

Focusing on public health

THE LENS

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Housing in New Zealand



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Housing in New Zealand

Public Health Association CEO Warren Lindberg



PHA CEO Warren Lindberg

Welcome to this edition of the Public Health Association of New Zealand's *The Lens*.

Each issue of *The Lens* focuses on a current public health topic. Our purpose is to inform members and the wider public health sector; to provide a resource for members and friends of the PHA to use in their work; and to influence the thinking of the general public with regards to the chosen topic.

For this issue we have selected the timely issue of Housing in New Zealand as the subject of focus and have chosen Dr Julie Bennett as our Guest Editor.

Dr Bennett is a Research Fellow for

the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.

She has worked and done research in the field of public health in a range of roles. Her research interests include reducing inequalities, air pollution, respiratory health and housing.

As such she is eminently qualified to have helped us select contributing writers and oversee the articles to ensure a wide range of knowledgeable perspectives is presented.

We are grateful to Dr Bennett and hope this resource will help its readers gather, share and learn!

An overview of the housing issues facing New Zealand

By Dr Julie Bennett and Prof Philippa Howden-Chapman



Dr Julie Bennett is a Research Fellow for the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.



Prof Philippa Howden-Chapman is the Co-Director of the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.

One million New Zealand homes, more than two out of three, were built before minimum insulation was required in 1978. In 2001, one in four (300,000) dwellings had no insulation, and about half were only partly insulated. The temperature in almost a third of New Zealand homes is below World Health Organization recommendations. The BRANZ Household Energy End-Use Project (HEEP) from 2002 found that average house temperatures do not seem to have risen since the 1970s. A lack of insulation and effective heating means homes are ill-equipped to deal with cooler temperatures. These poor conditions are linked to increased illnesses and infections, especially in young children. Each year, around 45,000 children are admitted to hospital for conditions that would be avoidable if our housing was warm and dry.

More recently the Government has moved to impose minimum insulation standards for rental housing. However, the standards are based on 1978 requirements, so it is difficult to see how they will make a significant difference to the widespread problem of damp and mould. In addition cold, damp homes cost a lot to heat, making it unaffordable for many families. The high cost of heating a home often means people sleep in the same room to keep warm during winter, which stimulates diseases. In addition to this, and to save money, many New Zealand families share their home with other families. This leads to household crowding, which further increases the risk of

infectious disease. The most recent statistics show that 10 percent of New Zealand households are crowded; this situation is more common for Māori (23 percent) and Pasifika (43 percent).

A worldwide study surveyed 360 cities and ranked them for affordability. New Zealand ended up at the bottom of the list, with Auckland being most unaffordable (347 out of 360) and the Lower North Island slightly better (248 out of 360), but still seriously unaffordable. Even London was considered more affordable than Auckland. Today a house in New Zealand could cost 6-8 times a household annual income and this high cost keeps a family in a cycle of poverty, as insufficient income is left to meet other basic needs such as food, clothing, transport, medical care and education.

Each year, around 45,000 children are admitted to hospital for conditions that would be avoidable if our housing was warm and dry.

With the increasing costs of housing, home ownership rates are decreasing. In 1990 76 percent of New Zealanders owned a home, but by 2013 this had fallen to 63 percent. The proportions of home-ownership have dropped even more for Māori to 45 percent for and Pasifika down to 35 percent. Achieving home ownership allows a family to stay in a neighbourhood for as long as they want and become an ongoing contributor to its community.

New Zealand has seen a rapid rise in the number of people renting.

“This is where leadership is needed to set out a path to affordable housing, and putting it back to where it should be: shelter is a human right, not an investment and a reserve for the rich.”

Economist Shamubeel Eaqub, *Dominion Post*, 30 April 2016

The number of households living in a home they did not own increased from just over one-quarter in 1991 to more than one-third in 2013. Households with low incomes are more likely to rent and, of the 270,000 children who live in poverty, more than 70 percent live in rental accommodation.

Most rental accommodation is provided by private landlords. In 2006, 82 percent of all New Zealand households paying rent for the dwelling they occupied had private landlords. In addition to private rentals, state housing offers low-cost rental housing to residents on low incomes. Housing New Zealand, a Crown agent, manages around 64,000 state houses, and about 3000 units are owned and managed by local councils or authorities.

Rental agreements in New Zealand are often short-term; tenants can be asked to move with little notice, and leases can be terminated on almost any condition as long as notice is given. Rental houses are in worse condition than owner-occupied housing as ensuring that house maintenance is carried out and that the house is warm, dry and safe is the responsibility of the landlord.

