



RESEARCH REPORT

Housing Demand in Greater Christchurch

Attention: Ms S Oliver
The Greater Christchurch Partnership

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1. Summary of key findings

In accordance with your instructions we have prepared our report on the current and future housing demand in Greater Christchurch. This report has been prepared for The Greater Christchurch Partnership to assist them with their obligations under the National Policy Statement (NPS) on Urban Development Capacity 2016. In accordance with the requirements of the NPS the demand estimates are presented for the following timeframes short term (0 to 3 years), medium term (4 to 10 years), and long term (11 to 31¹ years). 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;
- Household composition (household types will include couple only, couples with children, one parent, one person and other);
- Implications of the research on demand for different housing typologies; and
- Trends in the relative level of housing need.

Methodology overview

The demand projections presented in this report use population and household projections sourced from Statistics New Zealand although with property market data sourced from the Ministry of Business Innovation and Employment's (MBIE) urban development growth dashboard. The modelling methodology tracks household cohorts (by age, household composition and tenure) using a multi-dimensional data matrix approach to model the number of households by tenure age and household composition between 1991 and 2048. The marginal propensity of the household cohorts for different types of dwelling typologies are used to model demand for standalone and multi-unit dwellings.² All projections of future market trends are subject to modelling variations relative to actual outcomes. The further into the future the outcomes are projected the greater the likely variation between actual and modelled demand estimates. The demand estimates are not restricted by current policy settings and/or the provision of infrastructure which may limit utilisable development capacity within a submarket.

¹ A 31 year period was used in the context of this report to ensure the potential growth in demand over the NPS study period was fully encapsulated into the study.

² A more detailed overview of the methodology is presented in Appendix 2.

**Household projections**

Table 1.1 presents the projected change in the total number of households living in Waimakariri, Christchurch City and Selwyn UDS areas 2017³ and 2048.

Table 1.1: The projected number of households in Waimakariri, Christchurch City and Selwyn UDS areas 2017 to 2048

Year	Number of households			Total change in the number of households			Annual average change in households		
	Waimak UDS	Chch City	Selwyn UDS	Waimak UDS	Chch City	Selwyn UDS	Waimak UDS	Chch City	Selwyn UDS
2017	18,080	147,020	16,590						
2020 (0 to 3 yrs)	20,020	153,490	19,170	1,940	6,470	2,580	650	2,160	860
2027 (4 to 10 yrs)	23,960	165,920	24,410	3,940	12,430	5,240	560	1,780	750
2048 (11 to 31 yrs)	32,540	187,840	37,360	8,580	21,920	12,950	410	1,040	620

Source: Modelled based on data from Statistics New Zealand

Demand by demographic characteristics and tenure

Greater Christchurch, like the rest of the country, has experienced a significant fall in the relative level of owner occupation particularly in younger aged cohorts. In addition to these demographic changes poor housing affordability is projected to result in the ongoing erosion of the rates of owner occupation in Greater Christchurch. For example, between 1991 and 2013, median house prices increased 334% in Waimakariri District, 380% in Christchurch City and 547% in Selwyn District. Over the same time period household incomes increased by approximately one third of the rate (121% in Waimakariri District, 110% in Christchurch City, and 140% in Selwyn District).

The rapid rise in house prices relative to household incomes has been partly offset by falling interest rates, increased availability of credit and more liberal bank lending policies. However, these trends (starting in the early 1990s) have resulted in a significant fall in the proportion of owner occupiers particularly for younger age cohorts. As the younger cohorts aged (from 1991 to 2013) they have reduced the average level of owner occupation across greater Christchurch.

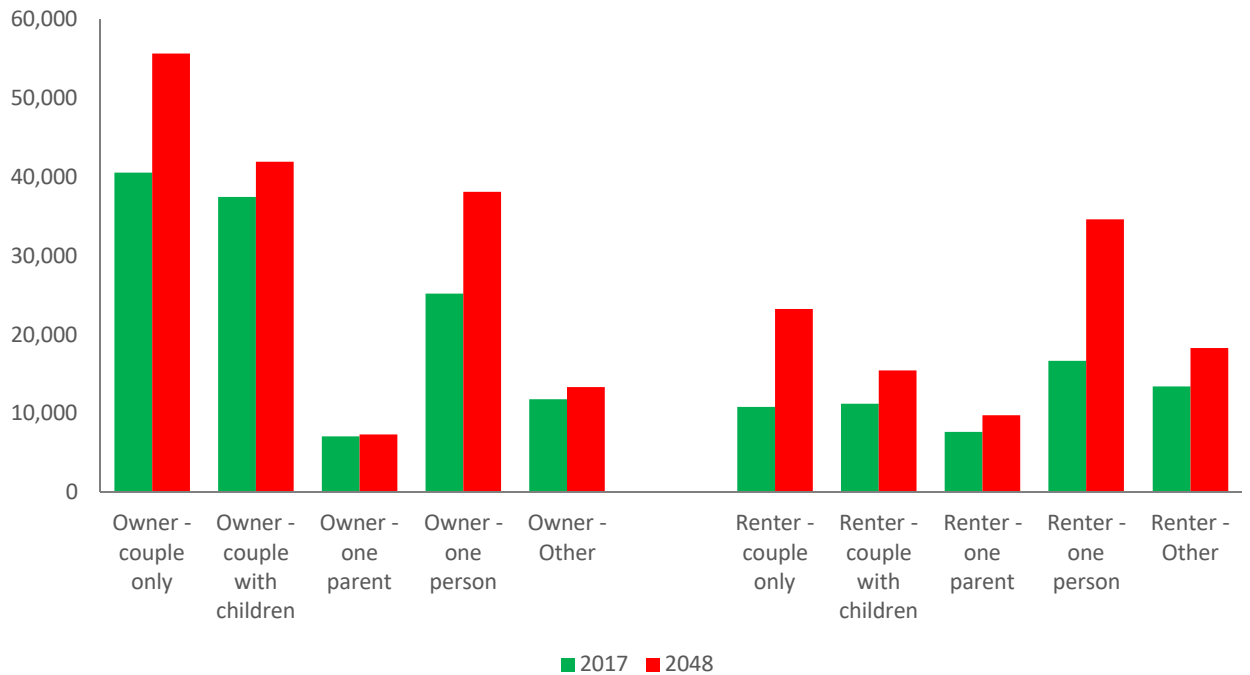
The tenure trend in cohorts by age and household composition are used as the basis for modelling future tenure trends. Greater Christchurch's rates of owner occupation fell from 70.4% in 2001 to 67.9% in 2013. Tenure modelling projections indicate that the rate of owner occupation will erode to 60.7%, a 7.2 percentage point fall, between 2013 and 2048. This implies that the number of owner occupied households will increase by 34,370, or 28%, between 2017 and 2048 while the number of renter households are projected to increase by 41,660, or 69%, over the same time.

³ The number of households as at 2017 is modelled from the population and household projections available from Statistics New Zealand although with their population estimates available at the time the report was written.



Figure 1.1 presents the projected trend in the number of households living in Greater Christchurch by household composition and tenure between 2017 and 2048.

Figure 1.1: The projected number of households living in Greater Christchurch by tenure and composition 2017 to 2048



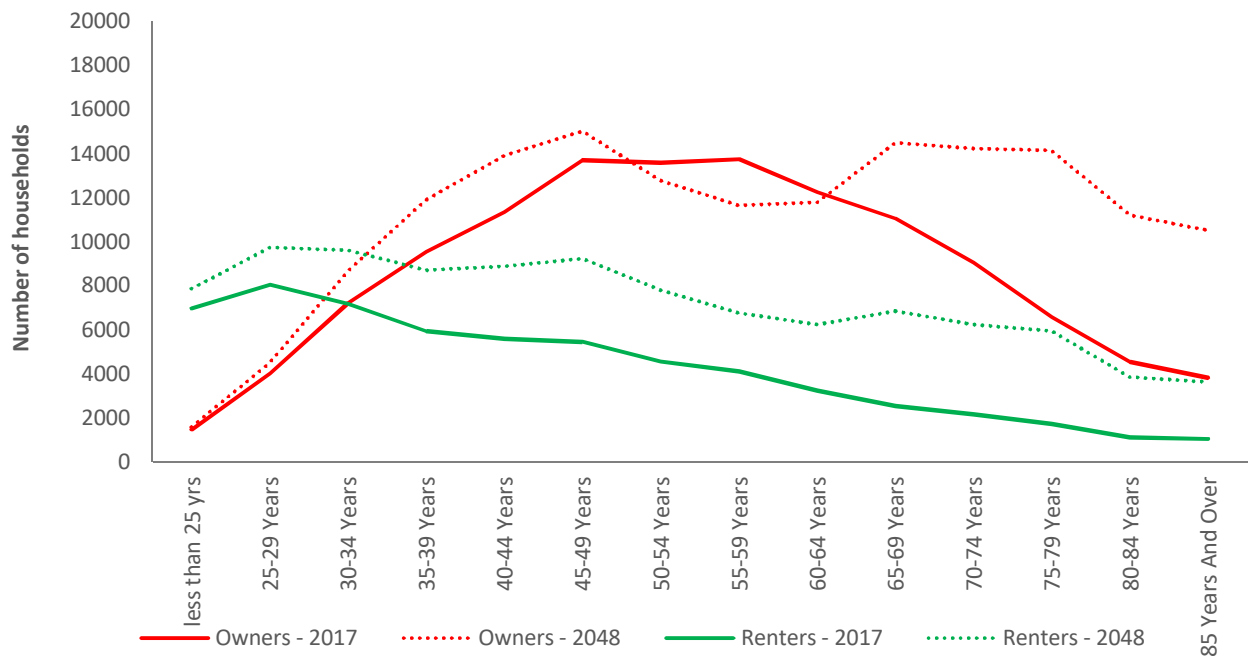
Source: Modelled based on data from Statistics New Zealand

Couple only renter households are projected to experience the strongest proportional growth increasing by 115% (or 12,450 households) between 2017 and 2048 and one person renter households are also projected to grow by 108% (or 17,950 households) over the same time period. Owner occupied households with couple only and one person compositions are also projected to experience strong growth increasing by 37% and 51% respectively between 2017 and 2048.



Figure 1.2 presents the projected trend in the number of households living in Greater Christchurch by tenure and age of the household reference person⁴ between 2017 and 2048.

Figure 1.2: The projected number of households living in Greater Christchurch by tenure and age of the household reference person 2017 to 2048



Source: Modelled based on data from Statistics New Zealand

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

Demand by dwelling typology

The implications of the demographic and tenure trends on the housing demand for dwellings by typology⁵ is presented in Figure 1.3. Figure 1.3 presents the projected growth in demand in Greater Christchurch between 2017 and 2048. Dwelling typology is divided into the following categories; standalone dwelling⁶ with two bedrooms or less; standalone dwelling with three bedrooms or more; multi-unit dwelling⁷ with two bedrooms or less; and multi-unit dwelling with three bedrooms or more.

⁴ The household reference person is the person who completes the census dwelling questionnaire. They are assumed to be representative of the age of the key people living in the dwelling.

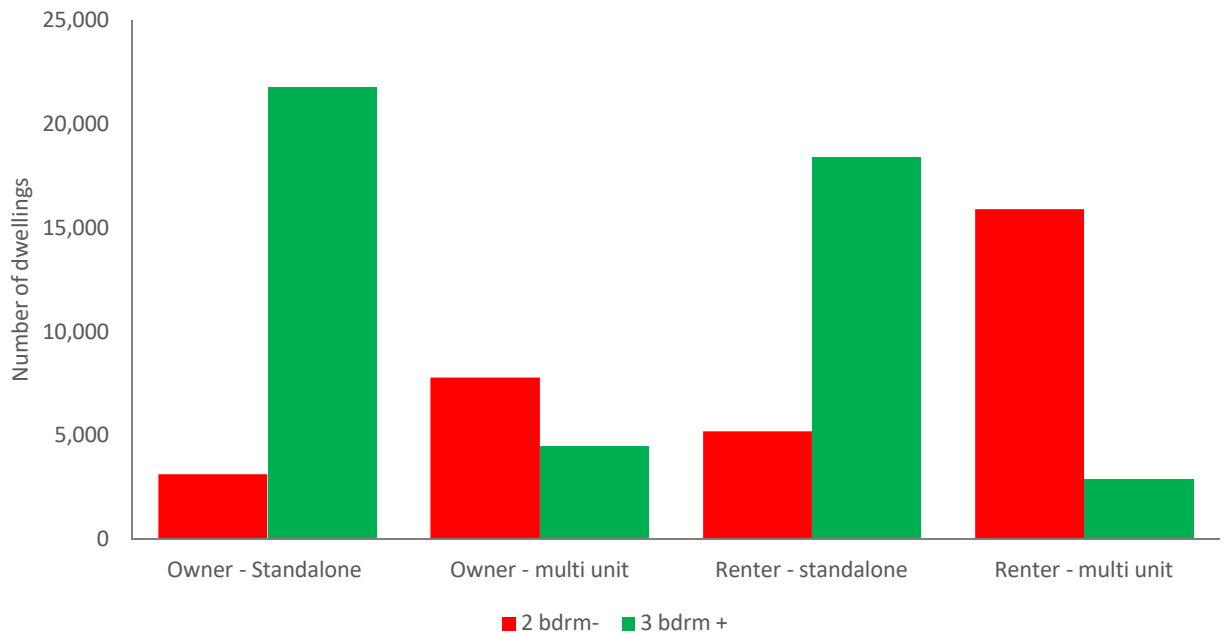
⁵ An overview of the methodology used is presented in Appendix 2 and assumes the propensity for households with different characteristics (age, household composition and tenure) for different dwelling typologies remains the same between 2017 and 2048.

⁶ A standalone dwelling is defined as a house which is free standing and not attached to any other dwelling.

⁷ A multi-unit dwelling are units in any building where two or more dwellings are attached. This category includes all dwellings that are not standalone and consequently includes duplexes, terraced housing and apartments.



Figure 1.3: The implication of demographic and tenure projections on the demand in Greater Christchurch by dwelling typology and tenure between 2017 and 2048.



Source: Modelled based on Statistics New Zealand data

Demand for standalone dwellings is predominately for units with three or more bedrooms whilst multi-unit demand is typically for units with fewer bedrooms. Renters have a higher propensity to rent multi-unit dwellings relative to standalone dwellings. Between 2017 and 2048 standalone dwellings account for 65% of the projected growth from owner occupiers and 56% of the renter household growth. These trends reflect the households’ current propensity (by tenure, age and household composition) to live in the dwellings currently available within the Greater Christchurch housing market. These propensities can change over time particularly if developers innovate and provide different dwelling configurations at affordable prices.

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.

Table 1.2 presents the trend in median house sale prices, rents and household incomes between 1991 and 2013.



Table 1.2: Median house prices, median rents and median gross household incomes – 1991 to 2013

	Median sale price, rents and household income					% change 1991 to 2013	
	Mar-91	Mar-96	Mar-01	Mar-06	Mar-13	Total %	Annual Ave
House prices							
Waimakariri	\$91,000	\$130,000	\$145,000	\$280,000	\$395,000	334%	6.9%
Christchurch City	\$85,000	\$142,100	\$162,500	\$210,800	\$408,000	380%	7.4%
Selwyn	\$75,000	\$123,250	\$149,000	\$331,300	\$485,000	547%	8.9%
House rents							
Waimakariri	\$145	\$175	\$180	\$254	\$382	163%	4.5%
Christchurch City	\$180	\$200	\$210	\$300	\$410	128%	3.8%
Selwyn	\$123	\$175	\$175	\$305	\$450	266%	6.1%
Household incomes							
Waimakariri	\$31,100	\$34,700	\$39,700	\$50,900	\$68,800	121%	3.7%
Christchurch City	\$31,100	\$32,900	\$36,500	\$48,200	\$65,300	110%	3.4%
Selwyn	\$35,500	\$39,100	\$47,200	\$62,500	\$85,100	140%	4.1%

Source: Statistics New Zealand, MBIE and Corelogic

The deterioration in housing affordability is a result of housing costs increasing at a faster rate than household incomes. House prices have increased at over double the annual average compounded as household incomes whereas rents have increased at between 0.4 and 2.0 percentage points faster than household incomes. These trends have had an impact on key affordability measures over time. Between 1991 and 2013, house prices in Waimakariri UDS areas have increased at 3.2 percentage points faster per annum than household incomes. Over the same time period rents increased 0.8 percentage points faster than household incomes.

As housing costs increase faster than household incomes housing affordability has declined placing increased financial pressure on households. Christchurch City and Selwyn UDS areas experienced similar trends with house prices increasing faster than incomes (5.0 percentage points per annum in Christchurch City and 4.8 percentage points in Selwyn) and rents also increasing faster than incomes (0.4 percentage points per annum in Christchurch City and 2.0 percentage points per annum in Selwyn). The rapid increase in rents in Selwyn is likely to have placed significant financial pressure of the renter households particularly those with low incomes.

The higher growth in house prices and rents relative to household incomes has deteriorated the ability of households to rent or purchase suitable affordable dwellings. Table 1.3 summarises renter household’s ability to affordably⁸ rent or buy a dwelling as at 2017. The table presents the number of households in 2017 unable to affordably rent or buy a dwelling at key price points.

⁸ A household’s ability to affordably purchase or rent a dwelling assumes they spend no more than 30% of their gross household income on housing costs.



Table 1.3: The number of households unable to affordably rent or rent a dwelling at key price points in 2017

Expressed in 2017\$	Waimakariri UDS areas		Christchurch City UDS		Selwyn UDS areas	
	No of hhlds	Accumulative total	No of hhlds	Accumulative total	No of hhlds	Accumulative total
Rents (\$ per week)						
less than \$300	1,760	1,760	22,240	22,240	550	550
\$300 to \$350	320	2,080	3,150	25,390	130	680
\$350 to \$400	240	2,320	3,150	28,540	180	860
\$400 to \$450	240	2,560	2,820	31,360	180	1,040
\$450 to \$500	210	2,770	2,300	33,660	190	1,230
More than \$500	1,090	3,860	18,820	52,480	1,810	3,040
House prices						
less than \$300,000	2,150	2,150	26,820	26,820	740	740
\$300,000 to \$350,000	290	2,440	3,830	30,650	220	960
\$350,000 to \$400,000	290	2,730	3,740	34,390	230	1,190
\$400,000 to \$450,000	210	2,940	2,790	37,180	250	1,440
\$450,000 to \$500,000	210	3,150	2,800	39,980	250	1,690
More than \$500,000	720	3,870	12,830	52,810	1,370	3,060

Source: Modelled based on Statistics New Zealand data and MBIE

The key rental price points varies with 60% of renters unable to affordably rent at \$400 in Waimakariri UDS area, 54% in Christchurch City UDS areas, and 28% in Selwyn UDS areas. Key affordable purchase price points for renters also varies, with 71% of renters living in Waimakariri unable to affordably purchase a dwelling at \$400,000. Whereas, 65% of Christchurch city renters and 39% of Selwyn UDS renters are unable to affordably purchase a dwelling at \$400,000,

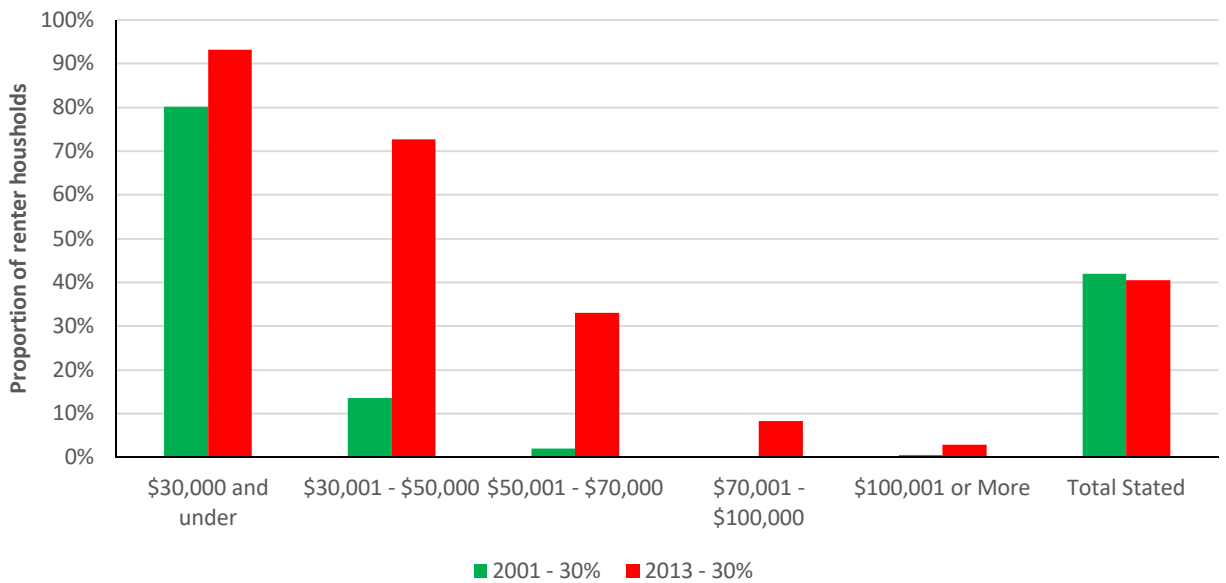
The deterioration in housing affordability has increased the number of private renter households experiencing housing stress⁹.

⁹ A renter household is defined as stressed when they are paying more than 30% of their gross household income in rent..



Figure 1.4 presents the trend relating to the level of housing stress between 2001 and 2013 by gross household income in Greater Christchurch.

Figure 1.4: Housing stress by gross household income 2001 and 2013 in Greater Christchurch



Source Statistics New Zealand

The proportion of households experiencing housing stress increased for renters earning \$30,000 to \$50,000 (from 14% to 73%) between 2001 and 2013. Over the same time period the proportion of households earning between \$50,000 and \$70,000 experiencing housing stress increased from 2% to 33%. Typically, private renter housing stress is higher for low income households. Modelling (taking into account recent market trends) estimates 25,180 private renter households are experiencing housing stress in 2017.

Housing need

Housing need is a measure of the total number of renter households within a community which require some assistance¹⁰ 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 + others

¹⁰ Assistance can come in a number of ways. These can include financial assistance from central government topping up incomes with an allowance (such as the accommodation supplement), by the provision of subsidised housing stock by local and central government or community housing providers, and from emergency housing providers



‘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. Table 1.4 presents the analysis of total housing need as at 2017.

Table 1.4: Total housing need in Greater Christchurch as at 2017

	Financial Housing Stress (A)	Other Need			Total Housing Need (A + D)	% of All Renters	% of All Households
		Social Renters (B)	Other (C)	Total Other Need (B + C = D)			
Waimakariri UDS	1,670	250	130	380	2,050	53%	11%
Christchurch UDS	22,500	8,450	2,390	10,840	33,340	63%	23%
Selwyn UDS	1,010	10	160	170	1,180	39%	7%
Greater Christchurch	25,180	8,710	2,680	11,390	36,570	61%	20%

NB: Numbers are rounded to the nearest 10.

NB: The analysis is based on data from census, population projections (CCC & Statistics New Zealand), MBIE, and HNZC.

The overall level of housing need is greater in Christchurch City UDS submarkets than the balance of Greater Christchurch. This is a reflection of the higher number of low income renters and social renters living in the city. Greater Christchurch’s relative level of housing stress is slightly higher than Greater Wellington (54% of all renters) and lower than areas such as Porirua (68% of all renters) and Masterton (67% of all renters). Waimakariri and Selwyn UDS submarkets have relatively lower levels of housing need which is a reflection of the relative income distribution of the households living in their submarkets.

The relative level of housing need is expected to increase across Greater Christchurch. Between 2017 and 2048 total need is projected to increase by 2,910 households (or 141%) in Waimakariri UDS submarkets, 20,970 household or 63% in Christchurch’s UDS submarkets and 3,030 households or 256% in Selwyn’s UDS submarkets. A total of 79% of the projected increase in total need is expected to occur in Christchurch City’s UDS submarkets. Housing need as a proportion of all renters falls between Selwyn District and Christchurch City and consistent with the trend in the other areas is expected to experience an increase in the proportion of needy households over the next 31 years.

