,080	5,790	34,000
2043	10,740	6,570	4,590	2,940	3,970	1,130	6,130	36,070
2048	11,320	6,810	5,100	3,080	4,200	1,180	6,470	38,160
Change								
18 to 28	1,560	1,000	1,100	420	620	170	980	5,850
28 to 38	1,230	580	1,020	360	530	110	820	4,650
38 to 48	1,160	490	1,010	270	450	100	680	4,160

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

The number of households in all subareas are expected to increase between 2018 and 2048. Growth is expected to be strongest in Rangiora and UDS Rural subareas between 2018 and 2048. These projections are based on historical trends and do not account for potential policy choices which may influence the actual growth in each subarea.

Table 3.9 presents the projected change in the number of occupied dwellings by tenure and subarea between 2018 and 2048.

Table 3.9: The projected change in the number of occupied dwellings by tenure and subarea

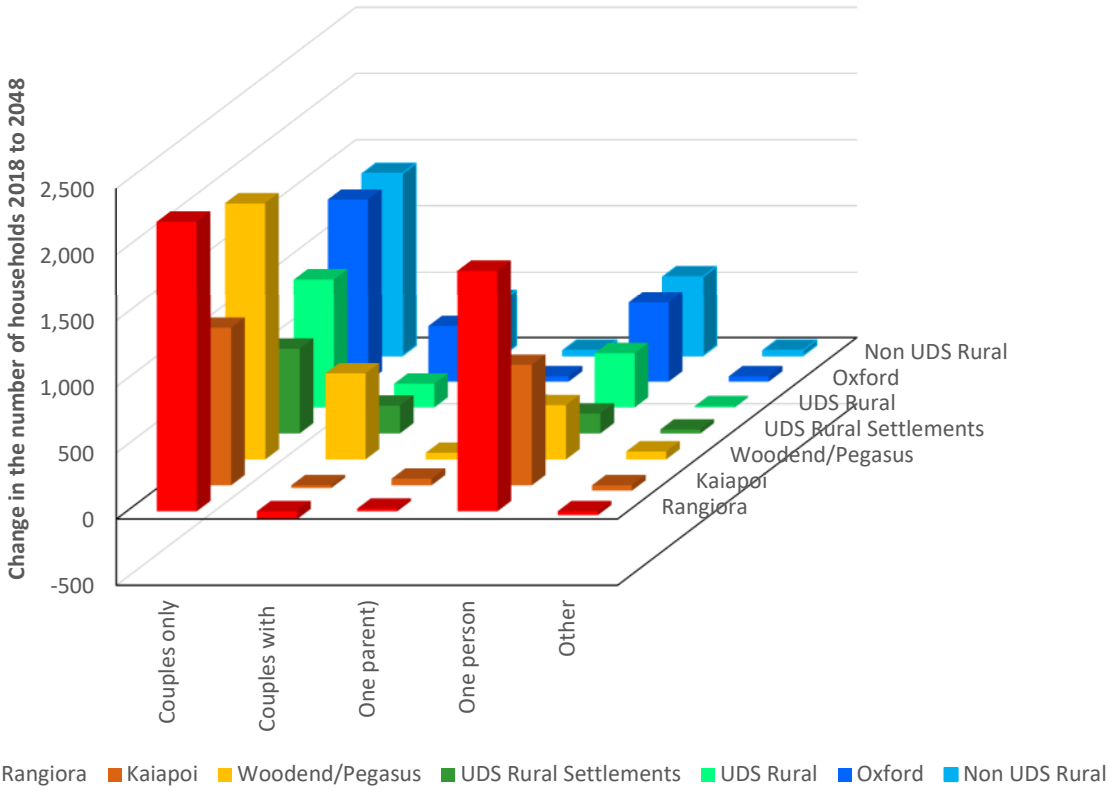
	Owner Occupiers					Renters				
	2018	**2028**	**2038**	**2048**	**18 to 48**	**2018**	**2028**	**2038**	**2048**	**18 to 48**
Rangiora	5,490	6,560	7,300	7,960	2,470	1,890	2,370	2,870	3,360	1,470
Kaiapoi	3,600	4,280	4,560	4,770	1,170	1,150	1,460	1,760	2,040	890
Woodend / Pegasus	1,730	2,650	3,450	4,280	2,550	240	420	640	830	590
UDS settlements	1,780	2,070	2,320	2,530	750	260	380	500	550	290
UDS Rural	2,050	2,470	2,780	3,060	1,010	550	750	970	1,140	590
Oxford	710	830	890	950	240	90	140	190	230	140
Non UDS rural	3,250	3,920	4,390	4,810	1,560	740	1,050	1,400	1,660	920
Total	18,610	22,780	25,690	28,360	9,750	4,920	6,570	8,330	9,810	4,890

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

The number of renter households are expected to increase at a faster rate than owner occupiers in all subareas. The number of renter households is projected to increase the most in Rangiora (up 1,470 households or 77%) and UDS Rural (up 1,320 households or 167%) between 2018 and 2048.

Figure 3.7 presents the projected growth in the number of households by subarea and household composition.

Figure 3.7: The projected growth in the number of households by subarea and household composition



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

All subareas are expected to experience strong growth in couple only and one person households between 2018 and 2048.

Table 3.10 presents the projected growth in the number of occupied dwellings by household composition and subarea between 2018 and 2048.

Table 3.10: Projected households by household composition and subarea

	Owner Occupier households					Renter households				
	2018	**2028**	**2038**	**2048**	**18 to 48**	**2018**	**2028**	**2038**	**2048**	**18 to 48**
Rangiora										
Couples only	2,230	3,050	3,500	3,920	1,690	440	560	750	940	500
Couples with	1,330	1,210	1,160	1,180	-150	370	420	450	460	90
One parent)	280	240	250	270	-10	270	290	300	300	30
One person	1,320	1,740	2,060	2,270	950	520	810	1,100	1,390	870
Other	330	330	330	320	-10	290	280	270	270	-20
Total	5,490	6,560	7,300	7,960	2,470	1,890	2,370	2,870	3,360	1,470
Kaiapoi										
Couples only	1,480	2,040	2,240	2,410	930	210	270	380	470	260
Couples with	930	860	840	840	-90	230	280	290	300	70
One parent)	190	180	200	220	30	200	220	220	220	20
One person	660	870	960	1,010	350	350	540	730	910	560
Other	330	330	310	300	-30	160	140	140	150	-10
Total	3,600	4,280	4,560	4,770	1,170	1,150	1,460	1,760	2,040	890
Woodend/Pegasus										
Couples only	900	1,550	2,060	2,620	1,720	60	100	200	280	220
Couples with	510	640	780	910	400	160	270	350	410	250
One parent)	40	50	70	90	50	10	10	10	10	0
One person	180	280	390	490	310	10	40	70	110	100
Other	110	130	150	170	60	10	10	10	10	0
Total	1,730	2,650	3,450	4,280	2,550	240	420	640	830	590
UDS Settlements										
Couples only	820	1,110	1,250	1,370	550	60	90	140	150	90
Couples with	690	660	730	800	110	100	150	190	200	100
One parent)	30	20	40	40	10	10	10	10	10	0
One person	150	180	200	210	60	90	140	160	180	90
Other	90	100	110	110	20	0	0	10	10	10
Total	1,780	2,070	2,320	2,530	750	260	380	500	550	290

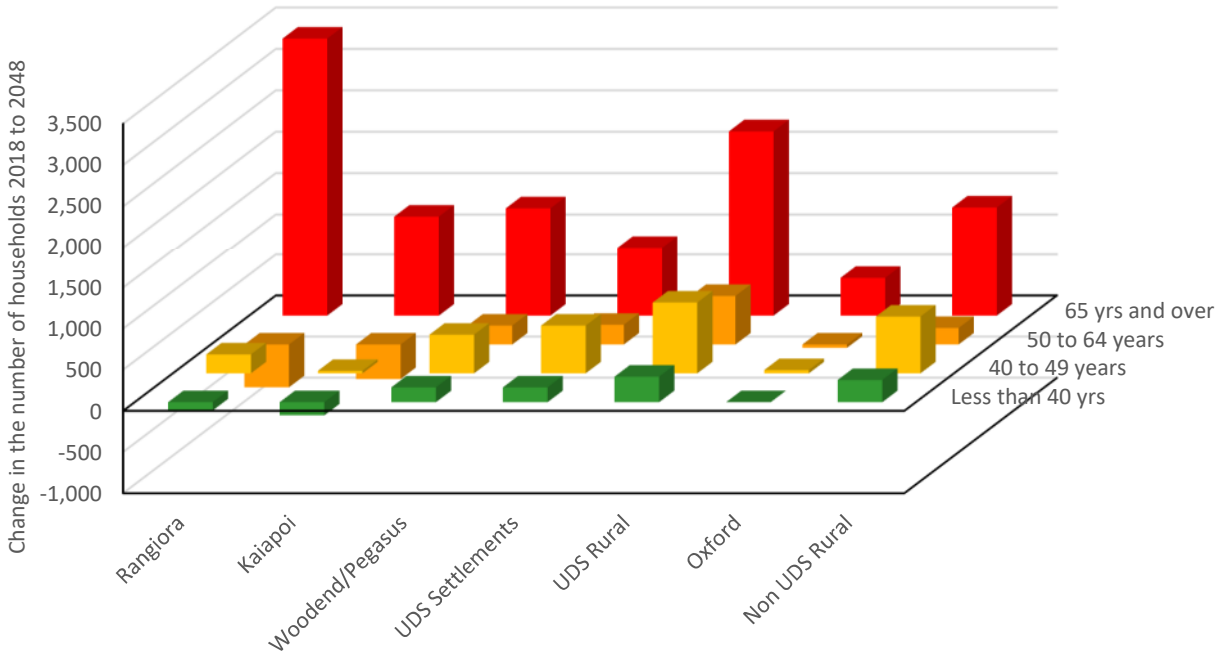
Table 3.10: Projected households by household composition and subarea continued

	Owner Occupier households					Renter households				
	2018	**2028**	**2038**	**2048**	**18 to 48**	**2018**	**2028**	**2038**	**2048**	**18 to 48**
UDS Rural										
Couples only	970	1,360	1,560	1,740	770	170	220	310	370	200
Couples with	640	610	660	710	70	90	130	170	200	110
One parent)	50	30	40	50	0	30	40	50	50	20
One person	310	380	430	460	150	260	360	440	520	260
Other	90	80	90	90	0	0	0	0	10	10
Total	2,050	2,470	2,780	3,060	1,010	550	750	970	1,140	590
Oxford										
Couples only	340	430	450	480	140	10	10	30	40	30
Couples with	150	130	130	120	-30	30	40	40	40	10
One parent)	20	10	20	30	10	10	10	10	10	0
One person	180	240	290	310	130	50	80	110	140	90
Other	10	10	10	10	0	0	0	0	0	0
Total	710	830	890	950	240	90	140	190	230	140
Non UDS Rural										
Couples only	1,470	2,010	2,250	2,480	1,010	220	320	470	590	370
Couples with	1,100	1,110	1,220	1,320	220	210	300	370	410	200
One parent)	80	70	90	110	30	20	30	40	30	10
One person	400	520	610	680	280	230	350	460	550	320
Other	200	210	220	220	20	60	50	70	80	20
Total	3,250	3,920	4,390	4,810	1,560	740	1,050	1,400	1,660	920

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

Figure 3.8 presents the projected growth in the number of households by age of the reference person and subarea between 2018 and 2048

Figure 3.8: Projected household growth by age and subarea



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

The strongest growth is projected to occur in households with reference people aged 65 years and over between 2018 and 2048.

Table 3.11 presents the projected growth in the number of households by age of the reference person, tenure and subarea between 2018 and 2048.

Table 3.11: The projected growth in the number of households by age of the reference person, tenure and subarea between 2018 and 2048

	Renter households					Owner occupier households				
	2018	**2028**	**2038**	**2048**	**18 to 48**	**2018**	**2028**	**2038**	**2048**	**18 to 48**
Rangiora										
Less than 40 yrs	720	790	730	690	-30	930	1,110	1,030	990	60
40 to 49 yrs	310	320	400	480	170	760	530	700	850	90
50 to 64 yrs	380	450	480	430	50	1,540	1,510	1,190	1,020	-520
65 and over	510	840	1,300	1,820	1,310	2,260	3,440	4,440	5,220	2,960
Kaiapoi										
Less than 40 yrs	390	430	390	360	-30	610	750	670	620	10
40 to 49 yrs	230	240	310	360	130	600	420	550	650	50
50 to 64 yrs	240	290	310	270	30	1,110	1,140	890	730	-380
65 and over	300	510	770	1,070	770	1,280	1,990	2,470	2,810	1,530
Woodend/Pegasus										
Less than 40 yrs	100	180	190	180	80	290	470	540	560	270
40 to 49 yrs	70	100	170	230	160	350	340	550	780	430
50 to 64 yrs	70	110	180	180	110	560	780	770	790	230
65 and over	10	30	110	230	220	530	1,050	1,590	2,130	1,600
UDS Settlements										
Less than 40 yrs	100	140	140	130	30	240	350	340	310	70
40 to 49 yrs	50	80	110	140	90	450	360	510	650	200
50 to 64 yrs	100	130	180	160	60	690	770	690	650	-40
65 and over	10	30	60	100	90	370	570	730	860	490
UDS Rural										
Less than 40 yrs	160	200	200	200	40	210	310	300	270	60
40 to 49 yrs	120	140	190	260	140	410	310	440	570	160
50 to 64 yrs	190	270	310	290	100	830	920	800	720	-110
65 and over	100	150	260	370	270	570	900	1,210	1,470	900

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

Table 3.11: The projected growth in the number of households by age of the reference person, tenure and subarea between 2018 and 2048 continued

	Renter households					Owner occupier households				
	2018	2028	2038	2048	18 to 48	2018	2028	2038	2048	18 to 48
Oxford										
Less than 40 yrs	30	30	30	20	-10	30	40	30	20	-10
40 to 49 yrs	10	20	20	20	10	120	80	110	130	10
50 to 64 yrs	10	20	30	30	20	240	260	190	160	-80
65 and over	40	70	110	170	130	300	440	550	630	330
Non UDS Rural										
Less than 40 yrs	380	470	500	500	120	500	700	700	670	170
40 to 49 yrs	130	190	270	340	210	740	610	870	1,140	400
50 to 64 yrs	130	200	280	280	150	1,310	1,500	1,340	1,250	-60
65 and over	120	210	380	560	440	670	1,070	1,400	1,650	980

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

Table 3.12 presents the percentage change in the number of households by age of the reference person and subarea between 2018 and 2048.

Table 3.12: Percentage change in the number of households between 2018 and 2048 by age and subarea

	Less than 40 yrs	40 to 49 years	50 to 64 years	65 yrs and over
Rangiora	2%	24%	-24%	154%
Kaiapoi	-2%	22%	-26%	146%
Woodend/Pegasus	90%	140%	54%	337%
UDS Settlements	29%	58%	3%	153%
UDS Rural	27%	57%	-1%	175%
Oxford	-33%	15%	-24%	135%
Non UDS Rural	33%	70%	6%	180%

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

The strongest growth is projected to occur in households with reference people aged 65 years and over in all subareas.

3.5 Housing outcomes by ethnicity

The objective of this sub-section of the report is to provide an overview of key statistics relevant to housing outcomes by ethnicity. Analysis of trends by ethnicity is problematic due in part to the way in which Statistics New Zealand surveys respondents' ethnicity. In the Census respondents are asked to identify which ethnicities they identify with and can respond to multiple ethnic groupings. Hence there are more responses by ethnicity than people living in an area. In addition, the household reference persons ethnicity may or may not reflect the ethnicity of the rest of the people living in the dwelling.

Previous research[10] into trends in the rate of owner occupation show that the majority of the statistically significant variation in home ownership rates can be explained by age of the key householders, household composition, household income and a locational variable. The research suggests that once these variables are included in the analysis ethnicity is not a statistically significant variable. Personal and household incomes have a significant impact on housing outcomes. Lower income households typically have much higher levels of housing stress and are also more likely to rent rather than own the dwelling they live in. Table 3.13 presents the level of household income by ethnicity of the household reference person in Waimakariri District in 2013.

Table 3.13: Household income by ethnicity in 2013

	European / NZer		Māori		Pacific person		Other		Total	
	Hhlds	% of Total	Hhlds	% of Total	Hhlds	% of Total	Hhlds	% of Total	Hhlds	% of Total
Waimakariri District										
Less than $30,000	2,800	18%	120	17%	10	14%	90	16%	3,020	18%
$30,000 to $50,000	2,800	18%	120	17%	10	14%	80	15%	3,010	18%
$50,000 to $70,000	2,330	15%	140	19%	10	14%	90	16%	2,570	15%
$70,000 to $100,000	3,190	20%	140	19%	20	29%	120	22%	3,470	20%
$100,000 to $150,000	2,850	18%	130	18%	10	14%	100	18%	3,080	18%
Over $150,000	1,640	11%	70	10%	10	14%	70	13%	1,790	11%
Total stated	15,610	100%	720	100%	70	100%	550	100%	16,940	100%
Greater Christchurch										
Less than $30,000	24,650	20%	1,620	22%	360	21%	2,580	22%	29,220	20%
$30,000 to $50,000	21,200	17%	1,310	18%	290	17%	2,210	19%	25,000	17%
$50,000 to $70,000	18,340	15%	1,210	16%	300	17%	1,990	17%	21,840	15%
$70,000 to $100,000	24,610	20%	1,470	20%	390	23%	2,350	20%	28,820	20%
$100,000 to $150,000	22,150	18%	1,210	16%	260	15%	1,710	14%	25,330	17%
Over $150,000	15,160	12%	630	8%	130	8%	990	8%	16,920	12%
Total	126,110	100%	7,450	100%	1,730	100%	11,830	100%	147,130	100%

Source: Statistics New Zealand

[10] See Morrison P. (2005) *"The changing patterns of home ownership in New Zealand".* A report for the Centre for Housing Research Aotearoa New Zealand.

Proportionally, the income profile of households with people of European descent is similar to those of Māori descent.

Table 3.14 presents the number of households by ethnicity of the household reference person and tenure.

Table 3.14: Number of households by ethnicity and tenure

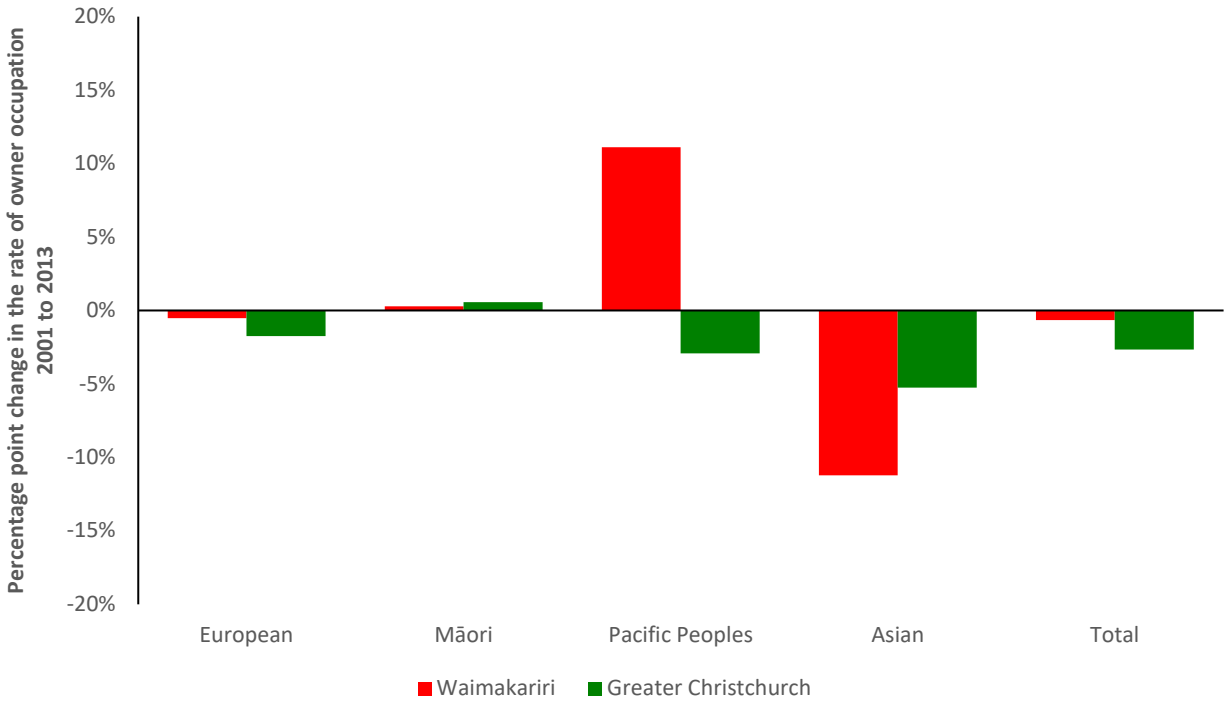
Stated Ethnicity	Waimakariri District			Greater Christchurch		
	2001	2006	2013	2001	2006	2013
Living in owner occupied dwelling						
European	10,272	10,188	13,590	94,737	85,731	95,676
Māori	354	414	507	2,760	3,276	3,651
Pacific Peoples	15	27	42	537	600	675
Asian	51	72	105	2,709	3,693	4,683
Middle Eastern/Latin American/African	-	9	15	-	255	300
Other / NEI	9	1,920	306	192	16,539	2,208
Total	10,701	12,630	14,565	100,935	110,094	107,193
Living in a rented dwelling						
European	2,313	2,325	3,171	36,600	34,029	40,260
Māori	231	267	327	3,825	4,341	4,947
Pacific Peoples	12	12	21	1,032	1,257	1,482
Asian	15	24	54	1,839	3,432	3,942
Middle Eastern/Latin American/African	-	3	12	-	537	642
Other / NEI	3	345	69	192	5,301	990
Total	2,574	2,976	3,654	43,488	48,897	52,263
Implied rate of owner occupation						
European	81.6%	81.4%	81.1%	72.1%	71.6%	70.4%
Māori	60.5%	60.8%	60.8%	41.9%	43.0%	42.5%
Pacific Peoples	55.6%	69.2%	66.7%	34.2%	32.3%	31.3%
Asian	77.3%	75.0%	66.0%	59.6%	51.8%	54.3%
Middle Eastern/Latin American/African	-	75.0%	55.6%	-	32.2%	31.8%
Other / NEI	75.0%	84.8%	81.6%	50.0%	75.7%	69.0%
Total	80.6%	80.9%	79.9%	69.9%	69.2%	67.2%

Source: Statistics New Zealand

The rate of owner occupation for households with reference people associating with either European or Māori remained relative consistent between 2001 and 2013. However, Māori household rates of owner occupation were approximately 20 to 21 percentage points lower than European households. Care needs to be taken in interpreting these results due to the way data on household ethnicity is collated by Statistics New Zealand.

Figure 3.9 presents the percentage point change in the implied level of owner occupation between 2001 and 2013 in Waimakariri District City by ethnicity.

Figure 3.9: The percentage point change in the implied rate of owner occupation by ethnicity 2001 and 2013



Source: Statistics New Zealand

In Waimakariri District, households with Pacifica peoples had the greatest increase in the rate of owner occupation between 2001 and 2013 while people of Asian descent recorded the largest falls. Households with reference people of European and Māori descent either experienced little change or a small uplift in their home ownership rates.

Table 3.15 presents the trend in the number of owner occupied and renter households for reference people by ethnicity and subarea.

Table 3.15: Owner occupied and renter households by ethnicity and subarea in 2013

	Māori reference person			Non Māori reference person		
	Owner Occupier	Renter	HOR	Owner Occupier	Renter	HOR
Rangiora	117	105	52.7%	4,200	1,122	78.9%
Kaiapoi	132	99	57.1%	2,439	609	80.0%
Woodend/Pegasus	39	24	61.9%	1,053	186	85.0%
UDS rural settlement	42	18	70.0%	1,260	207	85.9%
UDS rural	84	48	63.6%	1,488	360	80.5%
Oxford	12	9	57.1%	564	129	81.4%
Non UDS rural	78	27	74.3%	2,661	501	84.2%
Waimakariri District	507	327	60.8%	13,656	3,120	81.4%

Source: Statistics New Zealand

Households identifying as Māori had the highest rates of owner occupation in the UDS rural and UDS rural settlement subareas and lowest in Rangiora, Kaiapoi and Oxford subareas.

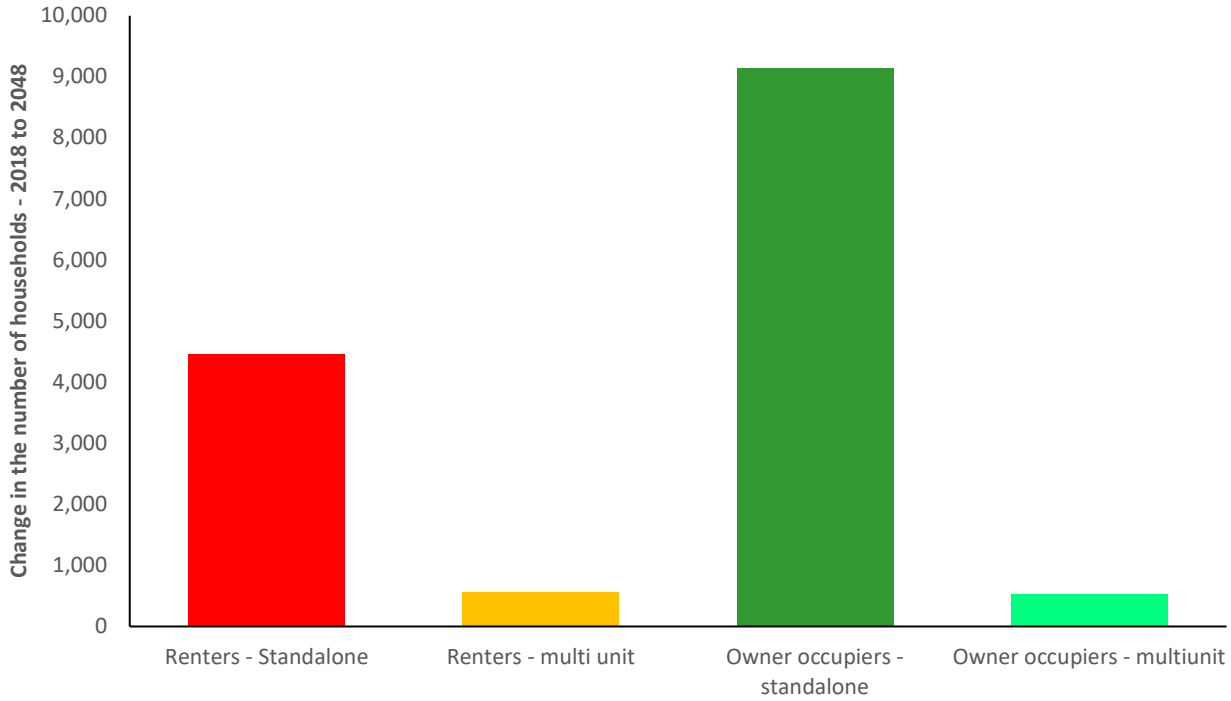
3.6 Waimakariri District's housing demand by dwelling typology

The objective of this section of the report is to present the results of the modelling of the implications of the demographic and tenure trends on the demand for dwellings by typology. An overview of the methodology used is presented in Appendix 2 and assumes the propensity for households with different characteristics (age, household composition and tenure) for different dwelling typologies[11] remains the same between 2018 and 2048. Dwelling typology is divided into 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; and
- Multi-unit dwelling with three bedrooms or more.

Figure 3.10 presents a summary of the projected growth in demand by dwelling typology and tenure in Waimakariri District between 2018 and 2048. Note more detail is provided in the following table.

Figure 3.10: Projected demand by dwelling typology and tenure



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

Demand is likely to be strongly focused on standalone dwellings with renters having a slightly higher propensity to live in multiunit dwellings.

[11] Standalone dwellings are defined as single unit dwellings not attached to any other buildings. Multi unit dwellings includes a wide range of dwelling typologies where two or more dwellings are physically attached to each other. Multi-units include duplexes, terraced houses and apartments.

Table 3.16 presents the trend in dwelling demand in Waimakariri District by tenure and dwelling typology between 2018 and 2048.

