

# **Housing Pathways Longitudinal Study**

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## **Ongoing impact of the Canterbury earthquakes on Housing New Zealand Tenants and Applicants**

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## 1.0 Executive Summary

- 1 The Canterbury region suffered significant damage and loss of lives from three large earthquakes, between September 2010 and June 2011, and countless smaller aftershocks which are ongoing. The purpose of this report is to describe the impact of the Canterbury earthquakes on a sample of Housing New Zealand Corporation (Housing New Zealand) tenants and applicants. This work is part of the ongoing Housing Pathways Longitudinal Study led by the Customer Intelligence Research and Forecasting team.
- 2 Findings in this report are based on 80 qualitative interviews carried out during November 2012. Most of the interviews were with tenants (40) and applicants (12) who had been interviewed during Wave One (2009). The remaining 28 were tenants, who all commenced their current tenancy after July 2011, and were not interviewed during Wave One.

### Findings

- 3 The preliminary analysis of interviews identified three high-level categories of themes:
  - **Context:** wider contextual factors that appear to influence tenants' and applicants' attitudes to both impacts and mitigations .
  - **Impact:** an ongoing, earthquake-related effect on tenants and applicants
  - **Mitigation:** factors that have the potential to affect positively the way in which tenants and applicants experience the ongoing impacts of the earthquakes

### Context

- 4 Damage to houses and communities in Christchurch was so widespread that some level of damage was 'normal' for most of the tenants and applicants interviewed. They had become used to dealing with damage from the earthquakes, and frequently dismissed this damage as minor relative to what 'others' were living with, often citing this as a reason for not complaining about the lack of repairs to their property.
- 5 When discussing the impacts of the earthquakes tenants often noted that Housing New Zealand staff were dealing with the same housing, family, and community related issues that they were, and that given these pressures Housing New Zealand staff had gone above and beyond what could reasonably be expected of them.

### Impact

- 6 One-third of tenants and applicants interviewed were forced to move from their properties (temporarily or permanently) as a result of damage caused by the Canterbury earthquakes. Many more hosted friends and family who were forced to move. The high level of movement into and out of communities has negatively impacted some tenants and applicants' social networks - particularly older people.
- 7 All tenants and applicants interviewed reported unaddressed earthquake damage to their houses. The most common damage was cracks in walls and ceilings, and gaps around doors and windows. Approximately one in ten were living in houses with more substantial earthquake damage.
- 8 There was a strong link between unaddressed earthquake damage and increased risk of negative health outcomes for tenants and applicants. Obvious unaddressed damage made some tenants feel anxious and unsafe in their homes, despite reassurances that it was safe. Many tenants and applicants reported that their

homes were significantly colder and more difficult to heat, because the windows and doors no longer shut properly and cracks in the roofs and walls let in the cold.

- 9 Tenants and applicants reported high levels of ongoing anxiety and fear related to further earthquakes. In particular, many people reported high levels of stress and tension among their children. In a small number of households everyone was sleeping in the living area of the house because they wanted their children near them in the event of another large earthquake.
- 10 Many tenants and applicants described how the private rental market was not a realistic option, due to sharp increases in rent and increased competition for the lowest priced housing since the earthquakes. Comparing private rental bond registration data for Christchurch with national data demonstrates that lower quartile private rents have increased in Christchurch at a rate far greater than the rest of the country (for houses with two or more bedrooms).
- 11 The earthquakes have had an impact on housing aspirations, preferences, and expectations of some tenants and applicants. For example, some tenants noted their children were no longer comfortable living in buildings more than one storey high, while other households no longer aspired to buy their own home because of perceived risks associated with home ownership.

### **Mitigation**

- 12 The majority of tenants were very positive about Housing New Zealand's immediate response to the earthquakes. However, most tenants were growing increasingly dissatisfied with the lack of visible progress since the earthquakes.
- 13 While, Housing New Zealand's response to emergency or urgent maintenance requests was praised by most tenants, almost all tenants commented that since the earthquakes any non-urgent maintenance wasn't being done.
- 14 Many tenants noted that Housing New Zealand's communication (via newsletters) didn't focus on what they wanted to know. Tenants wanted:
  - information specific to their community/street/house rather than the wider region
  - specific information on 'when' things will be done
  - forward looking timeframes for what will be done rather than a summary of what has already been done.
- 15 Some tenants had received mixed messages from assessors, or didn't trust the engineers assessment of the safety of their property. Some of these tenants would point out visible damage to the property as evidence to refute the assessment that their house was safe.
- 16 Community support was essential for many tenants and applicants in mitigating the ongoing impacts of the earthquakes. The earthquakes appear to have brought together neighbours and communities, many of whom had never talked in the past. Community support included checking on each other following earthquakes, providing food or other household goods, and 'being there' to provide emotional support.

### **Comments**

- 17 It's clear that for many Housing New Zealand tenants and applicants the impacts of the earthquakes are still a part of their everyday lives. Housing New Zealand's immediate response following the earthquakes, and response to emergency maintenance requests, was praised by tenants. However, the lack of visible progress in addressing the widespread non-urgent damage was questioned by

tenants. While many cited the widespread damage and the difficulties Housing New Zealand staff are working under as context for these delays, it was clear that many people were running out of patience.