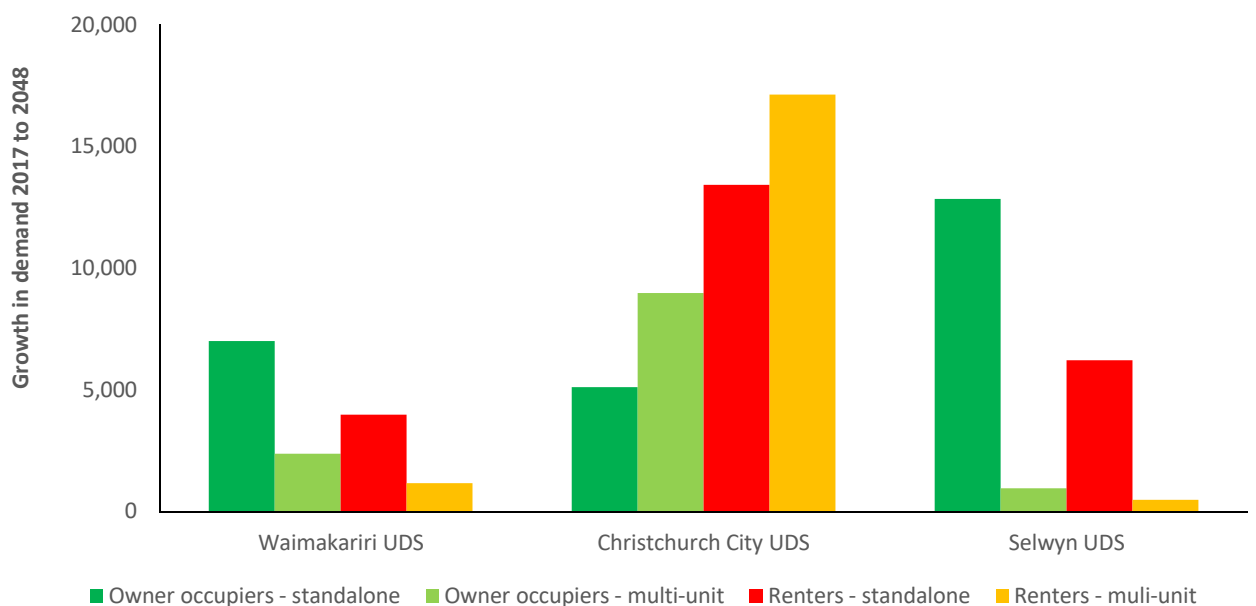
This is primarily a reflection of the projected increase in the number of older one person and couple only renter households aged 65 years and older. As these relatively fixed low income households increase as a proportion of all renter households the level of housing need increases.



In summary, the number of households living in Greater Christchurch is projected to increase by 42% increase 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 age of the household reference person and household composition. These trends combined with a fall in the proportion of owner occupiers is likely to have a significant impact on the nature of housing demand over the next thirty years. Greater Christchurch’s aging population will be reflected in significant growth in the number of one person and couple only households. If these demographic trends are reflected in households’ housing demand there will be a significant increase in the requirement for smaller and multi-unit dwellings.

Demand is projected to be unevenly distributed within Greater Christchurch. Figure 1.5 presents the projected growth by dwelling typology in Waimakariri, Christchurch City and Selwyn UDS areas between 2017 and 2048.

Figure 1.5: Projected growth in demand by dwelling typology between 2017 and 2048 in Waimakariri, Christchurch City and Selwyn UDS areas



Source: Modelled based on Statistics New Zealand data
NB: These projections assume the underlying demographic trends and changes in the proportion of owner occupied dwellings are reflected in housing demand estimates

The projected growth in demand in Waimakariri and Selwyn UDS areas is expected to be dominated by the demand for standalone dwellings. Between 2017 and 2048, demand is projected to increase by 10,980 for standalone dwellings and by 3,550 for multi-unit dwellings in Waimakariri UDS area. Selwyn UDS area is projected experience similar growth with the demand for standalone dwellings increasing by 19,040 while demand for multi-unit dwellings is projected to increase by 1,420. The pattern of growth is projected to be different in Christchurch UDS area driven in part by the higher proportion of renter households and an older population. Between 2017 and 2048, Christchurch UDS area is projected to experience growth in demand for an additional 18,520 standalone dwellings and 26,080 multi unit dwellings.



2. Introduction

In accordance with your instructions we have prepared our report on the current and future housing demand in Greater Christchurch. This report has been prepared for the Greater Christchurch Partnership to assist them with their obligations under the National Policy Statement (NPS) on Urban Development Capacity 2016. In accordance with the requirements of the NPS the demand estimates are presented for the following timeframes short term - 2017 to 2020 (0 to 3 years), medium term - 2020 to 2027 (4 to 10 years), and long term - 2027 to 2048 (11 to 31 years). The end date of 2048 was chosen to ensure total growth fully encapsulated housing demand during the long term 30 year horizon included in the NPS. 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;
- Household composition (household types will include couple only, couples with children, one parent, one person and other); and
- Demand at different price points.

The implications of these trends in terms of the type and size of dwelling typology required for future growth are included. 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 occupier and renter households are presented.

The results of the analysis are summarised for the Greater Christchurch housing market with additional analysis provided for the following sub-markets¹¹. The submarkets in Christchurch City include:

- Central City;
- North-west;
- North-east;
- South-west;
- South-east;
- Port Hills; and
- Lyttelton Harbour.

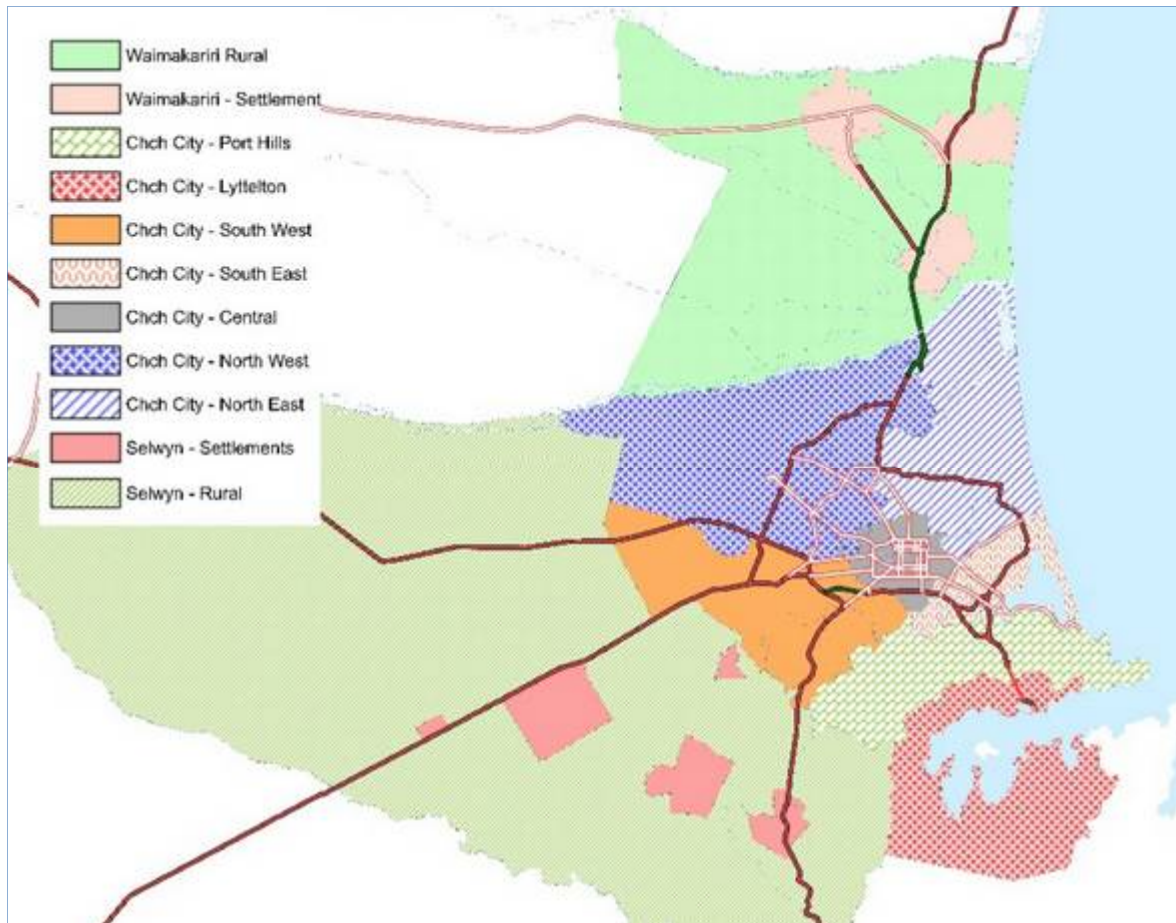
Selwyn District sub areas will include Selwyn UDS Settlements and Selwyn UDS Rural. Waimakariri District sub areas will include Waimakariri UDS Settlements and Waimakariri UDS Rural.

¹¹ Definition of the sub area boundaries is included in appendix 1.



Figure 2.1 presents the geographical boundaries of these sub-markets.

Figure 2.1: Sub-market boundaries



Note as agreed, West Mellon statistical area unit is included in Selwyn Rural submarket

The central city submarket is an amalgamation of 17 statistical area units. Initially our objective was to have a CBD submarket (including the following area units; 591500-Cathedral Square; 591600-Hagley Park and 591700-Avon Loop), however, the significant change in the area’s population caused by the 2010/2011 earthquakes caused sufficient disruption to the structure of these communities to make this impractical in terms of modelling future housing demand. Consequently, they were combined in with the surrounding inner- city suburbs to provide the central city submarket included in Figure 2.1.

Data sources used in this report include Statistics New Zealand’s census data, building consent information and their population estimates and projections. We note the different time frames and definitions used in these data sets adds to the complexity of modelling future housing demand and alignment these would be advantageous. For example, census have an effective March date whilst the population and household projections are as at 30th June. Census and population projections also have slightly different definition on usually resident people and households. We would recommend that MBIE consider aligning the dates within the National Policy Statement for Urban Development with the key dates used by Statistics New Zealand.



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 2017 and 2048 by demographic characteristic and tenure for Greater Christchurch 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. The demand projections have been rounded to the nearest 10 and in some cases, this may result in small differences in the totals between different tables.

The rationale for the adoption of the population projections used in this report was provided in the Greater Christchurch Partnerships Methodology for the Housing Capacity Assessment. The projections used assume Christchurch City's population increases in line with Statistics New Zealand medium population projection scenario. Selwyn's and Waimakariri's populations are assumed to increase in line with Statistics New Zealand's medium/high population growth scenario.

3.2 Greater Christchurch housing demand

Table 3.1 presents the projected change in the total number of households living in Greater Christchurch between 2017 and 2048. These projections are consistent with the population projections used in the Greater Christchurch Partnerships Methodology for the Housing Capacity Assessment. The projections used assume Christchurch City's population increases in line with Statistics New Zealand medium population projection scenario. Selwyn's and Waimakariri's populations are assumed to increase in line with Statistics New Zealand's medium/high population growth scenario. The number of households living in each area in 2017 is modelled from the population and household projections.

Table 3.1: Total projected number of households living in Greater Christchurch 2017 to 2048

Year	Number of households			Total change in the number of households			Annual average change in households		
	Waimak UDS	Chch City	Selwyn UDS	Waimak UDS	Chch City	Selwyn UDS	Waimak UDS	Chch City	Selwyn UDS
2017	18,080	147,020	16,590						
2020 (0 to 3 yrs)	20,020	153,490	19,170	1,940	6,470	2,580	650	2,160	860
2027 (4 to 10 yrs)	23,960	165,920	24,410	3,940	12,430	5,240	560	1,780	750
2048 (11 to 31 yrs)	32,540	187,840	37,360	8,580	21,920	12,950	410	1,040	620

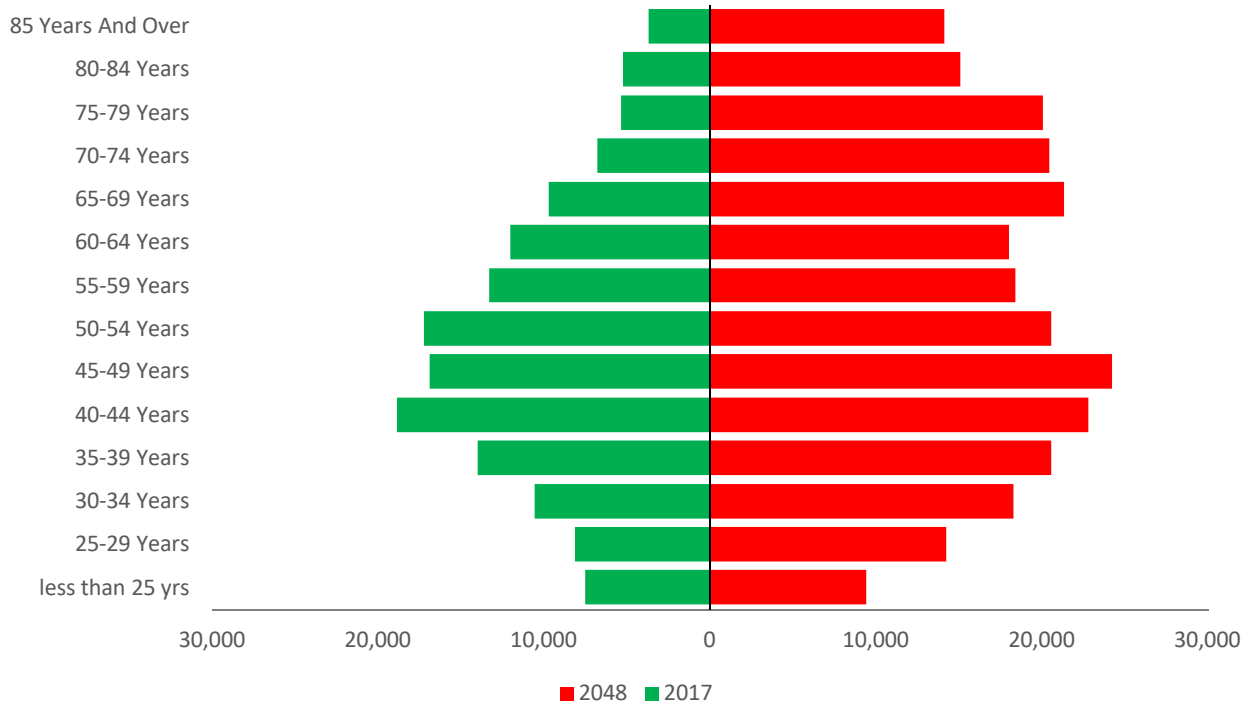
Source: Modelled based on data from Statistics New Zealand



Greater Christchurch’s population is expected to increase by 76,050 households, or 42%, between 2017 and 2048. The number of households in Selwyn is expected to experience the fastest growth increasing by 125% between 2017 and 2048 followed by 80% growth in Waimakariri and 28% in Christchurch city UDS areas over the same time period. At the same time the characteristics of Greater Christchurch’s population is expected to change. Like the rest of New Zealand, the projections demonstrate an aging of the population.

Figure 3.1 presents the number of households living in Greater Christchurch by the age of the household reference person¹² in 2017 and 2048.

Figure 3.1: Greater Christchurch’s households by age of the household reference person – 2017 and 2048



Source: Modelled based on data from Statistics New Zealand

¹² The household reference person is the person who completes the census dwelling questionnaire. They are assumed to be representative of the age of the key people living in the dwelling.



Table 3.2 presents the projected trend in the number of households living in Greater Christchurch by the age of the household reference person.

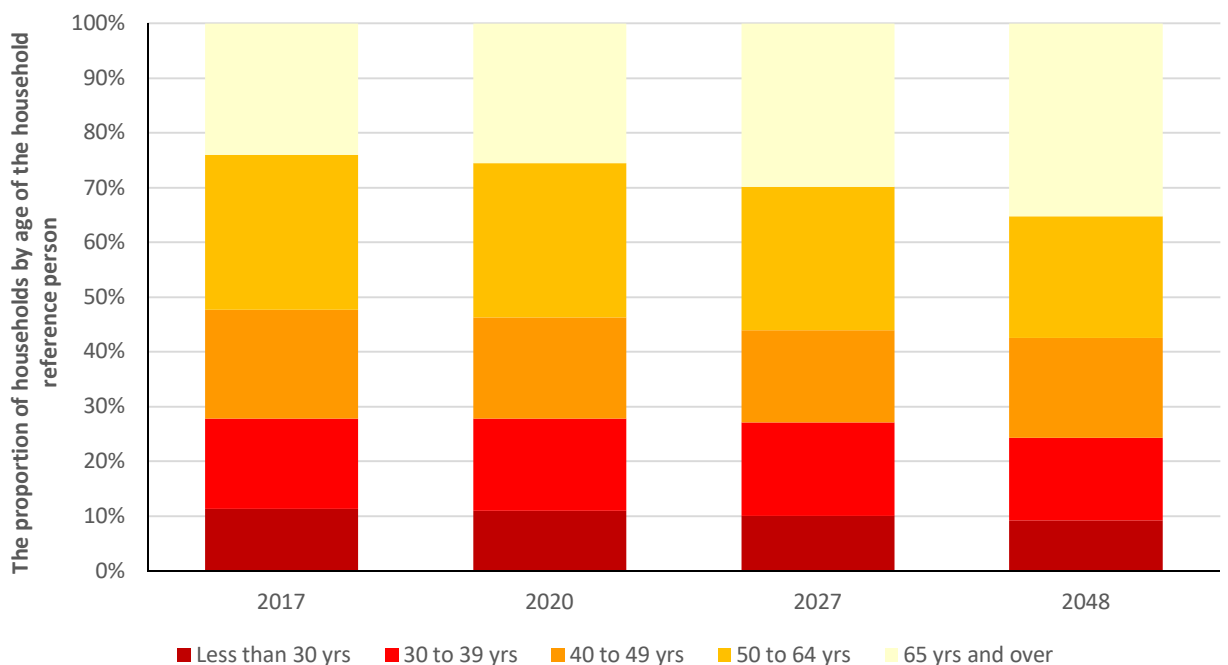
Table 3.2: Number of households living in Greater Christchurch by age of the household reference person – 2017 to 2048

	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
2017	20,530	29,910	36,080	51,510	43,690	181,720
2020	21,150	32,400	35,470	54,350	49,330	192,700
2027	21,310	36,770	36,010	56,100	64,120	214,310
2048	23,700	38,900	47,060	57,020	91,070	257,750
Annual change						
2017 to 2020	210	830	-200	950	1,880	3,660
2020 to 2027	20	620	80	250	2,110	3,090
2027 to 2048	110	100	530	40	1,280	2,070

Source: Modelled based on data from Statistics New Zealand

Figure 3.2 presents the proportion of households living in Greater Christchurch by age of the household reference person between 2017 and 2048.

Figure 3.2: Proportion of households living in Greater Christchurch by age of the household reference person



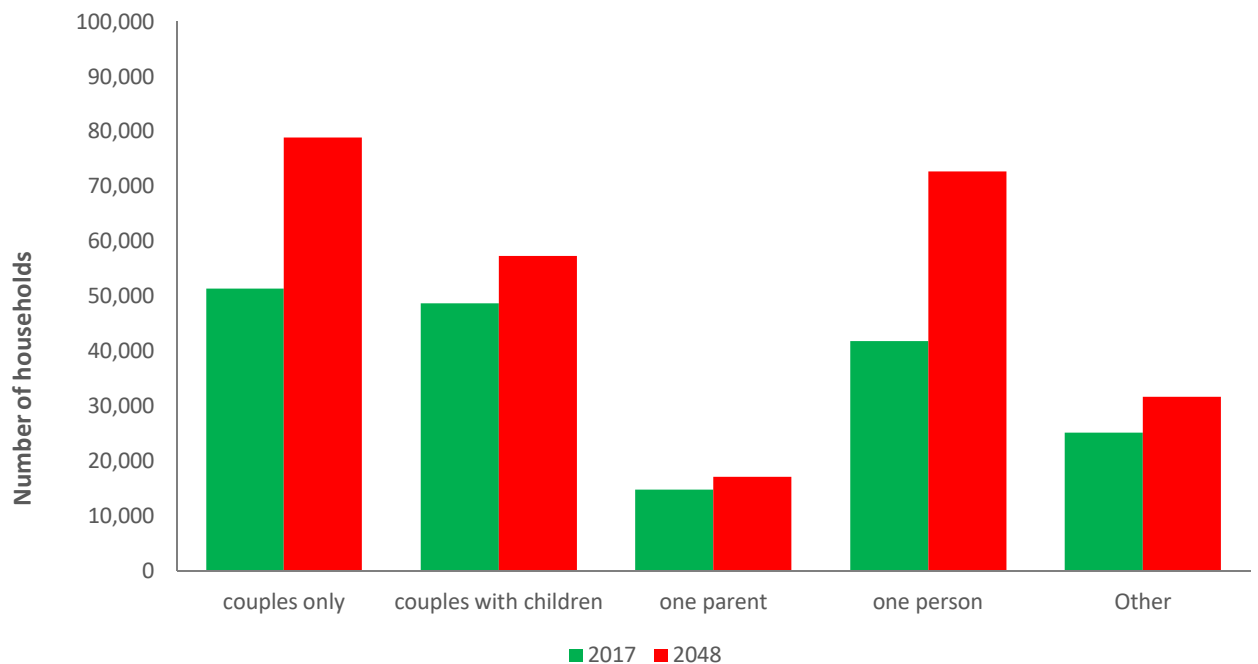
Source: Modelled based on Statistics New Zealand data

The proportion of households with reference people aged 65 years and older is projected to increase from 24% in 2017 to 35% by 2048.



Figure 3.3 presents the projected change in the number of households living in Greater Christchurch by household composition between 2017 and 2048.

Figure 3.3: Greater Christchurch’s households by household composition – 2017 and 2048



Source: Modelled based on data from Statistics New Zealand

Table 3.3 presents the projected trend in the number of households living in Greater Christchurch by household composition.

Table 3.3: Number of households living in Greater Christchurch by household composition – 2017 to 2048

Household Composition	Number of households				Annual change in the number of households		
	2017	2020	2027	2048	17 to 20	20 to 27	27 to 48
couple only	51,310	56,120	65,880	78,910	1,600	1,390	650
couple with	48,710	49,930	51,350	57,350	410	200	300
one parent	14,740	15,280	15,680	17,120	180	60	70
one person	41,840	45,500	54,180	72,750	1,220	1,240	930
Other	25,120	25,860	27,230	31,620	250	200	220
Total	181,720	192,690	214,320	257,750	3,660	3,090	2,170

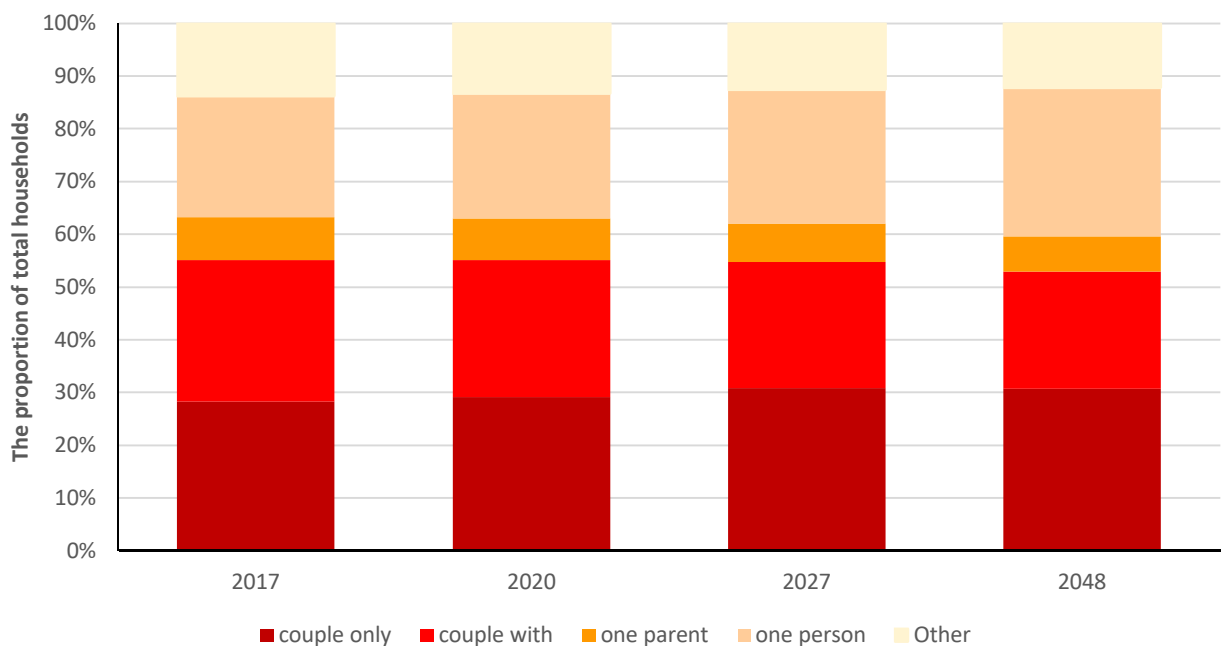
Source: Modelled based on data from Statistics New Zealand



The change in the age profile of Greater Christchurch’s population also has implications for the proportion of the types of households living in the area. Between 2017 and 2048, couple only and one person households are projected to experience the strongest growth increasing by 27,600 households (or 54%) and 30,910 households (or 74%), respectively. These trends are similar to the national trends.