With increased rental costs, it is now estimated there are around 42,000 people moving between temporary and insecure accommodation such as garages, garden sheds, cars and caravan parks. Night shelters, emergency housing, refuges – these are the places where New Zealand homeless seek some sort of shelter. The people sleeping rough or on the streets are only a fraction of the

homeless. It is a problem affecting both urban and rural areas, large cities and small towns. Many of the homeless are young people and include women and their children fleeing domestic violence.

We can only guess that the people begging on the streets are the tip of the iceberg of those who are in severe and growing housing deprivation, without secure, safe, uncrowded, affordable housing. These people, like most people, need secure long-term housing, not transit camp, emergency accommodation.



The case for minimum rental housing standards

By Dr Lucy Telfar-Barnard and Dr Julie Bennett

Housing quality is a major public health issue in New Zealand, with an estimated two-thirds of dwellings lacking basic features, such as insulation. Private rental properties have been shown to be in worse condition than owner-occupier properties, with rentals more likely to be cold and mouldy.

About half of all New Zealanders, across 35 percent of households, rent their homes. Vulnerable populations are over represented in rental housing with 70 percent of children in poverty living in rental properties (50 percent in private rentals, 20 percent in state rentals).

In order to upgrade the worst rental properties and protect the health and safety of vulnerable tenants, mandatory standards are needed. Previously offered incentives, such as free insulation, have had low take up by landlords. Only compassionate landlords will comply with a voluntary system. Landlords with the worst housing will not comply voluntarily, yet it's their tenants who are in greatest need of a minimum standard requirement.

The University of Otago rental warrant of fitness (WoF) is a 29-point checklist developed in collaboration with the New Zealand Green Building Council. Every item is based on solid research evidence from the Housing and Health Research Programme, the Wellington Asthma Research Group and overseas studies. As well as being based on evidence the WoF is practical to administer, as was shown in a trial undertaken in 2014 by the University of Otago, the Green Building Council, ACC and which involved five city councils who

recruited around 150 rental properties to take part. The WoF is able to be administered within roughly an hour by trained inspectors with an environmental health or building background. The WoF checklist provides a practical way to enforce existing legislation on housing standards.

It has been argued that imposing a rental WoF may cost landlords too much money. However, our research has found that the WoF is affordable. While only 6 percent of volunteered properties passed in the WoF trial, 36 percent would have passed with minor fixes. The most common points of failure were water temperature too hot or too cold, no window security stays, no smoke alarms, no fixed heater, and missing or broken handrails/balustrades on stairs.

Landlords with the worst housing will not comply voluntarily, yet it's their tenants who are in greatest need of a minimum standard requirement.

Analysis of WoF trial inspections shows the average cost to bring a property up to pass standard was \$2474, with a range from \$0 to \$8138. Higher bills would be due to significant outstanding maintenance. This one-off cost of \$2474 represents only 0.4 percent of New Zealand's average \$578,000 house value. Most items on the checklist cost less than \$500 to fix and are therefore tax deductible. We estimate the inspection price to be in the range of \$150 - \$250 dollars. The WoF is also affordable for tenants, as almost all landlords in the WoF trial said they wouldn't put their rent up if required to pass the WoF.



Dr Lucy Telfar-Barnard is a Research Fellow for the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.

Currently Dunedin and Wellington City Councils are showing leadership by introducing minimum standards for housing. He Kainga Oranga from the University of Otago will be evaluating the results of introducing this rental housing WoF in these regions. This will allow early identification and improvement of any unintended consequences of a rental housing WoF.

Housing inequalities

By Helen Viggers, Dr Ramona Tiatia and Prof Chris Cunningham

New Zealand's climate varies from the sub-tropical to the sub-Antarctic, yet until 1978 insulation was not required in our houses, and even now there is little difference between the insulation levels required between regions. Rental housing has also been found to be of poorer quality than owner occupied housing.

This leaves people who live in rental properties at a double disadvantage where they can be paying higher energy bills than people in owner occupied houses, and be living in a colder home.

In a recent study of Wellington children and youth who lived mostly in rental housing, 74 percent said they 'shivered' inside their house during summer; and 54 percent 'saw their breath' inside during winter. Except for the recent requirements, which

mean rental properties must have insulation and smoke alarms, existing laws that control rental housing quality date from the 1940s and are rarely enforced.