- 18 A key opportunity to address tenants' concerns is in increasing communication. Many tenants felt 'in the dark' or 'left out of the loop' about what was happening in Christchurch. Providing specific details about what is planned at the local community level would contribute to maintaining the good will of tenants towards Housing New Zealand.

## 2.0 Introduction

19 The purpose of this report is to describe the ongoing impact of the Canterbury earthquakes on a sample of Housing New Zealand Corporation (Housing New Zealand) tenants and applicants. This work is part of the ongoing Housing Pathways Longitudinal Study (Longitudinal Study) led by the Customer Intelligence Research and Forecasting team.

### 2.1 Housing Pathways Longitudinal Study

20 In 2008, Housing New Zealand undertook preparatory research for the Longitudinal Study that identified typical housing pathways of Housing New Zealand tenants and applicants. The research based on administrative data, provided a profile of Housing New Zealand's tenant base, and identified three typical housing pathways for these tenants ('housing churn', 'state house for life', and 'state housing as a stepping stone').<sup>1</sup>

21 A pilot study in 2008 involving interviews with Housing New Zealand tenants provided tenants' perspectives on their housing pathways.<sup>2</sup> In 2009 a three wave longitudinal study was initiated that was to follow the housing pathways of a sample of Housing New Zealand applicants and tenants over the course of six years (the Housing Pathways Longitudinal Study).<sup>3</sup>

22 The overall goal of the Longitudinal Study is to develop an evidence base about how housing pathways and life circumstances influence outcomes for Housing New Zealand tenants and applicants. The research objectives are to identify and analyse:

- the relationships between housing tenure and life circumstances of Housing New Zealand tenants and applicants that lead to positive and negative outcomes
- resources and interventions that assist or prevent Housing New Zealand tenants and applicants achieving their housing aspirations.

23 Data is being collected for the Longitudinal Study over three waves of interviews. The first wave of interviews were completed between May 2009 and March 2010. The second wave of interviews are currently being conducted, and are scheduled to be completed in April 2013. Wave Two interviews in Christchurch were completed during November 2012.

24 Wave Two of the study included an additional focus for interviews carried out in Christchurch, to document the impact of the Canterbury earthquakes on tenants and applicants.

### 2.2 Canterbury earthquakes

25 The Canterbury region suffered significant damage from three large earthquakes between September 2010 and June 2011, and countless smaller aftershocks which are ongoing. The largest of the earthquakes measured 7.1 M<sub>L</sub> on the Richter

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<sup>1</sup> Pfitzner, F. (October 2008) *Housing Pathways Research: Typical housing pathways for tenants of Corporation housing*. Prepared for Housing New Zealand Corporation.

<sup>2</sup> Mackay, J., Laing, P., Pfitzner, F., and Onyando, M. (April 2009) *Results for the pilot for the longitudinal study*. Prepared for Housing New Zealand Corporation.

<sup>3</sup> Laing, P., MacKay, J., Pfitzner, F., Porima, L., Smiler, K., Vailini, R., Fairbairn-Dunlop, P. (2010) *Longitudinal Study of Corporation Tenants and Applicants: Initial findings from wave one research undertaken in Porirua*. Prepared for Housing New Zealand Corporation.



scale (September 2010), with the two most significant aftershocks both measuring 6.3 M<sub>L</sub> (February and June 2011).

- 26 The Canterbury earthquakes caused extensive damage to buildings and infrastructure in Christchurch; and resulted in the loss of 185 lives and injury to hundreds more. While there was widespread damage throughout the region, the most significant damage occurred in Christchurch's central city and eastern suburbs.
- 27 Housing New Zealand, as one of the largest residential property owners in the region, has a major role to play in the recovery. Housing New Zealand's contribution to the government's earthquake recovery includes the repair of up to 5000 properties and the construction of 700 new houses, some of which will set a benchmark for social housing throughout New Zealand.

## **2.3 Participants**

- 28 Interviews were carried out with 80 individuals, including 40 who were tenants and 12 who were applicants at Wave One (2009). The remaining 28 were tenants, who all commenced their current tenancy after July 2011, and were not interviewed during Wave One.
- 29 The sample for the Housing Pathways Longitudinal Study was selected at Wave One to provide a wide variety of respondents, and broadly reflect the demographic characteristics of the wider tenant population. Attrition between Waves One and Two, and addition of a group of new tenants, has changed the composition of the sample.
- 30 Around two-thirds of participants in the study were European (63 percent), 26 percent were Māori, and 11 percent were identified as Pacific Peoples. Around one-third of participants were aged between 31 and 40 years (35 percent), with a further third aged between 41 and 50 years (34 percent). Approximately one-quarter of participants were aged between 18 and 30 years (24 percent), while only 8 percent of participants were aged over 65 years.
- 31 Around one-half of participant households included children (54 percent), including 38 percent single parent households and 16 percent couples with children. A further 39 percent of households were headed by single adults without children, meaning 77 percent of households were headed by a single adult.
- 32 For more detail see section 7.1: Demographic data.