Figure 3.4 presents the trend in the proportion of households by composition between 2017 and 2048 for Greater Christchurch.

Figure 3.4: The proportion of households living in Greater Christchurch by composition 2017 to 2048



Source: Modelled based on Statistics New Zealand data

As the population ages the proportion of couples without children and one person households increases. Between 2017 and 2048 couples without children are projected to increase by 27,600 or 54% and one person households by 30,910 or 74%. These household groups are projected to account for 77% of the total growth between 2017 and 2048. National trends are similar although the proportion of households are large for some household types. The proportion of couples with children is projected to decline by 5 percentage points in Greater Christchurch and 4 percentage pints nationally between 2017 and 2048. Over the same time period the proportion of one person households is expected to increase by 5 percentage points in both Greater Christchurch and nationally.

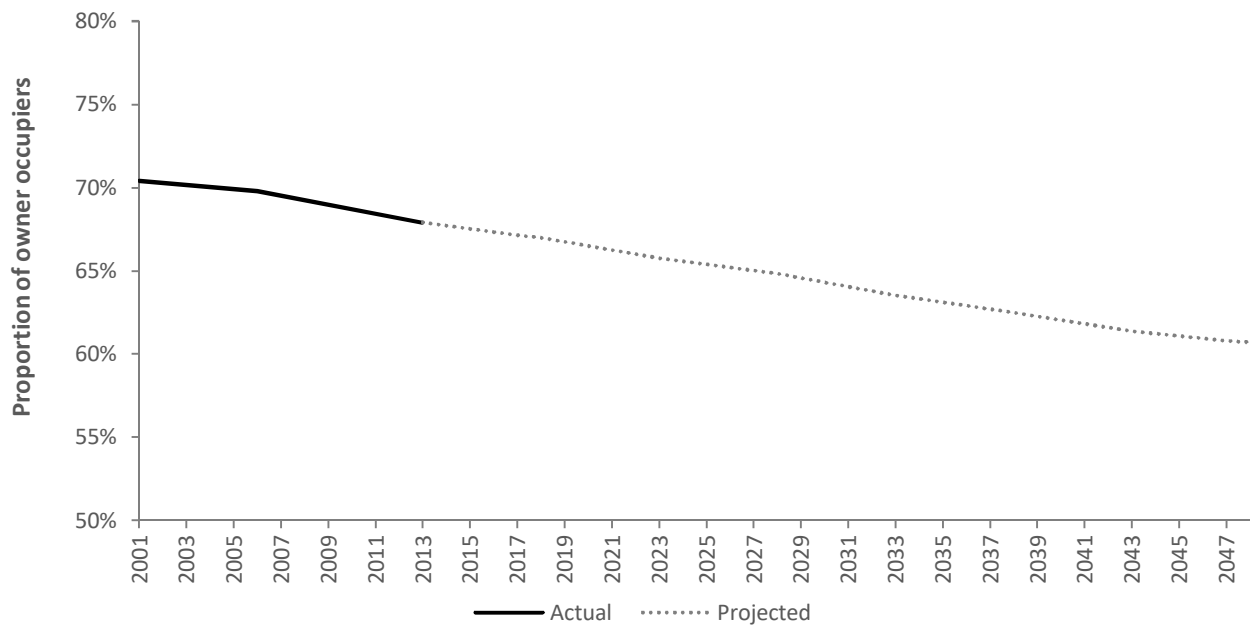
In addition to these demographic changes poor housing affordability is projected to result in the ongoing erosion of the rates of owner occupation in Greater Christchurch. For example, between 1991 and 2013, median house prices increased 334% in Waimakariri District, 380% in Christchurch City and 547% in Selwyn District. Over the same time period household incomes increased by approximately one third of the rate (121% in Waimakariri District, 110% in Christchurch City, and 140% in Selwyn District).



The rapid rise in house prices relative to household incomes has been partly offset by falling interest rates, increased availability of credit and more liberal bank lending policies. However, these trends (starting in the early 1990s) have resulted in a significant fall in the proportion of owner occupiers particularly for younger age cohorts. As the younger cohorts aged (from 1991 to 2013) they have reduced the average level of owner occupation across greater Christchurch.

Figure 3.5 presents the projected change in the rate of owner occupation in Greater Christchurch between 2017 and 2048.

Figure 3.5: Actual and projected rate of owner occupation in Greater Christchurch 2001 to 2048



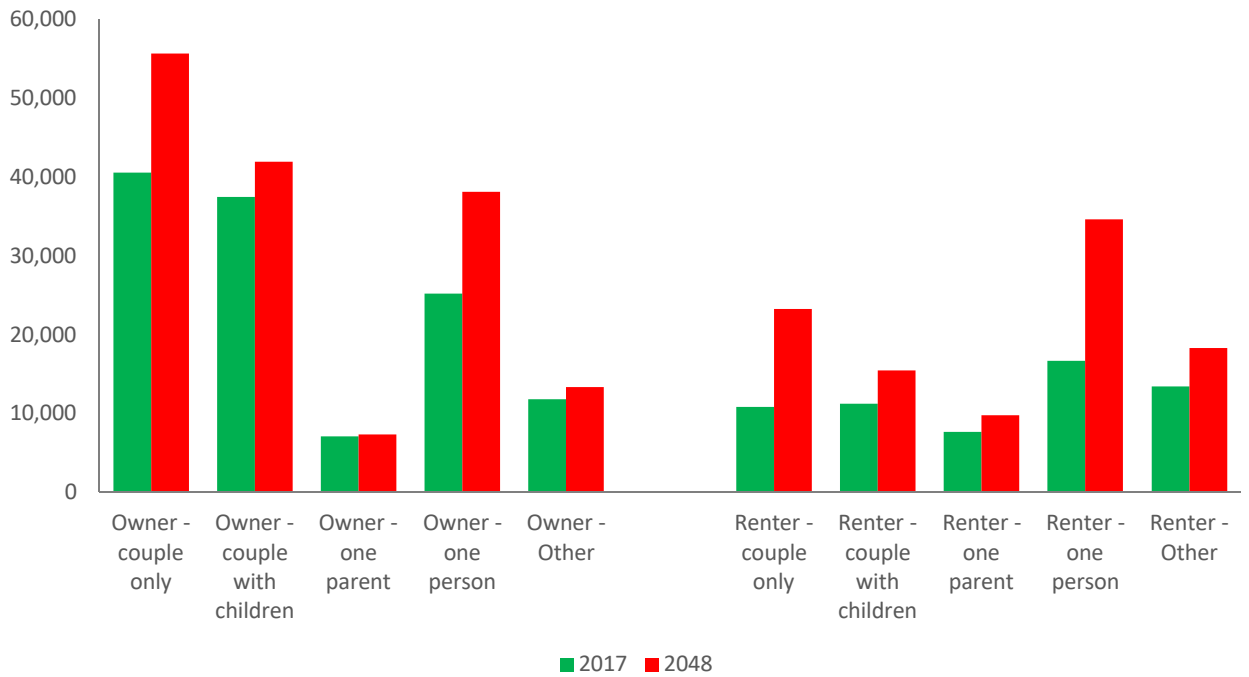
Source: Modelled based on data from Statistics New Zealand

Greater Christchurch’s rates of owner occupation fell from 70.4% in 2001 to 67.9% in 2013. Tenure modelling projections indicate that the rate of owner occupation will continue to fall to 60.7%, a 7.2 percentage point fall, between 2013 and 2048. This implies that the number of owner occupied households will increase by 34,370, or 28%, between 2017 and 2048 while the number of renter households are projected to increase by 41,660, or 69%, over the same time.



Figure 3.6 presents the projected trend in the number of households living in Greater Christchurch by household composition and tenure between 2017 and 2048.

Figure 3.6: The number of households living in Greater Christchurch by tenure and composition in 2017 and 2048



Source: Modelled based on data from Statistics New Zealand



Table 3.4 presents the projected trend in the number of households living in Greater Christchurch by tenure and household composition between 2017 and 2048.

Table 3.4: The number of households living in Greater Christchurch by tenure and household composition between 2017 and 2048

	Number of households				Annual change in the no. of households		
	2017	2020	2027	2048	17 to 20	20 to 27	27 to 48
Owners							
couple only	40,520	44,110	50,910	55,670	1,200	970	230
couple with	37,490	37,950	37,970	41,890	150	0	190
one parent	7,080	7,080	6,830	7,350	0	-40	20
one person	25,170	26,860	31,190	38,130	560	620	330
Other	11,740	12,050	12,380	13,330	100	50	50
Total	122,000	128,050	139,280	156,370	2,020	1,600	810
Renters							
couple only	10,790	12,010	14,970	23,240	410	420	390
couple with	11,220	11,980	13,380	15,460	250	200	100
one parent	7,660	8,200	8,850	9,770	180	90	40
one person	16,670	18,640	22,990	34,620	660	620	550
Other	13,380	13,810	14,850	18,290	140	150	160
Total	59,720	64,640	75,040	101,380	1,640	1,490	1,250

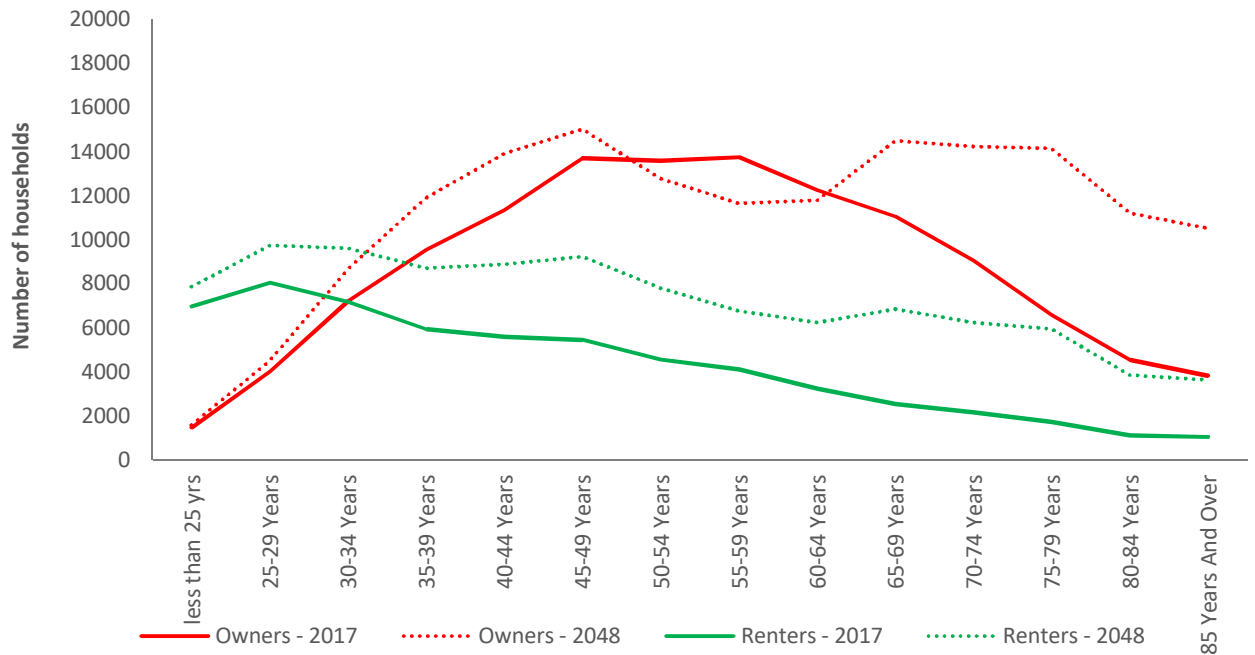
Source: Modelled based on data from Statistics New Zealand

Couple only renter households are projected to experience the strongest proportional growth increasing by 115% (or 12,450 households) between 2017 and 2048 and one person renter households are also projected to grow by 108% (or 17,950 households) over the same time period. Owner occupied households with couple only and one person compositions are also projected to experience strong growth increasing by 37% and 51% respectively between 2017 and 2048.



Figure 3.7 presents the projected trend in the number of households living in Greater Christchurch by tenure and age of the household reference person¹³ between 2017 and 2048.

Figure 3.7: Number of households living in Greater Christchurch by tenure and age of the household reference person in 2017 to 2048.



Source: Modelled based on data from Statistics New Zealand

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

¹³ The household reference person is the person who completes the census dwelling questionnaire. They are assumed to be representative of the age of the key people living in the dwelling.



Table 3.5 presents the trend in the number of households living in Greater Christchurch by tenure and the age of the household reference person between 2017 and 2048.

Table 3.5: Number of households living in Greater Christchurch by tenure and age of the household reference person 2017 to 2048

	Number of households						Annual 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											
2017	5,500	16,790	25,040	39,580	35,070	121,980					
2020	5,640	17,780	24,080	40,940	39,640	128,080	50	330	-320	450	1,520
2027	5,510	19,490	23,160	40,430	50,670	139,260	-20	240	-130	-70	1,580
2048	6,100	20,580	28,940	36,200	64,550	156,370	30	50	290	-210	690
Renters											
2017	15,020	13,120	11,050	11,930	8,600	59,720					
2020	15,520	14,620	11,400	13,410	9,710	64,660	170	500	120	490	370
2027	15,810	17,270	12,850	15,660	13,440	75,030	40	380	210	320	530
2048	17,600	18,320	18,120	20,820	26,520	101,380	90	50	260	260	650

Source: Modelled based on data from Statistics New Zealand

Both renter and owner occupied households are projected to experience strong growth. Renter households with household reference people aged 65 years and older are projected to increase by 17,920 or 208% between 2017 and 2048. Over the same time period owner occupied households with household reference people aged 65 years and older are projected to increase by 29,480 or 84%. These age groups represent 43% of the total growth in the number of renter households and 86% of the total growth in the number of owner occupier households between 2017 and 2048.



3.3 Housing demand by submarket

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

Table 3.6 presents the projected growth distributed across the submarkets within Greater Christchurch between 2017 and 2048.

Table 3.6: Projected growth in households by submarket between 2017 and 2048

	Waimakariri UDS		Selwyn UDS		Christchurch City UDS						
	Rural	Settlemts	Rural	Settlemts	Central	North East	North West	Port hills	South East	Lyttelton	South West
2017	4,670	13,410	7,000	9,590	21,540	30,910	35,280	9,560	14,870	2,180	32,680
2020	5,080	14,940	8,000	11,170	23,120	31,980	36,240	9,810	15,160	2,230	34,950
2027	6,000	17,960	10,440	13,970	25,840	33,990	38,460	10,280	15,640	2,330	39,380
2048	7,990	24,550	16,820	20,540	29,690	37,440	42,730	10,900	15,620	2,440	49,020
Ann Chge											
17 to 20	140	510	330	530	530	360	320	80	100	20	760
20 to 27	130	430	350	400	390	290	320	70	70	10	630
27 to 48	100	330	320	330	190	170	210	30	0	10	480

Source: Modelled based on Statistics New Zealand data

The submarkets with the highest levels of projected growth between 2017 and 2048 are Selwyn rural and settlements which are expected to growth by 140% (or 9,820 households) and 114% (or 10,950 households) respectively. Waimakariri rural and settlement submarket are also projected to experience strong growth increasing by 71% (or 3,320 households) and 83% (or 11,140 households) respectively. Christchurch south west submarket is projected to be the fastest growing sub market in Christchurch City increasing by 40% (or 16,340 households) between 2017 and 2048. Christchurch City submarkets are projected to accommodate 54% of the total growth between 2017 and 2048 with 27% occurring in Selwyn UDS submarkets and the balance 19% being located in Waimakariri UDS submarkets.

Table 3.7 presents the projected change in the number of households by tenure and submarket between 2017 and 2048.



Table 3.7: The projected change in the number of households by tenure and submarket

	Owner Occupiers					Renters				
	2017	2020	2027	2048	17 to 48	2017	2020	2027	2048	17 to 48
Waimakariri - rural	3,800	4,070	4,670	5,790	1,990	880	1,000	1,280	2,160	1,280
Waimakariri - Settlements	10,440	11,490	13,510	17,720	7,280	2,980	3,450	4,430	6,850	3,870
Christchurch Central	8,020	8,510	9,210	9,780	1,760	13,480	14,590	16,650	19,910	6,430
Christchurch - North East	21,210	21,670	22,480	22,490	1,280	9,700	10,300	11,550	14,960	5,260
Christchurch North West	24,440	24,720	25,440	26,030	1,590	10,860	11,520	13,040	16,680	5,820
Christchurch - Port Hills	7,670	7,800	7,960	7,930	260	1,890	2,020	2,340	3,000	1,110
Christchurch South East	9,510	9,560	9,650	8,650	-860	5,370	5,610	6,020	6,980	1,610
Christchurch - Lyttelton	1,710	1,750	1,780	1,750	40	480	500	580	680	200
Christchurch - South West	21,620	22,950	25,370	28,680	7,060	11,050	11,990	14,000	20,340	9,290
Selwyn - Rural	5,820	6,600	8,440	12,800	6,980	1,190	1,410	1,970	4,010	2,820
Selwyn - Settlements	7,750	8,920	10,770	14,750	7,000	1,840	2,260	3,170	5,810	3,970

Source: Modelled based on Statistics New Zealand data

Between 2017 and 2048 the strongest growth in the number of owner occupied households is projected to occur in Waimakariri rural (up 52%) and settlements (up 70%) and Selwyn rural (up 120%) and settlement (up 90%) submarkets. Christchurch central and south west submarkets are also expected to grow by 22% and 33% respectively. Renter households are projected to experience stronger growth in all submarkets. Those experiencing the strongest growth between 2017 and 2048 are Waimakariri rural (up 143%) and settlements (up 130%) and Selwyn rural (up 237%) and settlement (up 216%) submarkets.

Table 3.8 presents the projected growth in the number of households by household composition and submarket between 2017 and 2048.

Table 3.8: Projected growth in the number of households by household composition and submarket between 2017 and 2048

	couple only	couple with children	one parent	one person	Other	Total
Waimakariri - rural						
2017	1,820	1,630	150	780	320	4,680
2020	2,010	1,690	160	860	360	5,070
2027	2,480	1,780	180	1,070	440	5,950
2048	3,230	2,180	230	1,640	670	7,950
Waimakariri - Settlements						
2017	4,550	3,740	1,010	2,850	1,270	13,420
2020	5,180	3,990	1,090	3,240	1,430	14,940
2027	6,480	4,360	1,240	4,160	1,700	17,940
2048	8,570	5,300	1,580	6,500	2,620	24,570



Table 3.8: Projected growth in the number of households by composition & submarket between 2017 & 2048

	couple only	couple with children	one parent	one person	Other	Total
Christchurch Central						
2017	5,000	3,080	1,900	7,440	4,100	21,500
2020	5,520	3,170	2,000	8,240	4,160	23,100
2027	6,410	3,210	2,070	9,850	4,320	25,860
2048	6,960	3,210	2,120	12,460	4,810	29,540
Christchurch - North East						
2017	7,880	8,500	3,030	7,110	4,390	30,910
2020	8,380	8,470	3,080	7,580	4,460	31,970
2027	9,390	8,230	3,070	8,720	4,620	34,030
2048	10,070	8,130	3,160	10,960	5,130	37,450
Christchurch North West						
2017	9,760	9,720	3,010	7,720	5,090	35,300
2020	10,300	9,580	3,030	8,140	5,180	36,240
2027	11,480	9,290	3,010	9,380	5,310	38,480
2048	12,490	9,270	3,090	11,920	5,940	42,710
Christchurch - Port Hills						
2017	3,570	2,940	490	1,890	670	9,560
2020	3,750	2,890	500	2,000	690	9,820
2027	4,100	2,740	480	2,250	730	10,300
2048	4,270	2,620	500	2,720	820	10,930
Christchurch South East						
2017	3,590	3,400	1,570	4,080	2,250	14,880
2020	3,750	3,320	1,560	4,260	2,290	15,170
2027	4,020	3,080	1,490	4,700	2,380	15,670
2048	3,770	2,690	1,340	5,190	2,640	15,630
Christchurch - Lyttelton						
2017	850	570	120	570	90	2,190
2020	880	560	120	600	90	2,250
2027	950	530	120	660	90	2,360
2048	980	500	120	740	90	2,430
Christchurch - South West						
2017	8,660	7,910	2,860	7,660	5,590	32,670
2020	9,580	8,180	3,020	8,490	5,680	34,940
2027	11,400	8,510	3,170	10,430	5,870	39,370
2048	14,090	9,620	3,700	15,060	6,550	49,020
Selwyn - Rural						
2017	2,750	2,700	190	770	610	7,010
2020	3,250	2,970	210	910	670	8,010
2027	4,500	3,580	270	1,270	800	10,410
2048	7,400	5,460	430	2,490	1,030	16,810
Selwyn - Settlements						
2017	2,890	4,520	430	1,000	760	9,590
2020	3,500	5,130	500	1,200	840	11,180
2027	4,680	6,010	590	1,680	980	13,940
2048	7,070	8,360	850	2,970	1,310	20,560

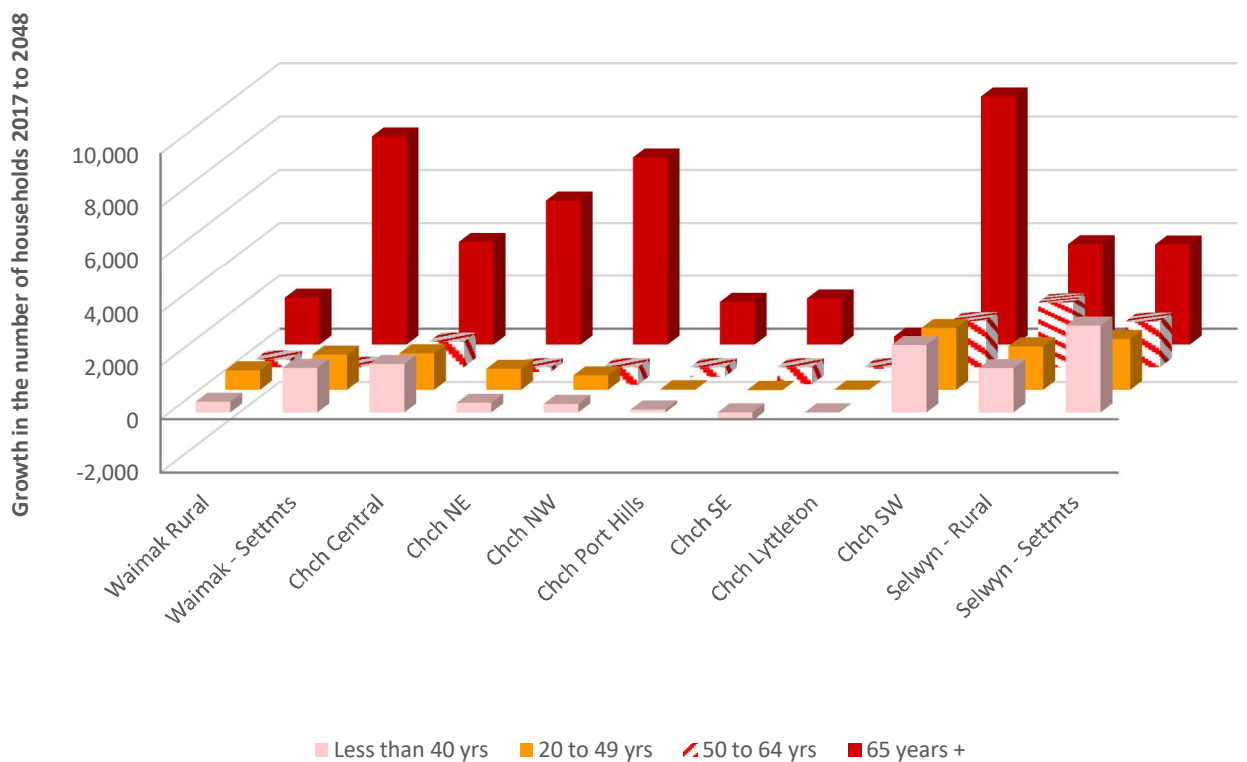
Source: Modelled based on Statistics New Zealand data



Growth in the number of households is concentrated in couple only and one person households in most submarkets.