Table 3.16: Waimakariri District dwelling demand by typology and tenure

	Owner occupiers						Renters					
	Standalone dwellings			Multi-unit dwellings			Standalone dwellings			Multi-unit dwellings		
	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total
2018	1,710	16,170	17,880	630	160	790	950	3,140	4,090	660	90	750
2023	1,910	18,220	20,130	730	210	940	1,120	3,670	4,790	760	100	860
2028	2,070	19,800	21,870	800	220	1,020	1,300	4,220	5,520	850	90	940
2033	2,210	21,140	23,350	850	240	1,090	1,500	4,830	6,330	950	80	1,030
2038	2,330	22,290	24,620	900	250	1,150	1,690	5,420	7,110	1,050	80	1,130
2043	2,430	23,440	25,870	970	290	1,260	1,840	5,890	7,730	1,140	80	1,220
2048	2,550	24,630	27,180	1,020	310	1,330	1,990	6,370	8,360	1,220	80	1,300
Chge 18 to 48												
Total	840	8,460	9,300	390	150	540	1,040	3,230	4,270	560	-10	550
Average pa	30	280	310	10	10	20	40	110	140	20	0	20

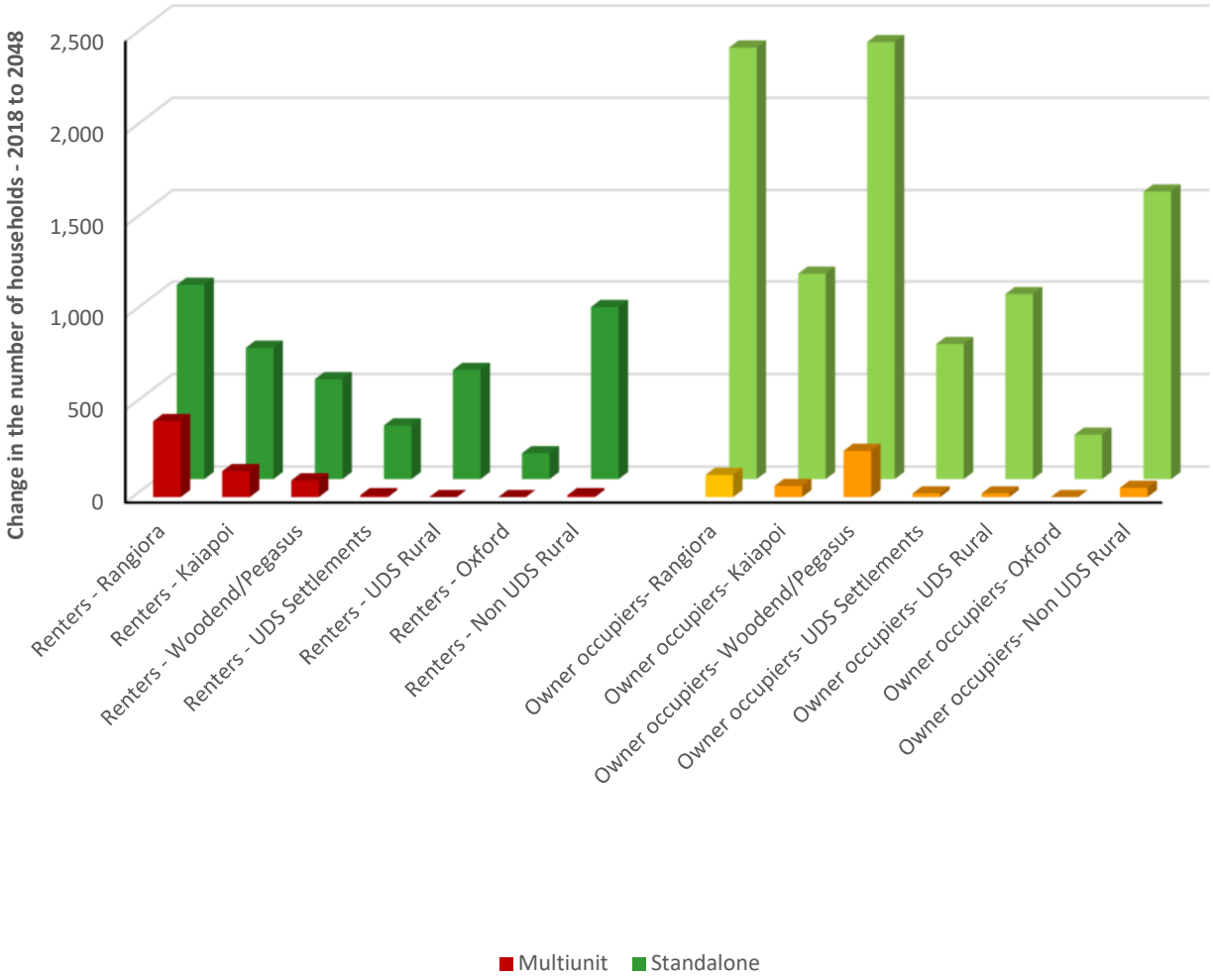
Source: Modelled based on data Statistics New Zealand
NB: Numbers are rounded to the nearest 10 in the modelling

Between 2018 and 2048, approximately, 7% of the growth in demand is projected to be for multi-unit dwellings. This reflects the underlying affordability of standalone dwellings within Waimakariri District. Changes in the demographic profile of households suggest owner occupier demand for standalone dwellings will remain strong although there will be some increased demand for multiunit dwellings as a result of a greater proportion of older one person and couple only household.

3.7 Subarea housing demand by dwelling typology

Figure 3.11 presents the projected growth in the number of occupied dwellings by subarea, tenure and dwelling typology between 2018 and 2048.

Figure 3.11: The projected growth in the number of occupied dwellings by subarea, tenure and dwelling typology



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

Table 3.17 presents the projected growth in the number of occupied dwellings by subarea, tenure and dwelling typology between 2018 and 2048.

Table 3.17: The projected growth in the number of occupied dwellings by subarea, tenure and dwelling typology between 2018 and 2048

	Standalone dwelling					Multi-unit dwellings				
	2018	2028	2038	2048	18 to 48	2018	2028	2038	2048	18 to 48
Renters										
Rangiora	1,320	1,650	2,030	2,370	1,050	520	680	790	930	410
Kaiapoi	930	1,160	1,420	1,640	710	200	260	310	340	140
Woodend/Pegasus	230	410	620	770	540	10	30	60	100	90
UDS Settlements	250	380	490	540	290	0	0	0	10	10
UDS Rural	550	750	970	1,140	590	10	10	10	10	0
Oxford	90	140	190	230	140	0	0	0	0	0
Non UDS Rural	730	1,040	1,390	1,660	930	10	10	10	20	10
Total renters	4,100	5,530	7,110	8,350	4,250	750	990	1,180	1,410	660
Owner Occupiers										
Rangiora	5,130	6,130	6,890	7,470	2,340	320	380	400	440	120
Kaiapoi	3,360	3,990	4,290	4,470	1,110	210	260	270	270	60
Woodend/Pegasus	1,660	2,500	3,280	4,030	2,370	60	170	250	310	250
UDS Settlements	1,740	2,010	2,290	2,470	730	40	40	40	60	20
UDS Rural	2,000	2,400	2,730	3,000	1,000	50	50	50	70	20
Oxford	690	810	880	930	240	20	20	20	20	0
Non UDS Rural	3,160	3,820	4,330	4,720	1,560	60	80	90	110	50
Total owner occupiers	17,740	21,660	24,690	27,090	9,350	760	1,000	1,120	1,280	520

Source: Modelled based on data from Statistics New Zealand
NB: Numbers are rounded to the nearest 10 in the modelling & consequently totals may slightly vary between tables.

Demand from both renter and owner occupier households is strong for standalone dwellings. Demand for multiunit dwellings is limited and concentrated in Rangiora, Woodend/Pegasus and Kaiapoi.

Table 3.18 presents the change in the number of occupied dwellings between 2018 and 2048 by tenure and dwelling typology.

Table 3.18: Change in the number of occupied dwellings by tenure typology and subarea 2018 - 2048.

	Owner Occupied				Renters			
	Standalone		Multi-unit		Standalone		Multi-unit	
	Number	% inc	Number	% inc	Number	% inc	Number	% inc
Rangiora	2,340	46%	120	38%	1,050	80%	410	79%
Kaiapoi	1,110	33%	60	29%	710	76%	140	70%
Woodend/Pegasus	2,370	143%	250	417%	540	235%	90	900%
UDS Settlements	730	42%	20	50%	290	116%	10	
UDS Rural	1,000	50%	20	40%	590	107%	0	-
Oxford	240	35%	0	0%	140	156%	0	-
Non UDS Rural	1,560	49%	50	83%	930	127%	10	100%
Total	9,350	53%	520	68%	4,250	104%	660	88%

Source: Modelled based on data from Statistics New Zealand
NB: Numbers are rounded to the nearest 10 in the modelling & consequently total occupied dwellings may vary between tables.

The strongest projected growth for standalone dwellings is from renter and owner occupied households. Demand for multiunit dwellings is limited and concentrated in Rangiora, Woodend/Pegasus, and Kaiapoi.

3.8 High density typology scenario

The objective of this section of the report is to demonstrate the results of a trend to more intensive living (multi-unit dwellings) on the propensity of households to choose different housing typologies. Under the base case scenario 92% of the demand in Waimakariri District is for standalone dwellings (and 8% for multi-unit dwellings) between 2018 and 2048. Under the more intensive case scenario we were asked to model an outcome in Waimakariri District that would result from the same density outcomes as achieved in Christchurch City between 2013 and 2019. Table 3.19 presents the proportion of dwelling units consented in Christchurch City by typology between 2001 and 2019.

Table 3.19: Christchurch City dwelling units consent by typology 2001 to 2019

	Houses	Apartments	Retirement village units	Other multiunit dwellings	Total
2001 to 2005	76%	3%	2%	19%	100%
2006 to 2010	62%	6%	4%	28%	100%
2011 & 2012	68%	2%	16%	15%	100%
2013 to 2019	62%	5%	8%	26%	100%

Source: Statistics New Zealand

For the purpose of developing the higher density typology scenario it is assumed that 30% of all dwelling units consented between 2018 and 2048 will be multi-unit dwellings (apartments and other multi-unit dwellings combined). The higher density scenario modelling assumes a progressive shift in the propensity of households to higher density dwellings over the period 2018 to 2048 to achieve the overall density target. Table 3.20 presents the trend in dwelling demand in Waimakariri District by tenure and dwelling typology between 2018 and 2048 assuming a shift to higher density housing.

Table 3.20: Waimakariri District dwelling demand by typology and tenure – higher density scenario

	Owner occupiers						Renters					
	Standalone dwellings			Multi-unit dwellings			Standalone dwellings			Multi-unit dwellings		
	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total
2018	1,710	16,170	17,880	710	80	790	940	3,130	4,070	680	80	760
2028	1,780	19,500	21,280	1,450	160	1,610	1,170	4,100	5,270	1,080	120	1,200
2038	1,640	21,600	23,240	2,290	250	2,540	1,370	5,100	6,470	1,580	170	1,750
2048	1,410	23,510	24,920	3,250	360	3,610	1,480	5,850	7,330	2,100	230	2,330
Chge 18 to 48												
Total	-300	7,340	7,040	2,540	280	2,820	540	2,720	3,260	1,420	150	1,570
Average pa	-10	245	235	85	9	94	18	91	109	47	5	52

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

Under the higher density scenario, the proportion of households living in multi-unit dwellings in 2048 increased from 5% (base scenario) to 14% higher density scenario for owner occupiers and from 16% (base scenario) to 32% higher density scenario for renter households.

Table 3.21 presents the difference in typology densities between the base and the higher density typology scenarios between 2018 and 2048.

Table 3.21: Difference in 2048 outcomes between base and the higher density typology scenarios

	Owner occupiers						Renters					
	Standalone dwellings			Multi-unit dwellings			Standalone dwellings			Multi-unit dwellings		
	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total	2 Bdrm-	3 Bdrm+	Total
Base	2,550	24,630	27,180	1,020	310	1,330	1,990	6,370	8,360	1,220	80	1,300
Higher density	1,410	23,510	24,920	3,250	360	3,610	1,480	5,850	7,330	2,100	230	2,330
Difference	1,140	1,120	2,260	-2,230	-50	-2,280	510	520	1,030	-880	-150	-1,030

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

As expected under the higher density typology scenario the demand for two bedroom multi-unit dwellings increases by 2,230 for owner occupiers and 880 for renter households. At the same time demand for standalone dwellings fall by 2,280 for owner occupiers and 1,030 for renter households.

3.9 Current dwelling stock

Waimakariri District had 18,696 occupied dwellings as at the 2013 census. Table 3.22 presents a summary of the number of occupied and unoccupied dwellings.

Table 3.22: Housing stock in 2013

Local Authority	Occupied Dwellings			Unoccupied dwellings			% Vacant
	Private[12]	Non-private[13]	Total	Residents away	Empty dwelling[14]	Total	
Rangiora	5,826	9	5,835	111	138	249	4.1%
Kaiapoi	3,504	3	3,507	63	663	726	17.2%
Woodend/Pegasus	1,353	6	1,359	21	36	57	4.0%
UDS Settlements	1,614	3	1,617	33	93	126	7.2%
UDS Rural	2,160	9	2,169	60	138	201	8.5%
Non UDS Rural	3,453	9	3,462	96	147	246	6.6%
Oxford	738	9	747	21	21	45	5.7%
Total	18,648	48	18,696	405	1,236	1,650	8.1%

Source: Statistics New Zealand

A total of 1,236, or 8%, of Waimakariri District's dwellings were unoccupied in 2013. Kaiapoi had the highest proportion of vacant dwellings which likely reflects dwellings damaged in the 2010/2011 earthquakes and subsequently vacated.

[12] A private dwelling accommodates a person or a group of people. It is not generally available for public use. The main purpose of a private dwelling is as a place of habitation, and it is usually built (or converted) to function as a self-contained housing unit.
[13] A non-private dwelling provides short or long-term communal or transitory type accommodation. Non-private dwellings are generally available to the public for reasons of employment, study, special need, legal requirement or recreation.
[14] An existing dwelling that is being altered, repaired, or extended and is unoccupied is coded as an 'empty dwelling'.

Table 3.23 presents the trend in the number of occupied private dwellings between 2001 and 2013 for Waimakariri District and the various subareas.

Table 3.23: Number of occupied private dwellings 2001 to 2013

Area	Number of occupied dwellings			Change		Change 2001 to 2013	
	2001	2006	2013	01 to 06	06 to 13	Number	% change
Rangiora	4,200	4,701	5,844	501	1,143	1,644	39%
Kaiapoi	3,513	3,969	3,504	456	-465	-9	0%
Woodend/Pegasus	810	948	1,362	138	414	552	68%
UDS Settlements	1,011	1,263	1,614	252	351	603	60%
UDS Rural	1,530	1,872	2,166	342	294	636	42%
Non UDS Rural	1,992	2,538	3,459	546	921	1,467	74%
Oxford	594	663	747	69	84	153	26%
Total	13,650	15,954	18,696	2,304	2,742	5,046	37%

Source: Statistics New Zealand

All subareas with the exception of Kaiapoi experienced strong growth in the number of occupied dwellings between 2001 and 2013. Non UDS rural, Rangiora and Woodend/Pegasus experienced the strongest growth. The number of occupied dwellings in Kaiapoi increased between 2001 and 2006 and declined between 2006 and 2013 as a result of damage to its housing stock in the 2010 /2011 earthquakes.

There has been a significant increase in the level of construction activity post the 2010/11 earthquakes. Table 3.24 presents the trend in the number of residential dwelling units approved in building consents issued by Waimakariri District Council annually since 2012.

Table 3.24: Dwelling units approved since 2012

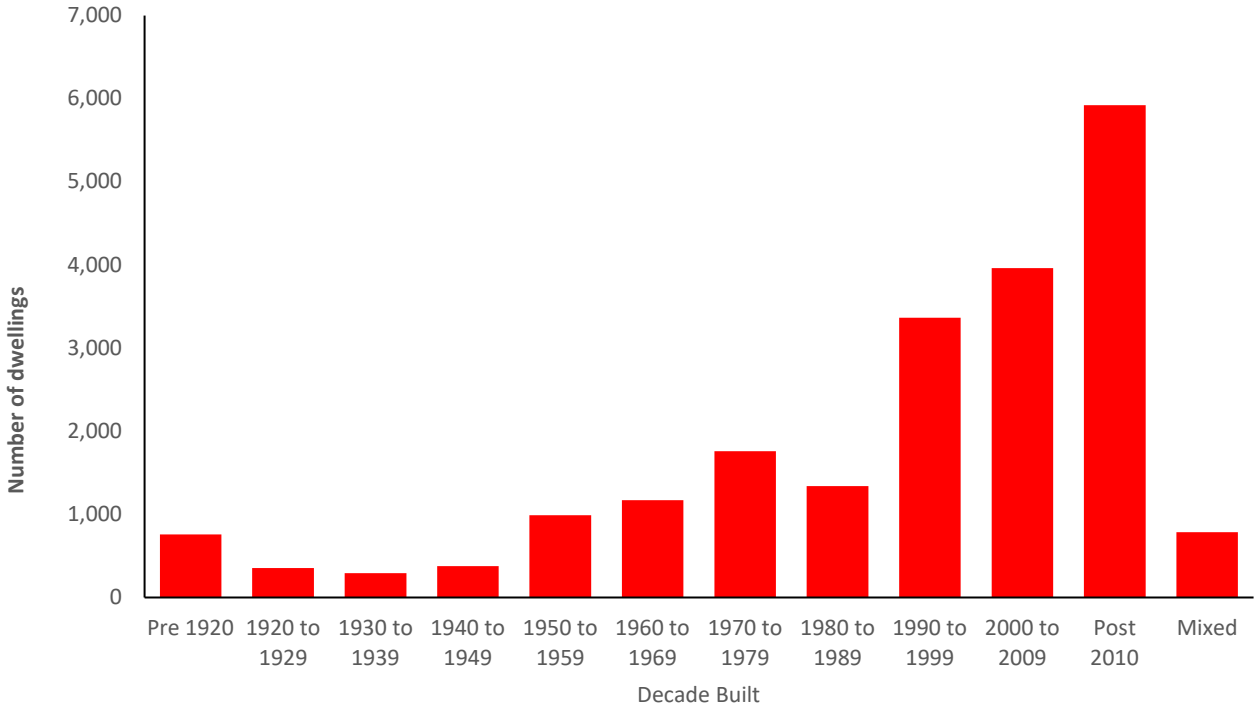
Calendar year	Standalone dwellings	Apartments	Retirement village units	Townhouses, Flats and units	Total
2012	1,045	0	0	26	1,071
2013	1,127	0	47	74	1,248
2014	819	0	0	142	961
2015	577	0	39	17	633
2016	465	0	223	42	730
2017	524	0	0	27	551
2018	579	1	57	57	694
	5,136	1	366	385	5,888

Source: Statistics New Zealand

Standalone dwellings accounted for 87% of all consents with a further 6% located in retirement villages and 7% in multiunit style dwellings (townhouses, flats and units). Since the beginning of 2014 3,569 units have been approved which is a 19.1% increase on the number of occupied dwellings recorded in the 2013 census.

Figure 3.12 presents the age profile of Waimakariri District's housing stock by the decade in which the dwellings were constructed.

Figure 3.12: Housing stock's age profile



Source: Waimakariri District 2019

Waimakariri District has a relatively young housing stock with 47% of the dwellings built after 2000. This is likely to reflect both the rebuild post 2010/11 earthquakes and the strong population growth experienced within the district over the last two decades.

Table 3.25 presents the proportion of dwellings by decade of construction and typology.

Table 3.25: Age of the dwelling stock

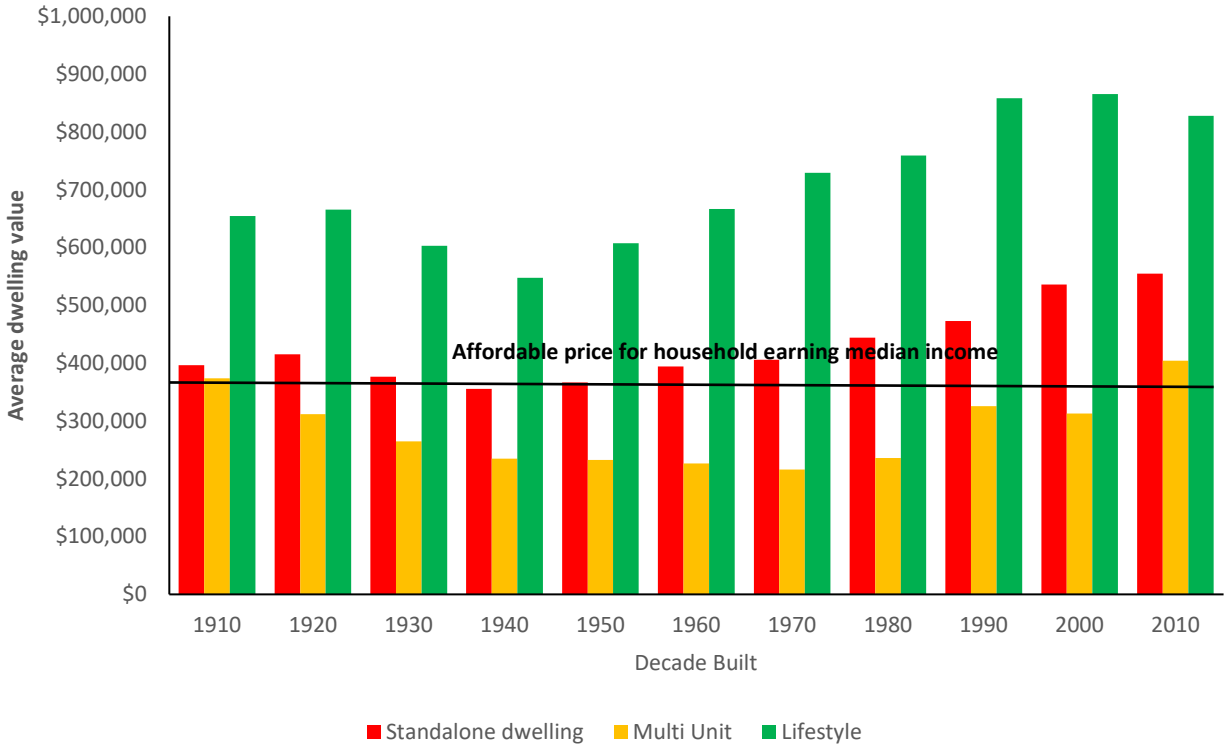
	Stand alone		Multi- unit		Lifestyle		Total	
	No of Dwellings	% of total	No of Dwellings	% of total	No of Dwellings	% of total	No of Dwellings	% of total
Pre 1920	534	4%	1	0%	223	4%	757	4%
1920 to 1929	242	2%	1	0%	109	2%	351	2%
1930 to 1939	203	1%	2	0%	86	1%	289	1%
1940 to 1949	306	2%	18	1%	70	1%	376	2%
1950 to 1959	812	5%	9	1%	176	3%	988	5%
1960 to 1969	1,006	7%	55	4%	164	3%	1,170	6%
1970 to 1979	1,383	9%	537	41%	374	6%	1,757	8%
1980 to 1989	955	6%	268	20%	384	7%	1,339	6%
1990 to 1999	2,386	16%	185	14%	978	17%	3,364	16%
2000 to 2009	2,224	15%	49	4%	1,735	30%	3,959	19%
Post 2010	4,583	30%	187	14%	1,337	23%	5,920	28%
Mixed	575	4%	7	1%	207	4%	782	4%
Total	15,209	100%	1,319	100%	5,843	100%	21,052	100%

Source: Waimakariri District 2019

Lifestyle blocks have the youngest dwelling age profile with 70% of the dwellings built post 1990. A total of 61% of standalone dwellings were built post 1990 whereas only 32% of multi-unit dwellings were built post 1990. The majority of multi-unit dwellings were built in the 1970s and 1980s (a total of 61% of the stock).

Figure 3.13 presents the estimated average value of dwellings by typology and decade in which they were constructed. In addition, the price a household can affordably pay for a dwelling assuming it earns the median household income is also presented.

Figure 3.13: Average dwelling value by decade built and typology

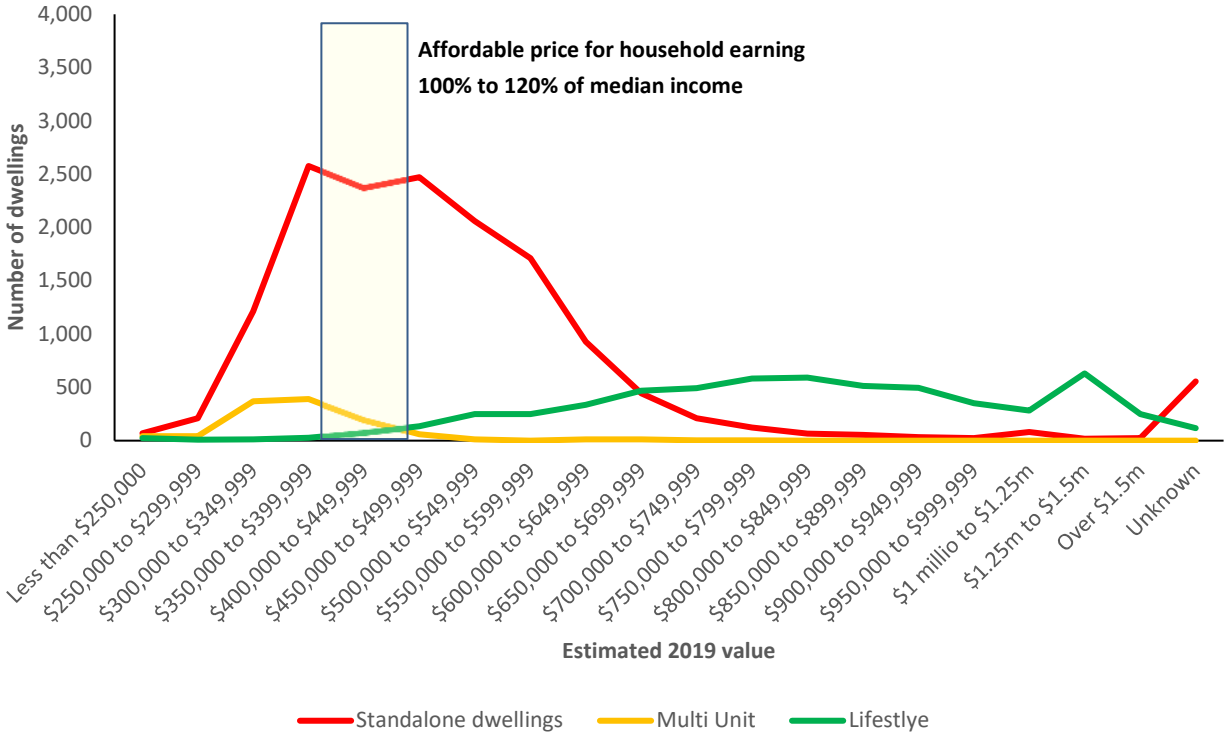


Source: Modelled on data sourced from Waimakariri District 2019

Lifestyle blocks have significantly higher values than standalone dwellings and multi-unit dwellings. Dwellings built since the beginning of the 1990s have significantly higher values than dwellings built in previous decades. Households earning the median household income would struggle to buy at the average value of standalone dwellings and lifestyle blocks. Multi-unit dwellings at the average sale price are within the price bracket in most age categories.

Figure 3.14 presents the distribution of property values in Waimakariri District. These values are based on the capital values using rating valuations adjusted for the movement in market values post roll date. In addition, the affordable price range for a household earning 100% to 120% of median household income is also presented

Figure 3.14: Residential dwelling value distribution as at June 2019



Source: Modelled from data provided by Waimakariri District

A total of 42% of standalone dwellings could be affordably purchased by a household earning 120% of median household income, whereas they could also affordably purchase 92% of multi-unit dwellings and 2% of lifestyle blocks.

Table 3.26 presents the estimated value distribution of dwellings by subarea.

Table 3.26 Dwelling value by subarea

Dwelling value range	Rangiora		Kaiapoi		Woodend / Pegasus		DS Settlements		UDS Rural		Oxford		Non UDS rural	
	No	% Tot	No	% Tot	No	% Tot	No	% Tot	No	% Tot	No	% Tot	No	% Tot
Less than $300,000	276	4%	189	4%	27	1%	45	2%	64	6%	55	5%	59	2%
$300,000 to $399,000	1,967	27%	1,379	28%	369	15%	190	10%	157	14%	273	25%	132	5%
$400,000 to $499,999	2,064	29%	1,450	29%	887	37%	160	8%	103	9%	320	29%	300	10%
$500,000 to $599,000	1,695	24%	1,263	26%	632	26%	125	6%	89	8%	174	16%	380	13%
$600,000 to $699,000	700	10%	436	9%	228	10%	188	10%	122	11%	138	13%	523	18%
$700,000 to $799,000	212	3%	74	2%	110	5%	344	18%	124	11%	53	5%	586	20%
$800,000 to $899,000	115	2%	39	1%	43	2%	340	17%	141	13%	31	3%	409	14%
$900,000 to $999,000	53	1%	38	1%	30	1%	218	11%	101	9%	21	2%	223	8%
$1.0 m to $1.5 m	103	1%	51	1%	67	3%	291	15%	195	17%	23	2%	243	8%
Over $1.5 m	24	0%	7	0%	3	0%	54	3%	28	2%	1	0%	20	1%

Source: Modelled on data sourced from Waimakariri District

Areas outside the main settlements have the least affordable housing stock. For example, 20% of UDS rural settlements stock is valued at less than $500,00, 29% of dwellings in UDS Rural and 17% in Non UDS Rural subareas dwellings are valued at less than $500,000. Whereas 60% of Rangiora's, 61% of Kaiapoi's, 54% of Woodend / Pegasus and 60% of Oxford subareas' housing stock is valued at less than $500,000.

Table 3.27 presents the dwellings in Waimakariri District by the number of bedrooms in 2001 and 2013.

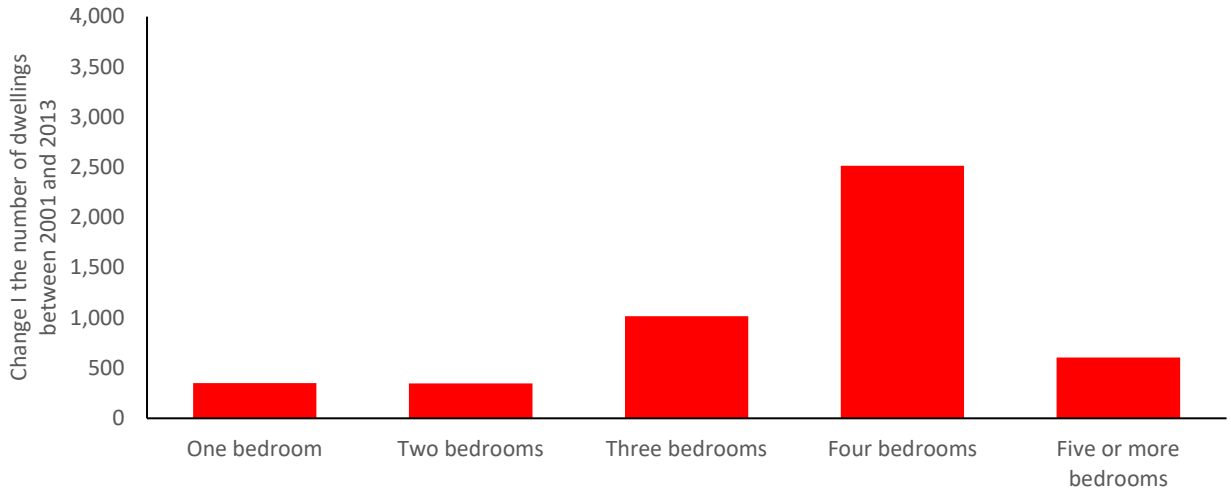
Table 3.27: Waimakariri District - Dwelling stock by number of bedrooms

No of bedrooms	Number of Dwellings			Change in no of dwellings		% Change
	2001	2006	2013	01 to 06	06 to 13	01 to 13
One	492	648	840	156	192	71%
Two	2,274	2,481	2,619	207	138	15%
Three	6,336	6,975	7,350	639	375	16%
Four	3,267	4,224	5,781	957	1,557	77%
Five +	882	1,155	1,488	273	333	69%
Total stated	13,251	15,483	18,078	2,232	2,595	36%
Unknown	351	435	579	84	144	65%
Total	13,602	15,918	18,657	2,316	2,739	37%

Source: Statistics New Zealand

Three bedroom dwellings were the most common dwelling type in 2019 with the strongest growth in the number of four bedroom dwellings. Figure 3.15 presents the change in the number of dwellings by number of bedrooms between 2001 and 2013.