Rental law in New Zealand strongly favours landlords over tenants compared to other jurisdictions. Renters must ask for permission if changes are required (e.g. disability modifications); landlords are able to forbid pet ownership; and may restrict the number of people living in a dwelling. Renters can also find it difficult to control their housing costs as rents may be increased. Security of tenure is difficult to achieve with periodic tenancies having a notice period as low as 42 days – and even fixed term leases can be terminated in some circumstances.

Moving house is expensive and disruptive, and if children are required

to change schools after a move their education may be affected. Housing standards have been inconsistently enforced through the tenancy tribunal, and in the past there has been little to prevent dwellings deemed substandard being immediately put back on the rental market.

There are also disincentives for tenants to complain for fear of retaliatory eviction.

Rental law in New Zealand strongly favours landlords over tenants compared to other jurisdictions.

Housing costs form a major part of many household budgets, and one way people economise is by sharing. Households may also share because extended families (particularly Māori and Pacific families) want to stay together and value the care for both older people and young children that



Helen Viggers is a Research Fellow for the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.



Dr Ramona Tiatia is a Research Fellow for the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.



Prof Chris Cunningham is the Director of the Research Centre for Māori Health and Development, Massey University, Wellington.

"I've been told we won't be recommended as tenants. We pay our rent every week and keep the place tidy but these days if you answer your landlord back or you complain they will just move you on and you will be left with nothing."

'Amy', Dominion Post, 9 July 2016

can come from living in a flexible, multi-generational household.

Nearly half of New Zealand's housing stock was built in the years after World War II, before insulation was required. These houses were small, a median area of less than 120sqm, and often three bedroomed – designed for small families. Pacific households are larger than non-Pacific; 28 percent live in households of more than seven people. In 2013, four out of 10 Pacific people and two out of 10 Māori lived in a crowded house.

A recent study of households at risk of rheumatic fever found one-third self-reported needing more bedrooms. Living in a crowded house increases the risk of close contact diseases and reduces the ability of people to do hobbies, and children to do homework.

People on low-incomes, Māori, Pacific and young people are more likely to rent their dwellings than other groups, and overall home-ownership rates are declining in these populations. Over the last 20 years there has been a change in the expectations of Māori renters. In the early 1980s the majority aspired to be home owners, but by the 2000s most Māori renters did not believe they would become owners.

In 2013 the age-adjusted rates for home-ownership were Māori 35 percent, Pacific 24 percent and European 55 percent. Pacific rates had always been low, but Māori rates of ownership had benefitted from the supportive policies of the Department of Māori Affairs between 1945 and 1985. This relative Māori advantage – albeit ownership of a Māori Affairs

dwelling – has now disappeared. And it was only an advantage in the sense that Māori ownership rates were beginning to approach non-Māori (non-Pacific) rates – but they never achieved parity.

Older New Zealanders are more likely than younger people to own their own home. Older people who own their own homes, are typically better off financially than those who are renting, but those on a fixed income from superannuation can struggle to pay for rates and insurances, and may lack the money to maintain or heat their homes. Older people who rent, face increased problems both finding a suitable rental if their landlord decides to terminate their current tenancy, and increased problems dur-

ing the physical process of shifting dwelling. Government superannuation levels are set at 66 percent of the average wage and so those with above average costs, (and rental housing is a larger cost) can struggle in retirement.

A study of older adults with lung disease found 48 percent reported having a cold house in order to keep the cost of heating down. Those who enter retirement not owning their own home are unlikely to achieve ownership in retirement.

Note: A Word version of this article including footnotes is available by request from the Public Health Association (comms@pha.org.nz).



"People on low-incomes, Māori, Pacific and young people are more likely to rent their dwellings... and overall home-ownership rates are declining in these populations."

Crowded houses – a significant health issue

By Prof Michael Baker



Prof Michael Baker is the Co-Director of the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.

This article briefly outlines why we still need to care about household crowding in modern-day New Zealand. There is good evidence that household crowding has multiple adverse effects on health and wellbeing, particularly as a driver of high infectious disease rates in children. Minimising household crowding should be part of any comprehensive housing policy.

Household crowding is a situation where a house has insufficient space to meet the needs of the occupants. There are several ways of measuring it. Statistics New Zealand and many other agencies in New Zealand use the Canadian National Occupancy Standard (CNOS). Applying this standard gives a bedroom deficit measure expressed as one or more bedrooms that would be needed to meet the needs of the household.

The CNOS can be applied to census data to estimate the prevalence of household crowding across the New Zealand population. Based on this standard about 10 percent of the population is exposed to a one or more bedroom deficit and about 3 percent to a bedroom deficit of two or more (which is considered severe household crowding).