Figure 3.8 presents the projected growth in the number of households by age of the reference person and submarket between 2017 and 2048.

Figure 3.8: Projected household growth by age and submarket



Source: Modelled based on Statistics New Zealand data

The strongest growth is projected to occur in households with reference people age 65 years and over between 2017 and 2048.

Table 3.9 presents the projected growth in the number of households by age of the reference person and submarket between 2017 and 2048.

Table 3.9: The projected growth in the number of households by age of the reference person and submarket between 2017 and 2048.

	Less than 40 years				40 to 49 years				50 to 64 years				65 yrs and over			
	2017	2020	2027	2048	2017	2020	2027	2048	2017	2020	2027	2048	2017	2020	2027	2048
Waimakariri																
Rural	760	840	1,020	1,160	1,190	1,150	1,150	1,960	1,780	1,960	2,240	2,050	960	1,120	1,540	2,780
Settlements	2,810	3,180	3,910	4,390	2,510	2,440	2,360	3,760	3,640	4,030	4,400	3,650	4,450	5,280	7,270	12,520
Christchurch City																
Central	8,890	9,480	10,230	10,760	3,760	3,790	4,070	5,140	5,110	5,500	5,800	6,100	3,740	4,320	5,740	7,680
North East	8,510	8,810	9,100	8,870	6,340	6,110	6,060	7,130	8,840	9,080	8,900	8,660	7,230	7,960	9,970	12,670
North West	8,870	9,100	9,320	9,220	6,530	6,240	6,090	7,090	10,000	10,140	9,790	9,370	9,880	10,760	13,290	17,030
Port Hills	1,500	1,560	1,670	1,610	2,060	1,970	1,910	2,080	3,380	3,430	3,270	3,020	2,620	2,840	3,450	4,220
South East	4,130	4,220	4,230	3,820	2,900	2,760	2,660	2,880	4,280	4,320	4,080	3,640	3,560	3,880	4,680	5,290
Lyttelton	330	330	350	330	490	480	470	500	850	870	840	790	510	570	700	810
South West	10,530	11,160	11,990	13,160	5,880	5,850	6,160	8,260	8,350	8,880	9,250	10,160	7,910	9,040	11,980	17,440
Selwyn																
Rural	1,270	1,440	1,910	2,970	1,730	1,800	1,990	3,410	2,690	3,100	3,890	5,210	1,330	1,670	2,610	5,220
Settlements	2,830	3,360	4,340	6,190	2,700	2,880	3,080	4,670	2,570	3,030	3,620	4,340	1,490	1,910	2,900	5,360

Source: Modelled based on Statistics New Zealand data

The strongest growth is projected to occur in households with reference people age 65 years and over between 2017 and 2048.

Table 3.10 presents the change in the number of households, and the percentage change, living in each submarket by age of the household reference person between 2017 and 2048.

Table 3.10: Change in the number of households by age of the household reference person and submarket between 2017 and 2048

	Less than 40 yrs		40 to 49 years		50 to 64 years		65 yrs and over	
	Hhlds	% Chge	Hhlds	% Chge	Hhlds	% Chge	Hhlds	% Chge
Waimakariri								
Rural	400	53%	770	65%	270	15%	1,820	190%
Settlements	1,580	56%	1,250	50%	10	0%	8,070	181%
Christchurch City								
Central	1,870	21%	1,380	37%	990	19%	3,940	105%
North East	360	4%	790	12%	-180	-2%	5,440	75%
North West	350	4%	560	9%	-630	-6%	7,150	72%
Port Hills	110	7%	20	1%	-360	-11%	1,600	61%
South East	-310	-8%	-20	-1%	-640	-15%	1,730	49%
Lyttelton	0	0%	10	2%	-60	-7%	300	59%
South West	2,630	25%	2,380	40%	1,810	22%	9,530	120%
Selwyn								
Rural	1,700	134%	1,680	97%	2,520	94%	3,890	292%
Settlements	3,360	119%	1,970	73%	1,770	69%	3,870	260%

Source: Modelled based on Statistics New Zealand data

The strongest growth is projected to occur in households with household reference people aged 65 years and over in all submarkets. Selwyn and Waimakariri, Christchurch Central and South West are expected to experience stronger growth across all age groups.



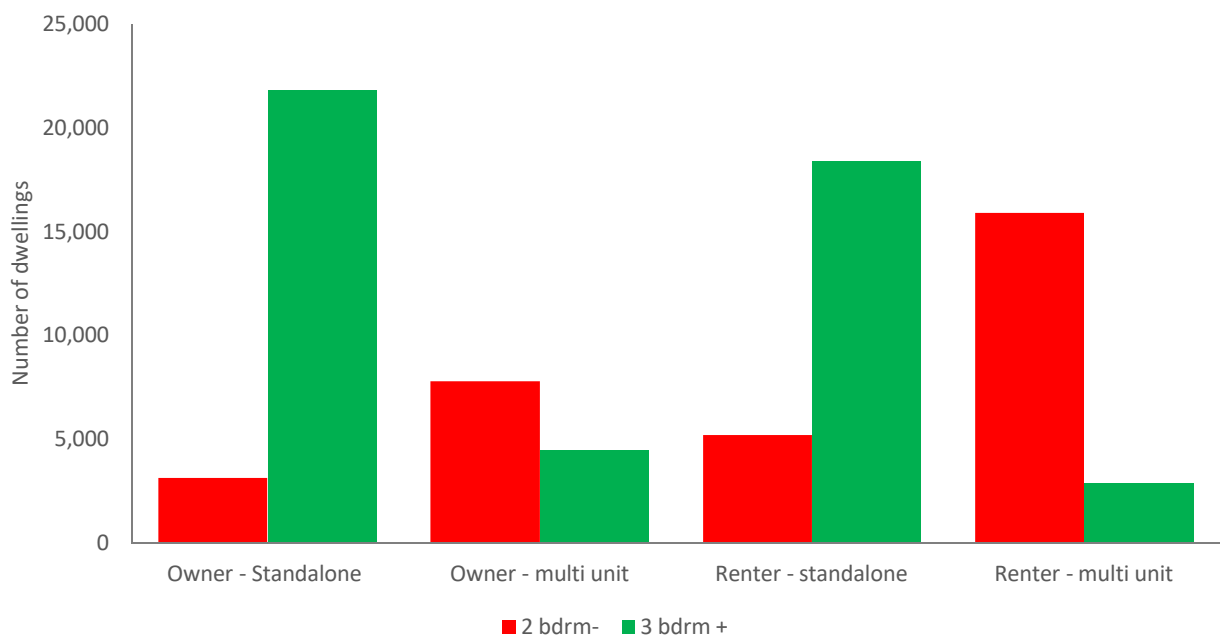
3.4 Greater Christchurch housing demand by dwelling typology

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 remains the same between 2017 and 2048. Dwelling typology is divided into the following categories:

- Standalone dwelling¹⁴ with two bedrooms or less;
- Standalone dwelling with three bedrooms or more;
- Multi-unit dwelling¹⁵ with two bedrooms or less; and
- Multi-unit dwelling with three bedrooms or more.

Figure 3.9 presents implications of the projected growth in the number of households by demographic characteristics and tenure on demand by dwelling typology and tenure in Greater Christchurch between 2017 and 2048.

Figure 3.9: Implications of the household projections on demand by dwelling typology and tenure in Greater Christchurch between 2017 and 2048



Source: Modelled based on Statistics New Zealand data

¹⁴ A standalone dwelling is defined as a house which is free standing and not attached to any other dwelling.

¹⁵ A multi-unit dwelling are units in any building where two or more dwellings are attached. This category includes all dwellings that are not standalone and consequently includes duplexes, terraced housing and apartments.



Demand for standalone dwellings is predominately for units with three or more bedrooms whilst multi-unit demand is typically for units with fewer bedrooms. Renters have a higher propensity to rent multi-unit dwellings relative to standalone dwellings.

Table 3.11 presents the implications of the household projections by demographic characteristics on the demand for dwellings in Greater Christchurch by tenure and dwelling typology between 2017 and 2048.

Table 3.11: Implications of the household projections on demand by dwelling typology and tenure in Greater Christchurch between 2017 and 2048

	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
2017	11,990	96,410	108,400	9,760	4,410	14,160	6,710	31,250	37,960	18,200	3,660	21,860
2020	12,770	99,950	112,720	10,940	5,120	16,060	7,210	33,360	40,570	20,140	3,980	24,120
2027	13,660	106,560	120,220	13,520	6,570	20,090	8,350	37,840	46,190	24,130	4,620	28,750
2048	15,130	118,200	133,330	17,540	8,920	26,460	11,910	49,640	61,550	34,080	6,570	40,650
Annual Change												
17 to 20	260	1,180	1,440	390	240	630	170	700	870	650	110	750
20 to 27	130	940	1,070	370	210	580	160	640	800	570	90	660
27 to 48	70	550	620	190	110	300	170	560	730	470	90	570

Source: Modelled based on Statistics New Zealand data

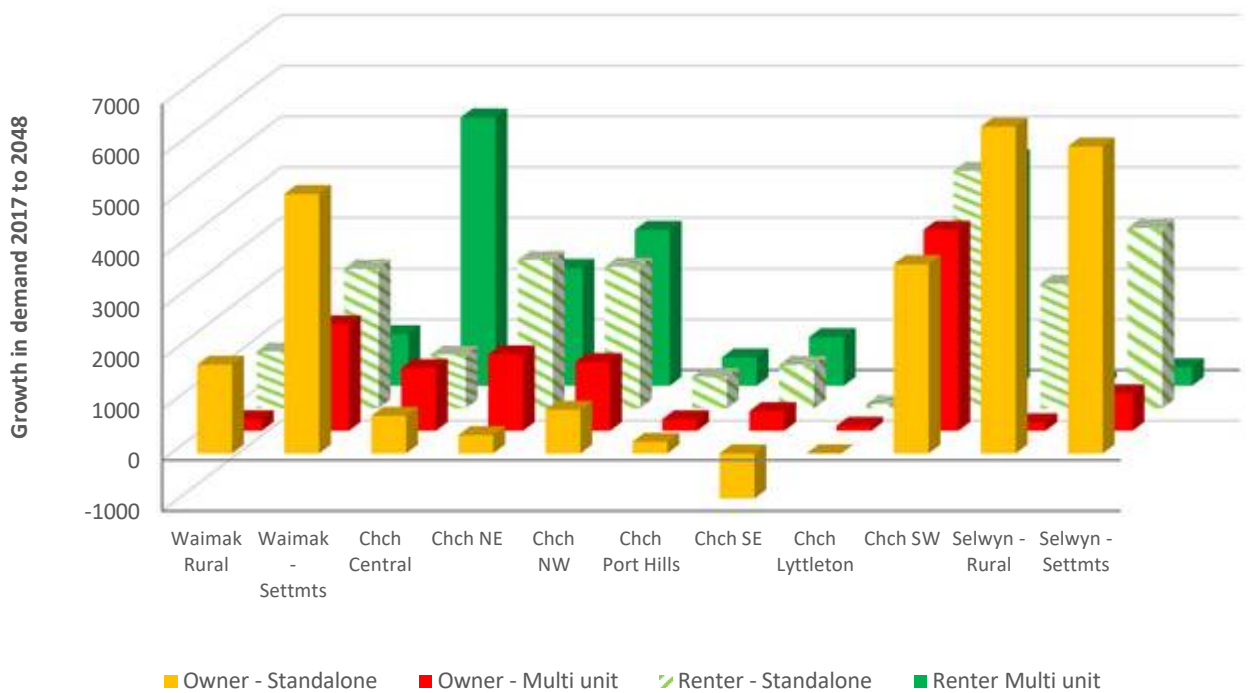
Between 2017 and 2048 standalone dwellings account for 66% of the projected growth from owner occupiers and 56% of the renter household growth.



3.5 Submarket housing demand by dwelling typology

Figure 3.10 presents the projected growth in the number of households by submarket, tenure and dwelling typology between 2017 and 2048.

Figure 3.10: The projected growth in the number of households by submarket, tenure and dwelling typology



Source: Modelled based on Statistics New Zealand data

Table 3.12 presents the implications of the household projections by demographic characteristics and tenure on the demand for dwellings by typology and by submarket between 2017 and 2048.

Table 3.12: The implication of the household projections by demographic characteristics and tenure on the demand for dwellings by typology and submarket between 2017 and 2048

	Owner occupiers								Renters							
	Standalone dwelling				Multi-unit dwelling				Standalone dwelling				Multi-unit dwelling			
	2017	2020	2027	2048	2017	2020	2027	2048	2017	2020	2027	2048	2017	2020	2027	2048
Waimakariri																
Rural	3,700	3,940	4,500	5,480	120	140	190	350	880	1,000	1,260	2,030	0	10	30	130
Settlements	9,320	10,080	11,560	14,550	1,160	1,400	1,940	3,310	2,460	2,830	3,620	5,280	510	600	810	1,550
Christchurch City																
Central	4,590	4,780	5,100	5,350	3,420	3,740	4,180	4,670	3,340	3,540	3,840	4,420	10,140	11,040	12,700	15,510
North East	19,040	19,190	19,510	19,400	2,260	2,630	3,220	3,780	7,440	7,780	8,450	10,430	2,280	2,550	3,110	4,650
North West	21,760	21,970	22,240	22,620	2,800	2,950	3,460	4,200	7,600	7,920	8,720	10,490	3,320	3,620	4,320	6,450
Port Hills	7,160	7,270	7,340	7,380	550	590	720	780	1,350	1,400	1,600	1,980	550	620	750	1,120
South East	8,420	8,410	8,320	7,480	1,160	1,270	1,470	1,550	3,960	4,080	4,250	4,850	1,410	1,530	1,770	2,390
Lyttelton	1,650	1,670	1,680	1,660	60	90	100	170	390	390	430	470	110	130	160	190
South West	19,510	20,360	21,520	23,350	2,290	2,820	4,150	6,350	7,570	8,050	9,060	12,420	3,490	3,940	4,920	8,110
Selwyn																
Rural	5,720	6,450	8,240	12,330	80	100	140	260	1,200	1,410	1,930	3,760	0	0	0	100
Settlements	7,520	8,610	10,220	13,740	260	330	520	1,020	1,770	2,160	3,040	5,420	40	80	170	420

Source: Modelled based on Statistics New Zealand data

Table 3.13 presents the implication of the household projections by demographic characteristic and tenure on the change in the demand for the number of dwellings (and percentage change) by typology and submarket between 2017 and 2048.

Table 3.13: Implications of the household projections by demographic characteristic and tenure on the change in demand for dwellings by typology and submarket.

	Owner Occupied				Renters			
	Standalone		Multi-unit		Standalone		Multiunit	
	Number	% inc	Number	% inc	Number	% inc	Number	% inc
Waimakariri								
Rural	1,780	48%	230	192%	1,150	131%	130	-
Settlements	5,230	56%	2,150	185%	2,820	115%	1,040	204%
Christchurch City								
Central	760	17%	1,250	37%	1,080	32%	5,370	53%
North East	360	2%	1,520	67%	2,990	40%	2,370	104%
North West	860	4%	1,400	50%	2,890	38%	3,130	94%
Port Hills	220	3%	230	42%	630	47%	570	104%
South East	-940	-11%	390	34%	890	22%	980	70%
Lyttelton	10	1%	110	183%	80	21%	80	73%
South West	3,840	20%	4,060	177%	4,850	64%	4,620	132%
Selwyn								
Rural	6,610	116%	180	225%	2,560	213%	100	-
Settlements	6,220	83%	760	292%	3,650	206%	380	950%

Source: Modelled based on Statistics New Zealand data

The strongest projected growth is for multi-unit dwellings in Christchurch central submarket with a projected growth of 6,620 units between 2017 and 2048. Projected demand for multi-unit dwellings is also strong in Christchurch north east, north west and south west submarkets. These trends reflect the underlying projected change in the characteristics of the submarkets population with an increase in renter households and strong growth in older one person and couple only households.

It is important to note these projections reflect the implications of expected changes in the number of households by tenure and demographic characteristics between 2017 and 2047. Owner occupier households are typically slow to change their dwelling configuration to reflect their changing needs whilst renter households with their short occupation periods (average of typically between 11 and 13 months) reflect changes in their demographic characteristics at a faster rate.



3.6 High growth scenario

As agreed, a high growth scenario was also model. The high growth scenario is based on medium / high growth population statistics sourced from Statistics New Zealand for the submarkets in Christchurch City and the high growth population scenario of the sub markets located in Waimakariri and Selwyn Districts. Table 3.14 presents the high growth scenario for Greater Christchurch.

Table 3.14: Projected household growth in Greater Christchurch – Base and high growth scenario

Year	Number of households			Total change in the number of households			Annual average change in households		
	Waimak UDS	Chch City	Selwyn UDS	Waimak UDS	Chch City	Selwyn UDS	Waimak UDS	Chch City	Selwyn UDS
Base Case									
2017	18,080	147,020	16,590						
2020 (0 to 3 yrs)	20,020	153,490	19,170	1,940	6,470	2,580	650	2,160	860
2027 (4 to 10 yrs)	23,960	165,920	24,410	3,940	12,430	5,240	560	1,780	750
2048 (11 to 31 yrs)	32,540	187,840	37,360	8,580	21,920	12,950	410	1,040	620
High growth									
2017	18,490	148,740	17,010						
2020 (0 to 3 yrs)	20,750	156,610	19,920	2,260	7,870	2,910	750	2,620	970
2027 (4 to 10 yrs)	25,500	172,400	25,940	4,750	15,790	6,020	680	2,260	860
2048 (11 to 31 yrs)	36,770	204,370	41,610	11,270	31,970	15,670	540	1,520	750

Source: Modelled based on Statistics New Zealand data

Note the number of households is based on projections provided by Statistics New Zealand. Consequently, since Statistics New Zealand’s projections have a base starting date of 2013 the high growth scenario figures for 2017 are higher than the base case as Christchurch is assumed to have grown at a faster rate between 2013 and 2017 under the high growth scenario.

Under the high growth scenario and additional 25,010 households will be created over the next 31 years, this is an additional 810 per annum.

Table 3.15 presents the implications of the high growth scenario on the projected growth in households by submarket.



Table 3.15: Projected growth in households by submarket – Base and high growth scenario

	Waimakariri		Selwyn		Christchurch City						
	Rural	Settlemts	Rural	Settlemts	Central	North East	North West	Port hills	South East	Lyttelton	South West
Base											
2017	4,670	13,410	7,000	9,590	21,540	30,910	35,280	9,560	14,870	2,180	32,680
2020	5,080	14,940	8,000	11,170	23,120	31,980	36,240	9,810	15,160	2,230	34,950
2027	6,000	17,960	10,440	13,970	25,840	33,990	38,460	10,280	15,640	2,330	39,380
2048	7,990	24,550	16,820	20,540	29,690	37,440	42,730	10,900	15,620	2,440	49,020
<i>Ann Chge</i>											
17 to 20	140	510	330	530	530	360	320	80	100	20	760
20 to 27	130	430	350	400	390	290	320	70	70	10	630
27 to 48	100	330	320	330	190	170	210	30	0	10	480
High											
2017	4,770	13,720	7,140	9,870	21,790	31,300	35,630	9,660	15,030	2,200	33,130
2020	5,260	15,490	8,260	11,660	23,610	32,660	36,880	9,990	15,440	2,270	35,760
2027	6,380	19,120	11,010	14,930	26,900	35,380	39,800	10,650	16,210	2,410	41,050
2048	9,030	27,740	18,490	23,120	32,250	41,040	46,170	11,830	17,110	2,650	53,320
<i>Ann Chge</i>											
17 to 20	160	590	370	600	610	450	420	110	140	20	880
20 to 27	160	520	390	470	470	390	420	90	110	20	760
27 to 48	130	410	360	390	250	270	300	60	40	10	580

Source: Modelled based on Statistics New Zealand data

All submarkets are expected to increase at a faster rate with Lyttelton experiencing only moderately higher growth. Submarkets expected to experience the largest increases in growth rates are Waimakariri and Selwyn submarkets along with Christchurch south west.



The high growth scenario also has an impact on the total number of standalone and multiunit dwellings required over the next 31 years. Table 3.16 presents the implications of the high growth scenario on the growth in demand for dwellings by tenure, dwelling typology and size.

Table 3.16: Implied demand by dwelling typology, size and tenure – high growth 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
2017	11,990	96,410	108,400	9,760	4,410	14,160	6,710	31,250	37,960	18,200	3,660	21,860
2020	13,020	101,920	114,940	11,160	5,220	16,380	7,350	34,020	41,370	20,540	4,060	24,600
2027	14,200	110,810	125,010	14,070	6,830	20,900	8,680	39,350	48,030	25,100	4,810	29,910
2048	16,320	127,560	143,880	18,940	9,620	28,560	12,850	53,570	66,420	36,790	7,100	43,890
Annual Change												
17 to 20	340	1,840	2,180	470	270	740	210	920	1,140	780	130	910
20 to 27	170	1,270	1,440	420	230	650	190	760	950	650	110	760
27 to 48	100	800	900	230	130	360	200	680	880	560	110	670

Source: Modelled based on Statistics New Zealand data

Under the high growth scenario households will require an additional 15,420 standalone dwellings and 5,340 multiunit dwellings over and above the base case scenario.



4. Housing affordability and need

4.1 Introduction

The objective of this section of the report is to present the trends in housing affordability in Greater Christchurch and discuss:

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

4.2 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 income¹⁶. 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.

Table 4.1 presents the trend in median house sale prices, rents and household incomes between 1991 and 2013.

¹⁶ The affordability threshold of paying no more than 30% of gross household income is an internationally recognised measure of housing affordability.



Table 4.1: Median house prices, median rents and median gross household incomes – 1991 to 2013

	Median sale price, rents and household income					% change 1991 to 2013	
	Mar-91	Mar-96	Mar-01	Mar-06	Mar-13	Total %	Annual Ave
House prices							
Waimakariri	\$91,000	\$130,000	\$145,000	\$280,000	\$395,000	334%	6.9%
Christchurch City	\$85,000	\$142,100	\$162,500	\$210,800	\$408,000	380%	7.4%
Selwyn	\$75,000	\$123,250	\$149,000	\$331,300	\$485,000	547%	8.9%
House rents							
Waimakariri	\$145	\$175	\$180	\$254	\$382	163%	4.5%
Christchurch City	\$180	\$200	\$210	\$300	\$410	128%	3.8%
Selwyn	\$123	\$175	\$175	\$305	\$450	266%	6.1%
Household incomes							
Waimakariri	\$31,100	\$34,700	\$39,700	\$50,900	\$68,800	121%	3.7%
Christchurch City	\$31,100	\$32,900	\$36,500	\$48,200	\$65,300	110%	3.4%
Selwyn	\$35,500	\$39,100	\$47,200	\$62,500	\$85,100	140%	4.1%

Source: Statistics New Zealand, MBIE and Corelogic

The deterioration in housing affordability is a result of housing costs increasing at a faster rate than household incomes. House prices have increased at over double the annual average compounded as household incomes whereas rents have increased at between 0.4 and 2.0 percentage points faster than household incomes. These trends have had an impact on key affordability measures over time. Table 4.2 presents the ratio of median house sale price to median household income between 2001 and 2017.

Table 4.2: Median house price to median household income ratio by submarket between 2001 and 2017

	2001	2006	2013	2017	Change 01 to 17
Waimakariri					
Rural	-	7.5	7.2	7.1	-
Settlements	-	5.8	5.8	5.7	-
Christchurch City					
Central	5.0	6.6	5.8	6.4	1.4
North East	3.9	5.7	5.2	5.3	1.4
North West	4.5	6.0	5.8	6.4	1.9
Port Hills	4.6	6.4	5.5	6.1	1.5
South East	4.2	5.7	5.2	5.6	1.4
Lyttelton	4.6	7.2	6.4	6.1	1.5
South West	4.2	5.7	5.2	5.6	1.4
Selwyn					
Rural	5.5	7.2	7.0	6.7	1.2
Settlements	-	-	5.6	5.3	-

Source: Modelled based on Statistics New Zealand data and MBIE

NB: insufficient published data was available to complete the calculations in Waimakariri and Selwyn in 2001.