Figure 3.15: Growth in the number of dwellings by number of bedrooms 2001 to 2013



Source: Statistics New Zealand

The number of four bedroom dwellings increased by 5,214 between 2001 and 2013 and accounted for 52% of the growth. Five bedroom and more dwellings account for a further 13% of the growth between 2001 and 2013.

Table 3.28 presents dwellings by the number of bedrooms and subarea in 2013.

Table 3.28: Dwellings by subarea and number of bedrooms

	1 bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 bedrooms+		Total		NEI	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Rangiora	117	2%	1,083	19%	2,583	44%	1,605	27%	300	5%	5,688	97%	159	3%
Kaiapoi	96	3%	576	17%	1,641	47%	915	26%	144	4%	3,372	97%	108	3%
Woodend/ Pegasus	24	2%	78	6%	624	46%	516	38%	78	6%	1,320	98%	27	2%
UDS Settlemts	69	4%	162	10%	432	27%	642	40%	264	16%	1,569	97%	51	3%
UDS Rural	303	14%	264	12%	570	27%	660	31%	240	11%	2,037	95%	111	5%
Non UDS rural	210	6%	327	9%	1,140	33%	1,260	36%	414	12%	3,351	97%	105	3%
Oxford	24	3%	123	17%	348	47%	180	24%	45	6%	720	98%	15	2%
Total	843	5%	2,613	14%	7,338	39%	5,778	31%	1,485	8%	18,057	97%	576	3%

Source: Statistics New Zealand

The subareas with a higher numbers of larger dwellings (4 bedrooms or more) include UDS Settlements (56% of all dwellings), UDS Rural (42% of all dwellings) and UDS rural (48% of all dwellings) subareas while Waimakariri as a whole had 39% of its dwelling stock with 4 bedrooms or more. Rangiora (19% of all dwellings), Kaiapoi (17% of all dwellings) and Oxford (17% of all dwellings) subareas had proportionally more two bedroom dwellings than the district wide average (14% of all dwellings).

3.10 Crowding and the underutilisation of the existing dwelling stock

The suitability of the stock relative to the population is difficult to measure. However, the level of crowding and underutilisation of the housing stock does provide a gauge of the "fit" of the dwelling stock relative to the housing market's population. Care needs to be taken as the unaffordability of housing costs can drive crowding. Table 3.29 presents the relative level of crowding and underutilisation of the housing stock as at 2013.

Table 3.29 The relative level of crowding and underutilisation of the housing stock in 2013

	Waimakariri District		Christchurch City		Selwyn District		New Zealand	
	Dwellings	% of total	Dwellings		% of total		Dwellings	% of total
Owner Occupiers								
1 bedroom needed (crowded)	180	1%	1,080	1%	93	1%	16,995	2%
2 + bdrms needed (severely crowded)	30	0%	174	0%	12	0%	5,013	1%
Total - crowded	210	1%	1,254	2%	105	1%	22,008	2%
Total - No extra bedrooms required	1,617	11%	10,098	13%	1,044	9%	117,600	13%
1 bedroom spare	4,284	30%	28,563	36%	3,117	28%	298,137	32%
2 or more bedrooms spare	8,091	57%	38,835	49%	7,053	62%	498,504	53%
Total not crowded	12,375	87%	67,398	86%	10,170	90%	796,641	85%
Total stated	14,202	100%	78,750	100%	11,319	100%	936,249	100%
Renters								
1 bedroom needed (crowded)	135	4%	2,472	6%	102	3%	37,407	7%
2+ bdrms needed (severely crowded)	30	1%	669	2%	18	1%	12,855	3%
Total - crowded	165	5%	3,141	7%	120	4%	50,262	10%
Total - No extra bedrooms required	1,059	31%	16,182	38%	738	24%	181,146	36%
1 bedroom spare	1,284	37%	16,272	38%	1,092	36%	174,114	34%
2 or more bedrooms spare	951	27%	6,858	16%	1,110	36%	100,398	20%
Total - not crowded	2,235	65%	23,130	54%	2,202	72%	274,512	54%
Total dwellings stated	3,459	100%	42,453	100%	3,060	100%	505,920	100%

Source: Statistics New Zealand

Waimakariri District's owner occupiers had a slightly lower than national average level of crowding in 2013. Waimakariri District's renter households also had lower levels of crowding compared to the national average and Christchurch City. The proportion of owner occupier households which had spare bedrooms (slightly underutilising their capacity) was slightly higher in Waimakariri District than the national average in 2013 and Renter households had significantly higher levels of under-utilisation (65% of renter households in Waimakariri District compared to 54% nationally).

Table 3.30 presents the trend in crowding and underutilisation by tenure and subarea between 2001 and 2013.

Table 3.30: Crowding trends by tenure and subarea 2001 to 2013

	Number of households			As a % of households by tenure		
	2001	2006	2013	2001	2006	2013
Renters						
UDS rural	9	9	30	3.5%	2.7%	7.2%
UDS rural settlement	12	6	6	8.2%	3.7%	2.6%
Kaiapoi	48	45	33	7.2%	6.4%	4.7%
Rangiora	39	36	69	4.2%	3.6%	5.6%
Woodend/Pegasus	0	0	0	0.0%	0.0%	0.0%
Non UDS rural	15	15	15	6.0%	3.9%	2.8%
Oxford	0	9	6	0.0%	7.0%	4.3%
Waikuku	6	0	0	9.5%	0.0%	0.0%
Mandeville	0	0	0	0.0%	0.0%	0.0%
Ohoka	0	0	0	0.0%	0.0%	0.0%
Waimakariri District	129	123	162	5.3%	4.4%	4.7%
Owner occupiers						
UDS rural	24	24	27	2.1%	1.7%	1.7%
UDS rural settlement	9	6	15	1.1%	0.6%	1.1%
Kaiapoi	39	36	42	1.5%	1.2%	1.6%
Rangiora	33	39	42	1.1%	1.1%	1.0%
Woodend/Pegasus	12	9	6	1.7%	1.1%	0.6%
Non UDS rural	18	30	57	1.1%	1.5%	2.1%
Oxford	6	9	12	1.4%	1.8%	2.1%
Waikuku	9	0	6	4.0%	0.0%	2.4%
Mandeville	0	0	6	0.0%	0.0%	0.8%
Ohoka	0	0	0	0.0%	0.0%	0.0%
Waimakariri District	138	162	213	1.3%	1.3%	1.5%

Source: Statistics New Zealand – Census

Overall there has not been a large change in the proportion of crowded renter or owner occupied households between 2001 and 2013 in Waimakariri District. Rangiora experienced a 75% increase in the number of crowded renter households (39 households in 2001 to 69 households in 2013). The UDS rural had the highest proportion of crowded rental households and Rangiora also had a slightly higher proportion of crowded renter households. The smaller rural settlements all had lower proportions of crowded renter households. Non UDS rural, Oxford, and Waikuku all has slightly higher levels of crowded owner occupied dwellings.

Table 3.31 presents the trend in dwelling underutilisation by tenure and subarea between 2001 and 2013.

Table 3.31: Dwelling underutilisation trends by tenure and subarea 2001 to 2013

	Number of households			As a % of households by tenure		
	2001	2006	2013	2001	2006	2013
Renters						
UDS rural	147	183	219	57%	55%	53%
UDS rural settlement	102	111	147	69%	69%	64%
Kaiapoi	393	402	438	59%	57%	62%
Rangiora	573	624	801	62%	63%	65%
Woodend/Pegasus	57	66	156	70%	73%	76%
Non UDS rural	186	270	381	74%	71%	72%
Oxford	63	84	93	64%	65%	67%
Waikuku	39	39	57	62%	62%	68%
Mandeville	39	51	66	81%	81%	63%
Ohoka	30	21	21	100%	78%	70%
Waimakariri District	1,518	1,740	2,238	62%	62%	65%
Owner occupiers						
UDS rural	948	1,104	1,275	82%	80%	81%
UDS rural settlement	732	918	1,182	88%	89%	90%
Kaiapoi	2,232	2,601	2,229	84%	87%	86%
Rangiora	2,676	3,009	3,855	87%	88%	89%
Woodend/Pegasus	600	717	975	87%	89%	90%
Non UDS rural	1,404	1,731	2,358	84%	86%	86%
Oxford	372	429	501	86%	86%	87%
Waikuku	183	198	210	81%	85%	84%
Mandeville	378	507	675	93%	93%	92%
Ohoka	171	225	300	85%	91%	93%
Waimakariri District	8,964	10,515	12,372	85%	86%	87%

Source: Statistics New Zealand – Census

Overall the proportion of underutilisation of the existing dwelling stock has not changed significantly in Waimakariri District between 2001 and 2013 for both renter and owner occupied dwellings. Owner occupiers in UDS rural settlements and Rangiora, Woodend/Pegasus, Mandeville and Ohoka had the highest proportion of underutilised dwellings.

4. Waimakariri District migration trends

4.1 Introduction

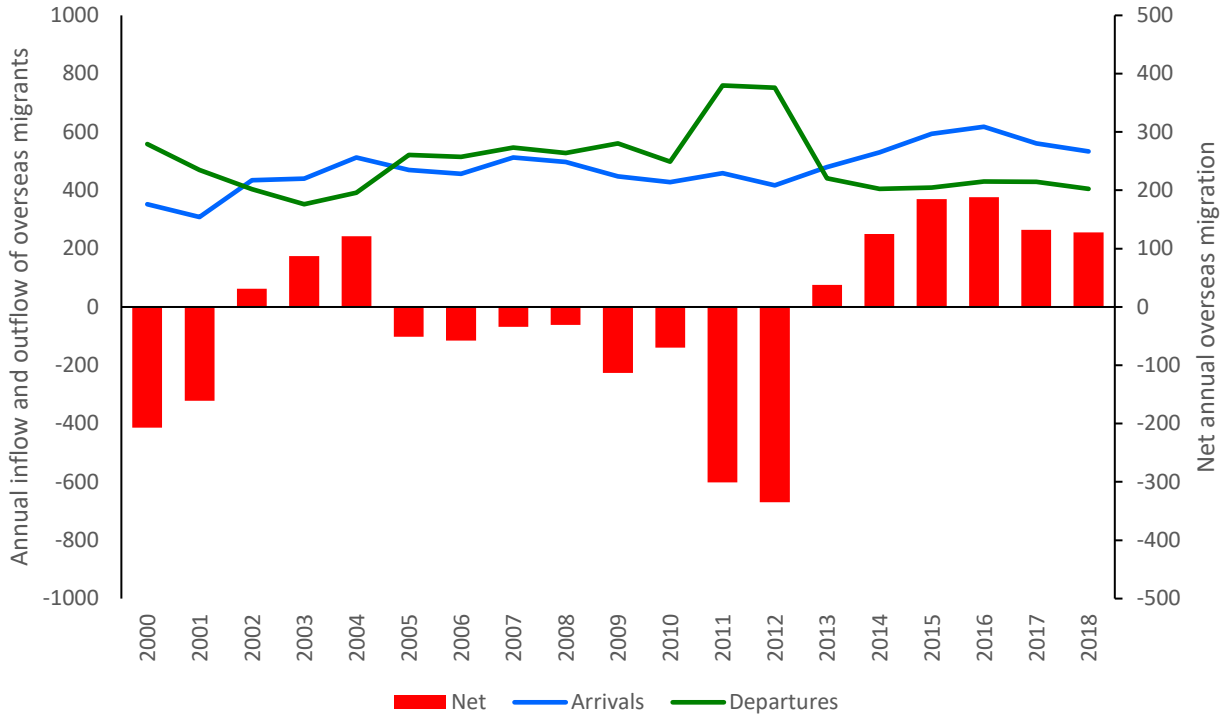
The objective of this section of the report is to present analysis of migration trends into and out of Waimakariri District. The analysis includes net overseas migration trends and internal migration patterns.

4.2 Oversea net migration trends

Waimakariri District's net overseas migration patterns are similar to a number of other locations. In the longer term typically there has been a net outflow of people overseas. However, with the high levels of national net migration gains over the last six years this trend has reversed. Over the six years ending September 2018 Waimakariri District's overseas net migration gain totalled 798 people. Over the last 10 years the net outflow totalled 23 people.

Figure 4.1 presents the trend in Waimakariri District's overseas migration inflows, outflows and the net gain or loss between 2000 and 2018.

Figure 4.1: Waimakariri District's overseas migration flows



Source: Statistics New Zealand

4.3 Internal migration patterns

Internal migration refers to the number of New Zealand residents shifting between locations within New Zealand. This analysis utilises an experimental data set complied by Statistics New Zealand using their IDI data lab drawing on Inland Revenue and primary health organisation data series. Consequently, the analysis presented should be considered indicative rather than a definitive analysis of internal migration trends.

Table 4.1 presents the trend in Waimakariri District's internal migration between 2013 and 2017.

Table 4.1: Waimakariri District's internal migration patterns

	Jun-2014	Jun 2015	Jun 2016	Jun 2017	Total
Number of residents departing	3,282	3,843	3,978	3,837	14,940
Number of people shifting to Waimakariri	4,497	4,803	4,578	4,464	18,342
Net loss or gain	+1,215	+960	+600	+627	+3,402

Source: Statistics New Zealand

Over the four year period 2014 to 2017 Waimakariri District has had a net internal migration gain of between 1,215 and 600 people per year.

Table 4.2 presents the total internal migration statistics for the four year period (2014 to 2017) by location of majority loss or gains of residents.

Table 4.2: Internal migration by location – June 2014 to June 2017

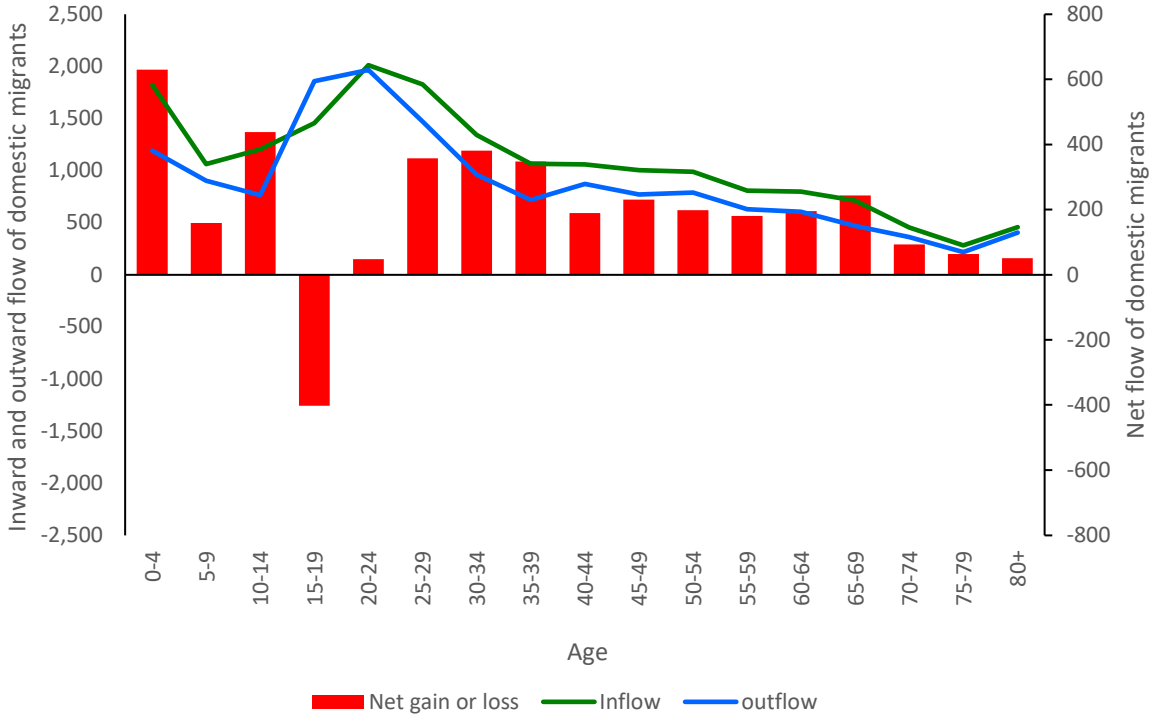
Local authority area	Number of residents departing	People shifting to Waimakariri	Net loss or gain
Wider Christchurch			
Christchurch city	7,962	10,809	+2,847
Selwyn district	729	768	+39
Timaru district	261	279	+18
Ashburton district	324	348	+24
Hurunui district	960	954	-6
	10,236	13,158	2,922
Net Gain			
Auckland City	681	1,041	+360
Buller district	96	174	+78
Dunedin city	330	369	+39
Invercargill city	162	195	+33
Kaikoura district	99	129	+30
Net Loss			
Tasman district	318	243	-75
Marlborough district	357	318	-39
Central Otago district	111	75	-36
Upper Hutt city	42	18	-24
Queenstown-Lakes district	162	141	-21
Overall to all areas within New Zealand	14,940	18,342	+3,402

Source: Statistics New Zealand

Waimakariri District had a significant internal migration gain from Christchurch City and experienced a mixture of inflows and outflow to other locations. Waimakariri also had a significant net inflow from Auckland City.

Figure 4.2 presents a summary of Waimakariri District's internal migration by age of the migrant between 2013 and 2017.

Figure 4.2: Waimakariri District's inward migration by age between 2013 and 2017



Source: Statistics New Zealand

Waimakariri District experience a net inflow of internal migrants between 2013 and 2017 and this was spread across all age groups with the exception of people aged between 15 and 19 years of age.

Table 4.3 presents the trend in the net flow of internal migrants between Christchurch City and Waimakariri District between 2013 and 2017.

Table 4.3: Net internal migration flow between Waimakariri District and Christchurch City

Age group	**Number of Christchurch City residents people shifting to Waimakariri District**	**Number of Waimakariri District residents departing to Christchurch City**	**Net loss or gain**
Less than 20 years	3,108	2,448	+660
20 to 29 years	2,286	2,058	+228
30 to 39 years	1,494	918	+576
40 to 49 years	1,239	837	+402
50 to 64 years	1,536	948	+588
Over 65 years	1,146	753	+393
Total	10,809	7,962	+2,847

Source: Statistics New

Waimakariri District gained people across all age groups from Christchurch City with the strongest gains in people aged less than 20 years and between 30 and 39 years, and 50 and 64 years of age.

5. Workplace geography

5.1 Introduction

The objective of this section of the report is to present analysis of where Waimakariri District residents live and work (workplace geography). The analysis is presented in three sections including

- An overview of Waimakariri's employment market;
- The workplace geography of all Waimakariri District residents by tenure and income; and
- The workplace geography of Waimakariri residents by sub area, tenure and income.

5.2 Waimakariri District Employment

Table 5.1 presents the trend in the number of people employed by businesses located in Waimakariri District by industry group between 2000 and 2019.

Table 5.1: Number of people employed by Waimakariri based businesses 2000 to 2018

Industry group	2000	2005	2010	2015	2019	Change 2000 to 2019
Agriculture, Forestry & Fishing	1,100	1,150	1,050	1,150	1,400	300
Mining	3	3	9	25	3	0
Manufacturing	1,050	1,300	1,150	1,400	1,850	800
Electricity, Gas, Water & Waste	40	50	110	200	240	200
Construction	600	970	1,150	2550	2,200	1,600
Wholesale Trade	120	310	370	420	450	330
Retail Trade	1,150	1,450	1,500	1,800	2,150	1,000
Accommodation & Food	530	630	850	910	970	440
Transport, Postal & Warehousing	320	280	270	320	400	80
Information Media & Telecoms	60	60	50	65	75	15
Financial and Insurance Services	95	85	110	140	140	45
Rental, Hiring and Real Estate	120	180	230	250	190	70
Professional, Scientific & Technical	220	390	390	490	610	390
Administrative and Support	100	120	220	330	380	280
Public Administration and Safety	230	240	290	380	470	240
Education and Training	790	1,000	1,100	1,400	1,500	710
Health Care and Social Assistance	500	660	790	1,000	1,250	750
Arts and Recreation Services	75	100	220	270	320	245
Other Services	360	380	460	570	650	290
Total	7,463	9,358	10,319	13,670	15,248	7,785

Source: Statistics New Zealand

Construction and retail trade industries are the largest employers in Waimakariri. The fastest growing industries between 2010 and 2018 were construction (up 1050 employees), manufacturing (up 700 employees), retail trade (up 650 employees and (health care (up 460 employees)

5.3 Waimakariri District workplace geography

The objective of this section of the report is to examine the workplace geography of Waimakariri District residents. Figure 5.2 presents analysis of where all Waimakariri District renter households work by household income. Note this analysis is based on 2013 census data and includes the self-employed. Work patterns are likely to have continued to evolve since 2013. Unfortunately, the 2018 census data was not available when this analysis was been completed[15]. Consequently, the analysis should be treated as indicative.

Figure 5.2: Waimakariri District renter household workplace geography

Source: Statistics New Zealand

[15] Subsequent to this analysis being completed Waimakariri District Council staff provided us with a customised output of employment individuals (rather than households) usual residence and place of work. Although not directly comparable with the above analysis (individuals vs households) it suggested 18,220 of Waimakariri's employed usually resident population worked within the district while 8,960 commute to Christchurch City and 230 to Selwyn District. Also 1,350 Christchurch City residents worked in Waimakariri District and 110 Selwyn District residents.

A higher proportion of low-income renter households work in Waimakariri District than higher income households. Proportionally, the higher the income the more likely a renter household is to work in Christchurch City.

Table 5.2 presents analysis of where all Waimakariri District renter households work (including subareas within Waimakariri District) by household income.

Table 5.2: Waimakariri District renter household workplace geography

Waimakariri District residents	Less than $50,000 (low income)		$50,000 to $100,000 (middle income)		Over $100,000 (high income)		Income not stated		All renters	
Workplace	**Hhlds**	**% of Total**	**Hhlds**	**% of Total**	**Hhlds**	**% of Total**	**Hhlds**		**% of Total**	
Rangiora	186	19%	300	17%	138	14%	66	14%	690	17%
Kaiapoi	72	8%	144	8%	81	8%	33	7%	330	8%
Woodend/Pegasus	15	2%	27	2%	24	2%	6	1%	72	2%
UDS rural	57	6%	75	4%	39	4%	15	3%	186	4%
UDS rural settlement	18	2%	39	2%	24	2%	9	2%	90	2%
Total UDS areas	*348*	*36%*	*585*	*34%*	*306*	*30%*	*129*	*28%*	*1,368*	*33%*
Oxford	27	3%	42	2%	18	2%	12	3%	99	2%
Waikuku	0	0%	0	0%	6	1%	0	0%	6	0%
Mandeville	6	1%	24	1%	9	1%	6	1%	45	1%
Ohoka	6	1%	6	0%	0	0%	0	0%	12	0%
Non UDS Rural	99	10%	186	11%	75	7%	36	8%	396	10%
Not Further Defined	15	2%	36	2%	9	1%	6	1%	66	2%
Total Waimakariri District	**483**	**51%**	**816**	**47%**	**387**	**39%**	**168**	**37%**	**1,854**	**45%**
Christchurch City	270	28%	633	37%	477	47%	123	27%	1,503	36%
Selwyn District	0	0%	21	1%	15	1%	0	0%	36	1%
Total stated	759	80%	1,467	85%	879	87%	297	65%	3,402	82%
Other and non-response	195	20%	255	15%	126	13%	159	35%	735	18%
Total	954	100%	1,722	100%	1,005	100%	456	100%	4,137	100%

Source: Statistics New Zealand

Lower income (earning less than $50,00 per annum) households are more likely to work in Waimakariri District than higher income households. High income households proportionally are more likely to work in Christchurch City than middle and low income households. Low income households are also more likely to work in Rangiora and UDS rural subareas than middle and high income households.

Figure 5.3 presents analysis of where all Waimakariri District owner occupied households work by household income.

Figure 5.3: Waimakariri District owner occupied households workplace geography

Source: Statistics New Zealand

A higher proportion of low income owner occupied households work in Waimakariri District than higher income households. Proportionally, the higher the income the more likely an owner occupied household is to work in Christchurch City.

Table 5.3 presents analysis of where all Waimakariri District owner occupied households work (including subareas within Waimakariri District) by household income.

Table 5.3: Waimakariri District owner occupied households workplace geography

Waimakariri District residents	Less than $50,000 (low income)		$50,000 to $100,000 (middle income)		Over $100,000 (high income)		Income not stated		All owner occupiers	
Workplace	**Hhlds**	**% of Total**	**Hhlds**	**% of Total**	**Hhlds**	**% of Total**	**Hhlds**		**% of Total**	
Rangiora	468	19%	1,299	17%	1,569	17%	237	16%	3,573	17%
Kaiapoi	171	7%	516	7%	495	5%	84	6%	1,266	6%
Woodend/Pegasus	45	2%	138	2%	132	1%	15	1%	330	2%
UDS rural	189	8%	336	4%	420	5%	60	4%	1,005	5%
UDS rural settlement	72	3%	213	3%	294	3%	36	2%	615	3%
Total UDS areas	945	39%	2,502	33%	2,910	32%	432	29%	6,789	33%
Oxford	87	4%	207	3%	135	1%	39	3%	468	2%
Waikuku	12	0%	24	0%	9	0%	0	0%	45	0%
Mandeville	24	1%	123	2%	153	2%	18	1%	318	2%
Ohoka	30	1%	66	1%	123	1%	9	1%	228	1%
Non UDS Rural	402	17%	861	11%	885	10%	153	10%	2,301	11%
Not Further Defined	45	2%	96	1%	84	1%	15	1%	240	1%
Total Waimakariri District	**1,434**	**60%**	**3,441**	**46%**	**3,738**	**41%**	**615**	**41%**	**9,228**	**45%**
Christchurch City	621	26%	3,150	42%	4,506	49%	549	37%	8,826	43%
Selwyn District	15	1%	75	1%	105	1%	12	1%	207	1%
Total stated	2,073	86%	6,675	88%	8,343	90%	1,179	79%	18,270	88%
Other and non-response	336	14%	873	12%	876	10%	312	21%	2,397	12%
Total	2,409	100%	7,548	100%	9,219	100%	1,491	100%	20,667	100%

Source: Statistics New Zealand
Note the attached analysis is based on census 2013 data.

Owner occupier households have similar workplace geography patterns as renter households. Proportionally more lower income households work in Waimakariri District than higher income households. Typically, more lower income households work in Rangiora, UDS Rural, Oxford, and Non UDS rural sub areas than higher income households. In addition, a higher proportion of owner occupier households (43%) work in Christchurch City than renter households (36%).

5.4 Workplace geography by subarea

The objective of this section of the report is to examine the trend in workplace geography by subarea. Table 5.4 presents a summary of the subarea workplace geography analysis. The table presents the proportion of workers who work in the subarea they live in, Waimakariri District, and Christchurch City by household income and tenure. A detailed breakdown of the subarea workplace geography is presented in Appendix Three.

Table 5.4: Subarea workplace geography

	Less than $50,000 (low income)			$50,000 to $100,000 (middle income)			Over $100,000 (high income)		
	Subarea	Waimak	Chch City	Subarea	Waimak	Chch City	Subarea	Waimak	Chch City
Renters									
Rangiora	55%	72%	29%	42%	57%	41%	33%	44%	54%
Kaiapoi	30%	48%	57%	28%	44%	55%	26%	40%	58%
Woodend/Pegasus	14%	50%	43%	9%	33%	61%	13%	43%	60%
UDS Settlements	25%	56%	38%	33%	57%	37%	17%	38%	59%
UDS Rural	36%	58%	44%	29%	55%	45%	19%	37%	59%
Oxford	71%	86%	0%	53%	59%	35%	0%	22%	44%
Non UDS rural	50%	75%	23%	50%	73%	27%	42%	60%	40%
No of households									
Rangiora	140	180	80	220	290	210	90	120	150
Kaiapoi	40	70	80	90	140	170	50	80	110
Woodend/Pegasus	10	20	20	10	30	60	10	40	50
UDS Settlements	10	30	20	30	50	30	20	30	50
UDS Rural	40	60	50	40	80	70	20	30	50
Oxford	20	20	0	0	30	20	0	10	10
Non UDS rural	80	110	30	140	180	70	60	80	50
Owner Occupiers									
Rangiora	54%	71%	27%	42%	55%	44%	33%	45%	54%
Kaiapoi	31%	48%	48%	26%	38%	61%	10%	43%	56%
Woodend/Pegasus	24%	48%	43%	18%	40%	58%	4%	46%	52%
UDS Settlements	40%	69%	31%	32%	48%	51%	8%	34%	64%
UDS Rural	54%	72%	28%	29%	53%	47%	12%	41%	58%
Oxford	58%	81%	14%	42%	62%	30%	24%	51%	45%
Non UDS rural	59%	81%	17%	38%	63%	35%	24%	51%	47%
No. of households									
Rangiora	320	410	160	770	1,010	810	900	1,100	1,090
Kaiapoi	110	170	170	360	520	830	300	430	810
Woodend/Pegasus	30	60	50	100	220	310	90	230	450
UDS Settlements	50	90	40	170	260	270	240	440	690
UDS Rural	150	200	80	200	370	330	300	530	560
Oxford	60	90	20	130	180	90	60	80	50
Non UDS rural	290	400	80	540	900	490	510	920	850

Source: Statistics New Zealand
NB: Numbers are rounded to the nearest 10

A number of trends emerge from the subarea workplace geography analysis which include:

- Both low income renters and owner occupiers living in Rangiora, Oxford or non UDS rural have a high propensity to work within Waimakariri District. Low income renters and owner occupiers living in Kaiapoi have a higher propensity to work in Christchurch City;
- Middle income renters living in non UDS rural have a high propensity to work in Waimakariri and
- Middle income owner occupiers living in Rangiora and Oxford have a high propensity to work in the subarea in which they live;
- With the exception of Oxford and Non UDS rural over half of high income owner occupiers work in Christchurch City.

Table 5.5 compares where Waimakariri District residents live and the distribution of Waimakariri District's residents place of employment for low income[16] and all households.