### **Representativeness of the sample**

- 33 The initial purposive sample was selected to ensure sufficient numbers of Māori, Pacific peoples, and European were included in the study. Other ethnicities were excluded from the sample due to the constraints of the maximum sample size, and low representation in the wider population of Housing New Zealand tenants.
- 34 In order to ensure the safety of participants and interviewers, two groups of tenants were removed from the initial sample: tenants or applicants who could be confrontational or pose a risk to interviewers, and tenants or applicants who were particularly vulnerable or likely to find the interview process problematic (for example individuals with significant mental health concerns, or who were recovering from a recent traumatic event).
- 35 Twelve tenants and eight applicants interviewed during Wave One (2009) either declined to participate in the Wave Two interviews, or were unable to be contacted. It is important to note the omission of these groups when considering the findings in this report.

- 36 The resulting sample is likely to be a good approximation for the wider population of primary tenants. However, due to the size of the sample and exclusion of specific groups of tenants, findings should be considered broad indications of population trends rather than statistically representative estimates for the wider population.

## **2.4 Interviews**

- 37 Information about the Housing Pathways Longitudinal Study was sent to participants in the weeks prior to the interviews. Before the interview, tenants introduced to the study during Wave Two were informed that participation in the study was voluntary, the information they provide was confidential, and that their participation in the study would have no effect on their relationship with Housing New Zealand. Existing participants from Wave One of the study were also reminded of this information.
- 38 Structured interviews were carried out in participants' homes by teams of two researchers. The interviews captured largely qualitative information, but included a small number of quantitative questions.
- 39 Interviews were conducted during November 2012, and typically took between 30 minutes and one hour, although some interviews took up to one and a half hours.

## **2.5 Analysis**

- 40 Each interview was captured in an audio recording, as well as on completed questionnaires, lifetime housing pathway diagrams, and forms designed to capture interviewers' impressions immediately following each interview. Following the fieldwork the interviewers held a workshop to reflect on the interviews and develop the 'bigger picture'. Information from all of these sources related to the ongoing impact of the Canterbury earthquakes was analysed to produce this report.
- 41 Audio recordings of each interview were transcribed and coded<sup>4</sup> using a coding framework developed from Wave One interview data. Sections of discussion coded as relating to 'Earthquakes' were selected and used as the primary source for this analysis. Further coding identified themes that were highly salient to the objectives of the research and/or were discussed by a large number of participants.
- 42 While not explicitly asked as part of the interviews, transcripts were analysed to determine whether applicants and tenants had moved house (permanently or temporarily) as a direct result of the earthquakes, and whether they were currently living in houses with at least moderate damage. Examples of moderate damage included a house partially off its pilings with significant slope to the floor, 'spongy floor' as a result of burst pipes under the house, and the garage on a property being 'red-zoned' due to significant structural damage.
- 43 This report draws extensively on quotes from applicants and tenants to illustrate the main issues, provide evidence that the issue hasn't been taken out of context or misinterpreted, and ensure that the findings in this report reflect the voices of the tenants and applicants who participated in the study. Quotes are referenced with a basic description of the tenant or applicant, including their household type, ethnicity, and age group. Note that some tenants may have been applicants during Wave One, and that 'previous applicants' were applicants during Wave One but were no longer on the waiting list during interviews for Wave Two.

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<sup>4</sup> Coding is a process of attributing meaning to and labelling sections of conversations, and helps organise the large amount of data generated by qualitative interviews.

### 3.0 Context

Key findings:

- Damage to buildings was so widespread that some level of damage was 'normal'; tenants and applicants were used to dealing with damage to their homes and communities.
- Tenants and applicants frequently dismissed the damage to their own home as minor relative to what 'others' were living with, often citing this as a reason for not complaining about the lack of repairs to their property.
- The immediate response from Housing New Zealand following the major earthquakes was praised by many tenants.
- Tenants noted that Housing New Zealand staff were dealing with the same housing, family, and community related issues that they were, noting that given these pressures Housing New Zealand staff had gone above and beyond what could reasonably be expected of them.

44 The preliminary analysis of the interviews identified three high-level categories of themes:

- **Context:** wider contextual factors that appear to influence tenants' and applicants' attitudes to both impacts and mitigations (for example comparing their position with others worse off, acclimatisation to the ongoing impacts of the Canterbury earthquakes).
- **Impact:** an ongoing, earthquake-related effect on how tenants and applicants experience living in their homes, and/or their housing expectations and aspirations (for example, damage to property, health, and changes in community composition)
- **Mitigation:** factors which are, or could, mitigate an ongoing earthquake-related impact; services or interventions that have the potential to affect the way in which tenants and applicants experience the ongoing impacts of the Canterbury earthquakes (for example, maintenance, communication, community initiated support)

45 These categories are presented in Figure 1, which also indicates how many of the high-level ongoing impacts of the Canterbury earthquakes are interrelated.

46 This section provides an overview of the first category of themes – contexts. Tenants and applicants often used these contexts to explain their response to an ongoing impact of the earthquakes. For example, many described the fact that their home was damaged (impact), but noted that compared with other buildings on their street (context) they were relatively okay. In this way the context of "others' houses being worse off" served to affect how individuals experienced the damage to their own houses. As a result it is important to be aware of these contextual factors when considering the various impacts and mitigations applicants and tenants discussed.

47 This section will discuss the normalisation of damage to properties (3.1), others worse off (3.2), and Housing New Zealand staff going through the same thing (3.3).