The ratio of median house prices to median household incomes have increased in all submarkets between 2001 and 2017. These trends reflect the high growth in house prices relative to incomes. The least affordable location in 2017 is Waimakariri rural submarket whilst the most affordable are Christchurch north east and Selwyn settlements submarkets.

Table 4.3 presents the median market rent as a percentage of the median gross household income between 2001 and 2017.

Table 4.3: Median rent to median household income ratio by submarket 2001 to 2017

	2001	2006	2013	2017	Change 01 to 17
Waimakariri					
Rural	18.4%	20.6%	20.9%	20.9%	2.5%
Settlements	23.3%	26.1%	29.9%	26.5%	3.2%
Christchurch City					
Central	28.3%	29.5%	28.9%	24.4%	-3.9%
North East	24.7%	28.1%	28.9%	24.0%	-0.7%
North West	26.3%	27.5%	29.3%	25.5%	-0.8%
Port Hills	18.8%	23.9%	23.1%	18.8%	0.0%
South East	26.8%	29.8%	30.5%	28.2%	1.4%
Lyttelton	20.4%	22.8%	25.8%	20.9%	0.5%
South West	26.8%	29.8%	30.5%	28.2%	1.4%
Selwyn					
Rural	-	12.9%	19.1%	20.0%	-
Settlements	-	-	23.4%	21.7%	-

Source: Modelled based on Statistics New Zealand data and MBIE

NB: Insufficient published data was available to complete the calculations in Selwyn District.

Median market rent to median household income ratio improved in all but one submarket between 2013 and 2017. This reflects a fall in market rents in most areas over this time period.

Table 4.4 presents the proportion of renter households that are unable to affordably¹⁷ pay the median market rent or buy a dwelling at the median market sale price.

¹⁷ 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 4.4: The proportion of renter households unable to affordably rent at the median market rent or buy a dwelling at the median market sale price in 2013 and 2017

	% of renters unable to affordably rent		% of renters unable to affordably purchase	
	2013	2017	2013	2017
Waimakariri				
Rural	58%	58%	90%	89%
Settlements	62%	56%	72%	71%
Christchurch City				
Central City	56%	48%	68%	72%
North East	63%	54%	69%	70%
North West	61%	54%	73%	78%
Port Hills	47%	38%	68%	73%
Lyttelton Harbour	52%	44%	74%	71%
South East	62%	58%	67%	70%
South West	54%	51%	58%	62%
Selwyn				
Settlements	44%	40%	71%	69%
Rural	42%	45%	84%	82%

Source: Modelled based on Statistics New Zealand data and MBIE.

In 2017 between 40% (Selwyn – settlements) and 58% (Waimakariri rural and Christchurch south east) of renter households are unable to affordably rent a dwelling at the median market rent. Between 62% (Christchurch south east) and 89% (Waimakariri – rural) of renters are unable to affordably buy a dwelling at the median market sale price.¹⁸

Table 4.5 presents the trend in key price points for owner occupied dwellings. These statistics reflect the projected trend in the number of owner occupied households that can affordably purchase a dwelling. Note the number of households unable to buy dwellings at low prices includes older retired households which may not have a mortgage along with relatively low household incomes. For example, in Waimakariri UDS (2017), 4,140 owner occupier households cannot affordably pay more than \$250,000 for a dwelling. A total of 1,000 owner occupier households living can affordably pay between \$250,000 and \$300,000 to buy a dwelling. A further 830 households can affordably pay between \$300,000 and \$350,000.

¹⁸ Assumes current market interest rates, a 10% deposit, and a 25 year term.



Table 4.5: The projected number of owner occupied households able to affordably buy by key price points – 2017 to 2048

Affordable house price range (2017\$)	Waimakariri UDS				Christchurch City UDS				Selwyn UDS			
	2017	2020	2027	2048	2017	2020	2027	2048	2017	2020	2027	2048
\$0 to \$250000	4,140	4,760	6,220	9,440	26,590	28,330	32,520	36,610	2,130	2,610	3,760	6,320
\$250000 to \$300000	1,000	1,120	1,380	1,910	6,510	6,870	7,600	8,090	620	740	1,000	1,620
\$300000 to \$350000	830	900	1,030	1,250	5,910	6,090	6,340	6,430	600	690	870	1,290
\$350000 to \$400000	830	900	1,030	1,240	5,880	6,060	6,320	6,380	620	710	890	1,310
\$400000 to \$450000	900	960	1,050	1,180	5,540	5,640	5,730	5,640	870	990	1,190	1,620
\$450000 to \$500000	900	950	1,040	1,170	5,540	5,620	5,670	5,550	870	990	1,200	1,640
\$500000 to \$550000	900	940	1,040	1,170	5,540	5,640	5,700	5,580	870	990	1,200	1,630
\$550000 to \$600000	620	660	720	810	3,880	3,900	3,870	3,780	730	820	980	1,330
\$600000 to \$650000	510	530	570	650	3,150	3,170	3,110	3,020	660	740	860	1,160
\$650000 to \$700000	510	530	570	650	3,150	3,170	3,110	3,010	660	740	860	1,170
\$700000 to \$750000	510	540	580	660	3,150	3,130	3,080	2,990	660	740	860	1,150
\$750000 to \$800000	510	530	570	650	3,150	3,170	3,110	3,020	660	730	860	1,160
\$800000 to \$850000	480	500	540	620	3,050	3,060	3,000	2,920	660	740	860	1,160
\$850000 to \$900000	100	100	110	130	780	780	750	730	180	200	230	300
over \$900,000	1,540	1,630	1,710	1,990	12,380	12,360	11,960	11,580	2,800	3,110	3,580	4,690
Total households	14,280	15,550	18,160	23,520	94,200	96,990	101,870	105,330	13,590	15,540	19,200	27,550

Source: Modelled based on Statistics New Zealand data and MBIE

There is projected to be strong growth in the number of owner occupier households who are unable to affordably buy a dwelling at over \$300,000. For example, in Christchurch City the number of households unable to affordably buy a dwelling at \$300,000 accounts for nearly all the increase in owner occupied dwellings between 2017 and 2048. The comparable numbers in Waimakariri and Selwyn UDS areas are 67% and 37% respectively.

Table 4.6 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 4.6: The projected number of renter households able to affordably pay by key price points – 2017 to 2048

Affordable rental Range (2017\$)	Waimakariri UDS				Christchurch City UDS				Selwyn UDS			
	2017	2020	2027	2048	2017	2020	2027	2048	2017	2020	2027	2048
\$0 to \$100	380	440	580	970	5,070	5,530	6,580	9,450	100	130	210	550
\$100 to \$150	420	490	640	1,070	5,570	6,090	7,230	10,360	110	140	220	600
\$150 to \$200	320	370	490	810	4,250	4,610	5,500	7,920	90	110	170	470
\$200 to \$250	310	360	470	780	3,580	3,840	4,360	5,710	120	140	190	330
\$250 to \$300	330	380	490	830	3,770	4,000	4,570	5,930	130	150	200	340
\$300 to \$350	320	370	470	780	3,680	3,950	4,440	5,760	130	160	220	380
\$350 to \$400	240	280	350	490	3,150	3,340	3,740	4,530	180	230	340	630
\$400 to \$450	240	280	350	490	3,150	3,370	3,730	4,540	180	230	340	630
\$450 to \$500	210	250	310	430	2,820	2,980	3,340	4,000	190	240	340	630
\$500 to \$550	170	200	250	340	2,300	2,450	2,700	3,170	210	250	340	620
\$550 to \$600	170	200	250	340	2,300	2,440	2,690	3,180	210	250	330	620
\$600 to \$650	170	200	250	340	2,300	2,450	2,700	3,170	210	250	340	620
\$650 to \$700	140	160	200	270	1,920	2,040	2,250	2,660	180	210	290	530
\$700 to \$750	50	60	70	100	920	970	1,060	1,240	80	100	130	230
over \$750	390	430	540	970	8,030	8,470	9,280	10,930	920	1,090	1,490	2,650
Total Renters	3,860	4,470	5,710	9,010	52,810	56,530	64,170	82,550	3,040	3,680	5,150	9,830

Source: Modelled based on Statistics New Zealand data and MBIE

Note that these statistics are accumulative. For example, in 2017, 1,760 Waimakariri UDS based renters (380 + 420 + 320 + 310 + 330) are unable to affordably pay a rent of more than \$300 per week. These households represent 46% of all renter households.

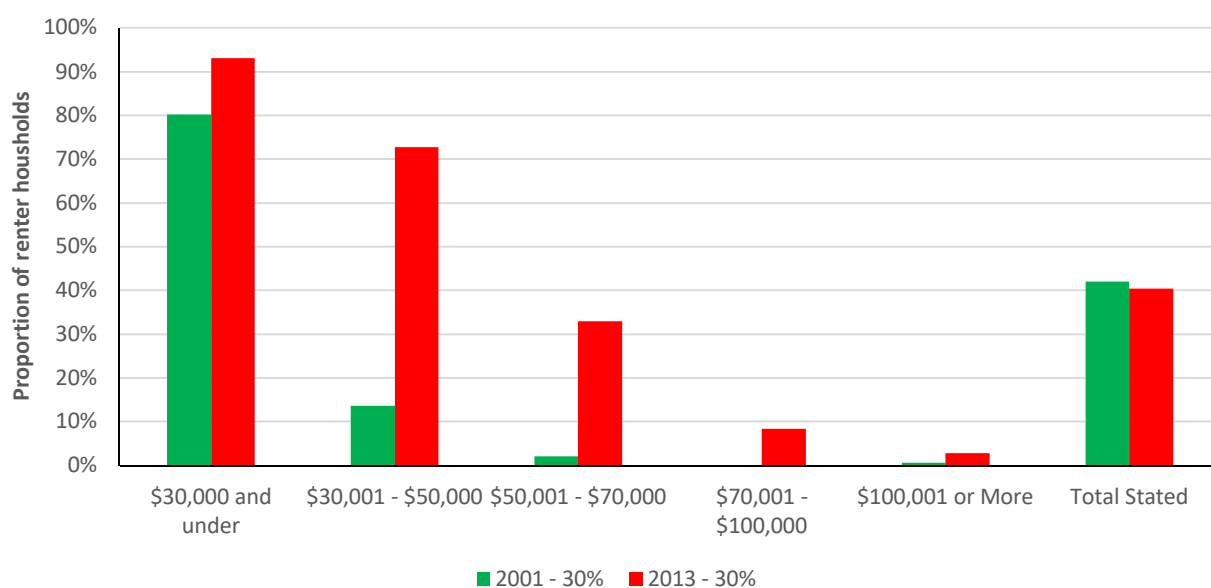
There is projected to be strong growth in the number of renter households who are unable to pay rents over \$300 per week. For example, in Christchurch City the number of households unable to affordably pay in excess of \$300 per week are expected to account for 58% of the total growth in renter households between 2017 and 2048. The comparable numbers in Waimakariri and Selwyn UDS areas are 53% and 26% respectively.



4.3 Trends in housing stress

Private renter housing stress¹⁹ is experienced by households that have insufficient income to 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 4.1 presents the trend on the level of housing stress between 2001 and 2013 by gross household income in Greater Christchurch.

Figure 4.1: Housing stress by gross household income 2001 and 2013 in Greater Christchurch



Source Statistics New Zealand

The proportion of households experiencing housing stress increased for renters earning \$30,000 to \$50,000 (from 14% to 73%) between 2001 and 2013. Over the same time period the proportion of households earning between \$50,000 and \$70,000 experiencing housing stress increased from 2% to 33%. Typically, private renter housing stress is higher for low income households.

¹⁹ Renter stress is significantly lower in social housing as current income 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 to be stressed.



Table 4.7 presents the trend in renter housing stress for Waimakariri UDS areas, Christchurch City, Selwyn UDS areas and Greater Christchurch.

Table 4.7: The relative level of renter housing stress in 2013

Gross household income	Waimakariri UDS	Christchurch City UDS	Selwyn UDS	Greater Christchurch
Stressed (30%)				
Less than \$30,000	91%	93%	84%	93%
\$30,001 to \$50,000	72%	74%	64%	73%
\$50,001 to \$70,000	31%	33%	38%	33%
\$70,001 to \$100,000	5%	8%	24%	8%
\$100,000 to \$150,000	0%	3%	0%	3%
Overs \$150,000	0%	3%	0%	3%
Total	43%	41%	32%	40%
Severely stressed (50%)				
Less than \$30,000	68%	72%	70%	71%
\$30,001 to \$50,000	22%	16%	17%	16%
\$50,001 to \$70,000	0%	3%	0%	3%
\$70,001 to \$100,000	0%	1%	0%	1%
\$100,000 to \$150,000	0%	1%	0%	1%
Overs \$150,000	0%	2%	0%	2%
Total	13%	18%	20%	18%

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 them will also be paying more than 50% in rent. These statistics reflect the level of market rents in each locality and how they are effectively allocated to different renter households. Selwyn UDS submarkets have the highest proportion of renters paying more than 50% of their household income in rent. They also have a high proportion of renters earning between \$70,000 and \$100,000 who are paying more than 30% of household income in rent. These households are less likely to be suffering from financial hardship as their residual income after paying their housing costs (in total dollars) is likely to be higher than lower income households. However, this is a reflection of an imbalance in the market between market rents and renters' household income. Selwyn's high housing stress statistics also are a reflection of the high market rents in the UDS area.

Table 4.8 presents the proportion of renter households experiencing housing stress by submarket between 2001 and 2013.

**Table 4.8: The proportion of renter households experiencing housing stress by submarket**

	2001	2006	2013	Change 01 to 13
Waimakariri				
Rural	34.5%	38.4%	36.7%	2.2%
Settlements	43.1%	47.1%	45.4%	2.3%
Christchurch City				
Central City	42.4%	42.1%	39.4%	-3.0%
North East	44.8%	44.1%	42.1%	-2.7%
North West	41.6%	43.6%	42.0%	0.4%
Port Hills	31.8%	36.0%	31.1%	-0.7%
Lyttelton Harbour	41.4%	42.3%	40.6%	-0.8%
South East	45.6%	45.0%	45.0%	-0.6%
South West	43.5%	42.7%	41.2%	-2.3%
Selwyn				
Settlements	38.5%	39.2%	37.5%	-1.0%
Rural	26.4%	27.2%	36.7%	10.3%
Greater Christchurch	41.9%	42.2%	40.4%	-1.5%

Source Statistics New Zealand

These trends reflect the movement in market rents, household incomes and the way in which the rental housing stock is allocated within the market. For example, the lowest cost rental accommodation is not always let to the lowest income renter households.

The highest proportion of renters experiencing housing stress live in Waimakariri – settlements and Christchurch’s south east submarkets. The greatest increase in the proportion of households experiencing housing stress occurred in Selwyn rural submarket. Anecdotally the increased demand for rental accommodation in Selwyn rural post-earthquakes has placed significant pressure on renter households. Median rents in this sub market increased from \$168 per week in 2006 to \$344 per week in 2013.



Table 4.9 presents the modelled number of stress private renter households at 2017.

Table 4.9: Number of stressed private renter households by sub region in 2017

	Modelled number of stressed private renters 2017
Waimakariri UDS	
Rural	310
Settlements	1,360
	1,670
Christchurch City UDS	
Central	5,020
North East	4,180
North West	4,700
Port Hills	520
South East	2,640
Lyttelton	190
South West	5,250
	22,500
Selwyn UDS	
Rural	330
Settlements	680
	1,010
Total Greater Christchurch	25,180

Source: Modelled on data sourced from Statistics New Zealand

The results of the modelling take into account the change in median market rents between 2013 and 2017 and also assumes household incomes continue to increase at the same rate between 2013 and 2017 as they did between 2001 and 2013. These results suggest that 89%²⁰ of the stressed private sector renters live in Christchurch city.

²⁰ Christchurch City submarkets' account for approximately 80% of Greater Christchurch's population.



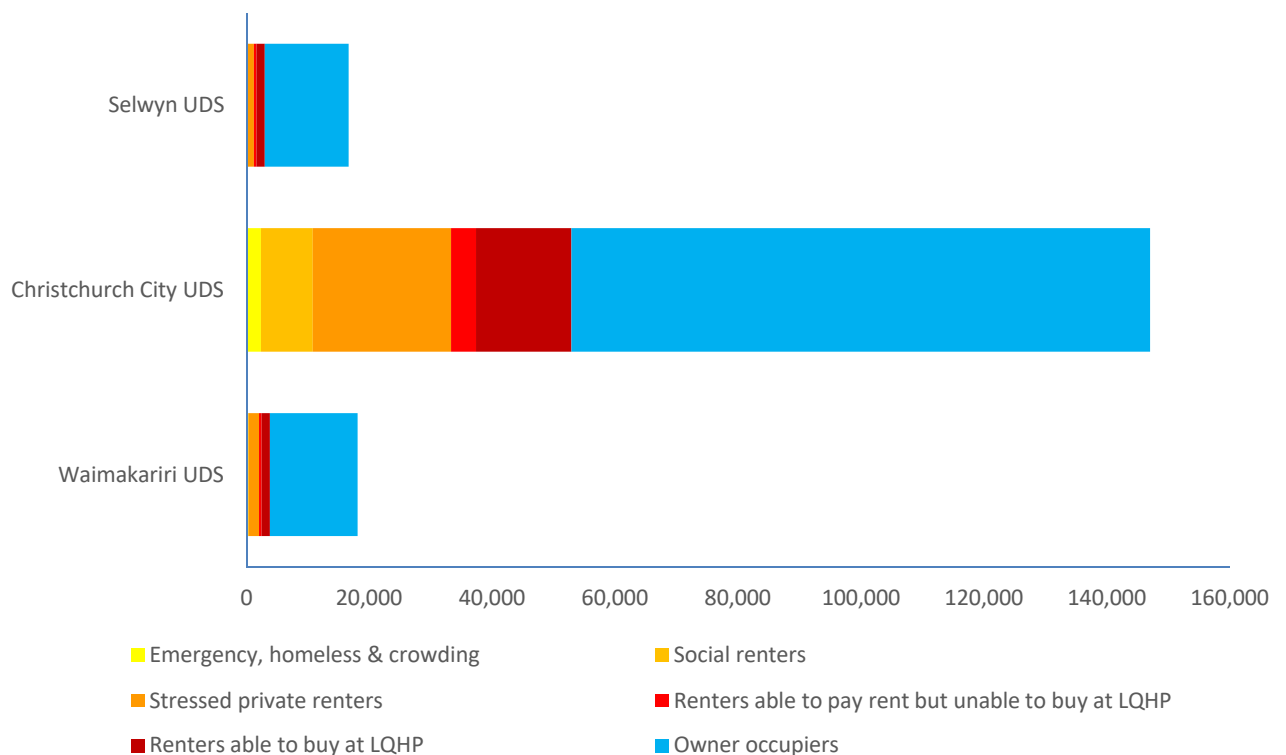
4.4 The housing continuum

Housing continuum provides insight into the relative sizes of the different housing sub-groups along a continuum which stretches from social renting through private sector renters to owner occupation. This progression can be summarised as:

- 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 renters paying less than 30% of their household income in rent but unable to affordably buy a dwelling at the median house sale price;
- Private renter households with sufficient income to affordably buy a dwelling at the median house sale price; and
- Owner occupier households.

Changes in the relative size of these groups reflect the pressures within the continuum overtime. Figure 4.1 presents the modelled housing continuum as at 2017²¹ and Table 4.10 presents the numbers of households in each subgroup.

Figure 4.2: Housing Continuum 2017



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



Table 4.10: Housing continuum by subgroup and submarket in 2017

	Renter households					Owner occupiers
	Emergency, homeless & crowding	Social renters	Stressed private	Can affordably rent but unable to buy at LQHP	Able to buy at LQHP	
Waimakariri UDS	130	250	1,670	390	1,420	14,240
Christchurch City UDS	2,390	8,450	22,500	4,020	15,470	94,180
Selwyn UDS	160	10	1,010	460	1,390	13,570

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

The largest group of renter households are categorised as stressed (paying more than 30% of their household income in housing costs). Christchurch also has a significant number of renters (29% of all renters) who have sufficient household income to purchase a dwelling at the lower quartile household if they chose.

4.5 Distribution of low income renter households within Greater Christchurch

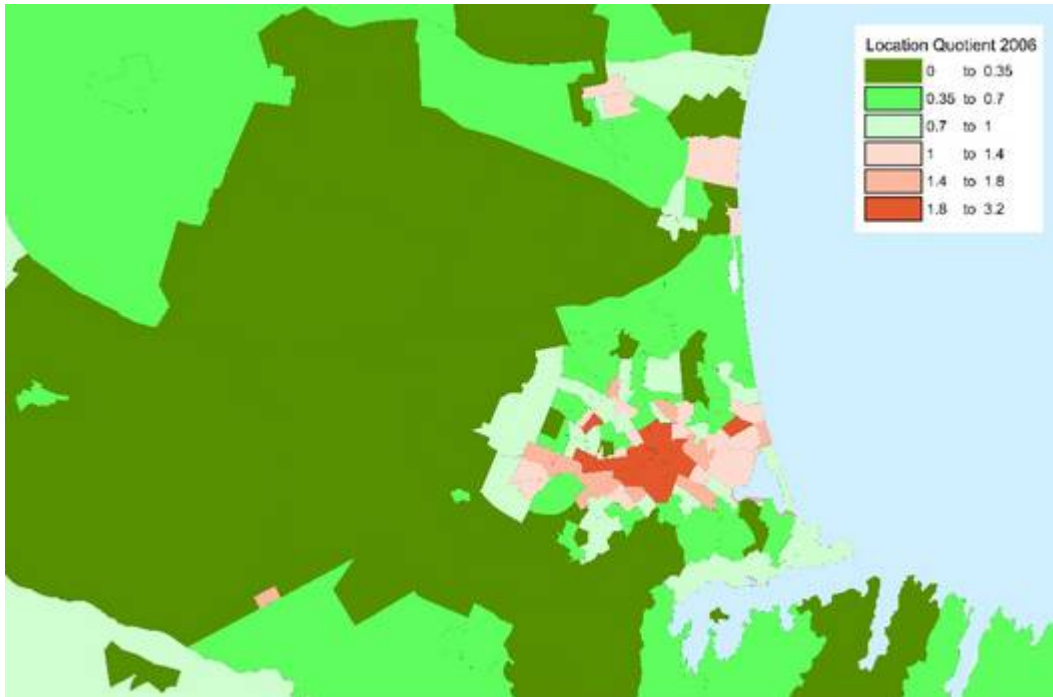
Figures 4.3 and 4.4 presents the distribution of low income (earning less than \$50,000 per annum) renters (both social and private renters combined) across Greater Christchurch in 2006 and 2013. Low income renter households are presented using a location quotient. The location quotient is calculated by the ratio of the density of low income renters in the area unit relative to the average across Greater Christchurch.²²

The location quotient provides a relative measure (compared to the average for Greater Christchurch) of the density of low income renters living in Greater Christchurch by statistical area unit.

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 Greater Christchurch/the total number of households in Greater Christchurch area))

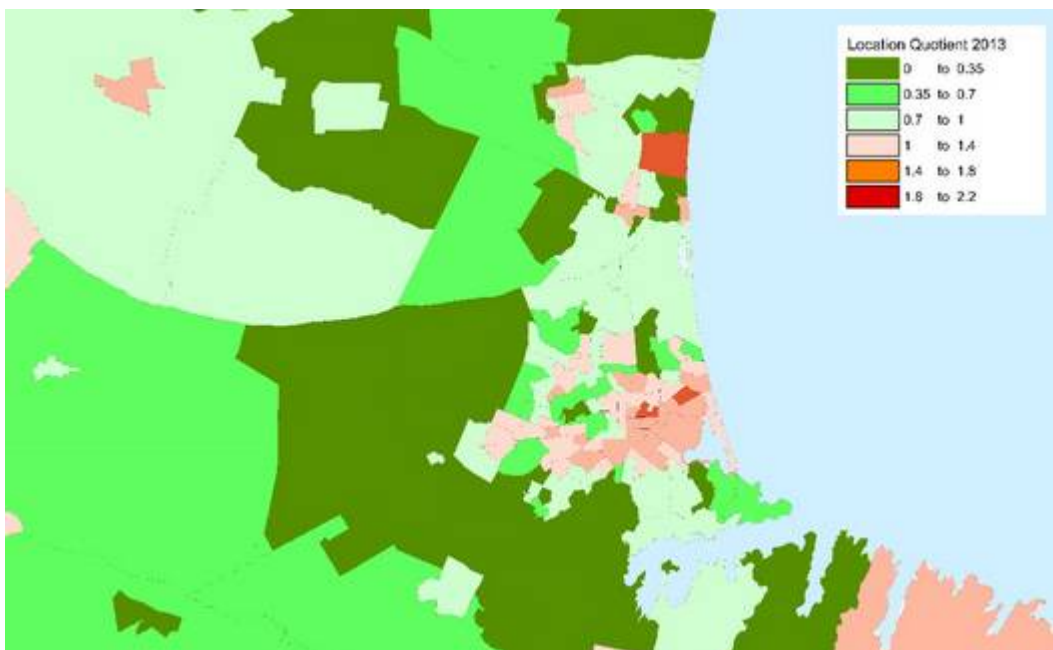


Figure 4.3: Low income location quotient 2006



Source: Modelled based on Statistics New Zealand data

Figure 4.4: Low income renter location quotients 2013



Source: Modelled based on Statistics New Zealand data



These trends reflect the changes that have occurred within the housing market and include variations in rents, the relative level of demand from different types of renters and changes in availability of housing rental stock. In 2006 low income renters were largely concentrated in the inner city. By 2013, they were much more dispersed over the urban area with higher concentrations developing in the north parts of Greater Christchurch (within Waimakariri District).