Exposure to household crowding shows marked inequalities across the population. Based on the 2013 Census, the level of exposure to household crowding was 20 percent for Māori and 40 percent for Pasifika compared with 4 percent for Europeans and other ethnic groups.

The best documented impact of household crowding is on increasing the risk of infectious diseases. By far

the largest burden of infectious diseases comes from close contact with other people. Household crowding increases the frequency and intensity of such contacts and therefore the rates of infectious disease transmission.

Studies in New Zealand have found strong associations between household crowding and meningococcal disease and pneumonia, and some evidence for tuberculosis and rheumatic fever. A systematic review that He Kainga Oranga from Otago University conducted for the Ministry of Health examined data from hundreds of published studies. This review showed that rates of important respiratory and gut infections were typically increased two-fold for children exposed to household crowding.

There is good evidence that household crowding has multiple adverse effects on health and wellbeing, particularly as a driver of high infectious disease rates in children.

One reason why household crowding is so important is that serious infectious disease rates are high here, accounting for 27 percent of acute hospital admissions. The most common serious infectious diseases are respiratory, gut, and skin infections. Consequently, high levels of household crowding become a real problem because they increase an already common condition.

The impact of household crowding is most severe for Māori and Pacific children who have particularly high levels of exposure. This exposure is almost certainly one of the factors

“Work and Income has admitted it directed desperate people to garages and houses where entire families crowded into a single room, and paid their bonds as well.”

Alex Ashton, *Checkpoint* Producer, Radio New Zealand, 20 July 2016

driving higher infectious disease rates in these populations. A burden of disease analysis we did, also for the Ministry of Health, showed 13 percent of serious infectious disease hospitalisations in Māori children could be attributed to household crowding and 25 percent for Pacific children, compared with 5 percent for European/Other children.

Household crowding also contributes to New Zealand’s vulnerability to epidemics. It was the main risk factor found in a study of epidemic meningococcal disease in New Zealand. Higher rates of infectious disease admission were seen for Māori, Pasifika and low income groups during the 2009 influenza pandemic.

Real household crowding is almost certainly higher than what we measure the census. Census data provide a measure of ‘structural crowding’ based on the size of the house and household.

There are also various forms of ‘functional crowding’ such as bed sharing, having more than two people sleeping in a bedroom, and having entire families sleeping in a single room just to keep warm.

These forms of household crowding require specific studies to measure them. They almost certainly increase the levels of effective crowding above what is measured with the Census.

Severe household crowding is the largest component of severe housing deprivation (homelessness). Homelessness is increasing in New Zealand, and affected about 1 percent of the population at the time of the 2013

Census. Of this group, 70 percent were staying with extended family or friends in severely crowded houses.

Exposure to household crowding is likely to have other adverse effects, including poorer mental health and wellbeing. It is also likely to reduce education attainment, but these effects are less well measured than its effects on infectious disease.

Reducing levels of household crowding requires a long-term commitment and should be a goal of a comprehensive housing policy. Ensuring an adequate supply of affordable housing to meet demand is the ultimate aim, though this requires multiple interventions and considerable resources.

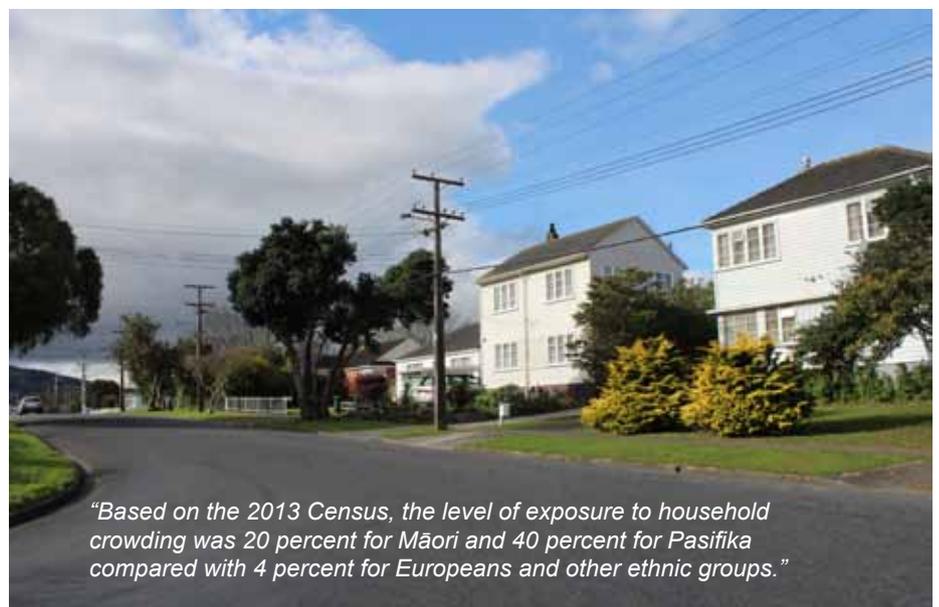
Steps to reverse the trend towards low home ownership are likely to be important, given the strong association between rental housing and higher levels of household crowding.