**Figure 1** Impacts, mitigations, and context: themes identified in Housing Pathways Longitudinal Study interviews

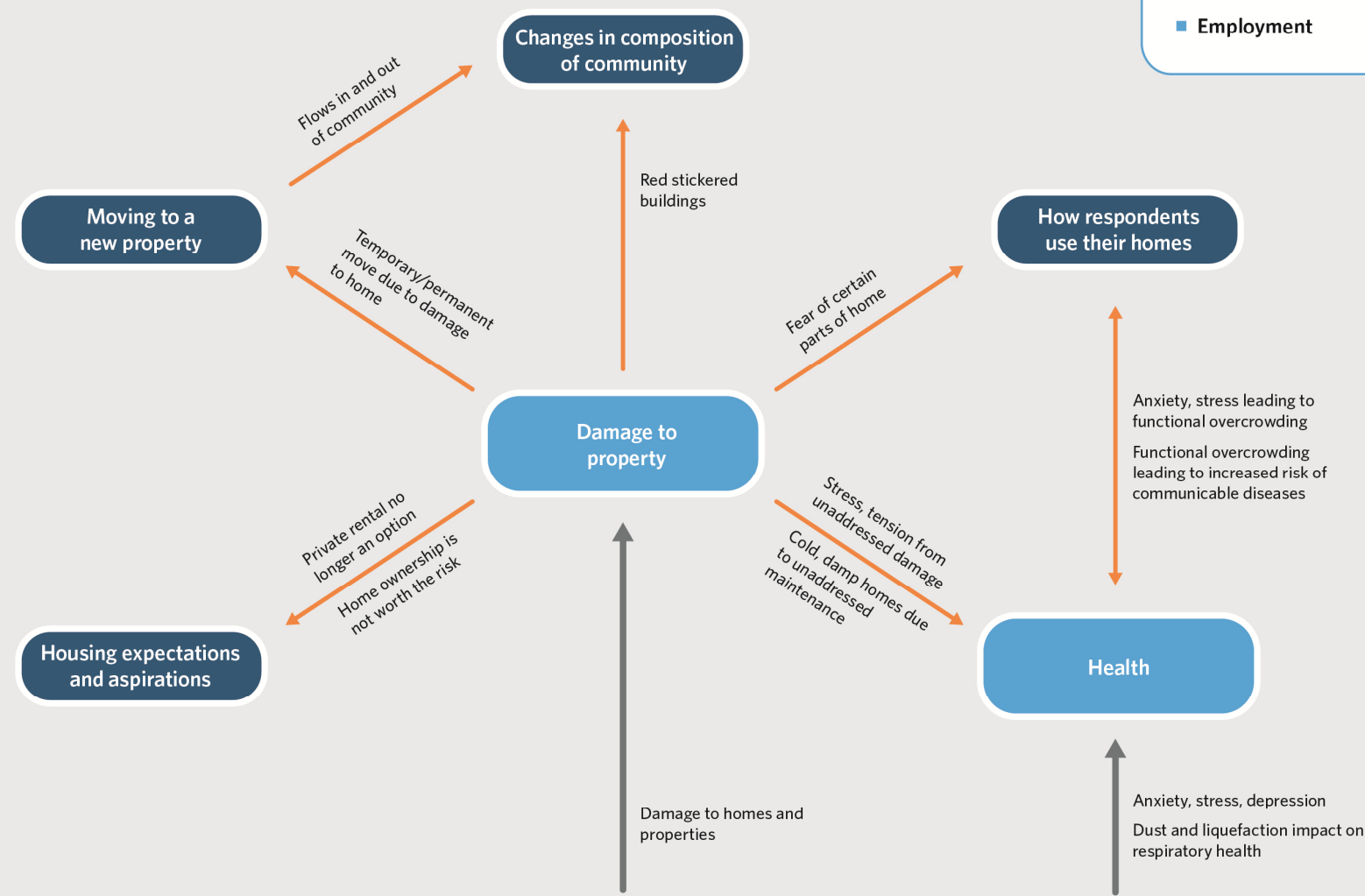
**Context**

Factors that affect how tenants and applicants experience the ongoing housing-related impacts of the Canterbury earthquakes, and their response to mitigation.

- Acclimatisation / normalisation
- Others worse off
- Scale of the problem
- HNZC staff experiencing impacts as well

**Ongoing impacts**

Ongoing, earthquake-related effects on tenants' and applicants' experiences of living in their homes and communities, and their housing expectations and aspirations.



- Key non-housing related impacts
- Education
  - Infrastructure
  - Employment
  - Business

**Mitigation**

Services or interventions that have the potential to affect the way in which applicants and tenants experience the ongoing impact of the Canterbury earthquakes.