4.6 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. 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.

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 4.11 presents the analysis of total housing need as at 2017 in Greater Christchurch.

Table 4.11: Total Housing Need as at 2017 in Greater Christchurch

	Financial Housing Stress (A)	Other Need			Total Housing Need (A + D)	% of All Renters	% of All Households
		Social Renters (B)	Other (C)	Total Other Need (B + C = D)			
Waimakariri UDS	1,670	250	130	380	2,050	53%	11%
Christchurch UDS	22,500	8,450	2,390	10,840	33,340	63%	23%
Selwyn UDS	1,010	10	160	170	1,180	39%	7%
Greater Christchurch	25,180	8,710	2,680	11,390	36,570	61%	20%

NB: Numbers are rounded to the nearest 10.

NB: The analysis is based on data from census, population projections (CCC & Statistics New Zealand), MBIE, and HNZA.

The overall level of housing need is greater in Christchurch City UDS submarkets than the balance of Greater Christchurch. This is a reflection of the higher number of low income renters and social renters living in the city. Greater Christchurch’s relative level of housing stress is slightly higher than Greater Wellington (54% of all renters) and lower than areas such as Porirua (68% of all renters) and Masterton (67% of all renters). Waimakariri and Selwyn UDS submarkets have relatively lower levels of housing need which is a reflection of the relative income distribution of the households living in their submarkets.

The objective of this analysis is to attempt to provide an insight into how the requirement for social housing might change over the next 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 30 years is maintained.

Table 4.12 presents analysis of the estimated growth in total housing need by financially stressed renter households and other need over the 2017 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 4.12: Projected housing need – 2017 to 2048 in Greater Christchurch.

	Waimakariri UDS areas			Christchurch City UDS areas			Selwyn UDS areas		
	Total Need	Need as a % of		Total Need	Need as a % of		Total Need	Need as a % of	
		All renters	All hhlds		All renters	All hhlds		All renters	All hhlds
2017	2,050	53%	11%	33,340	63%	23%	1,180	39%	7%
2020	2,360	53%	12%	35,570	63%	23%	1,440	39%	8%
2027	3,070	54%	13%	40,860	64%	25%	2,080	40%	9%
2048	4,960	55%	15%	54,310	66%	29%	4,210	43%	11%
Change									
17 to 20	310	-0.1%	0.5%	2,230	-0.2%	0.5%	260	0.3%	0.4%
20 to 27	710	0.7%	1.1%	5,290	0.7%	1.4%	640	1.2%	1.0%
27 to 48	1,890	1.3%	2.4%	13,450	2.1%	4.3%	2,130	2.4%	2.7%
17 to 48	2,910	1.9%	3.9%	20,970	2.7%	6.2%	3,030	3.9%	4.2%

NB: Numbers are rounded to the nearest 10.

NB: These projections assume rents and household incomes increase at approximately the same rate between 2017 and 2048.

Source: Modelling housing outcomes based on data from census, population projections (Statistics New Zealand), MBIE, and HNZA.

The relative level of housing need is expected to increase across Greater Christchurch. Between 2017 and 2048 total need is projected to increase by 2,910 households (or 141%) in Waimakariri UDS submarkets, 20,970 household or 63% in Christchurch’s UDS submarkets and 3,030 households or 256% in Selwyn’s UDS submarkets. A total of 79% of the projected increase in total need is expected to occur in Christchurch City’s UDS submarkets. Housing need as a proportion of all renters falls between Selwyn District and Christchurch City and consistent with the trend in the other areas is expected to experience an increase in the proportion of needy households over the next 31 years.

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.



4.7 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 4.13 presents the potential increase in demand if the level of social renters relative to the total level of housing need remained constant between 2017 and 2048. In addition, the table also presents the implied growth in other areas of housing need and the growth in the number of stressed private renter households. This analysis does not imply the current ratio of social renters to total need is appropriate rather this is a policy decision and beyond the scope of this project.

Table 4.13: Implication of the projected growth in total need by type of need including the demand for social housing units in Greater Christchurch 2017 to 2048

	Projected total need		Implied growth in stressed private renters		Implied growth in social housing demand		Implied growth in other areas of housing need	
	Households	Annual ave growth	Households	Annual ave growth	Households	Annual ave growth	Households	Annual ave growth
2017	36,570		25,180		8,710		2,680	
2020	39,370	930	27,100	640	9,380	220	2,890	70
2027	46,010	950	31,680	650	10,960	230	3,370	70
2048	63,480	830	43,710	570	15,120	200	4,650	60

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

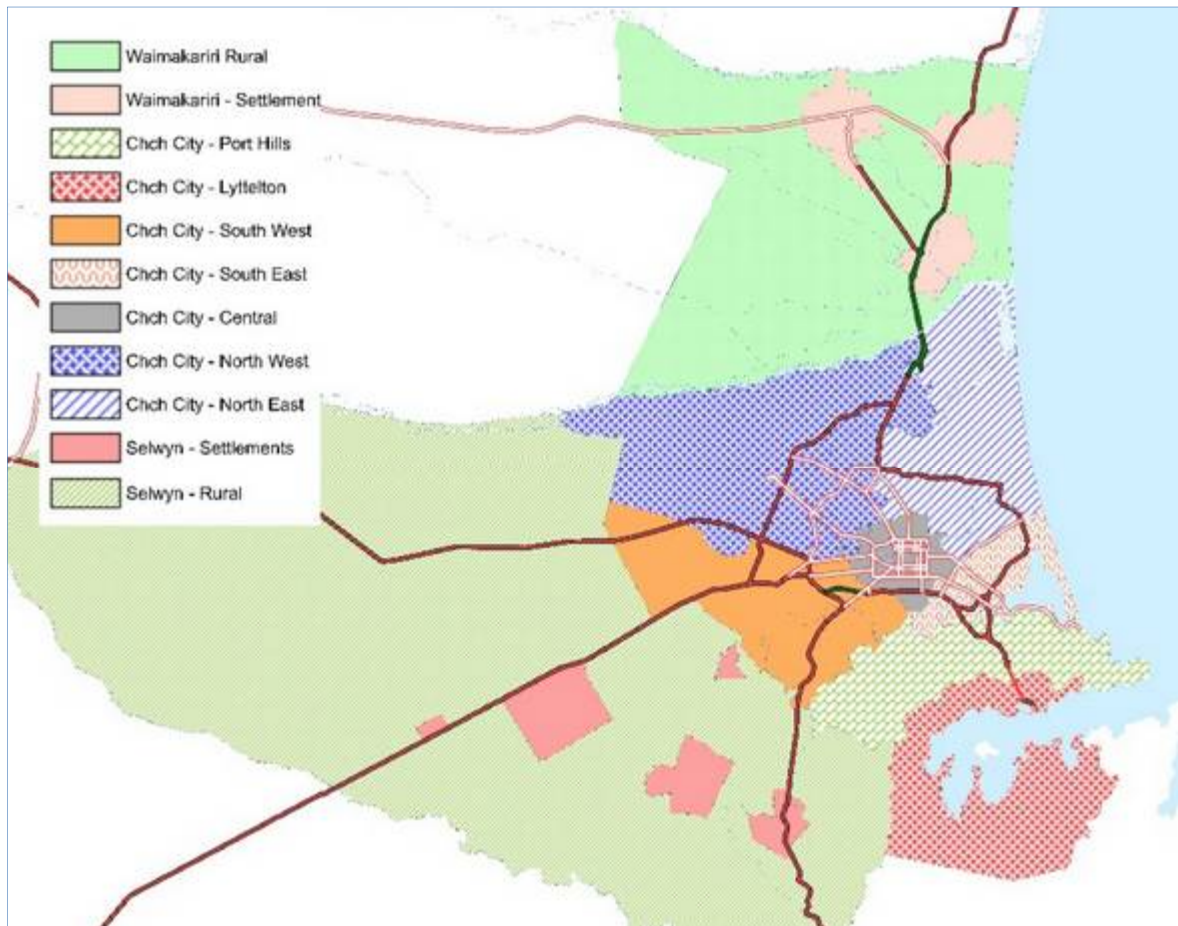
This analysis implies there will be additional demand for 200 to 230 extra social housing dwellings per annum between 2017 and 2048 if the current ratio of social renter dwelling to total housing need is maintained. In addition the geographical distribution of the additional social dwellings required is also a policy issue. 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.



Appendix 1
Submarket Definition



Appendix 1: Submarket boundary definitions



Statistic area units allocated to each submarket are:

1: Chch - Lyttelton Harbour

- 596400-Lyttelton
- 596502-Diamond Harbour
- 596503-Governors Bay

2: Chch Central

- 591500-Cathedral Square
- 591600-Hagley Park
- 591700-Avon Loop
- 592600-Edgeware
- 593300-Richmond South
- 593501-Linwood
- 593502-Phillipstown
- 594600-Sydenham
- 594500-Waltham



592402-St Albans East
592401-St Albans West
592200-Merivale
589300-Holmwood
590701-Mona Vale
594700-Addington
590800-Riccarton
590900-Riccarton South

3: Chch - North East

590603-Waimairi Beach
590604-Styx
592820-Travis
595600-North Beach
592500-Mairehau
588101-Redwood North
588102-Redwood South
590501-Travis Wetland
590504-Mairehau North
590505-Westhaven
590506-Highfield Park
590507-Prestons
590602-Parklands
592300-Rutland
592701-Shirley West
592702-Shirley East
592811-Burwood
592812-Dallington
592900-Avondale
593000-Wainoni
593100-Aranui
593200-Richmond North
593400-Avonside
593600-Linwood North
595700-Rawhiti

4: Chch - North West

588300-Casebrook
589400-Fendalton
589602-Merrin
590400-Belfast
587811-Yaldhurst
588200-Styx Mill
588700-Bishopdale
587902-Mcleans Island
589800-Avonhead West
588401-Belfast South
588402-Sawyers Arms
588500-Bishopdale North



588600-Harewood
588800-Russley
588900-Burnside
589000-Wairarapa
589100-Jellie Park
589200-Bryndwr
589900-Avonhead
589500-Deans Bush
589601-Hawthornden
589700-Westburn
590000-Ilam
590100-Upper Riccarton
591800-Northcote
591900-Papanui
592000-Aorangi
592100-Strowan

5: Chch - Port Hills

596200-Sumner
587844-Westmorland
587903-Kennedys Bush
591101-Cashmere West
591102-Cashmere East
591200-Rapaki Track
591300-Heathcote Valley
596000-Mt Pleasant
596102-Moncks Bay

6: Chch - South East

594100-Woolston South
593700-Linwood East
593800-Bexley
593900-Bromley
594010-Woolston West
594020-Ferrymead
594200-Ensors
594300-Opawa
594400-St Martins
595500-Beckenham
595800-New Brighton
595900-South Brighton

7: Chch - South west

587303-Oaklands West
587830-Islington
590200-Wharenui
590702-Riccarton West
595400-Somerfield
587400-Hornby North



587701-Sockburn
587500-Hornby South
587302-Halswell South
587304-Oaklands East
587702-Wigram
587812-Broomfield
587821-Paparua
587822-Templeton
587842-Halswell West
587845-Aidanfield
587846-Halswell Domain
587847-Hendersons Basin
590300-Middleton
594800-Barrington North
594900-Barrington South
595000-Spreydon
595100-Hoon Hay
595200-Hoon Hay South
595300-Hillmorton

8: Selwyn Rural-

587010-Kirwee
597512-Springston
587849-Trents-Ladbrooks
587904-West Melton

9: Selwyn - Settlements

587020-Burnham Military Camp
597200-Lincoln
597507-Rolleston North West
597508-Rolleston Central
597509-Rolleston North East
597510-Rolleston South West
587848-Prebbleton
587905-Taitapu
597513-Rolleston South East

10: Waimakariri UDS rural

586126-Woodend Beach
586001-Camside
586002-Pines-Kairaki Beach
586112-Waikuku
586121-Fernside
586127-Coldstream
586129-Tuahiwi
586603-Mandeville
586604-Ohoka
586501-Clarkville

-



11: Waimakariri UDS settlements

- 586122-Lehmans
- 586504-Silverstream
- 586303-Rangiora East
- 586304-Southbrook
- 586305-Kingsbury
- 586306-Rangiora North
- 586120-Woodend
- 586307-Rangiora West
- 586124-Pegasus
- 586308-Rangiora Central
- 586128-Ravenswood
- 586130-Woodend West
- 586403-Kaiapoi South
- 586404-Mansfield
- 586405-Courtenay
- 586407-Kaiapoi East
- 586408-Kaiapoi North West
- 586409-Kaiapoi North East
- 586503-Kaiapoi West



Appendix 2

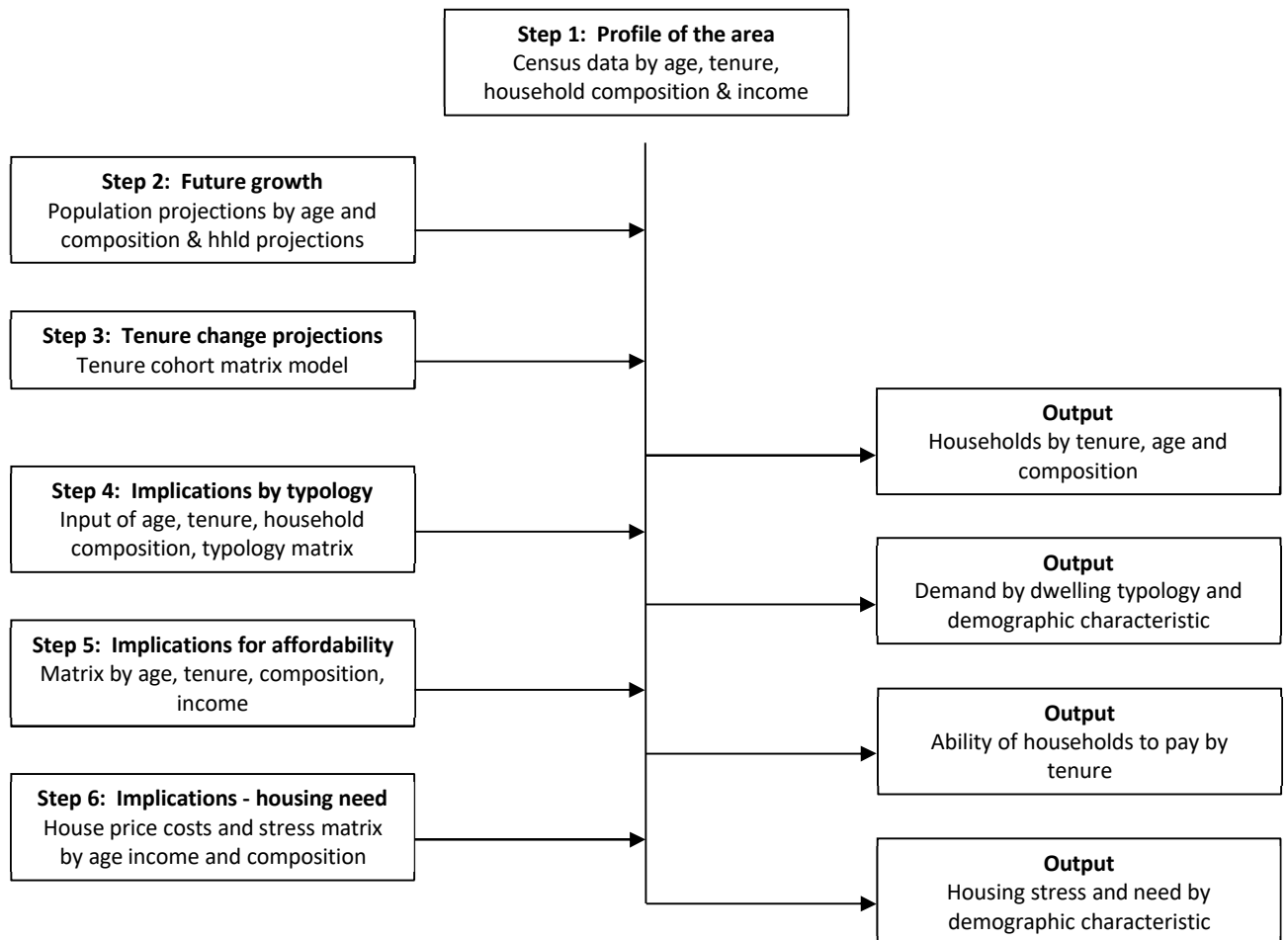
Overview of the modelling methodology



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, Christchurch City’s population increases in line with Statistics New Zealand’s medium growth scenario. Waimakariri and Selwyn Districts’ populations increase in line with Statistics New Zealand’s medium – high population growth scenario;
- 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 greater Christchurch’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: Submarket household profile

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

Step 2: Household projections by submarket 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 submarket 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 submarket's income profile by age, household composition and tenure remains constant. Thus, as the



proportion of different groups within the submarkets population change over time so does its overall income profile.

The submarkets' 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
Detailed Demand Outputs



Table A1: Greater Christchurch household projections by tenure, age and household composition

	Owners						Renters					
	less than 30 yrs	30 to 40	40 to 50	50 to 64	65 yrs +	Total	less than 30 yrs	30 to 40	40 to 50	50 to 64	65 yrs +	Total
2013												
Couples only	1,420	2,560	3,080	14,140	14,490	35,690	2,750	1,730	990	2,020	1,660	9,150
Couples with	1,610	9,340	14,590	8,920	1,100	35,560	1,990	3,960	3,190	1,320	110	10,570
One parent	210	720	2,460	2,500	790	6,680	1,320	1,820	2,300	1,220	310	6,970
One person	270	1,220	2,620	6,950	12,410	23,470	1,120	1,810	2,470	4,010	4,580	13,990
Other	1,390	1,750	2,330	4,110	1,290	10,870	6,010	2,310	1,870	1,820	460	12,470
Total	4,900	15,590	25,080	36,620	30,080	112,270	13,190	11,630	10,820	10,390	7,120	53,150
2018												
Couples only	1,660	2,860	3,050	16,080	18,080	65,380	3,410	2,080	1,090	2,490	2,130	22,400
Couples with	1,880	10,410	14,720	9,600	1,360	74,580	2,420	4,390	2,990	1,440	140	22,760
One parent	310	690	2,450	2,700	1,030	13,330	1,470	2,120	2,450	1,450	340	15,660
One person	340	1,250	2,420	7,230	14,350	36,830	1,350	2,220	2,820	5,120	5,830	34,680
Other	1,470	1,880	2,390	4,710	1,510	22,410	6,830	2,680	1,750	1,810	540	27,220
Total	5,660	17,090	25,030	40,320	36,330	124,430	15,480	13,490	11,100	12,310	8,980	122,720
2023												
Couples only	1,680	3,170	2,750	17,360	22,720	95,360	3,630	2,710	1,210	3,270	2,410	26,460
Couples with	1,820	11,290	13,530	9,730	1,550	75,840	2,470	5,480	3,120	1,650	170	25,780
One parent	360	850	2,010	2,440	1,270	13,860	1,460	2,220	2,710	1,950	420	17,520
One person	380	1,480	2,210	7,460	17,240	57,540	1,380	2,690	3,040	6,260	7,220	41,180
Other	1,350	2,020	2,140	4,880	1,790	24,360	6,630	3,210	1,770	1,940	560	28,220
Total	5,590	18,810	22,640	41,870	44,570	133,480	15,570	16,310	11,850	15,070	10,780	69,580
2028												
Couples only	1,690	3,240	2,830	17,120	26,840	103,440	3,730	2,940	1,380	3,780	3,570	30,800
Couples with	1,760	11,920	13,790	8,790	1,720	75,960	2,430	5,790	3,450	1,630	200	27,000
One parent	350	850	2,000	2,180	1,430	13,620	1,450	2,240	2,840	1,840	500	17,740
One person	370	1,600	2,380	7,250	20,190	63,580	1,430	3,030	3,460	6,510	9,160	47,180
Other	1,320	2,060	2,290	4,740	2,020	24,860	6,820	3,510	1,970	2,050	680	30,060
Total	5,490	19,670	23,290	40,080	52,200	140,730	15,860	17,510	13,100	15,810	14,110	76,390
2033												
Couples only	1,700	3,130	2,930	16,000	29,430	106,380	3,920	2,900	1,710	4,480	4,960	35,940
Couples with	1,860	11,900	15,270	8,320	1,820	78,340	2,350	5,390	3,810	1,450	190	26,380
One parent	350	910	2,140	1,830	1,510	13,480	1,470	2,110	3,100	2,000	620	18,600
One person	370	1,580	2,750	6,780	22,410	67,780	1,480	3,020	4,150	6,950	11,370	53,940
Other	1,360	2,020	2,570	4,490	2,110	25,100	7,120	3,490	2,530	2,210	780	32,260
Total	5,640	19,540	25,660	37,420	57,280	145,540	16,340	16,910	15,300	17,090	17,920	83,560



Table xx: Greater Christchurch household projections by tenure, age and household composition continued

	Owners						Renters					
	less than 30 yrs	30 to 40	40 to 50	50 to 64	65 yrs +	Total	less than 30 yrs	30 to 40	40 to 50	50 to 64	65 yrs +	Total
2038												
Couples only	1,790	3,120	2,990	15,070	31,680	77,620	4,000	2,930	1,890	4,960	6,250	40,060
Couples with	1,950	12,000	15,810	8,510	1,830	78,370	2,410	5,420	4,250	1,550	230	27,720
One parent	350	900	2,360	1,730	1,620	12,300	1,460	2,070	3,000	2,160	710	18,800
One person	440	1,600	2,990	6,400	24,230	47,090	1,510	3,040	4,560	7,360	13,350	59,640
Other	1,400	2,030	2,770	4,390	2,180	23,360	7,300	3,590	2,830	2,430	850	34,000
Total	5,930	19,650	26,920	36,100	61,540	150,140	16,680	17,050	16,530	18,460	21,390	90,110
2043												
Couples only	1,800	3,190	3,020	14,860	32,200	110,140	4,110	3,010	2,050	5,460	7,250	43,760
Couples with	1,940	12,220	16,220	8,470	1,890	81,480	2,500	5,630	4,520	1,750	250	29,300
One parent	350	900	2,580	1,660	1,670	14,320	1,480	2,080	2,880	2,290	750	18,960
One person	460	1,670	3,170	6,470	24,970	73,480	1,610	3,230	4,830	7,860	14,950	64,960
Other	1,460	2,080	2,950	4,380	2,220	26,180	7,530	3,620	3,110	2,570	910	35,480
Total	6,010	20,060	27,940	35,840	62,950	152,800	17,230	17,570	17,390	19,930	24,110	96,230
2048												
Couples only	1,840	3,260	3,080	14,800	32,690	111,340	4,160	3,060	2,140	5,740	8,140	46,480
Couples with	1,980	12,530	16,850	8,610	1,920	83,780	2,580	5,930	4,750	1,940	260	30,920
One parent	360	900	2,660	1,760	1,670	14,700	1,500	2,170	2,960	2,300	840	19,540
One person	470	1,760	3,320	6,680	25,900	76,260	1,680	3,370	5,100	8,190	16,280	69,240
Other	1,450	2,130	3,030	4,350	2,370	26,660	7,680	3,790	3,170	2,650	1,000	36,580
Total	6,100	20,580	28,940	36,200	64,550	156,370	17,600	18,320	18,120	20,820	26,520	101,380

Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
Standalone																								
2013																								
Couples only	200	1,130	340	2,100	370	2,610	1,230	12,700	1,780	11,870	3,920	30,410	460	760	280	660	200	450	340	1,110	310	760	1,590	3,740
Couples with	100	1,520	460	8,970	420	14,430	220	8,860	10	1,110	1,210	34,890	200	1,320	240	2,930	130	2,520	20	1,110	0	100	590	7,980
One parent	20	190	10	670	0	180	60	630	110	2,400	200	4,070	130	650	190	1,140	130	780	270	1,060	20	1,760	740	5,390
One person	30	190	220	660	80	1,450	1,360	3,770	2,820	5,500	4,510	11,570	160	310	310	330	360	470	690	720	830	880	2,350	2,710
Other	50	1,250	70	1,610	70	2,250	180	3,860	20	1,260	390	10,230	230	3,930	130	1,610	100	1,360	140	1,240	60	270	660	8,410
Total	400	4,280	1,100	14,010	940	20,920	3,050	29,820	4,740	22,140	10,230	91,170	1,180	6,970	1,150	6,670	920	5,580	1,460	5,240	1,220	3,770	5,930	28,230
Multi-Unit																								
Couples only	80	30	140	50	170	40	410	390	980	460	1,780	970	1,370	140	660	100	290	40	430	100	520	40	3,270	420
Couples with	30	10	150	190	120	250	60	130	0	0	360	580	330	80	490	210	220	240	70	90	10	0	1,120	620
One parent	0	0	50	10	100	100	110	80	0	0	260	190	420	100	330	140	400	240	250	80	50	0	1,450	560
One person	50	0	290	0	470	130	1,210	460	3,390	720	5,410	1,310	620	30	1,110	50	1,460	50	2,310	90	2,700	30	8,200	250
Other	50	50	50	40	40	40	90	110	30	0	260	240	790	960	290	240	220	140	330	100	120	0	1,750	1,440
Total	210	90	680	290	900	560	1,880	1,170	4,400	1,180	8,070	3,290	3,530	1,310	2,880	740	2,590	710	3,390	460	3,400	70	15,790	3,290



Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition continued

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
2018																								
Standalone																								
Couples only	250	1,320	460	2,440	460	2,680	1,840	14,950	2,780	15,510	5,790	36,900	640	1,070	350	870	240	520	430	1,340	390	930	2,050	4,730
Couples with	180	1,830	800	10,300	850	14,970	540	9,830	60	1,400	2,430	38,330	250	1,700	290	3,300	180	2,360	40	1,170	0	120	760	8,650
One parent	60	230	50	650	40	270	80	610	190	2,480	420	4,240	170	760	230	1,350	160	900	330	1,290	30	1,890	920	6,190
One person	40	220	70	220	280	750	580	1,510	1,980	3,700	2,950	6,400	190	400	260	290	340	480	540	590	950	1,030	2,280	2,790
Other	100	1,320	130	1,760	130	2,370	370	4,590	90	1,540	820	11,580	340	4,600	170	1,940	100	1,290	150	1,240	70	340	830	9,410
Total	630	4,920	1,510	15,370	1,760	21,040	3,410	31,490	5,100	24,630	12,410	97,450	1,590	8,530	1,300	7,750	1,020	5,550	1,490	5,630	1,440	4,310	6,840	31,770
Multi-Unit																								
Couples only	150	60	180	80	180	50	510	510	1,260	590	2,280	1,290	1,600	170	750	130	320	40	580	150	780	40	4,030	530
Couples with	40	10	190	220	160	290	80	170	0	0	470	690	380	100	580	250	270	270	100	110	20	0	1,350	730
One parent	10	20	50	10	120	110	130	90	0	0	310	230	450	100	380	160	450	260	300	100	80	0	1,660	620
One person	90	0	380	50	530	210	1,550	690	4,370	1,300	6,920	2,250	720	30	1,340	50	1,630	80	2,950	160	3,500	60	10,140	380
Other	110	90	80	70	50	60	130	150	30	0	400	370	860	1,060	320	260	210	130	320	110	140	0	1,850	1,560
Total	400	180	880	430	1,040	720	2,400	1,610	5,660	1,890	10,380	4,830	4,010	1,460	3,370	850	2,880	780	4,250	630	4,520	100	19,030	3,820



Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition continued

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
2023																								
Standalone																								
Couples only	260	1,310	500	2,670	380	2,410	1,970	16,190	3,450	19,520	6,560	42,100	650	1,170	460	1,140	250	590	570	1,820	420	1,020	2,350	5,740
Couples with	160	1,780	840	11,190	780	13,770	540	9,990	100	1,620	2,420	38,350	240	1,770	340	4,180	180	2,470	40	1,370	0	150	800	9,940
One parent	80	270	50	800	50	310	100	760	150	2,040	430	4,180	170	770	240	1,420	160	900	330	1,340	30	2,110	930	6,540
One person	50	240	70	240	330	900	540	1,380	2,030	3,820	3,020	6,580	210	400	250	280	430	580	560	610	1,170	1,260	2,620	3,130
Other	90	1,210	140	1,920	120	2,120	360	4,770	110	1,830	820	11,850	340	4,510	210	2,340	110	1,320	160	1,330	80	340	900	9,840
Total	640	4,810	1,600	16,820	1,660	19,510	3,510	33,090	5,840	28,830	13,250	103,060	1,610	8,620	1,500	9,360	1,130	5,860	1,660	6,470	1,700	4,880	7,600	35,190
Multi-Unit																								
Couples only	170	80	240	130	190	70	640	640	1,680	860	2,920	1,780	1,710	190	1,000	180	340	40	770	210	940	50	4,760	670
Couples with	60	30	260	310	220	330	130	190	20	20	690	880	380	110	730	340	270	290	110	160	20	0	1,510	900
One parent	20	20	70	10	120	100	140	100	0	0	350	230	450	100	430	170	490	300	430	140	110	0	1,910	710
One person	100	0	450	60	500	190	1,580	730	5,220	1,570	7,850	2,550	740	30	1,640	70	1,780	90	3,610	180	4,390	90	12,160	460
Other	100	100	90	80	60	60	150	180	60	30	460	450	870	1,060	400	330	230	140	350	130	150	0	2,000	1,660
Total	450	230	1,110	590	1,090	750	2,640	1,840	6,980	2,480	12,270	5,890	4,150	1,490	4,200	1,090	3,110	860	5,270	820	5,610	140	22,340	4,400



Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition continued

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
2028																								
Standalone																								
Couples only	260	1,340	490	2,760	400	2,490	1,900	15,950	4,020	23,080	7,070	45,620	690	1,200	500	1,280	290	660	670	2,160	660	1,600	2,810	6,900
Couples with	150	1,710	880	11,830	810	14,020	470	9,050	110	1,800	2,420	38,410	250	1,780	390	4,490	190	2,760	60	1,360	0	170	890	10,560
One parent	60	270	50	810	40	310	100	760	150	2,030	400	4,180	170	770	240	1,430	160	900	320	1,360	30	2,200	920	6,660
One person	50	240	80	220	340	980	570	1,480	1,970	3,730	3,010	6,650	210	430	260	310	470	670	640	710	1,210	1,370	2,790	3,490
Other	90	1,170	150	1,950	120	2,270	350	4,650	110	2,070	820	12,110	360	4,650	210	2,580	120	1,480	180	1,440	100	410	970	10,560
Total	610	4,730	1,650	17,570	1,710	20,070	3,390	31,890	6,360	32,710	13,720	106,970	1,680	8,830	1,600	10,090	1,230	6,470	1,870	7,030	2,000	5,750	8,380	38,170
Multi-Unit																								
Couples only	170	80	250	140	210	100	740	730	2,180	1,220	3,550	2,270	1,750	200	1,060	220	410	40	870	250	1,340	90	5,430	800
Couples with	70	50	370	410	320	430	180	230	30	30	970	1,150	380	120	760	360	300	320	110	150	30	0	1,580	950
One parent	10	20	70	20	140	110	140	110	30	30	390	290	450	100	440	170	520	320	390	130	120	0	1,920	720
One person	90	0	490	70	540	210	1,550	690	6,060	1,770	8,730	2,740	770	30	1,850	80	2,050	120	3,710	200	5,560	150	13,940	580
Other	110	90	110	100	80	80	180	210	70	40	550	520	900	1,090	440	380	240	170	370	130	170	0	2,120	1,770
Total	450	240	1,290	740	1,290	930	2,790	1,970	8,370	3,090	14,190	6,970	4,250	1,540	4,550	1,210	3,520	970	5,450	860	7,220	240	24,990	4,820



Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition continued

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
2033																								
Standalone																								
Couples only	270	1,370	480	2,690	430	2,570	1,800	14,960	4,420	25,470	7,400	47,060	740	1,270	500	1,270	360	840	800	2,650	930	2,320	3,330	8,350
Couples with	160	1,830	890	11,860	920	15,590	480	8,560	110	1,910	2,560	39,750	240	1,730	370	4,240	220	3,070	50	1,230	0	160	880	10,430
One parent	60	270	50	860	40	310	100	810	160	2,170	410	4,420	170	800	240	1,370	160	910	320	1,290	40	2,410	930	6,780
One person	40	230	80	230	340	980	650	1,700	1,850	3,520	2,960	6,660	220	460	280	320	490	700	810	860	1,330	1,530	3,130	3,870
Other	90	1,210	150	1,910	150	2,580	330	4,430	110	2,170	830	12,300	410	4,900	250	2,590	170	1,910	210	1,570	110	480	1,150	11,450
Total	620	4,910	1,650	17,550	1,880	22,030	3,360	30,460	6,650	35,240	14,160	110,190	1,780	9,160	1,640	9,790	1,400	7,430	2,190	7,600	2,410	6,900	9,420	40,880
Multi-Unit																								
Couples only	190	100	240	150	220	100	730	710	2,440	1,370	3,820	2,430	1,840	220	1,040	220	510	80	990	300	1,780	160	6,160	980
Couples with	90	60	380	440	370	510	190	210	40	40	1,070	1,260	360	130	700	360	360	360	100	140	30	0	1,550	990
One parent	10	20	70	20	140	120	120	100	30	30	370	290	450	100	420	170	580	360	430	160	130	0	2,010	790
One person	90	0	480	70	610	240	1,460	680	6,730	2,050	9,370	3,040	780	30	1,830	80	2,460	150	3,970	260	6,830	230	15,870	750
Other	110	110	110	100	90	100	180	210	70	40	560	560	960	1,150	430	370	330	240	390	140	220	0	2,330	1,900
Total	490	290	1,280	780	1,430	1,070	2,680	1,910	9,310	3,530	15,190	7,580	4,390	1,630	4,420	1,200	4,240	1,190	5,880	1,000	8,990	390	27,920	5,410



Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition continued

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
2038																								
Standalone																								
Couples only	270	1,450	470	2,690	440	2,630	1,710	14,140	4,740	27,560	7,630	48,470	760	1,330	500	1,330	410	990	890	2,990	1,190	3,050	3,750	9,690
Couples with	180	1,910	880	11,980	960	16,160	510	8,760	110	1,920	2,640	40,730	240	1,790	370	4,330	240	3,490	60	1,300	0	200	910	11,110
One parent	60	270	50	850	40	310	100	810	160	2,400	410	4,640	170	780	230	1,350	160	910	310	1,290	40	2,340	910	6,670
One person	50	270	90	280	340	990	730	1,870	1,750	3,320	2,960	6,730	230	470	290	330	510	700	900	980	1,440	1,630	3,370	4,110
Other	100	1,250	160	1,920	170	2,790	330	4,330	130	2,260	890	12,550	430	5,060	250	2,680	190	2,180	220	1,740	110	520	1,200	12,180
Total	660	5,150	1,650	17,720	1,950	22,880	3,380	29,910	6,890	37,460	14,530	113,120	1,830	9,430	1,640	10,020	1,510	8,270	2,380	8,300	2,780	7,740	10,140	43,760
Multi-Unit																								
Couples only	210	100	250	150	220	110	730	690	2,740	1,550	4,150	2,600	1,880	230	1,050	230	540	80	1,090	340	2,200	210	6,760	1,090
Couples with	90	60	430	470	470	550	220	260	40	40	1,250	1,380	390	130	700	350	380	380	120	150	30	0	1,620	1,010
One parent	10	20	80	30	160	150	110	100	40	40	400	340	460	110	420	170	580	350	480	160	150	0	2,090	790
One person	100	0	480	70	670	270	1,380	650	7,280	2,230	9,910	3,220	800	40	1,850	100	2,700	170	4,250	300	7,980	290	17,580	900
Other	140	120	130	110	110	110	200	220	90	50	670	610	1,000	1,190	460	400	360	260	450	170	230	0	2,500	2,020
Total	550	300	1,370	830	1,630	1,190	2,640	1,920	10,190	3,910	16,380	8,150	4,530	1,700	4,480	1,250	4,560	1,240	6,390	1,120	10,590	500	30,550	5,810



Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition continued

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
2043																								
Standalone																								
Couples only	260	1,450	480	2,760	460	2,670	1,690	13,950	4,820	28,110	7,710	48,940	810	1,380	530	1,380	430	1,100	990	3,310	1,360	3,640	4,120	10,810
Couples with	180	1,900	890	12,220	980	16,610	510	8,770	120	1,990	2,680	41,490	260	1,860	400	4,520	270	3,730	80	1,490	0	220	1,010	11,820
One parent	70	270	50	850	50	310	100	810	200	2,630	470	4,870	180	810	240	1,360	180	930	340	1,300	50	2,250	990	6,650
One person	50	280	90	300	350	1,050	780	2,010	1,770	3,370	3,040	7,010	260	500	320	350	520	760	960	1,040	1,540	1,730	3,600	4,380
Other	120	1,310	160	1,980	200	2,990	340	4,330	140	2,310	960	12,920	480	5,210	250	2,710	200	2,410	240	1,840	140	580	1,310	12,750
Total	680	5,210	1,670	18,110	2,040	23,630	3,420	29,870	7,050	38,410	14,860	115,230	1,990	9,760	1,740	10,320	1,600	8,930	2,610	8,980	3,090	8,420	11,030	46,410
Multi-Unit																								
Couples only	230	110	260	160	250	120	750	740	2,900	1,660	4,390	2,790	1,940	240	1,070	250	590	90	1,180	390	2,510	310	7,290	1,280
Couples with	90	60	480	510	550	620	230	280	50	40	1,400	1,510	410	140	730	370	420	410	140	180	30	0	1,730	1,100
One parent	20	30	90	30	190	150	110	100	50	40	460	350	460	110	440	170	560	340	500	180	150	10	2,110	810
One person	100	0	490	80	700	270	1,430	660	7,560	2,320	10,280	3,330	880	40	1,960	110	2,860	180	4,560	310	8,920	370	19,180	1,010
Other	140	120	140	130	130	130	210	220	100	60	720	660	1,050	1,250	480	410	400	280	460	190	240	10	2,630	2,140
Total	580	320	1,460	910	1,820	1,290	2,730	2,000	10,660	4,120	17,250	8,640	4,740	1,780	4,680	1,310	4,830	1,300	6,840	1,250	11,850	700	32,940	6,340



Table A2: Household demand by tenure, age of the household reference person, dwelling typology, number of bedrooms and household composition continued

	Owner Occupier												Renters											
	30 yrs -		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total		30 yrs-		30 to 40 yrs		40 to 50 yrs		50 to 64 yrs		65 yrs +		Total	
	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+	2 brm-	3brm+
2048																								
Standalone																								
Couples only	260	1,490	480	2,830	450	2,730	1,670	13,880	4,870	28,610	7,730	49,540	810	1,410	550	1,420	450	1,170	1,030	3,530	1,530	4,210	4,370	11,740
Couples with	190	1,940	920	12,530	1,030	17,270	520	8,910	120	2,020	2,780	42,670	270	1,940	430	4,780	300	3,950	80	1,650	0	230	1,080	12,550
One parent	70	280	50	840	50	320	100	810	210	2,720	480	4,970	190	830	260	1,420	180	960	340	1,380	60	2,330	1,030	6,920
One person	60	290	90	310	380	1,100	790	2,100	1,820	3,480	3,140	7,280	260	530	330	370	550	790	1,030	1,130	1,620	1,840	3,790	4,660
Other	110	1,300	160	2,030	200	3,070	350	4,300	140	2,460	960	13,160	490	5,350	270	2,850	210	2,490	260	1,920	160	630	1,390	13,240
Total	690	5,300	1,700	18,540	2,110	24,490	3,430	30,000	7,160	39,290	15,090	117,620	2,020	10,060	1,840	10,840	1,690	9,360	2,740	9,610	3,370	9,240	11,660	49,110
Multi-Unit																								
Couples only	230	120	270	170	250	130	790	780	3,050	1,800	4,590	3,000	1,970	270	1,090	270	610	100	1,230	430	2,770	330	7,670	1,400
Couples with	100	70	550	570	610	700	260	320	50	40	1,570	1,700	430	150	790	410	450	450	140	200	30	0	1,840	1,210
One parent	20	30	90	40	200	180	130	110	50	40	490	400	460	110	460	190	570	350	510	180	160	10	2,160	840
One person	100	0	520	80	740	280	1,470	680	7,800	2,380	10,630	3,420	910	40	2,060	110	3,000	190	4,780	350	9,670	420	20,420	1,110
Other	140	130	160	140	140	140	220	230	120	70	780	710	1,090	1,280	510	420	410	290	490	200	270	10	2,770	2,200
Total	590	350	1,590	1,000	1,940	1,430	2,870	2,120	11,070	4,330	18,060	9,230	4,860	1,850	4,910	1,400	5,040	1,380	7,150	1,360	12,900	770	34,860	6,760



Table A3: Submarket demand by age group

	less than 25 yrs	25-29 Years	30-34 Years	35-39 Years	40-44 Years	45-49 Years	50-54 Years	55-59 Years	60-64 Years	65-69 Years	70-74 Years	75-79 Years	80-84 Years	85 Years and Over	Total
Waimakariri - rural															
2013	80	80	170	330	580	610	570	520	470	340	220	120	40	30	4,160
2018	120	130	210	330	520	670	640	650	540	420	290	180	60	50	4,810
2023	130	150	270	390	530	580	710	760	680	490	370	250	100	70	5,480
2028	130	150	300	470	600	550	640	840	790	600	440	320	130	110	6,070
2033	130	150	300	530	740	640	610	770	860	670	550	370	160	160	6,640
2038	130	150	310	540	810	770	680	750	790	740	630	460	190	220	7,170
2043	130	150	320	540	870	900	740	720	680	780	680	540	220	270	7,540
2048	130	150	330	550	930	1,030	800	690	560	830	740	630	250	330	7,950
Waimakariri settlements															
2013	270	470	650	930	1,240	1,210	1,150	970	950	970	870	710	520	340	11,250
2018	360	740	880	960	1,150	1,370	1,350	1,290	1,140	1,230	1,210	1,090	670	520	13,960
2023	370	880	1,190	1,120	1,110	1,210	1,500	1,470	1,430	1,420	1,500	1,500	1,000	700	16,400
2028	410	890	1,320	1,380	1,250	1,120	1,270	1,550	1,580	1,680	1,690	1,820	1,340	1,030	18,330
2033	420	930	1,300	1,490	1,500	1,220	1,180	1,310	1,640	1,810	1,960	2,030	1,610	1,460	19,860
2038	440	940	1,390	1,520	1,660	1,480	1,320	1,250	1,440	1,910	2,150	2,420	1,850	1,940	21,710
2043	460	940	1,460	1,530	1,810	1,710	1,440	1,170	1,220	1,970	2,290	2,750	2,050	2,380	23,180
2048	480	940	1,530	1,540	1,960	1,950	1,570	1,090	990	2,020	2,420	3,050	2,230	2,800	24,570
Christchurch - central															
2013	2,130	2,230	1,950	1,730	1,890	1,860	1,730	1,610	1,330	1,030	750	600	410	410	19,660
2018	2,250	2,710	2,300	1,840	1,760	2,000	1,760	1,910	1,560	1,260	970	740	420	480	21,960
2023	2,290	2,770	2,780	2,220	1,910	1,920	1,960	2,020	1,940	1,570	1,250	1,040	560	570	24,800
2028	2,370	2,710	2,680	2,520	2,150	1,980	1,750	2,110	1,920	1,820	1,420	1,250	740	700	26,120
2033	2,480	2,740	2,610	2,420	2,450	2,240	1,810	1,870	2,000	1,800	1,620	1,410	900	920	27,270
2038	2,400	2,920	2,640	2,360	2,360	2,550	2,050	1,940	1,770	1,850	1,580	1,600	1,030	1,160	28,210
2043	2,460	3,000	2,690	2,390	2,430	2,590	2,110	1,990	1,850	1,910	1,640	1,650	1,050	1,200	28,960
2048	2,500	3,030	2,780	2,450	2,500	2,650	2,170	2,040	1,890	1,980	1,680	1,690	1,090	1,240	29,690



Table A3: Submarket demand by age group

	less than 25 yrs	25-29 Years	30-34 Years	35-39 Years	40-44 Years	45-49 Years	50-54 Years	55-59 Years	60-64 Years	65-69 Years	70-74 Years	75-79 Years	80-84 Years	85 Years and Over	Total
Christchurch North East															
2013	1,010	1,700	2,270	2,870	3,310	3,190	3,190	2,730	2,390	2,010	1,460	1,130	960	780	29,000
2018	1,060	2,010	2,610	3,000	2,980	3,310	3,130	3,140	2,700	2,360	1,860	1,380	970	880	31,390
2023	1,020	1,890	2,870	3,260	2,970	2,870	3,160	3,030	3,040	2,640	2,190	1,780	1,190	940	32,850
2028	1,030	1,820	2,700	3,570	3,250	2,870	2,750	3,100	2,960	3,000	2,480	2,110	1,550	1,140	34,330
2033	1,070	1,810	2,560	3,360	3,610	3,180	2,800	2,700	3,010	2,910	2,790	2,380	1,850	1,490	35,520
2038	1,050	1,910	2,540	3,200	3,400	3,560	3,100	2,740	2,630	2,950	2,680	2,680	2,100	1,840	36,380
2043	1,060	1,950	2,540	3,220	3,460	3,600	3,140	2,770	2,670	2,990	2,730	2,740	2,150	1,880	36,900
2048	1,070	1,960	2,600	3,260	3,500	3,650	3,190	2,800	2,700	3,060	2,770	2,780	2,190	1,920	37,450
Christchurch North West															
2013	1,710	1,870	2,260	2,570	3,310	3,590	3,660	3,230	2,850	2,470	2,110	1,790	1,480	1,170	34,070
2018	1,740	2,160	2,500	2,590	2,860	3,580	3,450	3,540	3,080	2,770	2,570	2,070	1,420	1,270	35,600
2023	1,680	2,020	2,760	2,820	2,850	3,080	3,460	3,370	3,440	3,040	2,990	2,620	1,740	1,340	37,210
2028	1,710	1,940	2,600	3,080	3,080	3,060	2,980	3,390	3,290	3,410	3,340	3,070	2,250	1,600	38,800
2033	1,760	1,940	2,490	2,880	3,390	3,350	2,980	2,940	3,320	3,270	3,720	3,420	2,660	2,050	40,170
2038	1,710	2,050	2,460	2,750	3,190	3,730	3,280	2,960	2,870	3,280	3,560	3,840	3,020	2,510	41,210
2043	1,740	2,080	2,460	2,780	3,210	3,780	3,320	2,990	2,920	3,330	3,640	3,910	3,120	2,620	41,900
2048	1,780	2,090	2,520	2,830	3,260	3,830	3,370	3,030	2,970	3,420	3,700	4,000	3,210	2,700	42,710
Christchurch – Port Hills															
2013	100	210	410	690	1,010	1,120	1,180	1,090	980	800	580	380	300	270	9,120
2018	100	240	470	710	900	1,140	1,130	1,220	1,070	920	730	440	300	300	9,670
2023	100	240	520	770	890	970	1,110	1,170	1,180	1,020	840	550	360	320	10,040
2028	100	240	490	840	960	960	940	1,170	1,120	1,150	920	640	460	380	10,370
2033	110	250	470	790	1,050	1,050	940	1,000	1,130	1,110	1,040	720	530	500	10,690
2038	110	270	460	760	980	1,140	1,040	1,000	990	1,110	990	800	600	610	10,860
2043	100	270	460	770	980	1,120	1,020	1,020	980	1,130	1,010	810	610	620	10,900
2048	100	270	470	770	980	1,100	1,020	1,030	970	1,150	1,010	820	620	620	10,930