Housing affordability is important as high rents are likely to push low income households into sharing houses (‘double-ups’) which are almost inevitably associated with very high levels of household crowding.

There also needs to be an adequate safety net of income support and rental subsidies for low income households with the most need, particularly large families with children.

Improving the quality of New Zealand housing is also likely to reduce household crowding. Well-insulated housing with suitable heating is less likely to drive entire families to sleep in a single room just to keep warm.

The Housing New Zealand Corporation Healthy Housing Programme included home insulation, better heating, and crowding reduction. It was associated with a marked decline in hospitalisation for children living in participating households.



“Based on the 2013 Census, the level of exposure to household crowding was 20 percent for Māori and 40 percent for Pasifika compared with 4 percent for Europeans and other ethnic groups.”

Housing affordability and deprivation

By Dr Kate Amore



Dr Kate Amore is a Research Fellow for the He Kainga Oranga/Housing and Health Research Programme at the University of Otago, Wellington.

In 2016, the state of severe housing deprivation (or 'homelessness') in New Zealand has been the subject of unprecedented attention and concern.

Severe housing deprivation refers to people living in extremely inadequate housing because they cannot afford housing that is even minimally adequate, even to rent, let alone buy.

The severely housing deprived population has grown in size and scale over the last three censuses, at an accelerating rate. The prevalence of homelessness grew by 15 percent between the 2006 and 2013 censuses, compared with a 9 percent increase between 2001 and 2006.

People without a home are largely invisible in the debate around housing in New Zealand. It is estimated that there are around 42,000 people (or around one in every 100 New Zealanders) moving between temporary and insecure accommodation such as garages, garden sheds, cars and caravan parks. Night shelters, emergency housing, refuges – these are the places where homeless New Zealanders seek some sort of shelter. The people sleeping rough or on the streets are only a fraction of the homeless. It is a problem affecting both urban and rural areas, large cities and small towns.

If the homeless population were a hundred people, 70 are staying with extended family or friends in severely crowded houses, 20 are in a motel, boarding house or camping ground, and 10 are living on the street, in cars, or in other improvised dwellings. They all urgently need affordable housing.

Many of the homeless are young people and include women and their children fleeing domestic violence. More than half (51 percent) of the homeless population are younger than 25 and more than half (52 percent) of homeless adults are working, studying, or both.

Housing for all is essential to New Zealander's health and wellbeing as well as the country's prosperity.

The Nelson, Auckland and Wellington regions saw the largest increases in homelessness between 2006 and 2013, while homelessness declined in the Southland, Waikato, and Taranaki regions between 2006 and 2013.

People identifying as Pacific, Māori, or Asian groups are over represented in the homeless population. Pacific New Zealanders are 10 times more likely to be homeless than European New Zealanders. Migrants, especially new migrants, are at particular risk of homelessness.

The Government needs to develop a comprehensive housing strategy that recognises the fundamental importance of good quality, low-cost homes. New, affordable houses are understandably not being provided by private developers. Housing for all is essential to New Zealander's health and wellbeing as well as the country's prosperity. If no Government action is taken this crisis is likely to deepen.

They said it...

"Housing unaffordability is becoming a generational issue."

Jane Patterson, Radio New Zealand, 8 July 2016

"No, I don't think you can call it a crisis. What you can say though is that Auckland house prices have been rising, and rising too quickly, actually."

Prime Minister John Key, Radio New Zealand, 13 April 2015

"But even antibiotics only address [the symptoms of diseases]. The underlying causes are poverty and overcrowding. What causes these diseases in New Zealand in 2016? That's obvious: policy settings that have overheated the housing market."

Dr George Laking, *The Spinoff*, 22 September 2016

"Housing is shelter and therefore strongly related to both health and warmth – not only that, housing is home, a sense of belonging and a feeling of connection to one's family. If you don't have a safe place where you can feel that connection, then by definition your sense of family is strained."