- HNZC response
- HNZC communications
- HNZC maintenance
- .....
- Communities working together
- Other agencies' responses

### 3.1 Taken for granted damage to properties

- 48 When describing ongoing earthquake-related problems tenants and applicants would often caveat these complaints by noting that some level of impact was to be expected, that everyone was 'in the same boat'. For example, while people could list the earthquake-related damage to their properties, many would also note that everyone's houses were 'munted' to some degree so there was no point complaining about the damage. As one tenant said:

*[T]he house is, you know, I wouldn't really complain I mean, you got to put up with Christchurch houses, the way they'll be... I haven't seen much damage around here at all, I've had a good look I've noticed the benches are on a slight angle and my toilets on a slight angle but I mean what, what bench as I say in Christchurch has not got a little angle in it or toilet's got a little angle, or the floor's got a little angle. It's just how we've gotta put up with it.*  
(Single, 18-30 years, European, tenant less than 1.5 years)

- 49 This normalisation, or acclimatisation, to the widespread damage in Christchurch was also evident in tenants describing how they had grown used to living with these issues. For example, one tenant noted:

*[W]hen you're walking on the footpath especially you've got to watch where you tread, there's little potholes and things and cracks and whatever, yeah. ... well, we sort of, we know all about it now, we just take it for granted just it's an everyday thing.*  
(Single, 75+ years, European, tenant for more than ten years)

- 50 That some level of damage was to be expected was often used to by tenants to explain why they didn't mind waiting for repairs to their properties. For example, after discussing the unaddressed earthquake damage to their house, one tenant noted:

*Mine all comes back to surface damage. (laughter) But I can understand because of earthquakes it's not important ... but obviously, earthquakes I can completely understand why it's not done.*  
(Couple with children, 31-40 years, Pacific, tenant less than 1.5 years)

### 3.2 Others worse off

- 51 Many tenants and applicants not only noted that damage was largely universal, but cited examples of people in far worse situations whose problems deserved to be addressed as a priority. In some cases tenants and applicants described fairly significant damage to their own home before dismissing this as minor relative to what other people were experiencing. Tenants said:

*[W]e've had minimal damage, compared with what some houses in the area have experienced. And we still like where we are ... a few cracks and what have you, yes it has it's done damage but I supposed in actually fact it stood up to the quakes pretty well, we've been very fortunate. ... we lost both the chimneys, we lost the [hot water] cylinder and the hot water tank up on the roof, minor things.*  
(Single, 75+ years, European, tenant for more than ten years)

*Oh there's block work there. There's, oh the kitchen, there's big cracks all through the kitchen. My bedroom, like you can see the big crack up there, that sort of thing. Yeah, there's gaps in the block work, just that sort of stuff. ... We had water coming out that electrical socket, things like that. In my son's room we had water coming through the floor, 'cause the silt, where the floor is the*

*silt's like here. Just little, lots of little things like that. ... No we consider ourselves very, very fortunate ... and avoided a lot of the things a lot of other people have had to endure. I mean we're very fortunate.*

(Single parent, 18-30 years, European, tenant for less than 1.5 years)

- 52 Many tenants noted that they were lucky to have a roof to sleep under, compared with people in the city who were homeless or staying in temporary accommodation. One tenant living in a house partially off its' pilings, with significant issues related to weathertightness, noted:

*The best thing, we have a house to stay in. So it doesn't matter how many cracks around the house, about the windows, about the, but if I saw some other people, they, what we call, they have no houses. So it's to me, it's better than nothing.*

(Couple with children, 31-40 years, Pacific, tenant for more than ten years)

- 53 One tenant described how their family was provided with a house by Housing New Zealand immediately following one of the earthquakes as their previous house was unsafe to live in. The house they were provided with was in poor condition, but given the context of the earthquake they were just happy to have a house:

*When we moved in here obviously the house was, it had been empty for a good eight/nine months, so it was very filthy, very overgrown, and so we cleaned all of that up ourselves. We did all the painting, we did all of the section clearing just to, you know, which, happy with, just quite happy to have a house. ... so the tenancy manager that gave us this property was a temporary manager. When the manager of the actual property came back, she said she never would have rented the property in the state it was in, and it never should have gone out, but I didn't care. I just wanted to flush a toilet and be able to do the washing and things like that, it was just a cleanup thing. ... We were quite happy to come in here and do what needed to be done.*

(Couple with children, 31-40 years, European, tenant for more than ten years)

### **3.3 Housing New Zealand staff going through the same thing**

- 54 The majority of the tenants were positive about the immediate and ongoing response to the earthquakes from Housing New Zealand staff. Many tenants stressed that Housing New Zealand staff were facing the same problems with their own homes, suffering the same stress and anxiety, and had the same pressures from family, friends and communities.

*I think our tenancy managers, I take my hat off to them, I really do, because they have families of their own and it was horrific, absolutely horrific. And the work and the hours that they put in, I don't think I could have done it, I really don't.*

(Couple with children, 31-40 years, European, tenant for more than ten years)

- 55 Despite these issues, Housing New Zealand staff were there for tenants, many of whom considered this response (in context of the pressures staff were under) to have been above and beyond what could have been reasonably expected.