Table 5.5: Distribution of households and workplace for Waimakariri District's usually resident households

	Households place of residence		Waimakariri residents' workplace	
	Low income	All households	% of low income hhlds working in Waimak	% of all hhlds working in Waimak District
Renters				
Rangiora	36.5%	35.7%	24.5%	20.2%
Kaiapoi	21.9%	20.4%	9.5%	9.4%
Woodend/Pegasus	4.1%	6.0%	2.0%	2.1%
UDS Settlements	5.7%	6.5%	2.4%	2.7%
UDS Rural	13.0%	12.1%	7.5%	5.4%
Oxford	4.5%	4.0%	3.6%	2.6%
Non UDS rural	14.2%	15.2%	11.5%	9.9%
Total Waimak District	100.0%	100.0%	63.6%	54.4%
Christchurch City	-	-	35.6%	44.2%
Not defined	-	-	0.8%	1.4%
Total	-	-	100.0%	100.0%
Owner Occupiers				
Rangiora	36.7%	30.4%	22.6%	19.5%
Kaiapoi	20.7%	18.1%	8.2%	6.9%
Woodend/Pegasus	7.0%	7.7%	2.2%	1.8%
UDS Settlements	5.4%	9.2%	3.5%	3.4%
UDS Rural	9.9%	11.1%	9.1%	5.5%
Oxford	5.5%	4.1%	4.2%	2.6%
Non UDS rural	14.8%	19.3%	16.1%	9.4%
Total Waimak District	100.0%	100.0%	69.2%	50.5%
Christchurch City	-	-	30.0%	48.3%
Not defined	-	-	0.9%	1.2%
Total	-	-	100.0%	100.0%

[16] Low income refers to households earning less than $50,000 per annum.

Key trends include:

- A total of 35.7% of households live in Rangiora while 20.2% of all Waimakariri Districts residents work in the Rangiora;
- Proportionally UDS Rural, Non UDS rural and Oxford have a more balanced number of residents and people working within their subareas relative to the other subareas in Waimakariri District; and
- Lower income renters and owner occupiers are more likely to work in Waimakariri than higher income households;

6. Housing affordability and need

6.1 Introduction

The objective of this section of the report is to present the trends in housing affordability in Waimakariri District and subareas and discuss:

- Trends in housing affordability;
- Housing continuum;
- Renter housing stress;
- Location of where low-income renters live within the district; and
- Crowding, homelessness; and
- Housing need.

6.2 Trends in housing affordability

Housing affordability varies with the movement in household incomes, interest rates, market rents and house prices. 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 is typically measured as:

- Renter affordability – renters' ability to pay affordably the median market rent; and
- First home buyer affordability - renters' ability to purchase a dwelling at either the lower quartile or median dwelling sale price.

Housing affordability comes under pressure when housing costs increase at a faster rate than household incomes. Variations in interest rates can mask the underlying trends in first home buyer affordability in the short to medium term.

6.3 Metropolitan area affordability trends

Waimakariri District is a significant part of the greater Christchurch metropolitan area. Housing costs across the whole metropolitan area have increased since the early 1990s. The variation in housing costs in Waimakariri are similar to those experienced in the other local authority areas (Christchurch City and Selwyn District.)

Table 6.1 presents the trend in median rents, lower quartile house prices, and median household incomes[17] in Waimakariri District, Christchurch City and Selwyn District between 1991 and 2019.

Table 6.1: Rents, house prices and household incomes in Waimakariri District, Christchurch City and Selwyn District between 1991 and 2019

	Waimakariri			Christchurch City			Selwyn District		
	Median rent	Lower Quartile HP	Median household income	Median rent	Lower Quartile HP	Median household income	Median rent	Lower Quartile HP	Median household income
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
Change									
91 to 96	8%	19%	12%	16%	69%	6%	22%	48%	10%
96 to 01	15%	16%	14%	0%	10%	11%	2%	16%	21%
01 to 06	36%	117%	28%	43%	100%	32%	58%	156%	32%
06 to 13	60%	35%	35%	46%	33%	35%	64%	50%	36%
13 to 18	-3%	17%	19%	-3%	3%	19%	-7%	21%	19%
18 to 19	5%	1%	4%	0%	0%	3%	6%	-5%	3%
91 to 19	174%	381%	172%	134%	407%	158%	221%	650%	195%

Source: HUD, MBIE, Headway Systems, Corelogic and Statistics New Zealand

Lower quartile house sale prices have increased at least twice as fast as household incomes in all three local authority areas between 1991 and 2019. The pattern of median rental growth varies across the local authorities. Between 1991 and 2019 Waimakariri District's median rents increased at approximately the same pace as household incomes, in Christchurch City median rents increased at a lower rate whereas in Selwyn District median rents increased at a higher rate than household incomes.

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

Table 6.2 presents the proportion of household income required to pay either the median rent or service the loan required to buy a dwelling priced at the lower quartile house sale price (assuming a 10% deposit).

Table 6.2: The proportion of median household income required to pay the median rent or service the mortgage required to buy at the LQHP

	Waimakariri District		Christchurch City		Selwyn District	
	% to pay median rent	% to service mortgage	% to pay median rent	% to service mortgage	% to pay median rent	% to service mortgage
1991	24%	33%	25%	28%	20%	22%
1996	24%	28%	27%	35%	22%	23%
2001	24%	24%	24%	30%	19%	19%
2006	25%	45%	26%	50%	22%	40%
2013	30%	32%	28%	35%	27%	32%
2018	24%	32%	23%	30%	21%	32%
2019	25%	31%	22%	29%	21%	30%

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

Key rental affordability (the % of median household income required to pay the rent) trends include:

- Waimakariri's rental affordability has not changed significantly over the last 28 years (% of income required increased 1 percentage point).
- In all three local authority areas rental affordability deteriorated between 2006 and 2013 before recovering to previous levels in 2018; and
- Rental affordability is poorest in Waimakariri District.

Key ownership affordability (% of median household income required to service the mortgage associated with buying a house at the lower quartile sale price) trends income:

- All three local authority areas have followed a similar pattern in house price affordability. House price affordability was poorest in 2006. With the exception of Selwyn house price affordability is at a similar level in 2019 as in 1991; and
- House price affordability is slightly inferior in Waimakariri District when compared to both Christchurch City and Selwyn District.

In summary, Waimakariri District's housing affordability has followed a similar pattern to the wider metropolitan area and currently has inferior housing affordability outcomes when compared to Christchurch City and Selwyn District.

6.4 Waimakariri District Housing affordability trends

Table 6.3 presents the trend in Waimakariri District's median house sale prices, rents and household incomes between 2001 and 2019.

Table 6.3: Median house prices, median rents and median gross household incomes – 2001 to 2019

	Lower quartile rent	Median rent	Lower quartile house sale price	Median household income[18]
2001	$147	$181	$110,500	$39,700
2006	$210	$246	$240,000	$50,900
2013	$331	$394	$325,000	$68,800
2018	$321	$381	$380,000	$81,700
2019	$333	$400	$385,000	$84,600
% change				
2001 to 2006	43%	36%	117%	28%
2006 to 2013	58%	60%	35%	35%
2013 to 2018	-3%	-3%	17%	19%
2018 to 2019	4%	5%	1%	4%
2001 to 2019	127%	121%	248%	113%

Source: Statistics New Zealand, MBIE and Headway Systems

Over the last 18 years house prices have increased over two times faster than household incomes and rents have increased at a slightly faster rate. Table 6.4 presents the proportion of median household income required to affordably pay the lower quartile rent, median rent and service a dwelling purchased at the lower quartile house sale price.

Table 6.4: The proportion of median household income required to affordably pay rent or buy a dwelling

Year	Rents, lower quartile house price and median income				% of median household income required to affordably pay rent or service a loan		
	Lower quartile rent	Median rent	Lower quartile house price	Median household income	Lower Quartile rent	Median Rent	Lower quartile house price
2001	$147	$181	$110,500	$39,700	64%	79%	75%
2006	$210	$246	$240,000	$50,900	72%	84%	148%
2013	$331	$394	$325,000	$68,800	83%	99%	107%
2018	$321	$381	$380,000	$81,700	68%	81%	106%
2019	$333	$400	$385,000	$84,600	68%	82%	103%
Chge 01 to 19	127%	121%	248%	113%	4%	3%	28%

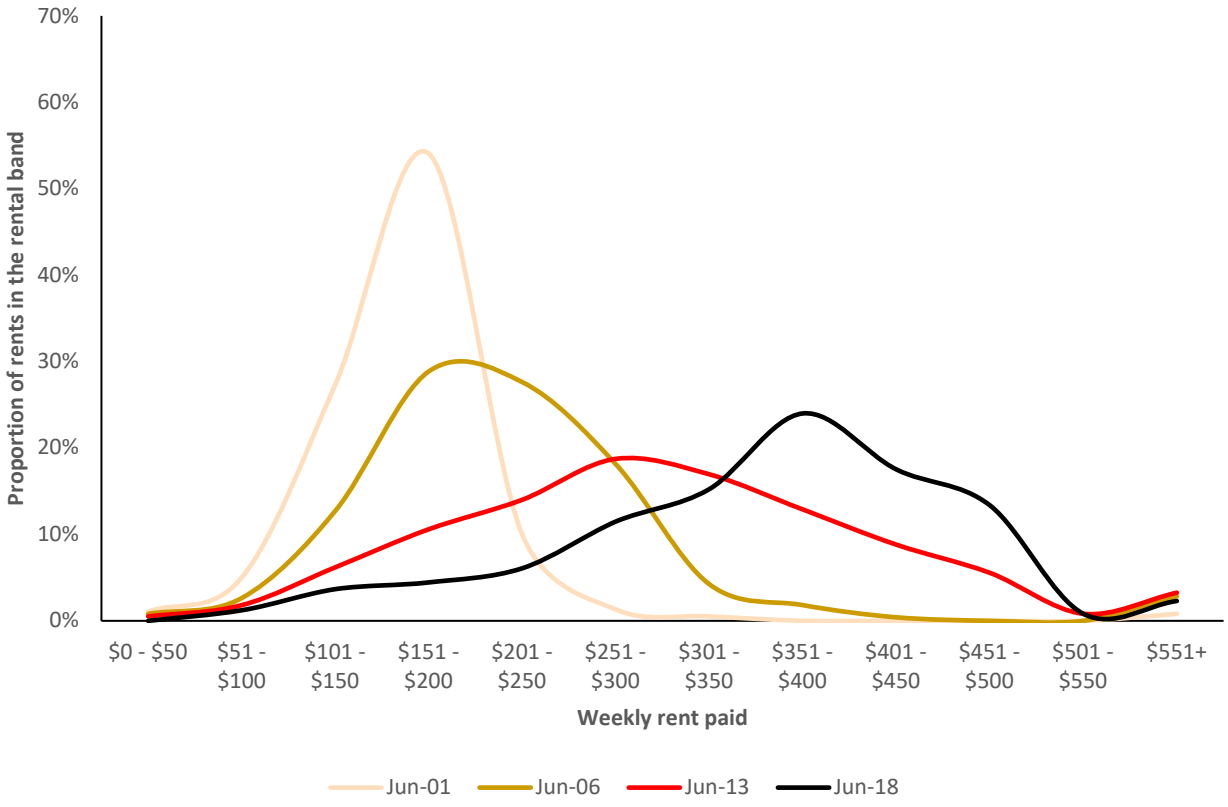
Source: based on data from Statistics New Zealand, MBIE and Headway Systems

[18] Assumes household incomes have increased at 3.5% per annum between 2013 and 2019

When compared to 2001, it takes between three and four percentage points more of median household income to affordably pay the lower quartile and median market rent in Waimakariri District. The cost of affordably servicing a loan to buy a dwelling at the lower quartile house sale price has increased 28 percentage points. This would have been significantly higher had interest rates not fallen by two percentage points.

In addition to the change in key market statistics (lower quartile and median rents) the shape of the distribution of market rents has also changed. Figure 6.1 presents the trend in market rental distribution in Waimakariri District between 2001 and 2018.

Figure 6.1: Waimakariri District's open tenancy rental distribution 2001 to 2018



Source: MBIE

The distribution of open rents has changed with a significantly wider, flatter and more skewed spread of rental prices. This suggests that renter households will be paying a wider range of rents with some paying costs significantly higher than others.

Table 6.5 presents the ratio of median house sale price to median household income between 2001 and 2019 and the proportion of household income required to service a mortgage at the median dwelling sale price.

Table 6.5: Median house price to median household income

	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	Non UDS Rural	Waimakariri
MHI to house price ratio								
2001	4.1	3.8	3.5	2.0	2.7	4.6	2.4	3.7
2006	6.4	5.7	5.5	3.8	5.0	6.7	4.7	5.5
2013	6.4	6.3	5.5	3.5	4.5	6.7	4.3	5.6
2019	6.5	6.2	4.8	3.3	4.3	6.6	4.7	5.7
01 to 19	+2.4	+2.4	+1.3	+1.3	+1.7	+2.0	+2.3	+2.1
Mortgage cost as a % of MHI								
2001	112%	102%	95%	55%	72%	124%	65%	100%
2006	202%	179%	174%	120%	157%	210%	149%	174%
2013	145%	143%	125%	79%	103%	153%	98%	128%
2018	147%	140%	110%	76%	98%	150%	106%	130%
2019	141%	133%	110%	80%	104%	144%	112%	124%
01 to 19	+29%	+31%	+15%	+26%	+33%	+19%	+47%	+24%

Source: Modelled based on Statistics New Zealand data

The ratio of the subarea median house prices to median household incomes in each individual subarea have increased in all subareas between 2001 and 2019. These trends reflect the high growth in house prices relative to incomes. The least affordable locations in 2019 are the Rangiora and Oxford subareas closely followed by the Kaiapoi subarea.

Table 6.6 presents the median market rent as a percentage of the median gross household income between 2001 and 2019.

Table 6.6: Lower quartile and median rent as a percentage of median household income

	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	Non UDS Rural	Waimakariri
Lower Quartile								
2001	79%	80%	62%	38%	58%	110%	49%	64%
2006	93%	88%	80%	49%	67%	118%	66%	72%
2013	100%	94%	86%	55%	73%	109%	76%	83%
2018	80%	80%	74%	46%	75%	92%	63%	68%
2019	89%	85%	74%	49%	77%	98%	74%	68%
01 to 19	+10%	+5%	+11%	+11%	+19%	-11%	+24%	+4%
Median Rents								
2001	88%	87%	71%	55%	60%	119%	56%	79%
2006	101%	93%	89%	59%	77%	124%	68%	84%
2013	115%	98%	95%	65%	80%	113%	90%	99%
2018	92%	91%	80%	53%	91%	105%	75%	81%
2019	96%	86%	79%	58%	87%	99%	80%	82%
01 to 19	+8%	-1%	+8%	+3%	+27%	-20%	+24%	+3%

Source: Modelled based on Statistics New Zealand and HUD data

Median market rent to median household income ratio peaked in 2013 and subsequently declined over the next five years before increasing between 2018 and 2019 in most subareas.

Table 6.7 presents the proportion and number of renter households that are unable to affordably[19] pay the median market rent or buy a dwelling at the median market sale price.

Table 6.7: The proportion and number of renter households unable to affordably rent or buy in 2001 and 2019

	Renters unable to affordably rent			Renters unable to affordably purchase		
	2001	2019	Change	2001	2019	Change
% of renter households						
Rangiora	59%	60%	1%	58%	71%	+13%
Kaiapoi	61%	54%	-7%	60%	67%	+8%
Woodend/Pegasus	55%	66%	11%	56%	74%	+19%
UDS rural	46%	65%	19%	31%	61%	+30%
UDS rural settlement	41%	58%	17%	41%	62%	+20%
Oxford	59%	60%	1%	67%	67%	+0%
Non UDS Rural	40%	63%	23%	37%	74%	+37%
Waimakariri District	56%	59%	3%	54%	71%	+17%
No of renters						
Rangiora	600	1,150	550	600	1,370	770
Kaiapoi	440	640	200	430	790	360
Woodend/Pegasus	40	170	130	40	200	160
UDS rural	70	150	80	50	160	110
UDS rural settlement	130	370	240	120	350	230
Oxford	70	50	-20	70	60	-10
Non UDS Rural	120	490	370	110	570	460
Waimakariri District	1,470	3,030	1,560	1,420	3,500	2,080

Source: Modelled based on data from HUD, and Statistics New Zealand

The largest increases in the number offers unable to affordably rent a dwelling between 2001 and 2019 occurred in UDS settlements, Non UDS rural, and Oxford subareas. The proportion of renters able to affordably rent improved in Kaiapoi by 7 percentage points. Whereas in Rangiora the number of renters unable to affordably rent increased by 1 percentage point to 60% in 2019. The proportion of renters unable to affordably buy increased in all subareas except Oxford subarea.

[19] A household can affordably rent or buy a dwelling if it spends no more than 30% of its gross household income on housing costs

Table 6.8 presents the trend in key price points for renter households. These statistics reflect the projected trend in the number renter households that can affordably rent a dwelling at different price points.

Table 6.8: The projected number of renter households by key rental price points – 2019

Weekly rent	Number of renters	Proportion of renters
Less than $150	1,100	22%
$150 to $200	330	7%
$200 to $250	370	7%
$250 to $300	390	8%
$300 to $350	390	8%
$350 to $400	330	7%
$400 to $450	330	7%
$450 to $500	320	6%
$500 to $550	190	4%
$550 to $600	190	4%
$600 to $650	190	4%
$650 to $700	190	4%
Over $700	700	14%
	5,020	100%

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

Waimakariri District's lower quartile and median market rents were $333 and $400 per week, respectively. These statistics suggest 59% of renters are unable to pay the median market rent and 49% were unable to affordably pay the lower quartile rent.

Table 6.9 presents the number of renters able to affordably purchase a dwelling by price band in 2019.

Table 6.9: Renter households' ability to affordably purchase - 2019

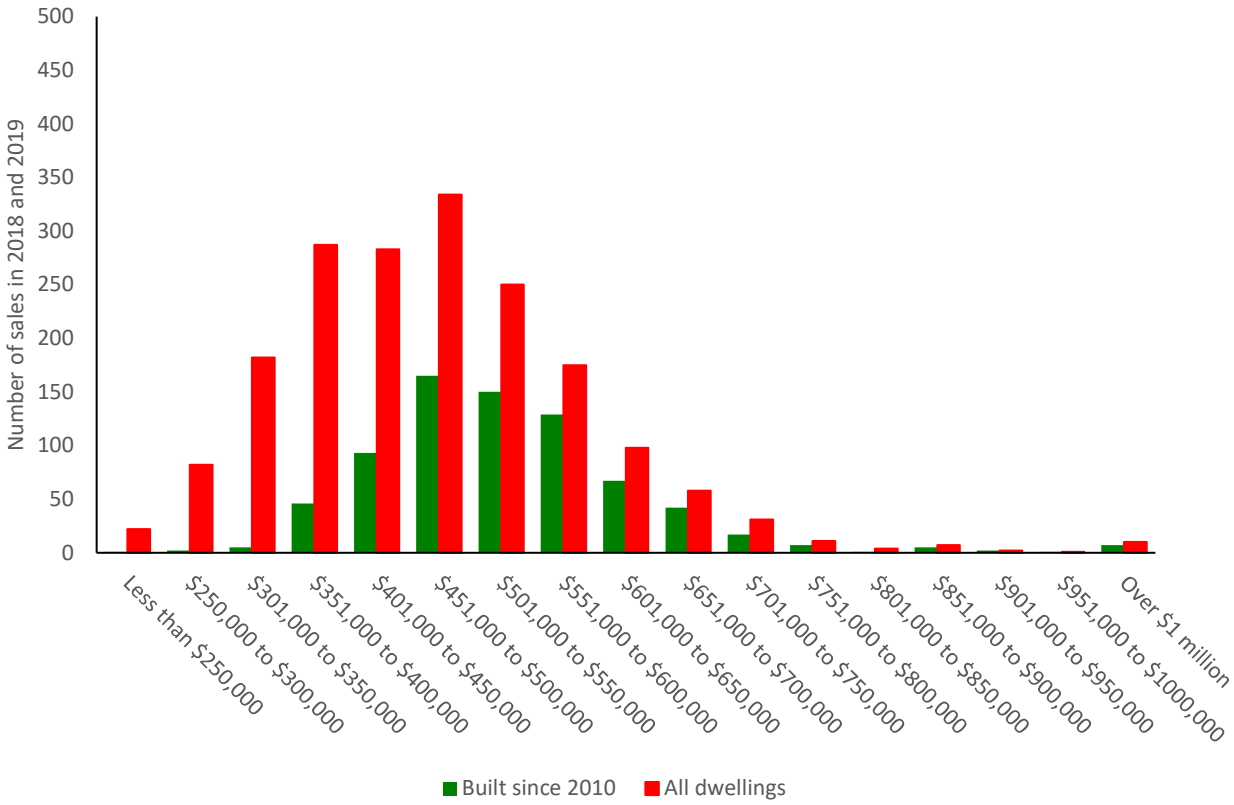
Dwelling sale price	Number of renters	Proportion of renters
less than $250,000	2390	48%
$250,000 to $300,000	460	9%
$300,000 to $350,000	430	9%
$350,000 to $400,000	360	7%
$400,000 to $450,000	250	5%
$450,000 to $500,000	250	5%
$500,000 to $550,000	230	5%
$550,000 to $600,000	90	2%
$600,000 to $650,000	90	2%
$650,000 to $700,000	90	2%
$700,000 to $750,000	90	2%
$750,000 to $800,000	90	2%
Over $800,000	200	4%
Total	5,020	100%

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

Over 70% of renters are unable to affordably purchase a dwelling at $385,000 (the lower quartile house price) in Waimakariri District. This increases to almost 82% of renters at a sale price of $500,000.

Figure 6.2 presents the number of dwellings sold in Waimakariri District during 2018 and 2019 by price band. In addition, the number of properties sold that have been built since 2010 is also included.

Figure 6.2: House sales by price band since the beginning of 2018



Source: Headway Systems

There is a mismatch been the prices being achieved and renter households' ability to pay market prices. There were approximately 410 sales for dwellings with prices less than $385,000 (lower quartile dwelling sale price). This represents approximately 22% of the market. This may reflect the dynamic nature of Waimakariri's housing market which attracts significant inflows of families shifting to the area for affordable housing solutions.

6.5 New supply

Market participants report strong demand coming from buyers outside of Waimakariri District. The proximity to employment in Christchurch via the motorway means it is an attractive real estate market. Waimakariri has developed into a satellite city in the greater Christchurch metropolitan area providing affordable housing for first home buyers and a retirement destination for households with people aged 50 years and older shifting out of Christchurch. In addition, the district experienced a significant surge in development and building activity post the 2010/2011 earthquakes as it has significant areas of development ready land and sites which could be built on. Waimakariri also experienced a significant loss of housing stock, principally focused in Kaiapoi, as a result of the 2010/2011 earthquakes which have subsequently been replaced.

Table 6.10 presents the volume and distribution of the number of units in residential building consents issued in Waimakariri between 2000 and 2018 by subarea.

Table 6.10: Dwelling consent activity

	2000 to 2005		2006 to 2011		2012 to 2018		2000 to 2018	
	consents	% of total	consents	% of total	consents	% of total	consents	% of total
Rangiora	546	21%	689	25%	1,692	29%	2,927	26%
Kaiapoi	530	20%	245	9%	1,620	28%	2,395	21%
Woodend/Pegasus	175	7%	283	10%	1,055	18%	1,513	13%
UDS Settlements	324	12%	269	10%	420	7%	1,013	9%
UDS Rural	384	15%	578	21%	295	5%	1,257	11%
Oxford	73	3%	70	3%	142	2%	285	3%
Non UDS Rural	577	22%	649	23%	664	11%	1,890	17%
Total Waimakariri	2,609	100%	2,783	100%	5,888	100%	11,280	100%

Source: Statistics New Zealand

Post 2012 (after the 2010/2011 earthquakes) the volume of consenting activity increased, with the three main urban areas attracting a higher proportion of the consents granted. For example, Rangiora attracted between 21 and 25% of consents issued between 2000 and 2011. After 2012 their share of consents issued increased to 29% of all consents issued.

Waimakariri has an active development market with vacant sections which are currently typically selling for $150,000 to $250,000 per section with section sizes typically ranging between 500 and 700 square metres. Sale prices of new dwellings vary across the different urban areas within Waimakariri.

Table 6.11 presents the range of typical sale prices for new dwellings by location in 2019.

Table 6.11: Typical new dwelling sale prices

Subarea	Typical sale price of a new dwelling
Rangiora	$425,000 to $650,000
Kaiapoi	$400,000 to $550,000
Woodend/Pegasus	$450,000 to $600,000
Oxford	$400,000 to $500,000

Compared to other larger urban areas in the North Island these prices appear affordable. They are also more affordable than much of the new development in the larger market area including Christchurch City and Selwyn District. However, while the headline numbers are not severely unaffordable when comparing median incomes to median or lower quartile home prices and rents, there are still significant challenges for many households.

The ability of renting households to transition to ownership is limited; 71% of renters are unable to affordably purchase. With 59% of renters unable to affordably rent, it is unlikely that many will be able to save up for a deposit. The migration trends in Section 4 indicate that the majority of home buyers are coming from outside the district, predominantly from Christchurch. The workplace geography information in Section 5 indicates that higher income households are more likely to work in Christchurch and making the choice to live in Waimakariri and commute to their employment. The significant NZTA investments in roading, both completed and underway, have contributed to the attractiveness of Waimakariri.

These households are likely to be families with children, which is driving demand for larger homes. The skews the typology new homes delivered resulting in 65% as 4+ bedrooms while the underlying demographics of the district demonstrate a strong shift to one person and couple only households. Developers and realtors indicate these households prefer larger sections and homes. While a multi-unit typology is more affordable than standalone and could better serve existing residents, little product is being delivered.

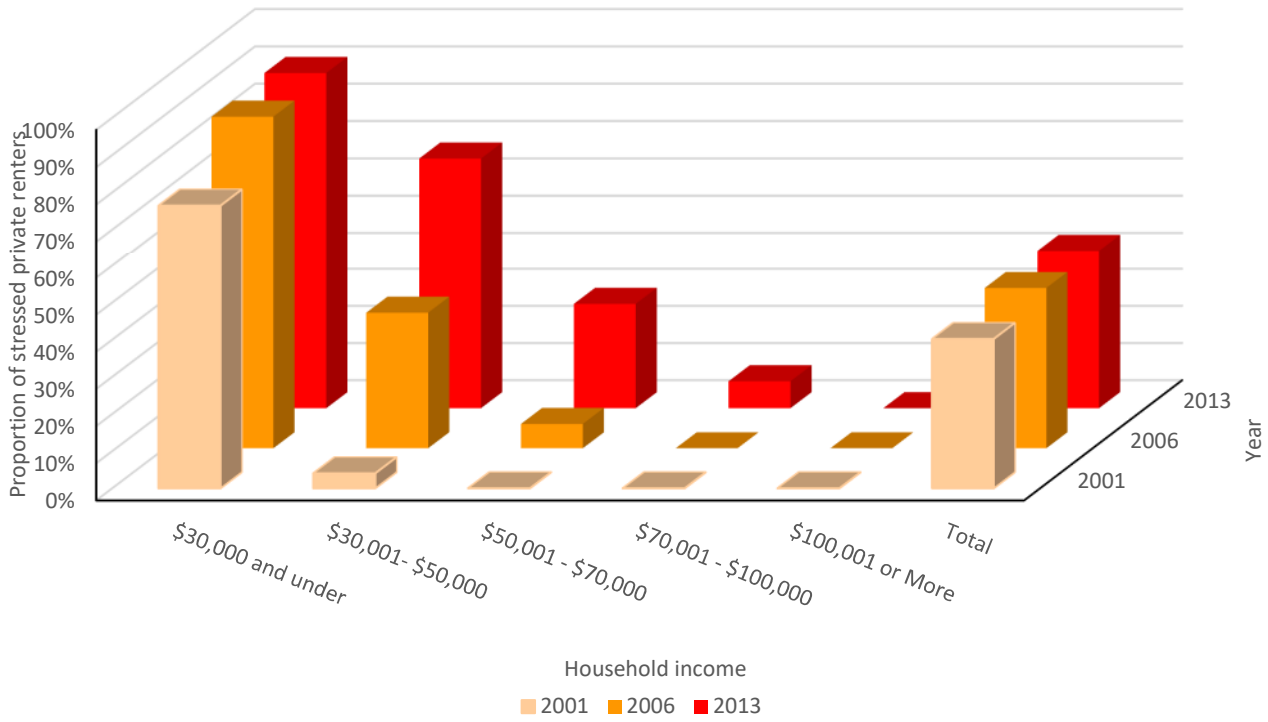
A potential constraint to achieve the desired mix of housing typologies is the use of restrictive covenants. These are used by developers to control the type, size and appearance of homes. The types of restrictions commonly applied include minimum lot sizes, minimum home sizes, maximum section coverage, further subdivision, exterior finishes and colours, landscaping, and animals. While ostensibly meant to maintain the character and appearance of the development the impact commonly results in uniformly large homes on large lots with no ability to deliver alternate typologies response to local needs.

Councils have little ability to influence the imposition of these covenants through their regulatory powers. Therefore, its influence will be limited to education and advocacy activities. The planning work completed by the District Council, along with various surveys and reports, provides the evidence base to demonstrate the need to deliver a wider range of housing typologies and price points. Translating that evidence base into new forms of development is the challenge ahead.

6.6 Trends in housing stress and net worth

Private renter housing stress[20] is experienced by households that have insufficient income to affordably pay their housing costs. This can occur because either housing costs are high relative to market norms or incomes in an area are low. Renter housing stress is defined as those households that are paying more than 30% of their gross household income in rent. Severe housing stress is those households paying more than 50% of their gross household income in rent. Figure 6.3 presents the trend on the level of housing stress between 2001 and 2013 by gross household income in Waimakariri District.

Figure 6.3: Housing stress by gross household income 2001 and 2013



Source Statistics New Zealand

The proportion of renter households experiencing housing stress increased for renters. Between 2001 and 2013 the proportion of stressed renters between increased from:

- 76% in 2001 to 90% in 2013 for those with household incomes between $0 and $30,000;
- 4% in 2001 to 68% in 2013 for those with household incomes between $30,000 and $50,000; and
- 0% in 2001 to 28% in 2013 for those with household incomes between $50,000 and $70,000.