UNICEF NZ Director Vivien Maidaborn, *Dominion Post*, 11 August 2016

"We insist on quality standards for all sorts of other things, electric equipment, and cars. Surely housing is in many ways more important than the rest of it, because it's the framework within which the rest of it sits."

AUT's Prof Charles Crothers who wrote the question for the HRV State of the Home online survey;
Radio New Zealand, 25 September 2016

"If you can swing a property deal once a week and make 20 or 30 grand, why would you not do that?"

Investor Ian Stevenson, *New Zealand Herald*, 10 September 2016

"Where is the leadership? Where is the willingness to make a substantial law change that will upset some voters but will immeasurably benefit the majority (and the economy)?"

Radio New Zealand journalist Jesse Mulligan, *The Spinoff*, 29 April 2016

"We just have to accept, I think, that as those rents have risen it is putting real pressure on some people and we need to respond with better support for them."

Prime Minister John Key, Radio New Zealand, 9 September 2016

Housing recovery after the Canterbury earthquakes

By Graciela Rivera-Muñoz

Gimme Shelter



Graciela Rivera-Muñoz is an MPH & PhD candidate, Resilient Urban Futures Research Programme, New Zealand Centre for Sustainable Cities, University of Otago, Wellington

Large-scale urban disasters like the Canterbury earthquakes are reasonably uncommon events. However, recent seismic activity in the 'Ring of Fire', climate change-induced severe weather patterns and social and economic instability on a global scale, make adverse events of this magnitude something more commonplace than people think.

Cities have therefore sought to become more sustainable, healthy and 'resilient', and it is important to look at strategic responses to recovery and how they have impacted on populations and their built and natural environments. Here, I will focus particularly on housing as a major social determinant of health and on its role in post-disaster recovery.

Housing as social determinant of health and post-disaster housing recovery

Having a place to call home is a critical component of the social fabric of any city and housing recovery is absolutely necessary for revitalising communities after a disaster. Consequently, it has been argued that policy decisions to demolish or renovate must be considered alongside initiatives to foster social and cultural sustainability.

Temporary, emergency, and affordable housing are essential to responding in lieu of the 'humanitarian imperative' and safeguarding the basic need for 'shelter', which is about human dignity, safety, privacy, and a 'continuum of care' or 'continuum of housing security', while more complex and long-term solutions to housing recovery can begin.

Post-disaster decision making can 'redress or exacerbate pre-existing social inequalities' which can manifest through the distribution of housing within communities. It's important to note that natural disasters are not indiscriminate or random events. They happen when hazards interact with 'socio-ecological systems' and their impacts depend on interactions between hazard exposure and physical and social vulnerability.

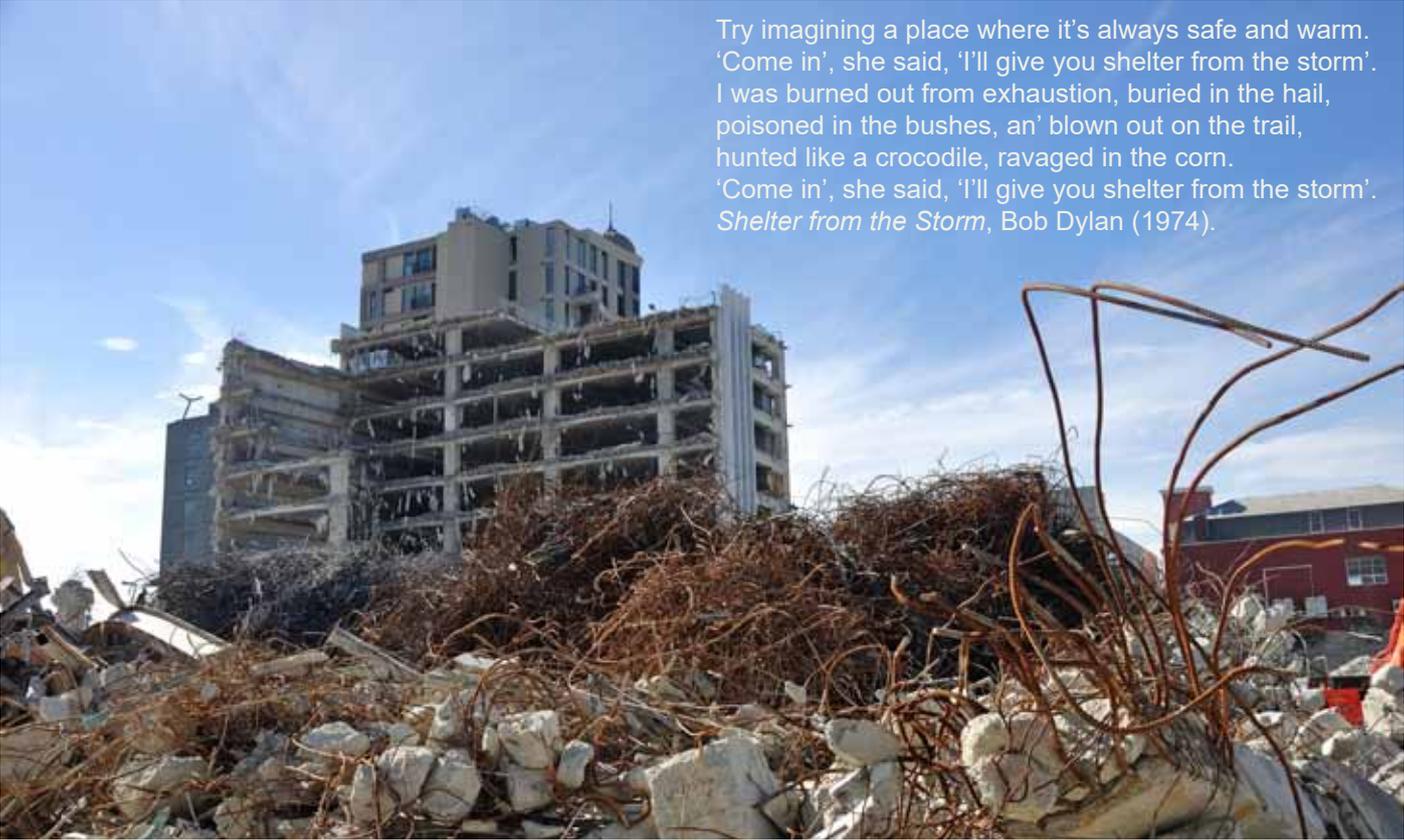
For example, it's been suggested that owner-occupied housing and housing in higher income neighbourhoods suffer less damage and recover more quickly.