## 4.0 Impacts

### Key findings

- One-third of tenants and applicants interviewed were forced to move from their properties (temporarily or permanently) as a result of damage caused by the Canterbury earthquakes. Many more hosted friends and family who were forced to move.
- The movement into and out of communities negatively impacted some tenants' social networks - particularly older people.
- All tenants and applicants reported unaddressed earthquake damage to their houses. The most common types of damage were cracks in walls and ceilings, and gaps around doors and windows.
- There was a strong link between unaddressed earthquake damage and increased risk of negative health outcomes for tenants and applicants:
  - Obvious unaddressed damage made some tenants feel anxious and unsafe in their homes, despite reassurances that they were safe.
  - Many tenants and applicants reported that their homes were significantly colder, and more difficult to heat as a result of unaddressed earthquake damage.
- Tenants and applicants reported high levels of ongoing anxiety and fear related to the earthquakes. In particular, many people reported high levels of stress and tension among their children.
- In a small number of households everyone was sleeping in the living area of the house because they wanted their children near them in the event of another large earthquake.
- Many tenants and applicants described how the private rental market was not a realistic option, due to sharp increases in rent and increased competition for the lowest priced housing.
- Comparing private rental bond registration data for Christchurch with national data demonstrates that lower quartile private rental accommodation has increased in Christchurch at a rate far greater than the rest of the country for houses with two or more bedrooms.
- The earthquakes have had an impact on housing aspirations, preferences, and expectations of some tenants and applicants. For example, some tenants noted that their children were no longer comfortable living in buildings with more than one storey, while other households no longer aspired to home ownership.

56 Tenants and applicants described a wide range of ongoing impacts resulting from the Canterbury earthquakes. This section will discuss moving to a new house (4.1), damage to property (4.2), health (4.3), house usage (4.4), housing expectations and aspirations (4.5), and changes in communities (4.6).

### 4.1 Moving to a new house

57 One third of tenants and applicants interviewed moved to new homes (temporarily or permanently) as a direct result of damage to their homes from the Canterbury

earthquakes. Frequently tenants and applicants reported staying with friends and family, or moving into another Housing New Zealand provided property. The following examples provide an indication of how the earthquakes affected the housing pathways of tenants and applicants:

- One tenant's house was condemned, and in the immediate aftermath Housing New Zealand were unable to provide them with a replacement so they moved to another City and stayed in a tent on their family's property. They were subsequently offered a house by Housing New Zealand and returned to Christchurch.
- One applicant was forced to vacate their private rental property, and spent six months living in their car before Housing New Zealand was able to provide them with a home.
- Another household left the city after their private rental property was deemed uninhabitable. However, their family didn't like their new home and they returned to Christchurch and were provided with a Housing New Zealand house as they were no longer able to afford to rent privately.

58 While some tenants and applicants were positive about their new homes, others discussed the negative aspects of being forced to move. Movements within the same community/area appeared to be preferred. Many forced to move outside their previous community noted that they missed their neighbourhood. One tenant described the impact the earthquakes and subsequent move to a new house had on them:

*Oh shocking ... yeah. Working through, it's like working through a bereavement and I still sometimes cry. I want to go home. I still have that feeling. "When is this going to be over, I want to go home". But I can't, no home. But that's going because I'm becoming more established here.*

(Single, 65-74 years, European, tenant for more than ten years)

59 Tenants and applicants who remained in their homes were also affected by friends and family moving away. The interviewers thought that the reduction in social support networks as a result of this movement may have a greater impact on older people as a result of decreased mobility and lower use of social media. One older tenant said:

*No, I'm pretty isolated, because all of my friends in my district were distributed north, south, east, and west, and we've had to keep in touch sometimes is more difficult, that's okay.*

(Single, 65-74 years, European, tenant for more than ten years)

60 Immediately following the earthquakes many people were either forced to move temporarily into family/friends properties, or had family/friends move in with them. Often these living arrangements were very crowded. Given the strong relationship between crowding and communicable diseases<sup>5</sup> there could be negative health impacts arising from this crowding. Other tenants and applicants noted that after moving house their children had further to go to school.

61 Tenants and applicants were asked to rate how they felt about their houses and neighbourhoods, and their feelings of safety in their neighbourhoods, on three five-

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<sup>5</sup> Baker, M., Zhang, J., Howden-Chapman, P., Blakely, T., Saville-Smith, K., Crane, J. (2006) Housing, crowding and health study: Characteristics of cohort members and their hospitalisations, February 2003 to June 2005. Wellington: He Kainga Oranga/Housing and Health Research Programme, Wellington School of Medicine and Health Sciences



point scales. Tenants and applicants forced to move as a result of the earthquake appear to be no less satisfied with their new house and neighbourhood than those who remained in their existing properties. However, the low number of respondents and limitations of the sample design prevent broader conclusions from being drawn from this comparison. For additional detail see data tables in Appendix 8.2.

## 4.2 Damage to property

- 62 The most obvious impact, discussed by almost everyone, was unaddressed damage to their houses. Almost all tenants noted that their properties were promptly assessed following the earthquakes, but that progress on addressing the earthquake damage was slow. Tenants noted that since the earthquakes, maintenance was focused on fixing ‘big issues’ only, leaving less urgent jobs unaddressed. Some tenants described maintenance work that was still to be addressed from prior to the earthquakes:

*[I]t's always cold, it's always damp, the floors, you walk up the floors and you can feel where it's risen underneath from the quakes and it's spongy in some places when you walk across, and everything like that, it's quite scary sometimes. It's so unstable that even a truck goes past and the whole house shakes like you're having a quake.*

(Couple with children, 31-40 years, European, tenant for more than ten years)

*Since I've been here, cars well mainly heavy trucks and buses they go past, this place shakes, rattles and rolls.*

(Single, 31-40 years, European, tenant for less than 1.5 years)

- 63 The types of damage most frequently discussed were superficial cracks to ceilings and walls, and gaps around windows and doors affecting the weathertightness of the house. A small number of tenants and applicants (8 of 80, 10 percent) described more significant ongoing damage to their current house, including:

- all or part of the house being off its pilings
- a conservatory having separated from the house, leaving large gaps around where it was joined
- having a large temporarily patched up hole in the roof where the chimney had collapsed into the house
- structural damage to a firewall.