[20] Renter stress is significantly lower in social housing as current income related rent policy limits the cost to 25% of income in eligible households. These households typically have needs beyond affordability although it is also important to note that if they rented their accommodation in the private market they would very likely be stressed.

Typically, private renter housing stress is higher for low income households. Between 2001 and 2018 rents have increased faster than household incomes and this is likely to have resulted in an increase in the number of stressed renter households.

Table 6.12 presents the relative levels of renter housing stress by income bands in Waimakariri District.

Table 6.12: The relative level of renter housing stress in 2013

Gross household income	Stressed (30% or more)		Severely stressed (50% or more)	
	2001	2013	2001	2013
Less than $30,000	76%	90%	42%	68%
$30,001 to $50,000	4%	68%	0%	16%
$50,001 to $70,000	0%	28%	0%	2%
$70,001 to $100,000	0%	7%	0%	1%
Over $ 150,000	0%	0%	0%	2%
Total	40%	43%	21%	20%

Source Statistics New Zealand

The majority of households earning less than $50,000 per annum are likely to be paying more than 30% of their gross household income in rent and a significant proportion of households earning less than $30,000 are also paying more than 50% in rent.

Table 6.13 presents the proportion of renter households experiencing housing stress by subarea at the 30% or more, 40% or more and 50% of more ratios in 2013

Table 6.13: Renter housing stress by subarea

Subarea	30% or more	40% or more	50% or more
Rangiora	47%	31%	21%
Kaiapoi	45%	31%	23%
Woodend/Pegasus	38%	25%	15%
UDS Settlements	33%	24%	15%
UDS Rural	39%	24%	18%
Oxford	54%	43%	25%
Non UDS Rural	35%	27%	18%

Source Statistics New Zealand

The highest proportion of renters experiencing housing stress live in the Oxford, Rangiora and Kaiapoi subareas.

Table 6.14 presents the modelled number of stressed private renter households at 2019.

Table 6.14: Number of stressed private renter households by sub region in 2019

	Modelled number of stressed private renters 2019
Rangiora	1,010
Kaiapoi	430
Woodend/Pegasus	190
UDS Settlements	170
UDS Rural	360
Oxford	40
Non UDS Rural	360
Total Waimakariri	2,560

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.

The results of the modelling take into account the change in median market rents between 2013 and 2019 and also assume household incomes continue to increase at the same rate (3.5% per annum) between 2013 and 2019.

6.6.1 Owner occupier housing stress

A significant proportion of owner occupiers also pay more than 30% of their household income in housing costs. Estimates on the proportion of owner occupier households paying more than 30% of their household income in housing costs from the 2018 household economic survey is presented in Table 6.15.

Table 6.15: Owner occupier housing stress by household income - 2018

Household income	Waimakariri District	Total New Zealand
Up to $50,000	42%	24%
$50,000 to $100,000	23%	22%
Over $100,000	12%	9%
Total	25%	16%

Source: Statistics New Zealand

Waimakariri has a higher proportion of stressed owner occupied households than the national average and the lower the income the higher the level of housing stress.

Table 6.16 the proportion of owner occupied households paying more than 30% of their household income in housing costs by age of the household reference person in 2018.

Table 6.16: Owner occupier housing stress by household income - 2018

Age of the household reference person	Waimakariri District	Total New Zealand
Under 30 yrs	32%	35%
30 to 49 yrs	37%	29%
50 to 64 yrs	19%	20%
Over 65 yrs	8%	12%
Total	25%	16%

Source: Statistics New Zealand

Housing stress was higher in younger owner occupier households. In Waimakariri, households with reference people aged 30 to 49 years of age had the highest proportion of stressed households whereas nationally owner occupied households with reference people aged less than 30 years had the highest proportion of stressed households.

Table 6.17 the proportion of owner occupied households paying more than 30% of their household income in housing costs by household composition in 2018.

Table 6.17: Owner occupier housing stress by household composition

Age of the household reference person	Waimakariri District	Total New Zealand
Couple only	17%	9%
Couple with child(ren)	Suppressed	19%
One parent with child(ren)	Suppressed	28%
One person	27%	20%
Other	21%	15%
Total	25%	16%

Source: Statistics New Zealand

One person owner occupied households experienced the highest level of housing stress on 2018.

6.6.2 Household net worth

Both owner occupiers and renter households are experiencing significant pressure on their household budgets. However, the net worth of these households varies significantly. Table 6.18 presents modelled net worth estimates for renter and owner occupied households age of the household reference person in 2015 and 2018.

Table 6.18: Waimakariri District household net worth estimates by tenure

	Owner Occupied			Not Owned		
	lower quartile	**median**	**upper quartile**	**lower quartile**	**median**	**upper quartile**
2015	-	-	-	-	-	-
Under 50 years	$109,000	$215,300	$520,700	$28,700	$57,000	$123,700
Over 50 years	$384,800	$568,000	$1,083,800	-	-	-
All ages	$323,000	$510,000	$958,000	$21,500	$52,000	$123,500
2018	-	-	-	-	-	-
Under 50 years	$121,600	$314,500	$526,400	$20,100	$32,900	$62,400
Over 50 years	$445,200	$582,500	$1,084,500	-	-	-
All ages	$329,600	$493,500	$940,300	$15,000	$28,700	$53,400
Chge 15 to 18	-	-	-	-	-	-
Under 50 years	12%	46%	1%	-30%	-42%	-50%
Over 50 years	16%	3%	0%	-	-	-

Source: Statistics New Zealand

Owner occupiers have significant higher net worth than renter households. Owner occupier lower quartile and median net worth increased significantly between 2015 and 2018 for households with reference people aged under and over 50 year of age. However, the net worth of renter households declined over the same time period falling between 30% (lower quartile) and 50% (upper quartile). In addition, their net worth was 9% of an owner occupied household in 2015 (net worth of $52,000 compared to $510,000) and fell to 6% of an owner occupied household in 2018 (net worth of $28,700 compared to $493,500)

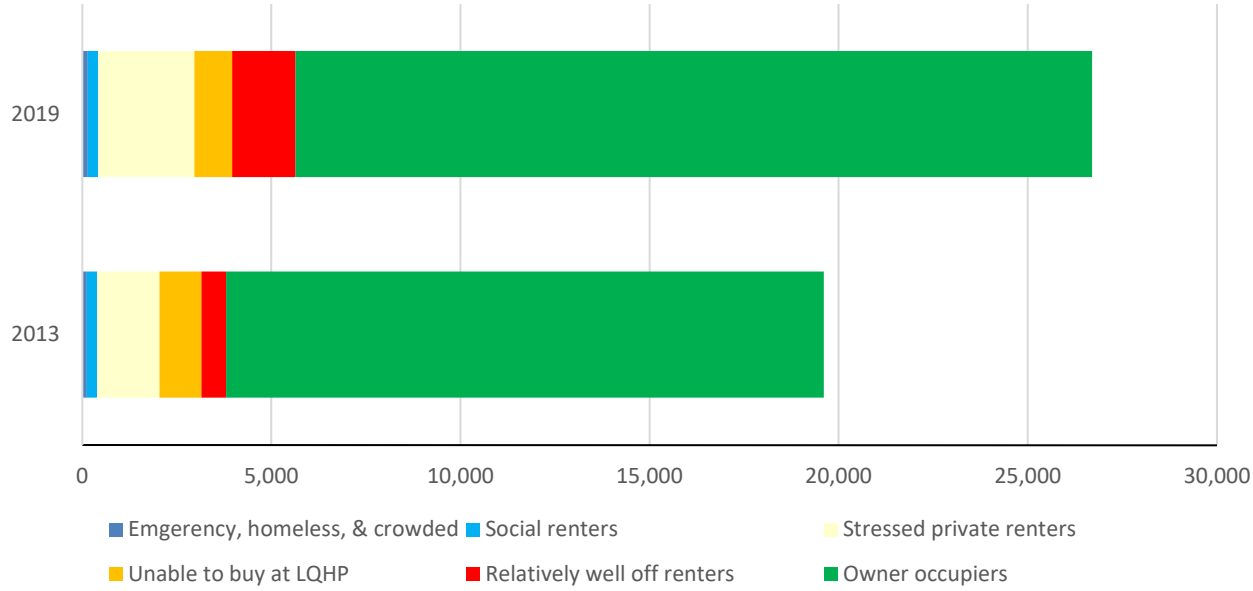
6.7 The housing continuum

The Housing Continuum provides insight into the relative sizes of the different housing sub-groups along a continuum which stretches from emergency and homeless households to owner occupation. This progression can be summarised as:

- Emergency, homelessness and crowding;
- Social renters with housing needs in addition to financial affordability;
- 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.

Changes in the relative size of these groups reflect the pressures within the continuum overtime. Figure 6.4 presents the modelled housing continuum as at 2006 and 2019[21]

Figure 6.4: Housing Continuum 2006 and 2019



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.

The largest group of renter households are categorised as stressed (paying more than 30% of their household income in housing costs). There is also a relatively large group of renters who are earning sufficient income to

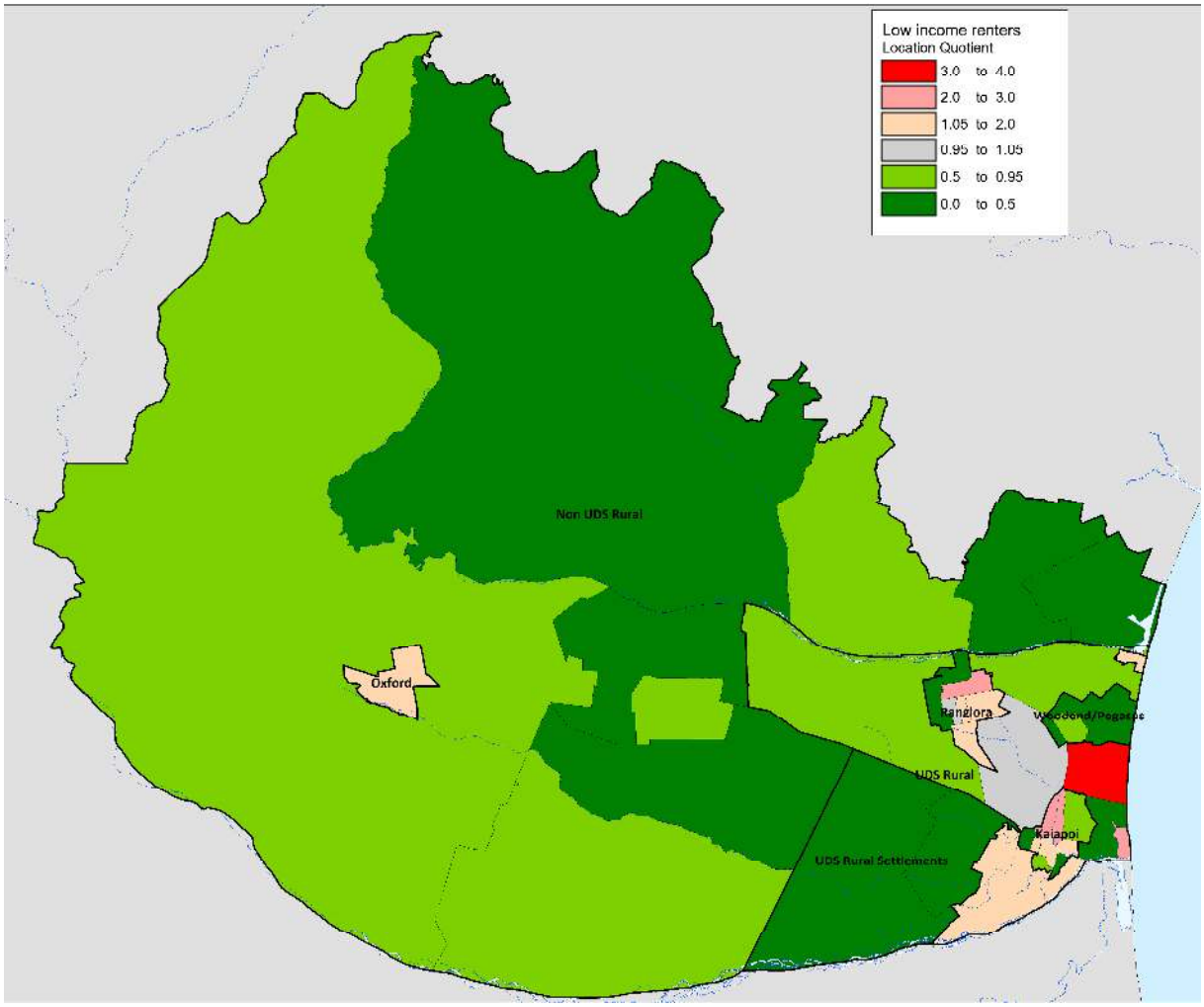
[21] These estimates assume the number of social housing units remains constant.

pay the median rent however earn insufficient income to affordably purchase a dwelling at the lower quartile house sale price.

6.8 Distribution of low income renter households within Waimakariri District

Figure 6.5 presents the distribution of low income (earning less than $50,000 per annum) renters (both social and private renters combined) across Waimakariri District by statistical area unit in 2013. Low income renter households are presented using a location quotient. The location quotient is calculated by the ratio of the density of low income renters in the area unit relative to the average across Waimakariri District City.[22]

Figure 6.5 presents the distribution of low income renters in 2013 by location quotient



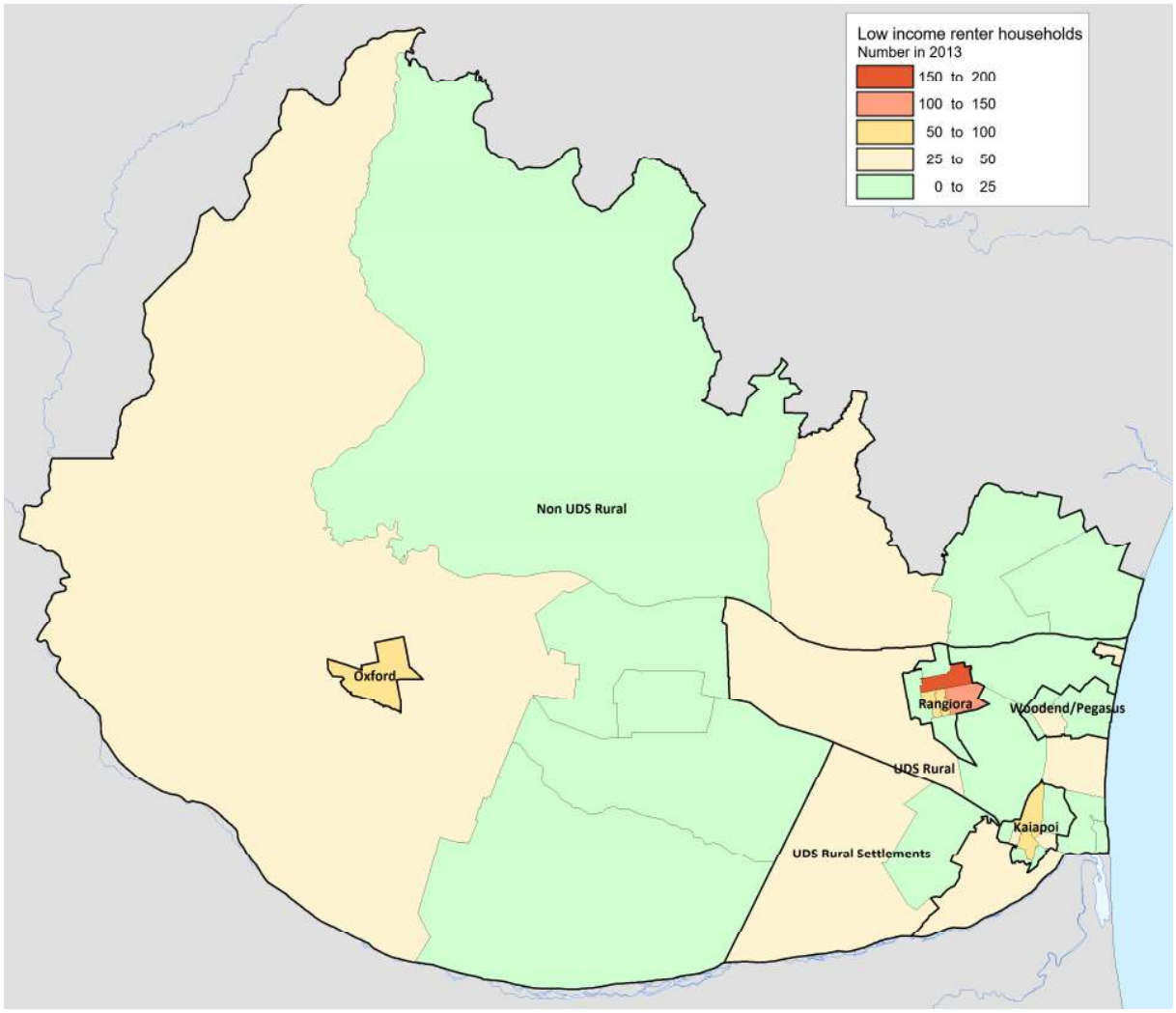
Source: Modelled based on data from Statistics New Zealand

[22] Location quotient = ((the number of low income renters in the area unit/the total number of households in the area unit)/(the number of low income renters in Waimakariri District/the total number of households Waimakariri District))

The highest relative concentration of low income renters is in UDA Rural subarea in Woodend Beach statistical area unit. Other locations with high location quotients include Rangiora East, Rangiora North, Kaiapoi South, Kaiapoi East and Kaiapoi North West statistical area units. Statistical area units with low location quotients include Sefton, Okuku, Ashley, Mandeville, Ohoka, West Eyreton, and Pegasus area units.

Figure 6.6 presents the distribution of low income (earning less than $50,000 per annum) renters (both social and private renters combined) across Waimakariri District in 2013.

Figure 6.6: Number of low income renters by statistical area unit – 2013



Source: Modelled based on data from Statistics New Zealand

The highest number of low income renters are located in Rangiora followed by Kaiapoi and Oxford.

6.9 Housing need

Housing need is a measure of the total number of renter households within a community which require some assistance to meet their housing requirements. Total ***'renter housing need'*** encapsulates a number of different groups of households and includes the following groups:

- Financially stressed private renter households;
- Those households whose housing requirements are met by social, third sector and emergency housing; and
- People who are homeless or living in crowded dwellings.

Total renter housing need = stressed private renter households + social housing tenants + other need

'Other need' encapsulates those households who because of their circumstances have housing needs in addition to affordability. Social housing is defined as the number of households, who because of their circumstances are in Housing New Zealand Corporation (HNZC), local authority, and third sector housing. Other need is defined as crowded households, or are homeless.

This section of the report presents analysis of:

- Current levels of housing need;
- Current need by household demographic characteristics;
- Projected growth in housing need; and
- Implications of the current and expected trends in housing need.

Estimates of current housing need build on the analysis presented in the previous sections of the report including the number of social tenants, levels of homelessness, and the number of stressed private renter households. Table 6.19 presents the analysis of total housing need as at 2013, 2018, and 2019.

Table 6.19: Total Housing Need – 2013 to 2019

	Financial Housing Stress (A)	Other Need			Total Housing Need (A + D)	% of All Renters	% of All Households
		Social Renters[23] (B)	Other (C)	Total Other Need (B + C =D)			
2013	1,630	220	120	340	1,970	50%	9.7%
2018	2,140	290	140	430	2,570	51%	10.6%
2019	2,530	290	150	440	2,970	52%	11.1%

NB: Numbers are rounded to the nearest 10.
NB: The analysis is Modelled based on data from Statistics New Zealand.

[23] Social renter households are calculated from HNZC's managed stock statistics (158 units as at September 2019) less their vacant units (3 units as at September 2019) plus households accommodated by other community housing providers including Waimakariri District Council's and Vision West's housing stock).

The overall level of housing need has increased between 2013 and 2019. This is a reflection of the higher rents and number of low income renters and social renters living in the city. By comparison, Waimakariri District's relative level of housing stress is lower than Hutt City (79% of all renters), Porirua (68% of all renters), and Masterton (67% of all renters).

The objective of this analysis is to attempt to provide an insight into how the requirement for social housing might change over the next 20 to 30 years as a result of the likely changes in the 'other need' category, relative to the existing social housing stock if the current relationship between social housing stock and total housing need over the next 20 to 30 years is maintained.

Table 6.20 presents analysis of the estimated growth in total housing need by financially stressed renter households and other need over the 2018 to 2048 period. These estimates assume:

- The growth in the level of 'other need' is proportionate to the growth in financially stressed renter households;
- Household incomes and market rents increase at approximately the same rate;
- There are no significant changes to the financial, structural and institutional environment in which the housing market operates over the next 30 years; and
- There are no unexpected corrections in the housing market over the next 30 years.

Table 6.20: Projected housing need – 2018 to 2038

	Total Need	Need as a % of	
		All renters	All households
2018	2,570	51%	11%
2028	3,430	52%	12%
2038	4,440	52%	13%
2048	5,220	52%	14%

NB: Numbers are rounded to the nearest 10. These projections assume rents and household incomes increase at approximately the same rate between 2018 and 2048.
Source: Modelling housing outcomes based on data from census, population projections (Statistics New Zealand), HUD, MBIE, and HNZC.

The relative level of housing need is expected to increase in Waimakariri District. Between 2018 and 2048 total need is projected to increase by 2,650 households (or 103%). This is primarily a reflection of the projected increase in the number of older one person and couple only renter households aged 65 years and older. As these relatively fixed low-income households increase as a proportion of all renter households the level of housing need increases.

6.10 Implications of housing affordability and need trends on the demand for social housing

The objective of this section of the report is to discuss the implications of the current and projected level of housing need on the demand for additional social renter dwellings. Table 6.21 presents the potential increase in demand if the level of social renters relative to the total level of housing need remained constant between 2018 and 2048. This does not imply the current ratio of social renters to total need is appropriate, as this is a policy decision and beyond the scope of this project.

Table 6.21: Projected increase in demand for social housing units 2018 to 2048

	Total need	Social
2018	2,570	290
2028	3,430	390
2038	4,440	500
2048	5,220	590
Change		
18 to 48	2,650	300

Source: Modelled based on data from HNZC, HUD and Statistics New Zealand
NB: Numbers are rounded to the nearest 10 in the modelling & consequently total households may vary between tables.

This analysis suggests there will be additional demand for 10 extra social housing dwellings per annum between 2018 and 2048 if the current ratio of social renter dwellings to total housing need is maintained. Ideally these would be located in mixed tenure communities close to major employment centres, transport routes and with access to a range of social services. However, the geographical distribution of the additional social dwellings required is also a policy issue.

7. Social, health and other outcomes

The objective of this section of the report is to provide an overview of the social, health and other outcomes being experienced in Waimakariri District relative to the Greater Christchurch area. This includes:

- The relative level of poverty in Waimakariri District;
- The relative level of crimes committed;
- The level of social spending by Ministry of Social Development;
- Health outcomes; and
- Educational outcomes being achieved.

The results in this section of the report are not official statistics. They have been created for research purposes from the Integrated Data Infrastructure (IDI), managed by Statistics New Zealand. The opinions, findings, recommendations, and conclusions expressed in this section of the report are those of the author(s), not Statistics NZ, NZ Police, or other government organisations. Access to the anonymised data used in this study was provided by Statistics NZ under the security and confidentiality provisions of the Statistics Act 1975. Only people authorised by the Statistics Act 1975 are allowed to see data about a particular person, household, business, or organisation, and the results in this report have been confidentialised to protect these groups from identification and to keep their data safe.

7.1 Poverty outcomes

New Zealand does not have an official poverty measure. However, low-income thresholds or poverty lines can be used. The OECD uses an income threshold of 60 percent of median equivalised disposable household income[24] as its poverty threshold. This is the measure Statistics New Zealand recommended and is used in the following tables.

[24] Disposable household income is the sum of disposable personal income for all members in a household who are 15 years and over. Equivalised disposable income adjusts disposable household income to allow for household size and composition so living standards are comparable across different types of households. This is equivalisation. Equivalisation reflects the two common-sense notions that; a larger household needs more income than a smaller household for the two households to have similar standards of living (all else being equal); and there are economies of scale as household size increases.

Table 7.1 presents the relative level of poverty in Waimakariri District by subarea and tenure in 2010 and 2019.

Table 7.1: Relative level of poverty in Waimakariri District in 2010 and 2019

Subarea / tenure	Number of households living in poverty				Proportion of households living in poverty[25]		
	2010	2019	Chge 10 to 19	% chge 10 to 19	2010	2019	Chge 10 to 19
Waimakariri District							
Social renter	27	48	21	78%	25.7%	41.0%	15.3%
Private renter	348	447	99	28%	24.6%	24.8%	0.2%
Owner occupier	3,483	4,098	615	18%	22.6%	20.2%	-2.4%
Total	3,858	4,593	735	19%	22.8%	20.7%	-2.1%
Greater Christchurch							
Social renter	1,176	2,103	927	79%	31.7%	43.2%	11.5%
Private renter	6,093	7,023	930	15%	21.5%	21.3%	-0.3%
Owner occupier	26,835	28,914	2,079	8%	19.5%	19.6%	0.1%
Total	34,122	38,136	4,014	12%	20.1%	20.5%	0.4%
Kaiapoi							
Social renter	0	18	18	-	0.0%	37.5%	37.5%
Private renter	87	111	24	28%	22.3%	23.7%	1.4%
Owner occupier	549	639	90	16%	16.3%	15.5%	-0.8%
Total	636	768	132	21%	16.8%	16.6%	-0.2%
Rangiora							
Social renter	21	18	-3	-14%	35.0%	31.6%	-3.4%
Private renter	150	183	33	22%	24.5%	23.6%	-0.9%
Owner occupier	891	1,104	213	24%	18.6%	17.7%	-0.9%
Total	1,062	1,305	243	23%	19.5%	18.5%	-1.0%
Woodend / Pegasus							
Social renter	0	0	0	-	0.0%	0.0%	0.0%
Private renter	24	48	24	100%	25.0%	26.2%	1.2%
Owner occupier	174	354	180	103%	18.0%	18.6%	0.6%
Total	198	402	204	103%	18.6%	19.3%	0.7%

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[25] The proportion of housings living in poverty is calculated by dividing the number of households in poverty (by tenure) by the total number of households in the tenure group, for example (total social renters living in Waimakariri District in poverty) / (total social renters living in Waimakariri District)

Table 7.1: Relative level of poverty in Waimakariri District in 2010 and 2019 continued

Subarea / tenure	Number of households living in poverty				Proportion of households living in poverty		
	2010	2019	Chge 10 to 19	% chge 10 to 19	2010	2019	Chge 10 to 19
UDS Settlements							
Social renter	0	0	0	-	0.0%	0.0%	0.0%
Private renter	15	9	-6	-40%	23.8%	17.6%	-6.2%
Owner occupier	381	414	33	9%	29.2%	23.4%	-5.8%
Total	396	423	27	7%	28.9%	23.2%	-5.8%
UDS Rural							
Social renter	0	0	0	-	0.0%	0.0%	0.0%
Private renter	15	21	6	40%	16.7%	20.6%	3.9%
Owner occupier	462	423	-39	-8%	28.7%	23.8%	-4.9%
Total	477	444	-33	-7%	28.0%	23.6%	-4.4%
Oxford							
Social renter	0	0	0	-	0.0%	0.0%	0.0%
Private renter	12	24	12	100%	25.0%	33.3%	8.3%
Owner occupier	156	192	36	23%	23.3%	23.5%	0.2%
Total	168	216	48	29%	23.4%	24.3%	0.9%
Non UDS Rural							
Social renter	0	0	0	-	0.0%	0.0%	0.0%
Private renter	30	33	3	10%	30.3%	24.4%	-5.9%
Owner occupier	876	969	93	11%	31.9%	26.5%	-5.5%
Total	906	1,002	96	11%	31.9%	26.4%	-5.5%

Statistics New Zealand IDI data lab

The total number of Waimakariri District households with incomes below the poverty threshold of 60% of median equivalised disposable household income increased from 3,858 to 4,593 between 2010 and 2019, an increase of 19% or 735 households. The majority of these were owner occupied households. Over the same time period the proportion of Waimakariri's households living in poverty fell from 22.8% to 20.7% between 2010 and 2019, or -2.1 percentage points.

Greater Christchurch experienced a similar trend. The number of households living in poverty increased by 4,014 between 2010 and 2019, an increase of 12%. Greater Christchurch households living in poverty as a proportion of all households increased from 20.1% to 20.5% over the same time period, an increase of 0.4 percentage points. The relative growth in households living in poverty was concentrated in social and private renter households. Owner occupier households living in poverty also increased (by 2,079 households) albeit at a slower rate than in renter households.

A large proportion (64% of the total growth) of owner occupier households living in poverty[26] in Waimakariri was in households living in Rangiora (up 213 households) and Woodend / Pegasus (up 180 households). Oxford also experienced relatively strong growth in households living in poverty with the proportion of private renters in poverty increasing to 33% in 2019 up 8 percentage points from 2010.

Table 7.2 presents the number of children living in households below the poverty thresholds (60% of median equivalised disposable household income) in 2010 and 2019.

Table 7.2: Number of children living in poverty – 2010 and 2019

Subarea	Number of children living in poverty				Maori and Pacifica children as a % of all children living in poverty			
	Social renter	Private renter	Owner occupier	Total	Social renter	Private renter	Owner occupier	Total
2010								
Kaiapoi	12	102	426	540	0%	24%	15%	17%
Rangiora	30	198	708	936	50%	15%	9%	12%
Woodend/Pegasus	0	45	129	174	-	0%	7%	5%
UDS settlements	0	6	240	246	-	0%	5%	5%
UDS rural	0	12	333	345	-	0%	14%	13%
Oxford	0	27	123	150	-	0%	10%	8%
Non UDS Rural	0	27	729	756	-	0%	7%	7%
Waimakariri District	48	420	2,688	3,156	31%	17%	10%	11%
Gtr Christchurch	1,836	5,700	18,255	25,791	53%	25%	13%	19%
2019								
Kaiapoi	27	141	387	555	44%	30%	25%	27%
Rangiora	27	252	663	942	56%	24%	14%	18%
Woodend/Pegasus	0	72	252	324	-	8%	19%	17%
UDS settlements	0	12	282	294	-	0%	11%	10%
UDS rural	0	15	303	318	-	40%	17%	18%
Oxford	0	48	102	150	-	19%	9%	12%
Non UDS Rural	0	42	735	777	-	29%	12%	13%
Waimakariri District	54	588	2,736	3,378	50%	24%	15%	17%
Gtr Christchurch	2,364	6,132	17,451	25,995	58%	34%	18%	26%

Statistics New Zealand IDI data lab

[26] Note that this will include owner occupiers households with superannuation as their only source of income. These households may or may not also have other sources of wealth.