Christchurch

In New Zealand, substandard housing has been identified as a major public health hazard. Scholars have long argued for improved housing based on growing evidence that the physical aspects of housing have a direct impact on health through a variety of mechanisms including design, air quality, heating and insulation.

The Canterbury earthquakes of 2010/2011 unravelled into the first major natural disaster to hit a large urban centre in a developed country since Hurricane Katrina (2005) and were devastating in terms of housing. It was reported that 90 percent of an estimated 190,000 dwellings suffered major damage and more than half this damage was severe.

Also, many of these dwellings were in the lower end of the market in the severely affected, socioeconomically deprived eastern suburbs. Crucially, social housing in the region was very badly damaged with grim prospects



Try imagining a place where it's always safe and warm.
'Come in', she said, 'I'll give you shelter from the storm'.
I was burned out from exhaustion, buried in the hail,
poisoned in the bushes, an' blown out on the trail,
hunted like a crocodile, ravaged in the corn.
'Come in', she said, 'I'll give you shelter from the storm'.
Shelter from the Storm, Bob Dylan (1974).

for the most vulnerable. The loss of so much low-income housing consequently exacerbated the problem of housing affordability. It was reported that the median weekly rent paid by a one family household in Christchurch city was \$320, up 39 percent since 2006, almost double the rate of inflation.

All this resulted in large numbers of internally displaced persons and people living in severe housing deprivation and/or improvised dwellings. It was documented that around 7-8000 people were originally displaced or left Christchurch in the immediate aftermath and homelessness has continued to increase.

The impact on communities has been great and all encompassing, with entire, former socially-resilient neighbourhoods in the east labelled as 'red zoned', a policy decision that eliminated 8-10,000 dwellings from the local housing stock. The 2014 Census also documented a rapid 'population shift' and new settlement patterns in the west, as well as significant changes to the composition of its population with the arrival of thousands of rebuild workers from other countries.

Described at the time as a state of 'ongoing social dislocation' by the Minister of Earthquake Recovery Gerry Brownlee, this situation was compounded by the Government's 'top-down' or 'social planning' strategic approach to recovery through legislation and the creation of the Canterbury Earthquake Authority (CERA).

Scholars have long argued for improved housing based on growing evidence that the physical aspects of housing have a direct impact on health...

But, when faced with the significant task of post-disaster housing recovery, CERA and its Minister never gave themselves overall control of the process, instead leaving that responsibility to the 'market' and with the many other Government dependencies that share housing as part of their ministerial portfolio. They also never developed a formal overarching strategy for post-disaster housing recovery that systematically engaged all stakeholders in the process.