- 64 Many tenants and applicants had health and safety concerns associated with the ongoing earthquake damage to their houses. For example, fear that the unaddressed damage to their houses meant that they were unstable, or less likely to withstand another earthquake. Some of these tenants noted that they didn't trust assurances that their houses were safe; citing the visible earthquake damage as evidence that their houses were unsafe. One tenant said:

*Yeah, we got lots of cracks around the house and if you go outside, so you can see the house's slant on the front way. So we scared to live in the house.*

(Couple with children, 31-40 years, Pacific, tenant for more than ten years)

- 65 Many tenants noted that the unaddressed earthquake damage had resulted in their homes being significantly colder during winter. Tenants and applicants noted that cracks in walls, gaps around windows and between floorboards, and temporary ‘patch-up’ jobs made it difficult to heat their homes during winter. Some of these tenants linked this to significantly increased illness in their families over winter. Three tenants said:

*The only thing, in the house it's really cold, 'cause the floor is moved and we saw some space ... yeah, between the floor, between the other, even the windows. If it's too much wind, yeah the window open by itself, yeah by the wind. ... It's really cold. It's really different from before.*

(Couple with children, 31-40 years, Pacific, tenant for more than ten years)

*[I]t's colder since the earthquake in Winter ... Just all the breezes coming through the gaps in the windows, it's like the odd little cracks, the windows have got like gaps and stuff in them now.*

(Single parent, 18-30 years, European, tenant for approximately five years)

*I'm not worried about it falling down 'cause it won't fall down but there's still draughts, it's just hard you know trying to get that you know, I've got a oil heater going down the hallway and it's quite expensive but it's still cold yeah.*

(Single, 31-40 years, Māori, tenant for approximately five years)

- 66 Some tenants noted that the unaddressed earthquake damage was getting worse due to the ongoing aftershocks. For example, the following quote is from a tenant who was explaining why they no longer called in any damage to Housing New Zealand.

*[T]here's each earthquake or aftershock, I shouldn't say that there's more and more damage. It's you know, I think to myself, I can understand where they're coming from, you know I've got cracks here and cracks there but each time they're getting worse.*

(Couple without children, 51-64 years, Māori, tenant for more than ten years)

- 67 The following applicant described how their private landlord wasn't addressing the damage to the house:

*I've got a big crack on the corner of my bedroom when we had that quake... every time we get a shake it gets bigger and nothing's been done about it.*

(Single, 51-64 years, Māori, previous applicant)

### 4.3 Health

- 68 Tenants and applicants discussed a wide range of ongoing impacts related to the health of their households. As noted in section 4.2 there was a strong link between the impact of damage to homes and the health of the household. This section provides an overview of health impacts more directly linked to the Canterbury earthquakes, rather than related to damage to homes.

- 69 A small number of tenants and applicants described ongoing respiratory problems, which they attributed to the dust in the air from road-works and reconstruction, and from liquefaction. However the most commonly reported health impact discussed by tenants and applicants was stress, anxiety, and fear. For example, people described the ongoing fear of further earthquakes, anxiety of being away from their children, and stress resulting from insecure employment or job losses. Two tenants said:

*It's more when there's earthquakes, you don't know how big they're gonna be. And you always worry about, are your children okay especially when your kids aren't with you.*

(Single parent, 31-40 years, European, tenant for less than 1.5 years)

*[M]y daughter since the earthquake, she comes in to stay at night because I don't want to be on my own at night. ... or if it's not her, it's my moko when they come from school.*

(Couple with no children, 51-64 years, Māori, tenant for more than ten years)

- 70 One tenant described how the ongoing effects of the earthquakes had exacerbated their depression.
- 71 Worryingly, many children appear to be struggling with the effects of the earthquakes. Many tenants and applicants noted that their children were afraid to sleep alone, or with the light off. For example, two tenants describe how their children's fears of further earthquakes influenced their choice of houses:

*Initially she wasn't too keen on it, because of the distance between our two rooms. We sort of had to come up with an earthquake plan about where we'd meet in an earthquake which happens to be right there so we can get under that, so she wasn't too happy about it. Her specification was her room had to be right next door to mine, which it kind of is but it's not. It's a long way round so she wasn't too happy about it ... oh yeah right up until, it's only a few months ago that she stopped even mentioning them so, but I mean that was a big quake and I'd just dropped her off at day care and her day care just got destroyed. ...when she came back here I couldn't get her away from me, you know get her to do her own things.*

(Single parent, 18-30 years, European, tenant for less than 1.5 years)

*I wouldn't want to leave Christchurch, this is where I've lived. But if it carries on, and if it's 'cause my kids won't sleep through the night and they won't sleep unless the light's on and two of them are in the bedroom, oh daughter's hysterical, if she thinks she's sleeping in the room by herself, she goes nuts. I think I'd have to leave not for just for myself but even for the children 'cause I don't think they can cope with much more.*

