

We can create a better CITY:

with affordable HOUSING

All people should have access to adequate, safe, secure, sustainable and affordable housing. No one should be prevented from establishing a decent home because of low income.

The facts about housing affordability

The earthquakes of the last year have exacerbated the housing issues in Christchurch and surrounds. Prior to the earthquakes, data identified:

- Lower rates of home ownership and an increase in the number of people renting;
 - 31% of households did not own their home;
- Of all the households renting, the greatest proportion (74%), had a private landlord, with Housing New Zealand the next most common landlord (12%);
- Decreasing housing affordability, particularly for rental accommodation;
 - Rents had risen in recent years, and were expected to continue to rise;
- As housing costs relative to income rose, people were left with less residual income to meet their basic needs;
 - For example 22% of households in rental accommodation spent 40% or more of their income on housing costs;
- Increasing difficulty for low-income individuals and families to find and retain suitable accommodation;
- Christchurch's median household income was lower than for all New Zealand (\$48,200 compared to \$51,400 in 2006). 15% of Christchurch households had an annual income of less than \$20,000 in 2006;
- Demographic and social changes, including an ageing population, increasing ethnic diversity and widening income inequality were impacting on the housing sector.

Post-earthquake, we face the substantial challenge of providing homes to meet the demand. For poorer and vulnerable households, the pressures are particularly acute

It doesn't have to be this way. We can have decent housing for all



Rebuilding Christchurch

Dealing with the issue of housing affordability is one crucial part of the wider story about building a great city. Everyone needs access to a decent home at a price they can afford.

To increase housing affordability we need to...

Build more social housing

A major central and local government programme of building new social housing. Social housing is needed to provide affordable homes to rent with security of tenure for older people, families on low incomes, people with severe disabilities, and other people for whom home ownership is unlikely to be the right option.

Have a range of providers

Housing needs of low income residents should be met through the provision of a mix of affordable options, including community housing, public housing, shared equity with social housing providers and private rental housing. Local housing trusts and associations, community trusts, self-build and other local initiatives should be encouraged. We should expand third sector provision and partnership with community agencies

Supply wraparound services

We need to provide more wraparound support services for tenants in social housing, linking them in with appropriate health providers and social supports. Ensure appropriate support for those tenants who need support, for example those recovering from, mental illness and addictions, people with physical disabilities and those with intellectual impairments. Social connections need to be fostered for tenants.

Support community-based services

Community agencies working with vulnerable groups in the community need to be supported and resourced, e.g. social work support for older, isolated people so they can remain in their own homes, or move into suitable housing.

Provide emergency accommodation

Provision of emergency accommodation and transitional housing for people in need, including women and children affected by family violence, people experiencing homelessness, and people released from detention.

Work with the private sector

The private sector has a strong role to play in the delivery of social housing both as a developer and a contractor. Seek social housing within market housing development as part of the private sector developer contribution.

Make affordable land available

Land availability is a core issue. We need to ensure we free up affordable land.

THE CHRISTCHURCH METHODIST MISSION believes that affordable housing is a basic human right. The Mission is one of the largest providers of social housing for the elderly in Christchurch

www.mmsi.org.nz/our-views.html

This information can be used and distributed freely.