The number of children living in poverty in Waimakariri increased from 3,156 in 2010 to 3,378 in 2018, an increase of 222 or 7%. Over the same time period the number of children living in poverty increased by 204 in greater Christchurch or 0.8%. The majority were living in Kaiapoi, Rangiora, Woodend/Pegasus, and Non UDS rural sub areas. The sub areas experiencing the strongest growth in the number pf children living in poverty between 2010 and 2019 were Woodend/Pegasus (up 150 children), UDS rural settlements (up 48 children), and Non UDS rural (up 21 children) subareas. To some extent this reflects the underlying population growth in these locations. The increase is also concentrated in the rental tenures. Kaiapoi, Rangiora, Non UDS Rural and UDS rural subareas had the highest relative concentration of children living in households with incomes below the poverty threshold and were of Maori or Pacifica descent. The percentages exceed their overall proportion of all households in Waimakariri District.

7.2 Criminal offending

Waimakariri District has proportionally lower levels of criminal offending per head of population than Greater Christchurch. Table 7.3 presents the level of criminal offending in Waimakariri District and Greater Christchurch area along with Waimakariri District's usually resident population as a proportion of Greater Christchurch's population.

Table 7.3: Waimakariri District's criminal offending as a proportion of total offences in Greater Christchurch

Year	Number of criminal offences		Waimakariri District offending	
	Waimakariri District	Greater Christchurch	As a % of all criminal offences in Gtr Chch	As a % of total resident population in Gtr Christchurch
2011	2,759	27,000	10.2%	10.9%
2012	2,504	28,910	8.7%	11.1%
2013	2,093	24,730	8.5%	11.6%
2014	1,745	22,050	7.9%	11.8%
2015	1,676	22,410	7.5%	11.9%
2016	1,637	21,880	7.5%	12.1%
2017	1,412	18,980	7.4%	12.1%
2018	1,296	18,800	6.9%	12.2%

Statistics New Zealand IDI data lab

Criminal offending in Waimakariri as a proportion of total offending in Greater Christchurch is lower than Waimakariri's population as a proportion of Greater Christchurch population. Between 2011 and 2018 criminal offending in Waimakariri as a proportion of all offending in Greater Christchurch has fallen from 10.2% to 6.9% whilst Waimakariri's population has increased from 10.9% to 12.2% of Greater Christchurch's population.

Table 7.4 presents the trend in the level of criminal offending per 10,000 residents in Waimakariri District and Greater Christchurch between 2010 and 2018.

Table 7.4: Criminal offending per 10,000 residents 2010 to 2018

Year	Family violence		Violent crimes		Property offences		Disorderly / drug / & weapon		Total offences	
	Waimak District	Greater Chch	Waimak District	Greater Chch	Waimak District	Greater Chch	Waimak District	Greater Chch	Waimak District	Greater Chch
2010	7	11	124	142	144	209	77	169	508	680
2011	15	14	124	127	130	169	87	133	579	616
2012	17	19	114	124	130	178	106	175	512	659
2013	25	21	104	115	86	156	81	129	402	551
2014	17	19	88	108	80	140	70	91	322	481
2015	20	22	83	110	82	147	48	86	300	478
2016	15	20	71	108	86	139	45	82	283	456
2017	15	20	59	88	75	111	39	78	238	388
2018	14	19	53	89	63	110	31	69	213	377
5 yr. ave	16.2	20	70.8	100.6	77.2	129.4	46.6	81.2	271.2	436

Statistics New Zealand IDI data lab

Over the last five years Waimakariri District has had relatively (per 10,000 residents) lower levels of family violence, violent crimes, property offences and disorder/drug and weapon offences relative to Greater Christchurch.

Table 7.5 presents the level of criminal offending per 10,000 people (usual residents) for all crimes and violent crimes between 2010 and 2018.

Table 7.5: Criminal offending per 10,000 people 2010 - 2018

Subarea	2010	2011	2012	2013	2014	2015	2016	2017	2018	Ave last 5 yrs.
Family Violence										
Kaiapoi	9	27	37	25	26	28	21	21	10	21
Rangiora	8	12	12	17	11	28	19	13	18	18
Woodend/Pegasus	20	19	S	37	55	S	24	17	S	32
UDS settlements	S	S	15	19	S	S	S	17	17	17
UDS rural	0	17	11	26	15	30	10	10	20	17
Oxford	S	S	S	S	S	S	S	0	S	0
Non UDS Rural	S	7	10	27	12	9	6	14	16	11
Waimakariri District	7	15	17	25	17	20	15	15	14	16
Greater Christchurch	11	14	19	21	19	22	20	20	19	20
Violent crimes										
Kaiapoi	131	131	173	111	117	94	79	64	45	80
Rangiora	140	136	97	92	70	82	82	51	57	68
Woodend/Pegasus	171	152	95	112	117	46	59	46	27	59
UDS settlements	67	63	61	57	37	68	24	52	44	45
UDS rural	171	165	165	181	151	163	108	98	93	123
Oxford	112	123	122	61	73	56	56	54	81	64
Non UDS Rural	62	83	74	85	60	50	51	56	46	53
Waimakariri District	124	124	114	104	88	83	71	59	53	71
Greater Christchurch	142	127	124	115	108	110	108	88	89	101
Property offences										
Kaiapoi	171	140	173	130	99	83	100	82	60	85
Rangiora	217	148	164	118	117	110	122	129	83	112
Woodend/Pegasus	111	38	95	82	103	53	24	57	49	57
UDS settlements	84	308	53	26	25	62	66	12	77	48
UDS rural	124	79	77	62	50	69	79	54	79	66
Oxford	128	184	183	91	29	99	154	81	94	91
Non UDS Rural	39	54	30	33	42	53	37	28	22	36
Waimakariri District	144	130	130	86	80	82	86	75	63	77
Greater Christchurch	209	169	178	156	140	147	139	111	110	129
Disorderly/drug/ weapon offences										
Kaiapoi	75	101	142	130	114	63	53	41	50	64
Rangiora	122	116	131	107	63	59	56	51	29	52
Woodend/Pegasus	80	114	121	45	103	26	35	28	22	43
UDS settlements	25	32	61	19	25	19	12	17	22	19
UDS rural	53	74	77	72	81	69	64	29	25	54
Oxford	80	77	138	76	131	71	56	40	67	73
Non UDS Rural	31	32	50	46	30	18	26	39	16	26
Waimakariri District	77	87	106	81	70	48	45	39	31	47
Greater Christchurch	169	133	175	129	91	86	82	78	69	81

Statistics New Zealand IDI data lab

Table 7.5: Criminal offending per 10,000 people 2010 – 2018 continued

Subarea	2010	2011	2012	2013	2014	2015	2016	2017	2018	Ave last 5 yrs.
Total offences										
Kaiapoi	516	562	663	534	455	367	323	260	233	328
Rangiora	601	586	515	423	328	343	355	314	238	316
Woodend/Pegasus	483	447	416	291	418	204	194	182	114	222
UDS settlements	184	426	212	140	125	192	132	109	210	154
UDS rural	489	499	517	438	434	410	384	280	294	360
Oxford	367	536	596	365	334	325	335	229	336	312
Non UDS Rural	171	216	211	197	155	170	154	156	123	152
Waimakariri District	508	579	512	402	322	300	283	238	213	271
Greater Christchurch	680	616	659	551	481	478	456	388	377	436

Statistics New Zealand IDI data lab

Over the last 5 years none of the Waimakariri's subareas had higher relative rates of total offending when compared to Greater Christchurch. However, there are some exceptions with Kaiapoi and Woodend/Pegasus having higher rates of family violence and UDS rural having higher rates of violent offending when compared to Greater Christchurch

Table 7.6 presents the number of offences committed by subarea as a percentage of total offences committed in either Waimakariri District or the Greater Christchurch area and compares these to the relative populations.

Table 7.6: The relative level of criminal offending in Waimakariri District

	Sub area population as a % of Waimakariri's population			Violent offences as a % of total violent offending in Waimakariri			Total offences as a % of total offending in Waimakariri		
	2010	2018	% pt chge	2010	2018	% pt chge	2010	2018	% pt chge
Kaiapoi	22.4%	19.7%	-2.7%	24.6%	15.6%	-8.9%	25.7%	21.9%	-3.9%
Rangiora	31.5%	30.5%	-1.0%	35.1%	34.4%	-0.7%	42.2%	34.4%	-7.9%
Woodend / Pegasus	6.5%	9.1%	2.6%	8.8%	3.1%	-5.6%	6.8%	4.7%	-2.1%
UDS rural settlement	7.8%	8.9%	1.2%	3.5%	6.3%	2.7%	3.4%	8.6%	5.2%
UDS rural	11.0%	10.0%	-1.0%	15.8%	18.8%	3.0%	12.1%	14.1%	1.9%
Oxford	4.1%	3.7%	-0.4%	3.5%	6.3%	2.7%	3.4%	5.5%	2.1%
Non UDS Rural	16.8%	18.1%	1.3%	8.8%	15.6%	6.9%	6.3%	10.9%	4.6%
Total	100.0%	100.0%	0.0%	100.0%	100.0%	0.0%	100.0%	100.0%	0.0%

Statistics New Zealand IDI data lab

When compared to subarea's population as a proportion of Waimakariri's total population more violent crimes occurred in:

- Rangiora (in 2018 the subarea had 30.5% of the district population and 34.4% of the district's violent crime);
- UDS rural (in 2018 the subarea had 10.0% of the district population and 18.8% of the district's violent crime); and
- Oxford (in 2018 the subarea had 3.7% of the district population and 6.3% of the district's violent crime).

When compared to subarea's population as a proportion of Waimakariri's total population more total criminal offending occurred in:

- Kaiapoi (in 2018 the subarea had 19.7% of the district population and 21.9% of the district's violent crime);
- Rangiora (in 2018 the subarea had 30.5% of the district population and 34.4% of the district's violent crime);
- UDS rural (in 2018 the subarea had 10.0% of the district population and 14.1% of the district's violent crime); and
- Oxford (in 2018 the subarea had 3.7% of the district population and 5.5% of the district's violent crime).

7.3 Social transfers and expenditure

The objective of this section of the report is to summarise the level of social transfers and expenditure occurring in Waimakariri District by subarea within Greater Christchurch. Table 7.7 presents the trend in the number of households receiving benefits from MSD along with the estimated total benefits paid, excluding superannuation.

Table 7.7: Number of households paid benefits by MSD and total benefits paid

	Total benefits paid ($m)				Number of households receiving benefits			
	2007	2011	2015	2019	2007	2011	2015	2019
Kaiapoi	$25.0	$22.6	$21.0	$21.9	940	880	890	940
Rangiora	$26.0	$27.0	$27.7	$27.8	1,070	1,130	1,210	1,250
Woodend / Pegasus	$3.7	$4.6	$6.2	$5.9	180	210	280	300
UDS rural settlement	$3.0	$4.0	$4.0	$4.5	120	170	220	230
UDS rural	$6.6	$8.4	$9.8	$9.6	230	290	300	290
Oxford	$3.3	$3.1	$3.9	$3.5	150	140	150	140
Non UDS Rural	$6.7	$9.6	$11.4	$11.6	290	400	470	500
Waimakariri District	$75.6	$80.6	$84.7	$85.5	2,960	3,220	3,500	3,660
Greater Christchurch	$1,016.5	$901.8	$863.6	$842.7	38,390	36,110	34,850	34,300

Statistics New Zealand IDI data lab [27]

In 2019, 33% of Waimakariri District's total benefits paid were to people living in the Rangiora subarea which accounted for 31% of Waimakariri District's population. Kaiapoi's residents also attracted high levels of social transfer and accounted for 26% of all benefits paid and 20% of Waimakariri District's total population. The number of households receiving benefits in the Rangiora increased by 17% between 2007 and 2019, 67% in Woodend/ Pegasus, 92% in UDS rural settlements, and 72% in Non UDS rural areas.

[27] The IDI dataset may under count the benefits paid by approximately 10%

Table 7.8 presents the trend in the average benefits paid per household receiving benefits from MSD, excluding superannuation.

Table 7.8: Average benefits paid to households receiving benefits from MSD

	2007	2011	2015	2019
Kaiapoi	$26,600	$25,700	$23,600	$23,300
Rangiora	$24,300	$23,900	$22,900	$22,200
Woodend / Pegasus	$20,300	$22,000	$22,200	$19,700
UDS rural settlement	$25,000	$23,600	$18,200	$19,500
UDS rural	$28,500	$28,900	$32,700	$33,200
Oxford	$21,700	$22,300	$25,700	$25,100
Non UDS Rural	$22,900	$24,100	$24,300	$23,200
Waimakariri District	$25,500	$25,000	$24,200	$23,300
Greater Christchurch	$26,500	$25,000	$24,800	$24,600

Statistics New Zealand IDI data lab

On average the total benefits paid to a household in Waimakariri District was 5% lower than in Greater Christchurch in 2019. The average benefits paid to a household receiving benefit payments was highest in the UDS rural subarea (135% of the Greater Christchurch average in 2019). Table 7.9 presents the trend in the relative proportion of total benefits paid as a percentage of total benefits paid in Greater Christchurch.

Table 7.9: Total benefits paid as a percentage of total benefits paid in Greater Christchurch

	2007	2011	2015	2019
Kaiapoi	2.5%	2.5%	2.4%	2.6%
Rangiora	2.6%	3.0%	3.2%	3.3%
Woodend / Pegasus	0.4%	0.5%	0.7%	0.7%
UDS rural settlement	0.3%	0.4%	0.5%	0.5%
UDS rural	0.6%	0.9%	1.1%	1.1%
Oxford	0.3%	0.3%	0.4%	0.4%
Non UDS Rural	0.7%	1.1%	1.3%	1.4%
Waimakariri District	7.4%	8.9%	9.8%	10.1%
Greater Christchurch	100.0%	100.0%	100.0%	100.0%

Statistics New Zealand IDI data lab

The proportion of total benefits paid to Waimakariri District's households increased from 7.4% in 2007 to 10.1% in 2019. Over the same time period Waimakariri's population as a proportion of total Greater Christchurch's population also increased from 9.5% to 12.2%.

Table 7.10 presents an indicative summary of the benefits paid by benefit type in 2019.

Table 7.10: Total benefits paid by benefit type in 2019 ($ million)

	Kaiapoi	Rangiora	Woodend / Pegasus	UDS rural settlement	UDS rural	Oxford	Non UDS Rural	Waimakariri District	Greater Christchurch
Invalids	$2.3	$4.7	$0.0	$0.5	$1.0	$1.0	$1.4	$12.9	$155.2
Single parent support	$7.8	$9.9	$1.4	$1.9	$3.8	$1.0	$4.4	$33.3	$290.0
Sickness	$1.9	$1.8	$0.4	$0.3	$0.8	$0.0	$1.1	$6.8	$74.8
Unemployment/ job seeker	$0.8	$1.0	$0.2	$0.2	$0.3	$0.0	$0.3	$3.3	$47.2
Other main benefits	$3.5	$4.1	$2.4	$0.5	$1.6	$0.4	$1.7	$8.8	$82.4
Main benefits	**$16.2**	**$21.4**	**$4.4**	**$3.4**	**$7.5**	**$2.3**	**$8.9**	**$65.0**	**$649.6**
Family tax credit	$1.0	$1.3	$0.2	$0.2	$0.4	$0.1	$0.6	$4.3	$43.6
Accommodation supplement	$1.5	$1.7	$0.4	$0.3	$0.6	$0.2	$0.7	$5.6	$53.3
Other supplementary	$2.2	$2.6	$0.6	$0.5	$0.9	$0.3	$1.2	$8.2	$78.3
Total supplementary	***$3.7***	***$4.3***	***$1.0***	***$0.7***	***$1.5***	***$0.4***	***$1.9***	***$13.8***	***$131.6***
Total lump sum payments	$2.0	$2.1	$0.5	$0.4	$0.6	$0.2	$0.8	$6.6	$61.6
Total benefits	**$21.9**	**$27.8**	**$5.9**	**$4.5**	**$9.6**	**$3.5**	**$11.6**	**$85.5**	**$842.7**
Benefits as a % of the total paid									
Invalids	10%	17%	0%	11%	11%	28%	12%	15%	18%
Single parent support	36%	36%	24%	42%	40%	28%	38%	39%	34%
Sickness	9%	7%	6%	7%	8%	0%	9%	8%	9%
Unemployment/ job seeker	4%	3%	3%	4%	3%	0%	3%	4%	6%
Other main benefits	16%	15%	41%	12%	16%	10%	14%	10%	10%
Main benefits	***74%***	***77%***	***75%***	***75%***	***78%***	***65%***	***76%***	***76%***	***77%***
Family tax credit	5%	5%	4%	4%	4%	4%	5%	5%	5%
Accommodation supplement	7%	6%	7%	6%	7%	4%	6%	7%	6%
Other supplementary	10%	9%	10%	10%	9%	8%	10%	10%	9%
Total supplementary	***17%***	***16%***	***17%***	***16%***	***16%***	***13%***	***16%***	***16%***	***16%***
Total lump sum payments	9%	7%	9%	8%	6%	5%	7%	8%	7%
Total benefits	***100%***	***100%***	***100%***	***100%***	***100%***	***100%***	***100%***	***100%***	***100%***

Source: Statistics New Zealand IDI data lab (note rounding may result in some discrepancies in totals)

Key trends include:

- As a proportion of total benefits paid Waimakariri beneficiaries receive a higher proportion of total payments to single parents than in Greater Christchurch (39% of total benefits paid compared to 34% in Greater Christchurch);
- As a proportion of total benefits paid Waimakariri beneficiaries receive a lower proportion of total payments as invalid benefits than in Greater Christchurch (15% of total benefits paid compared to 18% in Greater Christchurch);
- As a proportion of total benefits paid Waimakariri beneficiaries receive a lower proportion of total payments as unemployment/job seeker benefits than in Greater Christchurch (4% of total benefits paid compared to 6% in Greater Christchurch);
- The subareas with higher relative proportions of total benefits paid to beneficiaries included Oxford where 28% of total benefits were for invalid benefit payments. In addition, Single parent support payments as a proportion of total benefits paid were high in UDS rural settlements (42% of total benefits paid), UDS rural (40% of total benefits paid), and Non UDS rural (38% of all benefits paid)

7.3.1 Health outcomes

This section of the report summarise health outcomes (measured as the number of hospital admissions) in Waimakariri District's subareas and compares these outcomes with the Waimakariri District and the Greater Christchurch area. Table 7.11 presents the trend in the number of hospital admissions between 2009 and 2018 by subarea and compares these to Waimakariri District and Greater Christchurch.

Table 7.11: Hospital Admissions 2009 to 2018

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	5 yr. ave
Total admissions											
Kaiapoi	390	390	370	300	340	410	430	450	460	460	442
Rangiora	480	490	520	530	570	630	660	640	670	750	670
Woodend / Pegasus	70	70	90	90	110	110	140	120	180	150	140
UDS rural settlement	60	70	80	70	70	100	100	100	110	110	104
UDS rural	120	150	120	130	140	150	160	150	170	160	158
Oxford	70	80	80	70	90	120	110	100	80	90	100
Non UDS Rural	120	140	170	180	210	230	190	210	230	230	218
Waimakariri District	1,320	1,420	1,460	1,390	1,570	1,790	1,810	1,790	1,920	1,970	1,856
Greater Christchurch	13,930	15,130	14,090	14,520	14,660	15,380	14,780	15,300	15,750	15,810	15,404
Admissions per 10,000											
Kaiapoi	377	382	371	313	355	404	402	401	399	388	399
Rangiora	344	340	350	347	360	381	387	365	373	407	383
Woodend / Pegasus	253	247	296	270	282	258	314	240	349	276	287
UDS rural settlement	186	201	218	182	152	214	210	205	215	206	210
UDS rural	249	299	232	243	244	257	269	251	280	267	265
Oxford	400	452	439	372	476	613	543	488	373	420	487
Non UDS Rural	166	183	206	204	214	231	187	202	216	210	209
Waimakariri District	295	309	307	285	302	331	325	310	324	324	323
Greater Christchurch	314	337	322	331	327	336	316	319	322	318	322

Statistics New Zealand IDI data lab

NB: "S" indicates the data was suppressed due to confidentiality constraints by Statistics New Zealand

Although the rate of admissions per 10,000 residents has varied over time, Over the last 5 years, admission rates per 10,000 residents were similar in Waimakariri and Greater Christchurch. Subareas with higher admission rates were Kaiapoi, Rangiora, and Oxford subareas.

Table 7.12 presents the trend in the number of hospital admissions for patients suffering from diseases and disorders of the ear, nose, mouth, throat, and respiratory system.

Table 7.12: Diseases and disorders of the ear nose mouth and throat and respiratory system

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	5 yr. ave
Total admissions											
Kaiapoi	90	100	90	70	80	110	120	110	110	130	116
Rangiora	140	140	160	140	130	180	170	160	160	200	174
Woodend / Pegasus	20	20	20	20	40	30	50	40	50	30	40
UDS rural settlement	10	20	20	10	20	20	20	30	20	30	24
UDS rural	30	60	30	40	50	30	30	40	50	50	40
Oxford	10	30	20	20	20	20	20	20	20	20	20
Non UDS Rural	30	30	40	30	40	50	40	50	60	50	50
Waimakariri District	340	400	390	350	380	460	450	470	490	510	476
Greater Christchurch	3,810	4,250	4,010	4,050	3,920	4,270	3,890	4,090	4,270	4,390	4,182
Admissions per 10,000											
Kaiapoi	87	98	90	73	84	108	112	98	95	110	105
Rangiora	100	97	108	92	82	109	100	91	89	109	100
Woodend / Pegasus	72	71	66	60	103	70	112	80	97	55	83
UDS rural settlement	31	57	54	26	43	43	42	61	39	56	48
UDS rural	62	120	58	75	87	51	50	67	82	84	67
Oxford	57	169	110	106	106	102	99	98	93	93	97
Non UDS Rural	42	39	48	34	41	50	39	48	56	46	48
Waimakariri District	76	87	82	72	73	85	81	81	83	84	83
Greater Christchurch	86	95	92	92	87	93	83	85	87	88	87

Statistics New Zealand IDI data lab
NB: "S" indicates the data was suppressed due to confidentiality constraints by Statistics New Zealand

Although the rate of admissions per 10,000 residents has varied over time over the last five years Waimakariri District residents had slightly lower relative levels of the ear, nose, throat, and respiratory system admissions than the average for Greater Christchurch. Kaiapoi (105 admissions per 10,000 residents compared to 87 for Greater Christchurch), Rangiora (100 admissions per 10,000 residents compared to 87 for Greater Christchurch), and Oxford (97 admissions per 10,000 residents compared to 87 for Greater Christchurch), all had relatively higher levels of ear, nose, throat, and respiratory system admissions than average.

Table 7.13 presents the trend in the number of hospital admissions for patients suffering from diseases and disorders of the skin, subcutaneous tissue, and breast.

Table 7.13: Diseases and disorders of the skin, subcutaneous tissue, and breast

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	5 yr. ave
Total admissions											
Kaiapoi	20	20	20	20	20	20	30	20	30	20	24
Rangiora	20	20	10	20	30	30	50	30	50	40	40
Woodend / Pegasus	S	10	10	S	S	S	10	10	20	10	10
UDS rural settlement	S	10	10	S	S	10	10	S	10	10	8
UDS rural	10	10	10	10	S	10	10	10	10	20	12
Oxford	S	S	S	S	S	10	10	10	S	S	6
Non UDS Rural	10	10	10	10	20	20	10	20	20	20	18
Waimakariri District	80	80	80	70	80	100	110	110	140	130	118
Greater Christchurch	770	910	820	930	950	990	1,070	1,050	1,240	1,240	1,118
Admissions per 10,000											
Kaiapoi	19	20	20	21	21	20	28	18	26	17	22
Rangiora	14	14	7	13	19	18	29	17	28	22	23
Woodend / Pegasus	S	35	33	S	S	0	22	20	39	18	20
UDS rural settlement	S	29	27	S	S	21	21	S	20	19	16
UDS rural	21	20	19	19	S	17	17	17	16	33	20
Oxford	S	S	S	S	S	51	49	49	S	S	30
Non UDS Rural	14	13	12	11	20	20	10	19	19	18	17
Waimakariri District	18	17	17	14	15	19	20	19	24	21	20
Greater Christchurch	17	20	19	21	21	22	23	22	25	25	23

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Although the rate of admissions per 10,000 residents has varied over time over the last five years Waimakariri District residents lower levels of the skin, subcutaneous tissue, and breast admissions than the average for Greater Christchurch. Only Oxford subarea had higher rates over admissions of the last 5 years than the average for Greater Christchurch.

Table 7.14 presents the trend in the number of hospital admissions for patients suffering from cardiovascular diseases.

Table 7.14: Cardiovascular admissions

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	5 yr. ave
Total admissions											
Kaiapoi	140	120	120	80	110	130	120	160	150	160	144
Rangiora	150	150	190	160	180	200	220	220	230	240	222
Woodend / Pegasus	30	20	20	20	20	30	40	40	50	50	42
UDS rural settlement	20	20	30	20	30	40	30	40	40	40	38
UDS rural	50	50	40	50	50	70	60	50	60	50	58
Oxford	20	20	30	30	20	30	30	20	20	30	26
Non UDS Rural	40	40	50	50	60	70	70	50	60	70	64
Waimakariri District	440	450	490	420	490	570	590	590	630	630	602
Greater Christchurch	4,130	4,430	4,240	4,040	4,200	4,370	4,490	4,750	4,680	4,460	4,550
Admissions per 10,000											
Kaiapoi	135	117	120	83	115	128	112	143	130	135	130
Rangiora	108	104	128	105	114	121	129	126	128	130	127
Woodend / Pegasus	109	71	66	60	51	70	90	80	97	92	86
UDS rural settlement	62	57	82	52	65	85	63	82	78	75	77
UDS rural	104	100	77	93	87	120	101	84	99	84	97
Oxford	114	113	164	159	106	153	148	98	93	140	126
Non UDS Rural	55	52	61	57	61	70	69	48	56	64	62
Waimakariri District	98	98	103	86	94	105	106	102	106	104	105
Greater Christchurch	93	99	97	92	94	95	96	99	96	90	95

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NB: "S" indicates the data was suppressed due to confidentiality constraints by Statistics New Zealand

Although the rate of admissions per 10,000 residents has varied over time over the last five years Waimakariri District residents had 10% higher levels of cardiovascular disease admissions than the average for Greater Christchurch. The subareas with significantly higher rates of admission per 10,000 residents included Kaiapoi (130 admissions per 10,000 residents) Rangiora (127 admissions per 10,000 residents), and Oxford (126 admissions per 10,000 residents.

Table 7.15 presents the trend in the number of hospital admissions for patients suffering from dental admissions.

Table 7.15: Dental admissions

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	5 yr. ave
Total admissions											
Kaiapoi	30	10	10	10	20	20	20	20	20	20	20
Rangiora	20	20	20	30	20	10	20	30	20	40	24
Woodend / Pegasus	S	S	S	S	S	S	10	S	10	10	6
UDS rural settlement	S	S	S	10	S	10	S	S	S	S	2
UDS rural	10	10	S	10	10	10	10	10	S	S	6
Oxford	S	S	S	S	S	10	S	S	S	10	4
Non UDS Rural	10	10	10	20	20	10	10	20	20	10	14
Waimakariri District	80	70	50	90	90	70	80	90	90	100	86
Greater Christchurch	700	670	540	700	730	780	740	830	690	740	756
Admissions per 10,000											
Kaiapoi	29	10	10	10	21	20	19	18	17	17	18
Rangiora	14	14	13	20	13	6	12	17	11	22	14
Woodend / Pegasus	S	S	S	S	S	S	22	0	19	18	12
UDS rural settlement	S	29	S	26	0	21	S	S	S	S	4
UDS rural	21	20	S	19	17	17	17	17	S	0	10
Oxford	S	S	S	S	S	51	S	S	S	47	20
Non UDS Rural	14	13	12	23	20	10	10	19	19	9	13
Waimakariri District	18	15	11	18	17	13	14	16	15	16	15
Greater Christchurch	16	15	12	16	16	17	16	17	14	15	16

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NB: "S" indicates the data was suppressed due to confidentiality constraints by Statistics New Zealand

Although the rate of admissions per 10,000 residents has varied over time over the last five years Waimakariri District residents had slightly lower levels of dental disease admissions than the average for Greater Christchurch. The subareas with significantly higher rates of admission per 10,000 residents included Kaiapoi (18 admissions per 10,000 residents) and Oxford (20 admissions per 10,000 residents).

Table 7.16 presents the relative annual average level (per 10,000 residents) of hospital admissions for each subarea and tenure.

Table 7.16: Average annual admission rates (2014 to 2018) per 10,000 residents by tenure and subarea

	Cardiovascular	Dental	Respiratory	Skin	Total
Kaiapoi					
Social renter	S	S	354	S	914
Private renter	71	33	77	S	322
Owner occupier	135	15	105	23	402
Rangiora					
Social renter	S	S	S	S	291
Private renter	78	10	81	16	319
Owner occupier	137	13	102	23	394
Woodend/Pegasus					
Social renter	S	S	S	S	S
Private renter	48	S	19	S	252
Owner occupier	91	12	87	18	297
UDS rural settlements					
Social renter	S	S	S	S	S
Private renter	74	S	65	S	220
Owner occupier	73	3	46	12	207
UDS rural					
Social renter	S	S	S	S	S
Private renter	74	S	S	S	286
Owner occupier	95	7	73	16	263
Oxford					
Social renter	S	S	S	S	S
Private renter	S	S	S	S	362
Owner occupier	139	12	105	25	485
Non UDS rural					
Social renter	S	S	S	S	S
Private renter	S	S	S	S	255
Owner occupier	65	12	49	17	208
Waimakariri District					
Social renter	46	S	225	S	665
Private renter	72	38	79	23	307
Owner occupier	108	13	82	20	323
Greater Christchurch					
Social renter	150	64	239	68	738
Private renter	63	24	89	27	284
Owner occupier	101	12	82	21	317

Source: Statistics New Zealand IDI data lab
NB: "S" indicates the data was suppressed due to confidentiality constraints by Statistics New Zealand

Relative to the average for Greater Christchurch, Waimakariri District residents living in social housing had 10% lower hospital admissions, private renters had 8% higher admissions, and owner occupiers had 2% higher hospital admissions. On average Waimakariri District social renters had hospital admission rates 116% higher than the average for private renters (665 admissions per 10,000 residents compared to 307) and 186% higher than owner occupiers (665 admissions per 10,000 residents compared to 323). Waimakariri residents had slightly higher cardiovascular and dental admissions and lower respiratory and skin admissions per 10,000 residents when compared to Greater Christchurch

Subareas with higher relative rates of admissions per 10,000 residents include:

- Kaiapoi with poorer outcomes for all tenures particularly for cardiovascular admissions for owner occupiers, respiratory admission for all tenures
- Rangiora had high relative levels of admissions for private renters and owner occupiers. Owner occupiers and private renters had high relative cardiovascular admissions, and
- Oxford also had high levels of cardiovascular admissions for owner occupiers.