The Government's main shelter venture after the earthquakes was the Canterbury Earthquake Temporary

Accommodation Service (CETAS). Targeting mostly (home-owners who are more likely to be better off than tenants), this programme has been described as 'limited'. It offered financial assistance and relocation to a 'temporary village', but built fewer than 200 houses.

By all measures this response was not commensurate to the staggering damage to housing and its impact on people's wellbeing, despite CERA having the legal authority to do more. Indeed, the 'alarming' evidence of inadequate housing has been described as a clear example of 'the inverse care law', a term that describes 'when health or social care is disproportionately accessed by the wealthy'.

The reasons why a more significant temporary housing programme was not implemented are not clear but a better response in terms of temporary accommodation to ALL those affected would have given respite to many.

Government responses to future disasters must be more attuned to the 'humanitarian imperative' when securing shelter for New Zealanders whose lives are affected.

Housing – a place to call home

A closing word by Public Health Association CEO Warren Lindberg



PHA CEO Warren Lindberg was made a Member of the New Zealand Order of Merit for services to welfare in 1999.

Early in 2016 the Public Health Association (PHA) identified housing as the most important public health issue facing New Zealand. We therefore decided we should gather here the best advice available on the impacts of poor housing to support our members and other advocates for public health.

Maslow's classical hierarchy of human needs put shelter in the category of basic needs, along with air, water, food and clothing.

The Universal Declaration of Human Rights includes 'security of person' in Article 3 along with 'life and liberty', and more explicitly in Article 25: "the right to a standard of living adequate for health and wellbeing, including food, clothing and medical care."

Why then do we accept people living in cars or garages?

And we do accept it. The language of the market-place around housing is now all about: getting on the property ladder, first home buyers, and 'flipping' a house sale more than once in a day.

As a society it seems we've only just woken up, and we're wondering how this all happened. But the experts who have contributed to this publication have been studying housing as a determinant of health for many years. They've seen this situation progressively develop and have felt the frustration of not being heard.

Housing now accounts for half of New Zealand debt, and takes up half or more of the income of our poorest citizens. This has made it the most significant factor in the social and economic inequality that has rapidly

and radically demolished our previously egalitarian society.

But price is only one component of this 'wicked' problem. A roof – any roof at all – does not necessarily deliver safety and security or an adequate standard of living.

The PHA's focus is, of course, the impact on health and wellbeing, and the analyses included here set out these impacts in plain language. In some cases specific solutions are advised, but these solutions need to be supported by a sea-change in social and political attitudes if we want to restore respect for housing as a fundamental human right and a social good.

A roof – any roof at all – does not necessarily deliver safety and security or an adequate standard of living.

Some New Zealanders are beginning to recognise that living in cars, emergency housing, and other temporary arrangements with marae or motels, are not solutions.

The *New Zealand Herald*' piece, 'Mood of the Boardroom' (27 September 2016) quotes the CEO of Kiwi Property, a major property investing company, pointing to an underlying shift in social values:

"The Government has allowed housing to move from becoming a social good (when affordable) to a tax-effective investment that has only served to enrich investors at the expense of the next generation of talent we need to retain and attract."

So what's to be done to make it possible for a house to become a home

“Capital gains aside, did I know that all I needed to do was cover interest payments on my extra houses, and that the Government would give a third of the money I spent on these payments back to me? There is a shortage of rentals in Auckland, too, so I could charge some unlucky family astronomical rent and get extra income that way. What was I waiting for?”

Radio New Zealand journalist Jesse Mulligan, *The Spinoff*, 29 April 2016

again and not only an investment?

First, we need to understand that boosting supply through policies that will take a generation to achieve won't solve it, but policies that tax property in the same way as other capital gains will.

Independent economists such as Gareth Morgan have been making this point for quite some time:

“We have an opportunity as the economy picks itself up this time, to remove the policies that discriminate in favour of housing speculation. Why wouldn't we do that and bring affordability within reach of many more families, like it used to be?” (‘House prices a cancer for the economy’, *New Zealand Herald*, 1 May 2012).

Politicians do what the public mandates them to do – either overtly via their manifestos and legislation or tacitly because we don't say ‘no’.

We need to be actively advocating for policies that will provide warm, dry affordable housing, protect security of tenure for tenants, hold landlords to account, and disincentivise housing speculation.

And, if the State doesn't want to provide quality affordable housing, it should provide generous incentives to local authorities or community-based housing providers who will.



“As a society it seems we've only just woken up, and we're wondering how this all happened.”