Table A3: Submarket demand by age group

	less than 25 yrs	25-29 Years	30-34 Years	35-39 Years	40-44 Years	45-49 Years	50-54 Years	55-59 Years	60-64 Years	65-69 Years	70-74 Years	75-79 Years	80-84 Years	85 Years and Over	Total
Christchurch – South East															
2013	630	850	1,170	1,270	1,500	1,560	1,600	1,400	1,170	1,000	760	590	490	370	14,360
2018	650	990	1,290	1,250	1,300	1,560	1,510	1,540	1,260	1,150	940	680	480	410	15,010
2023	630	930	1,390	1,330	1,270	1,330	1,500	1,450	1,380	1,260	1,080	850	580	430	15,410
2028	630	880	1,280	1,430	1,360	1,320	1,280	1,440	1,310	1,400	1,180	980	740	500	15,730
2033	640	860	1,200	1,310	1,490	1,430	1,270	1,240	1,320	1,330	1,300	1,080	860	620	15,950
2038	620	900	1,150	1,210	1,360	1,570	1,370	1,210	1,140	1,310	1,220	1,180	940	740	15,920
2043	630	900	1,160	1,170	1,380	1,540	1,330	1,200	1,150	1,300	1,190	1,160	930	740	15,780
2048	620	880	1,170	1,150	1,360	1,520	1,320	1,180	1,140	1,300	1,180	1,150	930	730	15,630
Christchurch - Lyttelton															
2013	0	20	100	200	250	270	290	270	250	210	110	60	60	10	2,100
2018	0	20	110	200	230	260	290	300	270	240	140	80	60	10	2,210
2023	0	20	120	210	230	240	290	290	300	260	170	100	80	10	2,320
2028	0	20	120	210	240	230	260	280	290	290	190	120	100	10	2,360
2033	0	20	120	200	260	250	260	250	300	290	220	140	120	10	2,440
2038	0	20	120	190	240	260	290	250	270	300	220	160	140	10	2,470
2043	0	20	120	190	240	260	280	250	260	280	220	160	140	10	2,430
2048	0	20	120	190	240	260	280	250	260	280	220	160	140	10	2,430
Christchurch South west															
2013	1,780	2,160	2,700	2,770	3,010	2,810	2,780	2,490	2,280	2,010	1,600	1,170	1,040	820	29,420
2018	1,900	2,660	3,230	3,020	2,850	3,050	2,860	2,980	2,720	2,480	2,150	1,510	1,110	970	33,490
2023	1,870	2,610	3,740	3,480	3,000	2,770	3,070	3,050	3,250	2,940	2,700	2,070	1,450	1,110	37,110
2028	1,940	2,550	3,610	3,950	3,400	2,860	2,760	3,210	3,250	3,440	3,130	2,520	1,940	1,380	39,940
2033	2,030	2,590	3,550	3,830	3,890	3,260	2,870	2,870	3,400	3,410	3,620	2,910	2,360	1,850	42,440
2038	2,000	2,820	3,630	3,780	3,810	3,770	3,280	3,010	3,040	3,540	3,560	3,380	2,760	2,360	44,740
2043	2,080	2,910	3,760	3,930	4,010	3,920	3,430	3,150	3,170	3,740	3,760	3,580	2,930	2,540	46,910
2048	2,140	3,000	3,940	4,080	4,180	4,080	3,580	3,270	3,310	3,950	3,940	3,760	3,100	2,690	49,020



Table A3: Submarket demand by age group

	less than 25 yrs	25-29 Years	30-34 Years	35-39 Years	40-44 Years	45-49 Years	50-54 Years	55-59 Years	60-64 Years	65-69 Years	70-74 Years	75-79 Years	80-84 Years	85 Years and Over	Total
Selwyn - rural															
2013	90	190	250	510	700	840	800	730	610	420	320	110	80	20	5,670
2018	110	300	340	570	730	1,050	1,020	990	810	570	510	190	120	40	7,350
2023	120	350	460	690	760	1,080	1,220	1,220	1,080	750	700	300	210	60	9,000
2028	140	430	540	880	900	1,130	1,230	1,450	1,310	970	930	420	330	100	10,760
2033	150	490	600	970	1,080	1,320	1,250	1,410	1,490	1,130	1,170	540	450	160	12,210
2038	150	550	710	1,100	1,200	1,610	1,430	1,440	1,490	1,310	1,410	700	600	260	13,960
2043	160	610	770	1,200	1,330	1,810	1,560	1,570	1,630	1,460	1,560	770	670	290	15,390
2048	170	670	830	1,300	1,450	1,960	1,720	1,710	1,780	1,610	1,710	840	740	320	16,810
Selwyn - Settlements															
2013	180	330	540	880	1,090	950	730	540	470	400	210	160	70	60	6,610
2018	260	630	940	1,230	1,410	1,450	1,110	890	780	700	390	320	120	110	10,340
2023	320	770	1,240	1,490	1,460	1,460	1,310	1,090	1,010	920	530	490	190	160	12,440
2028	370	890	1,390	1,820	1,670	1,450	1,250	1,240	1,180	1,160	670	660	290	270	14,310
2033	390	1,020	1,540	1,930	1,960	1,600	1,220	1,170	1,320	1,320	810	810	380	440	15,910
2038	390	1,080	1,750	2,130	2,110	1,890	1,350	1,140	1,250	1,470	930	1,000	480	650	17,620
2043	420	1,170	1,880	2,290	2,300	2,080	1,460	1,230	1,350	1,610	1,010	1,100	530	710	19,140
2048	450	1,250	2,020	2,470	2,450	2,220	1,570	1,320	1,450	1,730	1,090	1,190	580	770	20,560

Table A4: Households by submarket, tenure and household composition

	2013	2018	2023	2028	2033	2038	2043	2048
Waimakariri - rural								
Owners								
couple only	1380	1630	1890	2140	2260	2400	2450	2480
couple with	1370	1440	1490	1520	1600	1690	1730	1790
one parent	80	90	100	110	120	130	140	150
one person	380	450	540	610	690	770	820	870
Other	220	280	330	370	400	430	460	500
Total	3430	3890	4350	4750	5070	5420	5600	5790
Renters								
couple only	190	250	330	400	500	580	660	750
couple with	160	210	250	280	300	320	360	390
one parent	60	60	80	70	80	80	80	80
one person	280	350	400	490	580	650	690	770
Other	40	50	70	80	110	120	150	170
Total	730	920	1130	1320	1570	1750	1940	2160
Waimakariri - settlements								
Owners								
couple only	3,230	4,100	4,960	5,600	5,930	6,340	6,560	6,790
couple with	2,750	3,230	3,410	3,510	3,590	3,800	3,980	4,150
one parent	480	550	560	570	620	670	720	760
one person	1,730	2,050	2,530	2,980	3,390	3,760	4,080	4,410
Other	670	900	1,020	1,110	1,240	1,370	1,500	1,610
Total	8,860	10,830	12,480	13,770	14,770	15,940	16,840	17,720
Renters								
couple only	470	660	850	1,050	1,240	1,470	1,650	1,780
couple with	590	620	800	890	940	1,020	1,080	1,150
one parent	390	490	620	680	710	750	770	820
one person	600	920	1,120	1,310	1,490	1,720	1,930	2,090
Other	340	440	530	630	710	810	910	1,010
Total	2,390	3,130	3,920	4,560	5,090	5,770	6,340	6,850
Christchurch - central								
Owners								
couple only	1,990	2,210	2,620	2,730	2,730	2,720	2,700	2,690
couple with	1,570	1,490	1,510	1,450	1,450	1,440	1,440	1,460
one parent	510	580	570	540	520	520	530	550
one person	2,610	2,870	3,310	3,540	3,650	3,810	3,880	4,030
Other	760	1,020	1,000	1,000	1,010	1,020	1,030	1,050
Total	7,440	8,170	9,010	9,260	9,360	9,510	9,580	9,780
Renters								
couple only	2,430	2,930	3,490	3,750	4,010	4,130	4,240	4,280
couple with	1,400	1,610	1,770	1,750	1,690	1,710	1,710	1,760
one parent	1,230	1,350	1,520	1,520	1,550	1,560	1,550	1,570
one person	4,040	4,770	5,820	6,490	7,180	7,710	8,170	8,530
Other	3,120	3,130	3,190	3,350	3,480	3,590	3,710	3,770
Total	12,220	13,790	15,790	16,860	17,910	18,700	19,380	19,910



Table A4: Households by submarket, tenure and household composition continued

	2013	2018	2023	2028	2033	2038	2043	2048
Christchurch – north east								
Owners								
couple only	5,920	6,580	7,160	7,570	7,520	7,440	7,250	7,150
couple with	6,500	6,530	6,180	6,010	6,110	5,990	5,860	5,870
one parent	1,370	1,490	1,400	1,350	1,310	1,340	1,330	1,340
one person	4,240	4,590	4,970	5,400	5,640	5,760	5,790	5,900
Other	2,160	2,280	2,260	2,280	2,240	2,220	2,220	2,230
Total	20,190	21,470	21,970	22,610	22,820	22,750	22,450	22,490
Renters								
couple only	1,210	1,490	1,690	1,950	2,320	2,610	2,820	2,920
couple with	1,900	2,000	2,190	2,190	2,020	2,110	2,200	2,260
one parent	1,480	1,580	1,710	1,710	1,790	1,770	1,770	1,820
one person	2,240	2,680	3,070	3,500	4,020	4,440	4,820	5,060
Other	1,980	2,170	2,220	2,370	2,550	2,700	2,840	2,900
Total	8,810	9,920	10,880	11,720	12,700	13,630	14,450	14,960
Christchurch								
Owners								
couple only	7,580	8,130	8,870	9,260	9,240	9,250	9,120	9,020
couple with	7,550	7,480	7,050	6,780	6,840	6,810	6,750	6,770
one parent	1,590	1,540	1,400	1,340	1,310	1,350	1,350	1,350
one person	5,120	5,040	5,400	5,860	6,110	6,310	6,420	6,530
Other	2,260	2,330	2,310	2,300	2,290	2,330	2,340	2,360
Total	24,100	24,520	25,030	25,540	25,790	26,050	25,980	26,030
Renters								
couple only	1,550	1,790	2,000	2,370	2,810	3,060	3,290	3,470
couple with	2,370	2,190	2,400	2,480	2,330	2,350	2,420	2,500
one parent	1,340	1,490	1,650	1,660	1,730	1,690	1,690	1,740
one person	2,170	2,780	3,230	3,710	4,250	4,670	5,040	5,390
Other	2,540	2,830	2,900	3,040	3,260	3,390	3,480	3,580
Total	9,970	11,080	12,180	13,260	14,380	15,160	15,920	16,680
Christchurch – Port Hills								
Owners								
couple only	2,870	3,220	3,470	3,600	3,620	3,560	3,500	3,420
couple with	2,510	2,520	2,360	2,240	2,260	2,260	2,190	2,180
one parent	300	250	220	210	220	230	230	230
one person	1,320	1,330	1,420	1,500	1,580	1,620	1,630	1,660
Other	430	410	430	430	400	400	420	440
Total	7,430	7,730	7,900	7,980	8,080	8,070	7,970	7,930
Renters								
couple only	420	420	450	550	670	760	810	850
couple with	440	410	460	480	420	410	440	440
one parent	170	250	270	270	270	270	270	270
one person	440	590	680	790	890	970	1,030	1,060
Other	220	270	280	300	360	380	380	380
Total	1,690	1,940	2,140	2,390	2,610	2,790	2,930	3,000



Table A4: Households by submarket, tenure and household composition continued

	2013	2018	2023	2028	2033	2038	2043	2048
Christchurch – south east								
Owners								
couple only	2,570	2,770	2,950	3,010	2,920	2,810	2,640	2,520
couple with	2,560	2,450	2,240	2,120	2,120	2,030	1,910	1,850
one parent	710	730	680	660	610	590	580	570
one person	2,450	2,500	2,610	2,770	2,800	2,780	2,700	2,640
Other	1,040	1,110	1,090	1,110	1,080	1,090	1,090	1,070
Total	9,330	9,560	9,570	9,670	9,530	9,300	8,920	8,650
Renters								
couple only	800	870	960	1,040	1,140	1,200	1,260	1,250
couple with	920	930	970	930	830	820	840	840
one parent	820	840	870	820	850	820	760	770
one person	1,410	1,640	1,830	1,990	2,230	2,350	2,490	2,550
Other	1,080	1,170	1,210	1,280	1,370	1,430	1,510	1,570
Total	5,030	5,450	5,840	6,060	6,420	6,620	6,860	6,980
Waimakariri - Lyttelton								
Owners								
couple only	690	750	810	800	820	830	780	780
couple with	500	460	470	430	440	430	430	430
one parent	60	70	60	60	50	40	50	50
one person	380	380	400	420	450	450	420	440
Other	50	60	60	60	50	50	50	50
Total	1,680	1,720	1,800	1,770	1,810	1,800	1,730	1,750
Renters								
couple only	100	110	120	160	170	180	200	200
couple with	80	100	90	90	80	70	70	70
one parent	60	50	60	60	70	80	70	70
one person	140	200	220	250	270	300	320	300
Other	40	30	30	30	40	40	40	40
Total	420	490	520	590	630	670	700	680
Christchurch – south west								
Owners								
couple only	6,020	7,120	8,310	9,020	9,300	9,480	9,580	9,720
couple with	5,540	6,020	6,110	6,130	6,410	6,500	6,590	6,750
one parent	1,270	1,430	1,450	1,450	1,420	1,480	1,540	1,580
one person	4,340	4,960	5,780	6,460	6,950	7,360	7,670	8,020
Other	2,500	2,580	2,560	2,600	2,550	2,550	2,600	2,610
Total	19,670	22,110	24,210	25,660	26,630	27,370	27,980	28,680
Renters								
couple only	1,440	1,840	2,200	2,600	3,130	3,590	4,010	4,370
couple with	1,930	2,000	2,290	2,400	2,290	2,440	2,650	2,870
one parent	1,280	1,510	1,680	1,730	1,870	1,940	2,030	2,120
one person	2,330	2,940	3,580	4,240	4,990	5,690	6,410	7,040
Other	2,770	3,090	3,150	3,310	3,530	3,710	3,830	3,940
Total	9,750	11,380	12,900	14,280	15,810	17,370	18,930	20,340



Table A4: Households by submarket, tenure and household composition continued

	2013	2018	2023	2028	2033	2038	2043	2048
Selwyn Rural								
Owners								
couple only	1,840	2,530	3,250	4,000	4,490	5,090	5,460	5,830
couple with	2,040	2,350	2,640	2,990	3,280	3,660	3,990	4,330
one parent	110	140	150	170	190	210	240	280
one person	400	600	780	970	1,140	1,360	1,520	1,680
Other	360	470	540	580	630	640	670	680
Total	4,750	6,090	7,360	8,710	9,730	10,960	11,880	12,800
Renters								
couple only	290	380	510	680	880	1,100	1,350	1,570
couple with	250	450	580	680	770	890	990	1,130
one parent	50	60	80	100	100	130	150	150
one person	190	210	280	350	470	570	690	810
Other	140	160	190	240	260	310	330	350
Total	920	1,260	1,640	2,050	2,480	3,000	3,510	4,010
Selwyn Settlements								
Owners								
couple only	1,600	2,690	3,390	3,990	4,360	4,730	5,030	5,270
couple with	2,670	4,000	4,460	4,800	5,070	5,490	5,870	6,310
one parent	200	310	340	350	370	400	450	490
one person	500	820	1,030	1,280	1,490	1,680	1,810	1,950
Other	420	520	580	590	660	670	710	730
Total	5,390	8,340	9,800	11,010	11,950	12,970	13,870	14,750
Renters								
couple only	250	460	630	850	1,100	1,350	1,590	1,800
couple with	530	860	1,090	1,330	1,520	1,720	1,890	2,050
one parent	90	150	220	250	280	310	340	360
one person	150	260	360	470	600	750	890	1,020
Other	200	270	340	400	460	520	560	580
Total	1,220	2,000	2,640	3,300	3,960	4,650	5,270	5,810



Table A5: Demand by tenure, submarket, typology and size

	Owner Occupied Dwellings						Renters households					
	Standalone			Multi-Unit			Standalone			Multi-Unit		
	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total
Waimakariri Rural												
2013	210	3170	3380	50	70	120	150	580	730	0	0	0
2018	240	3540	3780	60	60	120	190	730	920	0	0	0
2023	260	3930	4190	80	90	170	240	870	1110	20	0	20
2028	310	4270	4580	100	100	200	270	1030	1300	30	0	30
2033	330	4530	4860	120	130	250	350	1180	1530	50	10	60
2038	360	4800	5160	120	130	250	400	1290	1690	50	10	60
2043	400	4930	5330	170	170	340	430	1430	1860	80	20	100
2048	420	5060	5480	170	180	350	450	1580	2030	110	20	130
Waimakariri Settlements												
2013	730	7510	8240	620	230	850	210	1790	2000	380	30	410
2018	840	8750	9590	890	350	1240	360	2220	2580	550	-10	540
2023	970	9850	10820	1150	490	1640	420	2790	3210	690	-10	680
2028	1070	10670	11740	1410	600	2010	470	3250	3720	830	10	840
2033	1150	11340	12490	1630	680	2310	520	3590	4110	950	30	980
2038	1260	12120	13380	1950	740	2690	570	4010	4580	1130	50	1180
2043	1310	12650	13960	2230	840	3070	650	4290	4940	1380	50	1430
2048	1390	13160	14550	2420	890	3310	700	4580	5280	1500	50	1550
Christchurch - Central												
2013	750	3780	4530	2120	810	2930	980	2120	3100	7380	1730	9110
2018	770	3840	4610	2530	1010	3540	1080	2320	3400	8520	1880	10400
2023	910	4130	5040	2910	1140	4050	1240	2500	3740	9980	2030	12010
2028	930	4180	5110	3050	1160	4210	1290	2580	3870	10790	2100	12890
2033	940	4230	5170	3110	1220	4330	1370	2650	4020	11580	2160	13740
2038	940	4200	5140	3250	1240	4490	1460	2780	4240	12210	2280	14490
2043	970	4290	5260	3300	1260	4560	1510	2820	4330	12710	2340	15050
2048	990	4360	5350	3420	1260	4680	1540	2880	4420	13120	2400	15520
Christchurch – North East												
2013	2280	16230	18510	1180	480	1660	1250	5610	6860	1690	280	1970
2018	2670	16500	19170	1630	780	2410	1420	6160	7580	2020	340	2360
2023	2670	16530	19200	1950	1000	2950	1520	6550	8070	2380	450	2830
2028	2820	16770	19590	2190	1100	3290	1680	6870	8550	2690	490	3180
2033	2870	16810	19680	2310	1170	3480	1880	7170	9050	3090	550	3640
2038	2900	16650	19550	2390	1200	3590	2040	7520	9560	3430	600	4030
2043	2950	16450	19400	2430	1240	3670	2230	7870	10100	3710	680	4390
2048	2950	16450	19400	2470	1320	3790	2300	8130	10430	3920	730	4650



Table A5: Demand by tenure, submarket, typology and size continued

	Owner Occupied Dwellings						Renters households					
	Standalone			Multi-Unit			Standalone			Multi-Unit		
	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total
Christchurch – North west												
2013	1770	19850	21620	1630	860	2490	980	6210	7190	2280	550	2830
2018	2350	19440	21790	1840	1040	2880	1130	6570	7700	2810	630	3440
2023	2570	19650	22220	1970	1090	3060	1230	7020	8250	3200	700	3900
2028	2570	19670	22240	2250	1310	3560	1370	7460	8830	3620	800	4420
2033	2710	19760	22470	2360	1360	3720	1510	7820	9330	4180	950	5130
2038	2800	19850	22650	2490	1430	3920	1590	8010	9600	4570	1010	5580
2043	2830	19810	22640	2540	1480	4020	1700	8300	10000	4970	1160	6130
2048	2840	19780	22620	2640	1560	4200	1830	8660	10490	5250	1210	6460
Christchurch – Port Hills												
2013	560	6460	7020	270	120	390	240	1040	1280	380	20	400
2018	720	6480	7200	360	230	590	250	1120	1370	500	90	590
2023	780	6600	7380	370	210	580	270	1190	1460	570	100	670
2028	770	6560	7330	460	290	750	320	1320	1640	650	120	770
2033	800	6620	7420	480	280	760	350	1370	1720	750	170	920
2038	820	6580	7400	480	280	760	360	1460	1820	810	180	990
2043	860	6550	7410	490	280	770	400	1510	1910	850	190	1040
2048	870	6510	7380	490	290	780	420	1560	1980	900	230	1130
Christchurch South East												
2013	1100	7270	8370	670	280	950	710	3050	3760	1100	190	1290
2018	1310	7120	8430	820	390	1210	820	3190	4010	1220	220	1440
2023	1360	7010	8370	920	450	1370	870	3330	4200	1390	280	1670
2028	1360	6950	8310	1010	490	1500	880	3380	4260	1520	280	1800
2033	1360	6830	8190	1030	500	1530	1020	3460	4480	1650	290	1940
2038	1320	6640	7960	1040	510	1550	1050	3520	4570	1800	330	2130
2043	1330	6390	7720	1040	510	1550	1090	3620	4710	1900	370	2270
2048	1290	6190	7480	1030	520	1550	1130	3720	4850	1970	420	2390
Christchurch Lyttelton												
2013	310	1370	1680	0	0	0	160	250	410	50	0	50
2018	310	1330	1640	40	40	80	130	250	380	110	10	120
2023	320	1400	1720	50	50	100	150	260	410	120	20	140
2028	310	1360	1670	50	50	100	160	280	440	140	30	170
2033	310	1410	1720	50	60	110	180	320	500	160	40	200
2038	310	1380	1690	70	70	140	180	310	490	180	40	220
2043	290	1330	1620	70	70	140	170	310	480	170	30	200
2048	300	1360	1660	80	90	170	160	310	470	160	30	190



Table A5: Demand by tenure, submarket, typology and size continued

	Owner Occupied Dwellings						Renters households					
	Standalone			Multi-Unit			Standalone			Multi-Unit		
	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total	2 Bdrm or less	3 Bdrm or more	Total
Christchurch – South West												
2013	2260	15890	18150	1290	220	1510	1130	5760	6890	2380	450	2830
2018	2790	17070	19860	1840	640	2480	1300	6440	7740	3080	580	3660
2023	2900	18210	21110	2380	960	3340	1460	7050	8510	3670	700	4370
2028	2940	18680	21620	3000	1350	4350	1650	7530	9180	4250	810	5060
2033	2980	19150	22130	3300	1540	4840	1880	8050	9930	4930	940	5870
2038	3020	19460	22480	3630	1770	5400	2060	8660	10720	5610	1040	6650
2043	3070	19810	22880	3900	1930	5830	2340	9250	11590	6230	1170	7400
2048	3130	20210	23340	4170	2180	6350	2530	9890	12420	6820	1290	8110
Selwyn - Rural												
2013	200	4580	4780	40	20	60	140	800	940	0	0	0
2018	250	5700	5950	60	30	90	160	1110	1270	0	0	0
2023	300	6890	7190	70	50	120	230	1410	1640	0	0	0
2028	410	8090	8500	90	60	150	290	1710	2000	0	0	0
2033	450	9010	9460	100	60	160	340	2010	2350	0	0	0
2038	510	10110	10620	120	90	210	430	2380	2810	20	30	50
2043	560	10940	11500	120	100	220	490	2780	3270	30	60	90
2048	610	11720	12330	140	120	260	580	3180	3760	40	60	100
Selwyn - Settlements												
2013	70	5240	5310	80	100	180	30	1140	1170	0	0	0
2018	180	7900	8080	140	140	280	50	1870	1920	30	20	50
2023	230	9180	9410	190	210	400	70	2460	2530	70	50	120
2028	270	10150	10420	280	270	550	130	3030	3160	120	60	180
2033	280	10950	11230	340	340	680	170	3580	3750	140	110	250
2038	320	11830	12150	410	420	830	200	4170	4370	180	100	280
2043	320	12620	12940	470	470	940	240	4680	4920	230	120	350
2048	340	13400	13740	510	510	1020	270	5150	5420	290	130	420