In summary, overall Waimakariri District had similar levels of relative hospital admissions when compared to Greater Christchurch, except for higher levels of cardiovascular admissions. Social renters living in Waimakariri, like Greater Christchurch, had higher relative levels of admission than both private renters and owner occupiers. Kaiapoi, Rangiora and Oxford all tended to have higher admissions per 10,0000 residents than both the average for Waimakariri District and Greater Christchurch particularly for cardiovascular admissions.

7.3.2 Educational outcomes

The current Labour led coalition stopped primary schools measuring student performance using national standards in 2018. Consequently, there are no appropriate available measures of primary school student performance. A guide for secondary school student performance can be presented using NCEA and university entrance results. Table 7.17 summarises education outcomes achieved at secondary schools located in Waimakariri District and includes the proportion of students attempting a qualification, the percentage of students who attempted a qualification and were successful, and the overall percentage of students who were successful in achieving the qualification.

Table 7.17: Secondary school outcomes

	Roll	Below NCEA Level 1		NCEA Level 1 or higher		NCEA level 2 or higher		NCEA Level 3 or higher	
		2016	2018	2016	2018	2016	2018	2016	2018
Kaiapoi High School	857	6%	12%	94%	88%	75%	78%	34%	36%
Oxford Area School	512	4%	19%	96%	81%	83%	81%	39%	52%
Rangiora High School	1671	5%	6%	96%	94%	87%	83%	44%	49%
Rangiora New Life School	237	0%	8%	100%	92%	93%	93%	44%	66%
Canterbury Region	-	9%	10%	91%	90%	81%	79%	54%	54%

Source: Ministry of Education

The level of student achievement varied significant amongst Waimakariri District's secondary schools. Student NCEA results were better at some schools than others and show variation between years at the same school. Table 7.18 presents the proportion of students leaving or staying at school relative to the regional average.

Table 7.18: Secondary school retention outcomes[28]

	Roll	Left before 17th birthday			Stayed at least until 17th birthday		
		2016	2017	2018	2016	2017	2018
Kaiapoi High School	857	37%	31%	24%	63%	69%	76%
Oxford Area School	512	20%	27%	26%	80%	73%	74%
Rangiora High School	1671	16%	19%	17%	84%	81%	83%
Rangiora New Life School	237	15%	13%	4%	85%	88%	96%
Canterbury Region	-	15%	15%	17%	85%	85%	83%

Source: Ministry of Education

Kaiapoi High School and Oxford Area school have lower retention rates than the regional average.

[28] The Ministry of Education defines their retention rate as the proportion of students remaining at school until age 17

Table 7.19 presents Waimakariri District's secondary school student retention rates by location and household tenure in 2010 and 2018. Ministry of Education defines their retention rate as the proportion of students remaining at school until age 17 and the denominator for this proportion is all student leavers of the period.

Table 7.19: Secondary school retention rates by location and household tenure in 2010 and 2018

Area	Social renters			Private renters			Owner occupiers		
	2010	2018	% pt chge	2010	2018	% pt chge	2010	2018	% pt chge
Kaiapoi	S	S	S	75%	60%	-15%	79%	74%	-5%
Rangiora	S	S	S	70%	75%	5%	83%	80%	-2%
Woodend / Pegasus	S	S	S	S	100%	S	64%	80%	16%
UDS rural settlement	S	S	S	S	S	S	86%	86%	1%
UDS rural	S	S	S	S	S	S	77%	84%	8%
Oxford	S	S	S	S	S	S	80%	71%	-9%
Non UDS Rural	S	S	S	S	S	S	75%	85%	10%
Waimakariri District	S	S	S	72%	70%	-3%	78%	81%	3%
Greater Christchurch	58%	65%	7%	78%	81%	3%	87%	89%	2%

Statistics New Zealand IDI data lab

Typically, students living in social rented dwellings had lower student retention rates than students living in private rented dwellings or in owner occupied dwellings. Waimakariri typically had lower school retention rates than the average for Greater Christchurch. Data suspension limits our ability to comment on the outcomes for subareas.

7.4 Summary

In summary, overall Waimakariri District had similar levels of households living in poverty as Greater Christchurch in 2018 however the level of poverty in private renter households was slightly higher. Waimakariri was a relatively safer place to live in 2018 compared to Greater Christchurch with lower levels of criminal offending. Overall health outcomes (measured by hospital admissions per 10,000 residents) were similar for Waimakariri when compared to Greater Christchurch although cardiovascular admissions were higher. Educational outcomes in Waimakariri (measured as NCEA achievements) were similar to or slightly lower than the average for Greater Christchurch although outcomes in Kaiapoi tended to be lower than the other secondary schools in the district.

8. Potential Policy and Strategy Responses

8.1 Introduction

The objective of this section of the report is to present a range of actions the Waimakariri Council could consider with the objective of improving housing outcomes particularly for those on lower incomes and includes discussion on policies and strategies to:

- Respond to changing demographics in the district;
- Improve affordability for lower income households; and
- Encourage homes better matched to household sizes and incomes.

The information presented in the previous sections of this report document trends in housing supply, household demographics, and housing affordability. It also projects the potential future status of supply, demographics and affordability based on the trends out to 2048. The results document a challenging current and future environment for many residents. Among the trends detailed in the report are:

- Waimakariri District is projected to grow by 5,900 households (or 25%) over the next ten years followed by growth of an additional 4,800 households (or 16%) over the following ten years;
- Waimakariri like most other housing markets is expected to experience a gradual decline in the rate of owner occupation. However, the rate of decline is expected to be less than other areas around the country due to its relatively affordable housing stock and its ongoing ability to attract buyers from outside the district;
- Over the next 30 years the district's population is expected to age and result in strong growth in the number of people aged 65 years and older and, as a consequence, the number of one person and couple only households are expected grow significantly faster than other household types;
- Although the demand for smaller multiunit dwellings is expected to increase, demand is expected to continue to be dominated by households buying standalone dwellings;
- Housing affordability has declined over the last decade and in 2019, 59% of renters could not affordably pay the median market rent and 70% could not affordably service the mortgage required to buy a dwelling at the lower quartile house sale price (currently $385,000);
- Housing need has increased with the district from 2,040 households in 2013 (10% of all households) to an estimated 2,680 households in 2019 (11% of all households). This level of housing need is considered moderate when compared to other local authority areas; and
- 80% of the projected growth is coming from internal migration to the District.

Responding to these trends will require Waimakariri District Council and many other partners to work together. The Council has several tools to influence the housing outcomes in the District, including its ability to lead and advocate for the community, its regulatory powers around building and land use, and its direct actions to manage and build community facilities serving the needs of its residents, including homes.

8.2 Policies and strategies

Waimakariri District Council faces changing demographic and housing affordability issues also experienced by other Councils. It also operates within a housing market that extends beyond its District boundary. This is quite evident in the market response seen post the 2010 and 2011 earthquakes and the continued inflow of residents to the District. The potential policies and strategies discussed below must be considered in relation to this larger housing market area and the policies of neighbouring Councils. Fortunately, the Greater Christchurch Partnership already exists and provides the platform to coordinate efforts across the housing market area.

Looking at the tools other Councils are utilising demonstrates the variety of options available and opportunities to learn from their experience. While not an exhaustive list, these responses include:

Targeted Incentives –

- Hutt City incentivised new development of medium or high density residential or conversions to residential apartments by not charging building and resource consent fees, nor development and reserves contributions;
- Wellington Council incentivised first time homebuyers with a $5,000 rates rebate; and
- Christchurch City provides development remissions for registered Community Housing Providers or other non-for-profit entities provided affordable homes have been offered in exchange.

Strategic Leveraging of Council Assets -

- Auckland, Christchurch and Wellington Councils have all leveraged the development of affordable homes meeting local needs on Council owned properties through negotiated agreements with registered Community Housing Providers (CHPs);
- Hutt City used its Council Controlled Organisation Urban Plus to develop medium density for-sale homes, proving demand for that typology and complimenting its incentives policy; and
- Hamilton Council is establishing a local Community Land Trust (CLT) to assist with the development and retention of permanently affordable homes. Initial capitalisation of the trust will be from the proceeds received from divestment of its housing stock.

Regulatory Requirements –

- Queenstown Lakes District Council adopted a development contributions scheme which requires a portion of all new developments to be affordable. The local housing trust receives these contributions and builds affordable rental and ownership homes under several schemes; and
- Auckland Council had mandatory affordability requirements associated with its now-expired Special Housing Areas.

Strategic Direction and Advocacy –

- Many Councils have engaged with their communities to develop an agreed housing strategy and identify the resources, actions and partners to implement them; and
- Councils have a platform and mandate to speak on behalf of their communities to advocate for governmental resources and policies to address local need, either individually or through partnerships such as Local Government New Zealand.

8.3 Responding to growth and demographic changes

Responding to the projected growth and changing demographics will put stress across housing, health and social services provision in the District. It may also require a rethinking of the types of social infrastructure provided by the Council. For example, the changing demographics will likely influence the demand and support for sports fields, swimming pools, etc. versus senior centres, walking tracks and other low impact recreational activities.

By 2048, the largest proportion of households in WDC will be in the age band 75 to 79 years old (Figure 3.1). Those aged 80 to 84 and 85 years and over will be larger than any band under 65 years, excepting those aged 45 to 49 years old. The interest in and ability of aging, single person and couple only households to maintain large homes on large sections may influence the projected demand for homes in Table 3.14.

There are a number of potential strategies Council could consider as a response to the projected population groups and change to the District's demographic mix. These include:

- Future proofing the housing stock;
- Policies to reduce the underutilisation of the existing housing stock;
- Strategies to facilitate downsizing;
- Policies to ensure suitable large sites suitable for retirement villages on the urban fringe are not subdivided into lifestyle blocks;
- Ensuring lifestyle block subdivision is not an impediment to residential subdivision on the urban fringe;
- Policies to allow accessory dwelling units and partition of existing dwellings into flats;
- Organise a property developers forum to fully engage with the sector; and
- Consider development contribution reductions would for social and other permanently affordable housing.

The housing stock built today will be serving a much different population group in the future. Future-proofing the stock to better match the demographic trends and likely accessibility requirements should be incentivised. Incorporating features now to enable residents to age in place in the future should be considered. The Waimakariri Accessibility Strategy 2017 to 2021 identifies the need for universal design[29]. The universal design features promoted by Lifemark can reduce expenses later and ensure that when modifications are needed, they can be installed quickly and efficiently[30]. Council could facilitate engagement with builders and realtors to provide information on the benefits of universal design. WDC could also consider a financial incentive through a building consent fee reduction for homes meeting verified universal design standards.

[29] https://www.waimakariri.govt.nz/__data/assets/pdf_file/0016/12256/Waimakariri-Accessibility-Strategy-2017-Towards-an-Inclusive-Environment.PDF

[30] https://www.lifemark.co.nz/

The level of underutilisation of the housing stock is likely to rise over time. In 2013, over 8,000 owner occupier households had 2 or more bedrooms spare (Table 3.24). A higher utilisation rate of this spare capacity could help address increased demand from single person households. New dwellings built between 2001 to 2013 demonstrate a mismatch between typology and demographic trends. Four or more bedrooms were provided in 65% of the new dwellings over the period indicating underutilisation will likely rise over time.

Another key issue to be addressed is how to facilitate downsizing for homeowners looking to shift into smaller homes. Developers and realtors report some buyer demand for smaller sections (below 600 m^2), with little available product in the market. Increased flexibility by Council on section sizes was mentioned by both. To deliver new supply of smaller homes, minimum density residential zones should be considered. These zones would allow for a mix of the common 4 or more bedroom home typology on a large section but also necessitate smaller sections suitable for 1 and 2-bedroom homes or attached products (duplexes, terraced homes) to achieve the density required. Additional choice in the local housing market will enable aging residents to maintain connections within the neighbourhoods and communities they have lived.

Retirement villages are an option for some better off households. Given the current rate of homeownership by elderly households in the District, the ability to purchase a home in a retirement village is an option for those who like that style of living. Modern villages often include a range of accommodation including residential care. The unit sizes are dominated by 1 and 2 bedroom units designed for seniors and incorporating universal design principles. Villages typically require a high number of units to be feasible and prefer proximity to health, transportation and other services. The availability of larger parcels (2 hectares and over) will influence the ability for operators to develop new villages. An important consideration for Council regarding these villages is ensuring they are connected and integrated into the community and not isolated enclaves.

Maintaining adequate section sizes of undeveloped land adjacent to the towns will facilitate future development. Therefore, smaller rural sections should be kept away from the town fringes, ensuring a future supply of parcels feasible to accommodate growth requirements. Given the natural hazard areas (flooding, liquefaction, coastal) also constraining locations for future growth, the need to maintain areas suitable for development is important. The Waimakariri 2048 District Development Strategy clearly identifies these growth areas, considering natural hazards and infrastructure capacity[31].

Recent research provides insights into the realities of downsizing in New Zealand and the barriers faced by seniors[32]. The ability to age in place and downsize could be facilitated by increasing the use of Accessory Dwelling Units (ADU). A younger family could add an ADU for an aged family member to live on their section, providing support while maintaining independence. Conversely, an older household could move into an ADU on their section and rent their home. The District Plan allows for one additional dwelling/house no greater than 75 square metre to be constructed with a building consent, so planning restrictions are not a barrier to greater adoption of this potential solution. Council can provide information regarding ADU development and promote these as an option and showcase successful examples.

[31] https://www.waimakariri.govt.nz/your-council/district-development

[32] https://downsizing.goodhomes.co.nz/ and https://www.ageingwellchallenge.co.nz/

Another approach is the idea of partitioning existing homes to create multiple smaller units. This is a departure from current norms and would require significant work to achieve but would more efficiently utilise existing infrastructure. Research produced by the Building Better Homes, Towns and Cities National Science Challenge identified the potential to provide a significant supply response through partitioning[33]. Should this concept gain traction, Council will need to analyse and address any regulatory constraints.

A forum for property developers could be organised by Council. The purpose of the forum could be to: provide information on demographic changes, incomes etc. related to need in the district; discuss strategies to provide a wider range of home sizes to meet changing demographics; the impact of the widespread use of private covenants; and universal design.

Development contributions are identified by developers as high compared to other communities, around $55,000 per section. They cite these contributions along with land and building costs result in costs of new builds higher than lower income households can afford. Providing development fee reductions would be helpful for social and other permanently affordable rental housing. Council is encouraged to continue with infrastructure development to support growth.

8.4 Connecting and Aging in Place

The rural nature of much of the District represents a challenge for the provision of services and supports. The largest growth of households aged 65 years and older is projected in Rangiora (an increase of 3,370 households), the next largest subarea is UDS Rural (an increase of 2,370 households). Addressing health and related needs will be critical to enabling older owner occupiers to maintain independent living.

Waimakariri District Council is actively engaging with the community to improve social outcomes. The Waimakariri District Council has been accredited to the World Health Organisation approved 'International Safe Community's model since 1999. A Social Inclusion Initiatives Group was established in late 2011. This was in response to local research indicating that this was a significant issue for the District; not only for the elderly, bullied youth and disaffected, but also for new residents, forced North from Christchurch and feeling like they didn't fit or weren't particularly welcome. That project has resulted in long-standing programmes that facilitate an intentional welcome for newcomers and a range of low-key social connection groups across the District[34].

[33] https://www.buildingbetter.nz/news/2017/SRA1_hidden_homes.html
[34] https://www.waimakariri.govt.nz/community/community-initiatives/community-safety

The Community Development Strategy 2015 to 2025 adopted a goal to 'Facilitate connection across the community' and has an action to support age-friendly communities[35]. In late 2018, Ministry of Social Development, 'Office for Seniors' funding was acquired for the development of the Waimakariri Age-Friendly Plan 2019 to 2021 adopted by Council in November 2019[36]. An Age-friendly Advisory Group is being established to oversee its implementation. An age-friendly survey identified the top priorities as Transportation and Community support and health services. Although housing was a lower priority, the highest housing-related concern identified was affordability for those on low incomes.

These plans and the Advisory Group provide the strategic direction and a structure to address how to enable the aging population to age in place, maintain social connections, and ensure access to services. Council can leverage this on-going work to explore the projections in this report and collaboratively develop appropriate responses rooted in local knowledge and assets. This can be supported by research out of the Aging Well National Science Challenge that is providing evidence on the experience of seniors and what works to support them. For example, their *Life When Renting* research has developed the tool 'Going for Good Renting – a Guide for Renting in Later Life'[37]. The Age-Friendly Advisory Group can ensure this type of information is identified and disseminated across the District to assist in achieving the goals of the strategies.

The Advisory Group could be a forum to explore some of the recommendations contained in this report. Discussions regarding Accessory Dwelling Units, partitioning existing homes and promoting universal design are all relevant topics for consideration.

[35] https://www.waimakariri.govt.nz/__data/assets/pdf_file/0022/9562/Community-Development-Strategy-2015-2025.pdf

[36] https://www.waimakariri.govt.nz/__data/assets/pdf_file/0026/74483/Age-friendly-Waimakariri-Plan-and-Process-Booklet-2019-21-Print-Files-saved-as-rendition.PDF

[37] https://renting.goodhomes.co.nz/

8.5 Affordable Housing Supply

The number of renter households is projected to increase across all age groups with the strongest growth in those with reference people aged 65 years and older (up 366% over the next 30 years). This group is projected to increase by over 3,900 households. It is expected that many of these households will not have been owners previously. The net worth information in Table 6.14 indicates that affordability will be an increasing issue over time. The amount of net wealth for renter households is decreasing, meaning those entering retirement will likely be dependent on subsidised rents as they will have insufficient income and savings to pay market rates. For example, weekly superannuation for a single living alone of $411.15 (after-tax) or a couple of $632.54 (both qualifying)[38]. The lower quartile rent in the district is currently $333 while the median rent is $400 per week. Council rents currently range from $146.50 for a bedsit up to $226.20 for a double unit[39]. While affordable, there are too few units available to meet the need. Increasing the supply of affordable rental homes will be required to address current and projected need.

For those that are homeowners when entering retirement, their wealth is often concentrated in the value of their home. If their only source of income is from superannuation, these households could struggle to pay the costs associated with day-to-day living and maintaining their home. Rates can be a sizable expense related to their accommodation. Council's existing rates rebate scheme is a good example of targeted assistance that should be continued.

8.5.1 Need to social and affordable rental units

The need for affordable homes is increasing, with renter stress reaching into higher income brackets. While stress is most pronounced in households with gross income under $30,000, 28% of households earning between $50,001-$70,000 per annum were under rental stress in 2013 compared to 0% in 2001. Stressed households earning between $30,000-$50,000 per annum increased from 4% to 68% over the same period (Table 6.8). The modelled number of stressed private rental households in 2019 is 2,680 households. These households are at greater risk of losing their housing due to unforeseen medical, employment or other events than those who are not financially stressed.

[38] https://www.workandincome.govt.nz/eligibility/seniors/superannuation/payment-rates.html#null

[39] https://www.waimakariri.govt.nz/services/fees-and-charges/housing-for-the-elderly-fees-and-charges

Waimakariri District Council currently provides 112 pensioner housing flats serving those 65 years and older. The flats are located mainly in Rangiora (50 dwellings) and Kaiapoi (46 dwellings), but also in Oxford (13 dwellings) and Woodend (3 dwellings). The waitlist for a flat is consistently at 30 to 40 households and likely to rise based on the increasing number of households entering retirement as renters. Waimakariri District Council also owns an additional 7 community housing units. These Council flats were mainly developed in the 1960s and 1970s and now due for modernisation. Council has front-footed responding to this need and committed $1.3million for the work in its Long-Term Plan 2018 to 2028[40]. The plan will ensure the stock meets recent housing quality regulations and is fit-for-purpose but will not deliver additional supply.

Based on the demographic projections for the District, delivery of new affordable rental homes for pensioners is needed. Under current policy settings, Councils have few tools available to modernise or increase the number of homes they provide. Other Councils have addressed the lack of access to operating and capital subsidies by moving away from direct provision. Some have divested their stock through sales to registered Community Housing Providers. Others, including Christchurch City Council, have established partnerships with registered Community Housing Providers to operate their owned stock under a lease arrangement. This provides access to the Income Related Rent subsidy programme which increases rents to market levels. Long term contracts for the subsidy enable borrowing against the income stream to build new homes. If central government policy does not change to provide new tools for Councils, direct provision to address new supply will likely require ratepayer funding.

Another model of addressing the need to provide affordable pensioner housing and combat social isolation is the Abbeyfield-style congregate living model. Abbeyfield builds and manages homes with up to 12 residents along with a live-in caretaker. Two meals a day are provided, with residents sharing communal living areas but having separate ensuite rooms. This provides a level of privacy whilst also encouraging social interaction. This is a means to address demand for rental homes for single person senior households. This style of living helps to address both affordability and social isolation. Abbeyfield is active in the region and completed a new development in Christchurch in 2018. This approach aligns with WDC activity to support connections within the community described above.

In addition to Council flats, additional social and affordable housing is provided by Kāinga Ora (previously Housing New Zealand). Kāinga Ora currently provides 158 homes in the District and reports 4 new homes underway in Rangiora and 20 in Kaiapoi. The Ministry of Housing and Urban Development reports quarterly on provision in the District. At the end of September 2019 there were 174 households in Public Housing, supported by the Income Related Rent subsidy. There were another 48 households on the Public Housing Register, waiting for a home to become available and 7 on the Transfer Register. Forty-eight Emergency Housing – Special Needs Grants were provided during the quarter totalling $27,108. In the non-governmental sector, VisionWest (21 homes) and Accessible Properties (7 homes) are registered Community Housing Providers with homes in the District.

[40] https://www.waimakariri.govt.nz/__data/assets/pdf_file/0031/48694/LTP-2018-2028-Document-WEB.PDF

8.5.2 Transitional housing

There are currently no HUD funded transitional homes available in the District. Social service agencies report difficulties sourcing appropriate homes for their clients. Affordability, accessibility and suitability are identified issues. For youth, single parent households and seniors, asking rents are higher than many can afford, especially for newer homes. Older homes while more affordable are often cold and mouldy, posing health concerns. With a lack of other options, motor camps and motels are utilised as a default.

8.5.3 Mentoring renter households

Service providers and government agencies report that landlords are often unwilling to rent to their clients. They report less tolerance amongst landlords for clients who may have mental health or other support needs. Those with a support animal face an additional barrier accessing private rentals. Young people transitioning from Oranga Tamariki care are identified as hard to house, with few 1-bedroom units available. With a job seeker benefit at $229 per week and a room in a flatting situation around $150 per week they experience significant financial hardship.

Preparing prospective renters through a structured programme has proved successful in other communities. The Hawke's Bay District Health Board led an initiative aimed at up-skilling potential tenants struggling to find a rental property and providing them with a 'support letter' they can use when applying for tenancies in the future[41]. Waimakariri District Council can support implementing a programme in Waimakariri, or one working across the greater Christchurch area, to address barriers to accessing rental homes.

8.5.4 Progressive ownership opportunities

There is also a sizable number of renters who can affordably pay rent, but not afford a lower quartile priced home. Progressive home ownership schemes can be a method to assist these households to own a home. The government has announced a $400 million programme that is currently being developed[42]. This approach could assist those renting households which do not have sufficient savings or income to become first homebuyers. Two of the long-standing providers of progressive home ownership schemes, Habitat for Humanity and Housing Foundation, are both active in the Canterbury region. Ngai Tahu has recently trialled a scheme in Christchurch, working alongside Housing Foundation to benefit from their experience in delivery. If widely implemented, such schemes can help families into home ownership and reduce the number of renter households entering retirement needing housing assistance. Council can engage with progressive home ownership providers to identify suitable opportunities to provide these products in the District.

[41] http://www.ourhealthhb.nz/community-services/ready-to-rent/

[42] https://www.beehive.govt.nz/release/kiwibuild-reset-reduces-deposit-needed-buy-first-home

8.5.5 Mandatory affordable housing requirements

Mandatory affordability requirements, while used in many communities overseas, have limited examples in New Zealand. The Queenstown Lakes District Council's (QLDC) development contributions scheme is the best example of a form of inclusionary zoning. The ability to apply such a scheme in Waimakariri faces two main constraints. First, the scheme relies on a streamlined planning process for developers seeking resource consents for residential development. Waimakariri has proactively zoned land for future residential development and currently has sufficient feasible capacity for its short-term needs[43]. The provision of zoned land serviced by infrastructure has also resulted in land costs remaining relatively affordable as a percentage of the overall home cost. In QLDC, the cost of land is a much larger component and a primary driver of their programme. The benefit of any affordability requirements would not be realised until new land was brought forward for consenting and then developed. This is likely to be more than five years away.

The second consideration for any affordable home requirements is the nature of the housing market. Waimakariri District is part of the Greater Christchurch housing market area along with Christchurch City and Selwyn District. Any requirements imposed in one area must take into consideration the options developers have in the greater market. The ability to shift growth to other market areas with fewer requirements constrains the ability to take unilateral action and achieve the desired results.

The identified needs of lower income households, especially an aging population of renters requiring affordable rentals in retirement, are also present in Christchurch City and Selwyn District. This common need could serve as the basis for a jointly developed policy on affordability. We recommend engaging with the Greater Christchurch Partnership to jointly explore and develop requirements that will apply across the regional housing market area.

[43] https://www.greaterchristchurch.org.nz/assets/Documents/greaterchristchurch/Capacity-Assessment-reports/Housing-and-Business-Development-Capacity-Assessment-Summary.pdf

8.6 Model development scenario

The objective of this section of the report is to provide an indicative supply response to the current and projected housing need identified in this report. This development scenario is meant as a conceptual outline of a possible response, not as a development proposal. It is intended to demonstrate the range of products, typologies, providers and households that can be served and illustrate the impacts policy can have to support these responses.

To fully address the identified needs, multiple projects in many different combinations of providers and housing types will be necessary. The actual mix will be based on locations and interested participants. There will need to be further work to proceed with a development on a specific site.

Feedback from housing and service providers consistently identified the issue of location of new housing as a key consideration. Transportation is a barrier for many lower income households to access services, and public transportation options are limited. This is especially true for households living outside the major townships. Some of the services are also not available locally and require travel to Christchurch. Therefore, the proposed example social and affordable housing responses are recommended for Rangiora and/or Kaiapoi as priority locations.

The example project is modelled as 1.50 hectares of land at a medium density of 30 dwellings per hectare and should be located proximate to a range of nearby services and public transport in either Rangiora or Kaiapoi. In addition to services, these locations are shown in Table 6.14 as having the highest number of stressed renters. It brings together a consortium of experienced community housing providers to deliver products identified in Table 8.1.

The development scenario assumes there are 45 new homes, across a range of tenures including shared ownership, affordable rental, social rental and a 12-room residential group home for seniors. Housing and service providers identified the main typology required is 1 and 2-bedroom homes, consistent with the demographic changes identified in this report. As shown in Figure 3.15, the market is currently not delivering this typology in sufficient volume to respond to the increase in smaller households.

The proposed mix of products and the income ranges served are selected to respond to the identified housing affordability and need information from Section 6. Based on the standard of housing costs not exceeding 30% of gross household income, the statistics suggest 59% of renters are unable to pay the median market rent and 49% are unable to affordably pay the lower quartile rent. Households with incomes less than $30,000 per annum have the highest level of housing stress which can be addressed through public (social) housing supported by the Income Related Rent subsidy requiring a maximum of 25% of their income for rent. Affordable rental homes are modelled for those households who do not qualify for public housing. Indicative incomes for these are from 25-60% of the median household income. Nearly 70% of households with incomes in this range are considered stressed.

Progressive home ownership (rent-to-buy, shared equity) is suggested for households earning from 60% to 100% of median household income. This will assist those households whose incomes are too low to build savings for a deposit or qualify for a sufficient mortgage to purchase a lower quartile home. The disparity in new worth between owners and renters in the district is significant and growing (Table 6.18). This hand up into ownership could provide the foundation for a long-term increase in household wealth and a more secure retirement.

As noted previously, there is no provision of transitional housing in Waimakariri District, which is concentrated in Christchurch City. Whilst there is some demand in Waimakariri, housing and service providers noted that the district lacks the services needed. The demographics range from youth across to seniors and many show up with more than one need. The inability to afford private rentals is a consistent issue, in addition to any health or other support needs. Therefore, the providers interviewed indicated that the most appropriate response in Waimakariri is the increased provision of long-term rentals.

Table 8.1 below presents a summary of the housing products, household demographics and income ranges to be served in the example project.

Table 8.1 summary of products, demographics and income range

Product and dwelling typology	Demographic supported	Range in annual household income	% of median household income (MHI)
Public / social housing	**Low income households**		
1 bedroom	Couples only	Under $49,000	Under 50%[44] MHI
	One person	Under $32,000	Under 50% MHI
2 bedroom	Couples only	Under $49,000	Under 50% MHI
	One parent	Under $49,000	Under 50% MHI
3 or more bedrooms	One parent	Under $49,000	Under 50% MHI
	Couples with children	Under $49,000	Under 50% MHI
Affordable rental	**Low income pensioners**		
1 and 2 bedrooms	Couples only;	$20,000-$50,000	25% to 60% MHI
1 bedroom	One person	$20,000 -$50,000	25% to 60% MHI
Progressive Home Ownership	**Low/median income hhlds**		
2 bedrooms	Couples only;	$50,000-$70,000	60% to 80% MHI
2 to 4 bedrooms	Couples with children;	$50,000-$84,000	60% to 100% MHI
2 to 4 bedrooms	One parent;	$50,000-$84,000	60% to 100% MHI

[44] Typically, below 25% of median household income in practice across all public / social housing options

Identifying the products and income levels of households to be served is only the first step in responding to the housing needs. Organisations with the skills and experience to provide the products are required. There are currently several organisations with a presence in the district or region who can respond. For public housing, Kāinga Ora is the largest provider in the district and currently committed to increasing its stock nationally. In addition, registered community housing providers can also provide public housing. There are several with an existing presence in the district and more active in the region.

Council is currently providing affordable rentals and could potentially increase its stock should funding programmes become available. The community housing providers also can provide affordable rentals and progressive home ownership. Those identified below are indicative only and not meant to limit potential providers. A description of these organisations is provided in Appendix 4.

Table 8.2 provides an indication of the organisations capable of delivering the housing identified in Table 8.1

Table 8.2 potential providers of social and affordable housing products

Housing Product	Demographic Supported	Potential Provider(s)
Public (social) housing	Low income households Couples only; Couples with children; One parent; One person	Kāinga Ora and Community Housing Providers (e.g.) VisionWest; Otautahi Community Housing Trust; Accessible Properties
Affordable rental	Low income pensioners Couples only; One person	Abbeyfield New Zealand; Waimakariri District Council
Progressive home ownership	Low/median income households Couples only; Couples with children; One parent;	Habitat for Humanity; Housing Foundation;

The final component of delivering a supply response is identifying and acquiring a suitable site and securing finance. Site location as described above will ideally be in Rangiora close to transportation and services. Council can materially benefit affordable housing development by identifying surplus Council properties and making them available on preferential terms.

The factors determining the terms would include the non-profit or charitable status of the developer(s); contribution to priority demographic groups and typologies; the income levels required to be served; and the long-term retention of the homes as affordable. A range of concessions could be considered by Council including deferred settlement; discount from full market value; nominal leasehold payment; and reduction or waiver of development contributions.

The overall finance required will be the responsibility of the developer(s) involved. The sources will depend on the exact number and mix of products. The public housing and progressive home ownership components are expected to access existing (public) and proposed sources of central government subsidies. There is no current government funding available for affordable rentals that are not public housing receiving the income related rent subsidy. Providers are dependent on rental income and grants/donations to build new affordable rentals. The Council can assist as described above with land and development contribution concessions. A similar project with a mix of providers and products was successfully delivered on surplus Christchurch Council land[45].

The benefit to Waimakariri District Council of providing incentives to not for profit and private sector developers to increase the supply of new social and affordable homes is to improve community well-being outcomes. The safety and security provided by an affordable home, whether rented or owned, is the foundation for healthy and productive lives. Providing preferential terms for Council-owned lands is an investment in these outcomes. For permanently affordable rental homes, it is effectively equivalent to Council provision, but without Council's direct ownership and management. For the progressive home ownership homes, the Council can structure the support to realise the value of the land over time, as the household transition to full ownership.

[45] https://christchurch.infocouncil.biz/Open/2018/08/HSTF_20180813_AGN_2342_AT.PDF

8.7 Summary

Waimakariri District is a vibrant growing part of the greater Christchurch housing market. The combination of investment in infrastructure and the supply of readily developable land has made Waimakariri an attractive place for developers. The District's population is projected to increase with residents attracted by its relatively affordable housing, improving transport linkages into Christchurch City and range of amenities. Waimakariri District is also expected to retain its place as one of the areas with the highest levels of owner occupation in the country. Despite these trends Waimakariri has a growing number of renter households struggling to be able to achieve owner occupation and/or affordably pay their rent. This part of the Waimakariri District's community has the greatest housing need and any affordable housing policies/strategies which assist these residents would have significant benefits for their well-being.

There are a number of policies or strategies which could be developed to support this part of Waimakariri's community. These range from providing information, incentives and advocacy to direct intervention. Housing market interventions are typically capital intensive and consequently Council could investigate partnering with the private sector and/or not for profit housing providers (typically community housing providers) to leverage off their expertise and capital. Council has a number of attributes which would make them attractive partners. Council may have opportunities to utilise surplus council land for affordable housing developments in partnership with others, the ability to provide flexibility in development densities and design, rebate development contributions provided agreed retained housing affordability goals are achieved, offer flexible payment terms for any Council land sold to be redeveloped into affordable housing and be supportive of any affordable housing initiatives.

It's also important for Council to have explicit goals and objectives associated with any affordable housing strategy/initiatives and benchmark and monitor its performance. In addition, Waimakariri is part of the greater Christchurch market and Council should be cautious to ensure any initiatives which impose a cost on the developer is part of a broader greater market wide approach otherwise developers may locate to the locations which provide them with the lowest cost development opportunities.

Appendix 1

Subarea Definition

Appendix 1: Subarea boundary definitions by statistical area unit

UDS rural

- 586126 Woodend Beach
- 586001 Camside
- 586002 Pines-Kairaki Beach
- 586121 Fernside
- 586127 Coldstream
- 586129 Tuahiwi
- 586501 Clarkville

UDS rural settlement

- 586112 Waikuku
- 586603 Mandeville
- 586604 Ohoka

Kaiapoi

- 586403 Kaiapoi South
- 586404 Mansfield
- 586405 Courtenay
- 586407 Kaiapoi East
- 586408 Kaiapoi North West
- 586409 Kaiapoi North East
- 586503 Kaiapoi West
- 586504 Silverstream

Rangiora

- 586122 Lehmans
- 586303 Rangiora East
- 586304 Southbrook
- 586305 Kingsbury
- 586306 Rangiora North
- 586307 Rangiora West
- 586308 Rangiora Central

Woodend / Pegasus

- 586120 Woodend
- 586124 Pegasus
- 586128 Ravenswood
- 586130 Woodend West

Non UDS Rural

- 585805 Sefton
- 585806 Okuku
- 585807 Loburn
- 585808 Ashley
- 586114 Cust
- 586115 Mairaki
- 586605 West Eyreton
- 586606 Eyrewell
- 586801 Ashley Gorge

Oxford

- 586802 Oxford

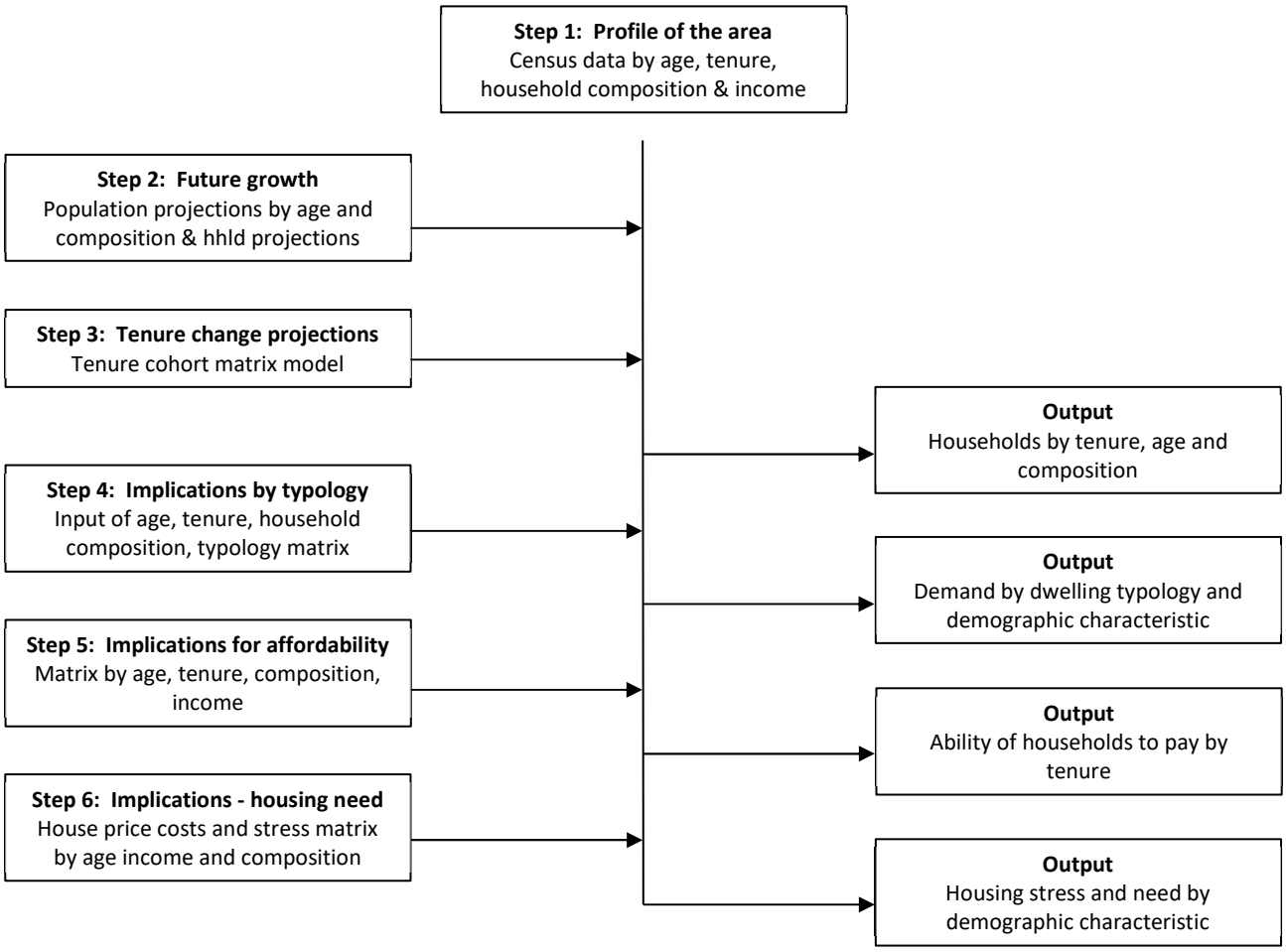
Appendix 2

Overview of the modelling methodology

Appendix 2: Overview of modelling methodology

The objective of this appendix is to provide a high level overview of the modelling methodology . An overview of the different stages in the modelling methodology is presented in Figure 1.

Figure 1: Overview of the modelling methodology



The approach adopted has a number of key assumptions and these include:

- As agreed, the number of occupied dwellings increase in line with the projections provided by Waimakariri District and modelling by IDI;
- Underlying change in age structure and family composition changes associated with Statistic New Zealand's population projections hold true;
- There are no significant unexpected changes to Waimakariri District's and the National economies over the projection period;
- There are no significant changes to the institutional and structural settings in the local housing markets.

Description of each stage follows:

Step 1: Subarea household profile

Census results are used to provide a profile of the usually resident households in each subarea by age of the reference person, household composition, household income and tenure.

Step 2: Household projections by subarea and demographic characteristic

Statistics New Zealand population projections by age and family composition are combined with their household projection data and population projections by area unit to model the projected growth in the number of usually resident households living in each subarea by age of the reference person and household composition. These results are cross referenced with the 2013 census results to form a common reference point.

Step 3: Household projections by tenure

Tenure projections (split between owner occupied dwellings and renter households) are modelled using a tenure cohort multi-dimensional matrix approach. This approach tracks individual cohorts (by age and household composition) between 1991 and 2013 by the rate of owner occupation. These trends are projected forward with reference to the tenure change of other cohorts (by age and household composition). The rate of owner occupation matrix (by age and household composition) is combined with the household projections (by age and household composition from stage 2) to provide the projected number of households by age, household composition and tenure.

Step 4: Implications of the projections by age household composition and tenure on the demand by dwelling typology

Step 4 builds on the household projection modelled in step 4. Census data is used to develop a matrix (the dwelling typology matrix) which reflects the propensity of different cohorts (by age, household composition and tenure) to live in different types of dwellings. Dwelling typology is categorised as:

- Standalone dwellings of two bedrooms or less;
- Standalone dwellings of three bedrooms or more;
- Multi-unit dwellings of two bedrooms or less; and
- Multi-unit dwellings of three bedrooms or more.

The dwelling typology matrix (reflecting the propensity of different age groups, household composition and tenure households to live in different dwelling typologies) is combined with the household projections (by tenure, age and household composition) to provide projections of the demand for different dwelling typologies by the demographic characteristics of households.

Step 5: Affordability Statistics

Customised census outputs are used to develop a profile of the usually resident households by age of the reference person, household composition, tenure and household income. This profile is used to profile household income distribution in future years in 2013 dollars assuming the underlying structure of the subarea's income profile by age, household composition and tenure remains constant. Thus, as the proportion of different groups within the subareas population change over time so does its overall income profile.

The subareas' income profiles are combined with housing cost data sourced from MBIE's urban development dashboard to provide a range of affordability measures.

Step 6: Implications for housing need

Housing need is defined as those renter households that need assistance in providing appropriate housing to meet their requirements. Housing need in the context of this report is measured as the total number of renter households within a community which require some assistance to meet their housing requirements and encapsulates a number of different groups of households and includes the following groups:

- Financially stressed private renter households;
- Those households whose housing requirements are met by social, third sector and emergency housing; and
- People who are homeless or living in crowded dwellings.

Total renter housing need = stressed private renter households + social housing tenants + other need

'Other need' encapsulates those households who because of their circumstances have housing needs in addition to affordability. Other housing need is defined as the number of households, who because of their circumstances are in Housing New Zealand Corporation (HNZC), local authority, third sector and emergency housing, crowded households, or are homeless.

This section of the report presents analysis of:

- Current levels of housing need;
- Current need by household demographic characteristics;
- Projected growth in housing need; and
- Implications of the current and expected trends in housing need.

Secondary data sources combined with a series of semi structured interviews with social and emergency housing providers will be used to provide an estimate of the number of households in social and emergency housing and homeless people. Data on the relative level of crowded households is sourced from customised data from Statistics New Zealand.

Financially stressed households are measured using the income profile data (by household composition, household composition, tenure and income) developed in the previous stage and data from statistics New Zealand about the relative level of housing stress by these different household cohorts. The modelled output provides estimates of the number of financially stressed private renters. When combined with different scenarios of variations in key housing costs estimates of future levels of housing stressed can be modelled. The output from this stage of the analysis is the total level of renter housing need combined with projection of future need under a range of assumptions.

Appendix 3

Workplace geography by subarea

Table 1: Rangiora subarea residents workplace geography

Rangiora residents	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	No UDS Rural	Waimakariri District	Christchurch City	Other	Total
Renters											
Less than $50,000	141	6	0	0	6	0	0	183	75	0	255
$50,000 to $100,000	219	24	0	0	18	0	15	294	213	9	516
Over $100,000	90	6	0	0	0	0	0	120	147	3	270
Total renters	450	36	0	0	24	0	15	597	435	12	1,041
As a % of employees											
Less than $50,000	55%	2%	0%	0%	2%	0%	0%	72%	29%	0%	100%
$50,000 to $100,000	42%	5%	0%	0%	3%	0%	3%	57%	41%	2%	100%
Over $100,000	33%	2%	0%	0%	0%	0%	0%	44%	54%	1%	100%
Total renters	43%	3%	0%	0%	2%	0%	1%	57%	42%	1%	100%
Owner occupiers											
Less than $50,000	315	18	0	0	15	0	9	411	159	12	582
$50,000 to $100,000	768	51	12	6	39	9	57	1,008	813	15	1,836
Over $100,000	897	45	6	24	36	0	36	1,095	1,089	27	2,211
Total owner occupiers	1,980	114	18	30	90	9	102	2,514	2,061	54	4,629
As a % of employees											
Less than $50,000	54%	3%	0%	0%	3%	0%	2%	71%	27%	2%	100%
$50,000 to $100,000	42%	3%	1%	0%	2%	0%	3%	55%	44%	1%	100%
Over $100,000	41%	2%	0%	1%	2%	0%	2%	50%	49%	1%	100%
Total owner occupiers	43%	2%	0%	1%	2%	0%	2%	54%	45%	1%	100%

Table 2: Kaiapoi subarea residents workplace geography

Kaiapoi residents	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	No UDS Rural	Waimakariri District	Christchurch City	Other	Total
Renters											
Less than $50,000	9	42	0	0	0	0	0	66	78	0	138
$50,000 to $100,000	24	90	0	0	0	0	0	141	174	3	318
Over $100,000	6	51	0	0	0	0	0	78	114	3	195
Total renters	39	183	0	0	0	0	0	285	366	6	651
As a % of employees											
Less than $50,000	7%	30%	0%	0%	0%	0%	0%	48%	57%	0%	100%
$50,000 to $100,000	8%	28%	0%	0%	0%	0%	0%	44%	55%	1%	100%
Over $100,000	3%	26%	0%	0%	0%	0%	0%	40%	58%	2%	100%
Total renters	6%	28%	0%	0%	0%	0%	0%	44%	56%	1%	100%
Owner occupiers											
Less than $50,000	24	108	0	0	0	0	0	165	165	15	345
$50,000 to $100,000	87	357	0	6	36	0	6	519	834	9	1,362
Over $100,000	60	300	0	9	21	0	6	426	813	21	1,260
Total owner occupiers	171	765	0	15	57	0	12	1,110	1,812	45	2,967
As a % of employees											
Less than $50,000	7%	31%	0%	0%	0%	0%	0%	48%	48%	4%	100%
$50,000 to $100,000	6%	26%	0%	0%	3%	0%	0%	38%	61%	1%	100%
Over $100,000	5%	24%	0%	1%	2%	0%	0%	34%	65%	2%	100%
Total owner occupiers	6%	26%	0%	1%	2%	0%	0%	37%	61%	2%	100%

Table 3: Woodend / Pegasus subarea residents workplace geography

Woodend/Pegasus residents	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	No UDS Rural	Waimakariri District	Christchurch City	Other	Total
Renters											
Less than $50,000	0	0	6	0	0	0	0	21	18	3	42
$50,000 to $100,000	6	0	9	0	0	0	0	33	60	6	99
Over $100,000	9	0	12	0	0	0	0	39	54	0	90
Total renters	15	0	27	0	0	0	0	93	132	9	231
As a % of employees											
Less than $50,000	0%	0%	14%	0%	0%	0%	0%	50%	43%	7%	100%
$50,000 to $100,000	6%	0%	9%	0%	0%	0%	0%	33%	61%	6%	100%
Over $100,000	10%	0%	13%	0%	0%	0%	0%	43%	60%	0%	100%
Total renters	6%	0%	12%	0%	0%	0%	0%	40%	57%	4%	100%
Owner occupiers											
Less than $50,000	15	0	30	0	0	0	0	60	54	12	126
$50,000 to $100,000	54	21	96	0	9	0	6	216	312	6	534
Over $100,000	72	30	93	0	6	0	0	225	453	9	687
Total owner occupiers	141	51	219	0	15	0	6	501	819	27	1,347
As a % of employees											
Less than $50,000	12%	0%	24%	0%	0%	0%	0%	48%	43%	10%	100%
$50,000 to $100,000	10%	4%	18%	0%	2%	0%	1%	40%	58%	1%	100%
Over $100,000	10%	4%	14%	0%	1%	0%	0%	33%	66%	1%	100%
Total owner occupiers	10%	4%	16%	0%	1%	0%	0%	37%	61%	2%	100%

Table 4: UDS Rural Settlements subarea residents workplace geography

UDS rural settlement residents	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	No UDS Rural	Waimakariri District	Christchurch City	Other	Total
Renters											
Less than $50,000	0	0	0	12	0	0	0	27	18	3	48
$50,000 to $100,000	6	0	0	30	0	0	0	51	33	6	90
Over $100,000	0	0	0	15	0	0	0	33	51	3	87
Total renters	6	0	0	57	0	0	0	111	102	12	225
As a % of employees											
Less than $50,000	0%	0%	0%	25%	0%	0%	0%	56%	38%	6%	100%
$50,000 to $100,000	7%	0%	0%	33%	0%	0%	0%	57%	37%	7%	100%
Over $100,000	0%	0%	0%	17%	0%	0%	0%	38%	59%	3%	100%
Total renters	3%	0%	0%	25%	0%	0%	0%	49%	45%	5%	100%
Owner occupiers											
Less than $50,000	12	0	0	54	0	0	0	93	42	0	135
$50,000 to $100,000	51	12	0	171	0	0	0	261	273	6	540
Over $100,000	108	42	0	237	12	0	9	441	690	9	1,140
Total owner occupiers	171	54	0	462	12	0	9	795	1,005	15	1,815
As a % of employees											
Less than $50,000	9%	0%	0%	40%	0%	0%	0%	69%	31%	0%	100%
$50,000 to $100,000	9%	2%	0%	32%	0%	0%	0%	48%	51%	1%	100%
Over $100,000	9%	4%	0%	21%	1%	0%	1%	39%	61%	1%	100%
Total owner occupiers	9%	3%	0%	25%	1%	0%	0%	44%	55%	1%	100%

Table 5: UDS Rural subarea residents workplace geography

UDS rural residents	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	No UDS Rural	Waimakariri District	Christchurch City	Other	Total
Renters											
Less than $50,000	0	6	0	0	39	0	0	63	48	0	108
$50,000 to $100,000	15	6	0	0	42	0	0	81	66	0	147
Over $100,000	0	0	0	0	15	0	0	30	48	3	81
Total renters	15	12	0	0	96	0	0	174	162	3	336
As a % of employees											
Less than $50,000	0%	6%	0%	0%	36%	0%	0%	58%	44%	0%	100%
$50,000 to $100,000	10%	4%	0%	0%	29%	0%	0%	55%	45%	0%	100%
Over $100,000	0%	0%	0%	0%	19%	0%	0%	37%	59%	4%	100%
Total renters	4%	4%	0%	0%	29%	0%	0%	52%	48%	1%	100%
Owner occupiers											
Less than $50,000	24	9	0	0	153	0	0	204	78	0	282
$50,000 to $100,000	99	27	6	0	201	0	0	366	327	3	696
Over $100,000	135	39	6	12	297	0	12	531	558	9	1,098
Total owner occupiers	258	75	12	12	651	0	12	1,101	963	12	2,076
As a % of employees											
Less than $50,000	9%	3%	0%	0%	54%	0%	0%	72%	28%	0%	100%
$50,000 to $100,000	14%	4%	1%	0%	29%	0%	0%	53%	47%	0%	100%
Over $100,000	12%	4%	1%	1%	27%	0%	1%	48%	51%	1%	100%
Total owner occupiers	12%	4%	1%	1%	31%	0%	1%	53%	46%	1%	100%

Table 6: Oxford subarea residents workplace geography

Oxford residents	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	No UDS Rural	Waimakariri District	Christchurch City	Other	Total
Renters											
Less than $50,000	0	0	0	0	0	15	18	18	0	3	21
$50,000 to $100,000	0	0	0	0	0	27	30	30	18	3	51
Over $100,000	0	0	0	0	0	0	0	6	12	9	27
Total renters	0	0	0	0	0	42	48	54	30	15	99
As a % of employees											
Less than $50,000	0%	0%	0%	0%	0%	71%	86%	86%	0%	14%	100%
$50,000 to $100,000	0%	0%	0%	0%	0%	53%	59%	59%	35%	6%	100%
Over $100,000	0%	0%	0%	0%	0%	0%	0%	22%	44%	33%	100%
Total renters	0%	0%	0%	0%	0%	42%	48%	55%	30%	15%	100%
Owner occupiers											
Less than $50,000	6	0	0	0	0	63	6	87	15	6	108
$50,000 to $100,000	6	0	0	0	0	126	12	183	90	24	297
Over $100,000	15	0	0	0	0	63	0	84	48	15	147
Total owner occupiers	27	0	0	0	0	252	18	354	153	45	552
As a % of employees											
Less than $50,000	6%	0%	0%	0%	0%	58%	6%	81%	14%	6%	100%
$50,000 to $100,000	2%	0%	0%	0%	0%	42%	4%	62%	30%	8%	100%
Over $100,000	10%	0%	0%	0%	0%	43%	0%	57%	33%	10%	100%
Total owner occupiers	5%	0%	0%	0%	0%	46%	3%	64%	28%	8%	100%

Table 7: Non UDS Rural subarea residents workplace geography

Non UDS rural residents	Rangiora	Kaiapoi	Woodend/ Pegasus	UDS Settlements	UDS Rural	Oxford	No UDS Rural	Waimakariri District	Christchurch City	Other	Total
Renters											
Less than $50,000	18	0	0	0	0	9	84	108	33	3	144
$50,000 to $100,000	18	0	0	0	0	6	135	183	69	0	252
Over $100,000	9	0	0	0	0	0	57	78	51	0	129
Total renters	45	0	0	0	0	15	276	369	153	3	525
As a % of employees											
Less than $50,000	13%	0%	0%	0%	0%	6%	58%	75%	23%	2%	100%
$50,000 to $100,000	7%	0%	0%	0%	0%	2%	54%	73%	27%	0%	100%
Over $100,000	7%	0%	0%	0%	0%	0%	44%	60%	40%	0%	100%
Total renters	9%	0%	0%	0%	0%	3%	53%	70%	29%	1%	100%
Owner occupiers											
Less than $50,000	51	0	0	0	0	21	294	402	84	9	495
$50,000 to $100,000	216	21	0	18	24	48	540	900	492	33	1,425
Over $100,000	261	27	6	6	21	51	507	924	852	24	1,800
Total owner occupiers	528	48	6	24	45	120	1,341	2,226	1,428	66	3,720
As a % of employees											
Less than $50,000	10%	0%	0%	0%	0%	4%	59%	81%	17%	2%	100%
$50,000 to $100,000	15%	1%	0%	1%	2%	3%	38%	63%	35%	2%	100%
Over $100,000	15%	2%	0%	0%	1%	3%	28%	51%	47%	1%	100%
Total owner occupiers	14%	1%	0%	1%	1%	3%	36%	60%	38%	2%	100%

Appendix 4

Potential Affordable and Social Housing Providers

Abbeyfield New Zealand – supported living for older people

Abbeyfield's uniqueness stems from their focus on housing for older people. While residents over 65 years are eligible, the majority of their residents are in their 70s and 80s. Abbeyfield is a home and an answer to the needs of companionship, affordability and practical support to enable older tenants to live independently, with dignity. Established in New Zealand in 1991 they are part of the international Abbeyfield movement.

There are 14 houses around the country and more in the planning stages.

All residents are tenants of Abbeyfield homes and each residence is classified as a boarding house. Home to mainly single residents, Abbeyfield homes are conveniently located large houses with 10 to 14 studios. An Abbeyfield House aims to be 'a typical house in a typical street' offering companionship, independence and support in rental accommodation at a price affordable to the majority of older people.

http://www.abbeyfield.org.nz/

Habitat for Humanity – Christchurch affiliate

Habitat for Humanity builds brighter futures, strong foundations, healthier children and stronger families. Every 24 hours Habitat for Humanity completes 115 homes around the world. The needs of all these families are diverse, but so are the Habitat for Humanity solutions. We build new homes and we repair others. We help those who have been struck by disaster and we partner in international projects to provide communities with sanitation and clean water. No matter what housing solution we provide, the outcomes are the same: a foundation for a better life.

The Assisted Home Ownership Programme enables whānau to work alongside Habitat to build their own home and then make affordable regular repayments to Habitat at a no profit basis. Our rent-then-buy model helps whānau build up a deposit which they can use when seeking independent finance to buy their home from Habitat.

http://www.habitat.org.nz/contact/christchurch.html

Ōtautahi Community Housing Trust

OCHT was established by Christchurch City Council (Council) in 2016 to take over the day-to-day management of its social housing portfolio of approximately 2,300 social housing units. Council retains full ownership of the housing stock and retains responsibility for long-term asset management while OCHT is responsible for tenancy management, rent setting and the day-to-day maintenance of the units.

OCHT's lease agreement with Council also provides an annual payment into an asset fund for long-term house improvements that is kept separate from other Council activities. OCHT is a registered community housing provider (CHP) and a Class 1: Social Landlord committed to delivering high quality services and continuously improving tenant outcomes. As a charitable trust, any surplus money will be reinvested back into social housing, to improve the service provided to tenants and the wider community.

https://ocht.org.nz/

New Zealand Housing Foundation (Housing Foundation)
The Housing Foundation's mission is to relieve poverty by providing affordable housing for low income households in New Zealand. The Housing Foundation provides programmes that will enable people, over time, to move in to sustainable and affordable independent housing.

Since 2007 it has completed 750 homes with another 200 homes programmed to be completed over the next few years in a number of developments across Auckland, Christchurch and other areas.
The Housing Foundation specialises in assisting low income working families to lift themselves out of the rental poverty trap on pathways towards independence. This transition is supported through two key products namely: Rent to Buy and Shared Home Ownership.
http://www.housingfoundation.co.nz/

VisionWest
VisionWest is a West Auckland based housing provider also active in Christchurch, Rotorua and Hamilton. All the homes will be social rentals with residents accepted from the Public (Social) Housing Register maintained by Ministry of Social Development. VisionWest would have a 25-year contract with HUD to provide the social rentals, enabling them to secure a bank loan to build the homes. The public housing residents pay 25% of their income toward rent, with MSD contributing the difference between the resident contribution and the agreed weekly rent contracted by HUD. All residents are evaluated for eligibility and housing need by MSD prior to referral to VisionWest for a placement decision.
http://www.visionwest.org.nz/

Waimakariri District Council Housing
The Council's Property Unit is responsible for overseeing the operations of 112 housing for the elderly units, and seven houses under a community housing rental scheme. Of the housing for the elderly units, 50 are in Rangiora, 46 in Kaiapoi, 3 in Woodend and 13 in Oxford. All of the community houses are in Rangiora.

The Council has housing units available in Kaiapoi, Oxford, Rangiora and Woodend for the elderly with limited means who do not own a property, or whose assets are insufficient to purchase a suitable small property in our district.

The units are well maintained and include window coverings and carpet. Some of the units have night-store heaters. Small pets such as birds or cats are welcome at the units provided these do not cause a nuisance to other residents and ideally should be limited to one. Dogs are not allowed, however, guide or hearing dogs are permitted (in specific units/complexes only), if a medical certificate or proof of status is provided at the time of interview.
https://www.waimakariri.govt.nz/community/council-housing

Appendix 5

Interviewees

List of organisations interviewed

Kainga Ora (ex HNZC)
Mike Greer Homes
Ministry of Social Development
Ngai Tahu
Vision West
Waimakariri District Council