(Single parent, 41-50 years, Māori, tenant for approximately five years)

- 72 A small number of respondents described how their children were afraid to live in buildings that were more than one storey (for more detail about how the earthquakes have changed housing preference see Section 4.5). One applicant said:

*We were shown a two story unit just around the corner here. But 'cause of the earthquakes and that, my kids didn't feel safe being in a two storey place. ... And so I said "I want a house, a single storey house". Because of the kids, my son went through a bad experience with the quake ... so I had to think about what was best for them.*

(Single, 41-50 years, European, tenant for less than 1.5 years)

#### 4.4 House usage

- 73 Section 4.3 introduced the strong link between the ongoing anxiety resulting from the earthquakes and how tenants and applicants use their homes. For example, children being too afraid to sleep alone. This section further explores the ongoing changes to how tenants and applicants use their houses.
- 74 A small number of households described how everyone was sleeping in the living area of the house, as a result of ongoing anxiety about another earthquake. One applicant described how they hid this from their private landlord during house inspections:

*Since the earthquake we don't use the two bedrooms out here, we just keep the kids together here cause it's big bedrooms and we've used the lounge at front as a big master bedroom so we try and keep all them there 'cause last time you know we had to run and check all the rooms and from one end to another and I didn't feel safe then. So after the earthquake we all slept in the lounge and then when there was a house inspection the lady said, "it's really safe to go and sleep in the room" but me, I didn't want to. So when we had*

*house inspection I just quickly tidy it into the room, but now we just sleep in one area so I could hear the kids and check them every night since then ... It's just, I want to keep them close.*

(Couple with children, 31-40 years, Pacific, previous applicant)

- 75 The household quoted above includes two adults, and five children, sleeping in one small living room. While their three bedroom house is big enough to accommodate their family, they have adopted a crowded sleeping arrangement due to ongoing anxiety about further earthquakes. This functional crowding is associated with increased risk of communicable diseases.<sup>6</sup>
- 76 One household was unable to gain access to their garage as it had been 'red stickered' due to significant structural damage. Their garage was full of belongings which they were unable to access. This tenant noted that they were afraid to let their young children play outside for fear of them going into the garage.

#### 4.5 Housing expectations and aspirations

- 77 The earthquakes appeared to have changed how many tenants and applicants viewed their houses. For example, many people were strongly attached to houses which had withstood the earthquakes with only minor damage. The earthquakes have also had an ongoing effect on how tenants and applicants think about their future housing options. This section provides examples of these changes, looking at the impact on the private rental market, and applicants and tenants' preferences for house and tenure type.
- 78 Most tenants described the private rental market in Christchurch as unaffordable, noting that rents had increased dramatically since the earthquakes. Applicants and tenants often reported that they had been trying to find an affordable private rental property for many months. One tenant said:

*Well basically, like since the earthquakes and that had happened, I couldn't find a house at all. I looked for about four, nearly five months to look for a house, and they had just, the people that were renting them had put them up so high it was unbelievable.*

(Single parent, 18-30 years, European, tenant for less than 1.5 years)

- 79 Tenants noted that competition was fierce for the few affordable rental properties that appeared on the market. A small number of applicants in private rental noted that their landlord could be getting a lot more for their house, but that as they were long-term tenants the landlord had kept their rent manageable.
- 80 Analysis of lower quartile rent data for the period March 2009 to December 2012 confirmed that, for private rental accommodation with two or more bedrooms, rent in Christchurch has become more expensive since the Canterbury earthquakes. The rate at which lower quartile rent has increased in Christchurch is greater than the national trend, except for one bedroom properties. Table 1 compares the change in lower quartile private rental rates for Christchurch with National data.

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<sup>6</sup> Baker, M., Zhang, J., Howden-Chapman, P., Blakely, T., Saville-Smith, K., Crane, J. (2006) Housing, crowding and health study: Characteristics of cohort members and their hospitalisations, February 2003 to June 2005. Wellington: He Kainga Oranga/Housing and Health Research Programme, Wellington School of Medicine and Health Sciences

**Table 1:** Change in lower quartile private rents December 2009 to December 2012, comparing Christchurch to National data

| Change in lower quartile private rental rates:<br>Dec 2009 to Dec 2012 | Christchurch |            | National    |            |
|--|--------------|------------|-------------|------------|
|  | \$ increase  | % increase | \$ increase | % increase |
| One bedroom  | \$10         | 7.1%       | \$11        | 6.9%       |
| Two bedrooms   | \$39         | 17.7%      | \$10        | 4.5%       |
| Three bedrooms   | \$60         | 20.7%      | \$15        | 5.7%       |
| Four bedrooms  | \$90         | 27.3%      | \$30        | 9.4%       |
| Five or more bedrooms  | \$123        | 30.2%      | \$40        | 9.8%       |

Note: The data presented in this table is based on new bond lodgements, and will not capture changes in private rents for existing tenants. This data was provided by the Building and Housing Group, Ministry of Business Innovation and Employment (then Department of Building and Housing) 2009-2012.

81 The increase in rent is particularly pronounced for lower quartile private rental accommodation with three or more bedrooms. As at December 2009 the rent payable on a three bedroom lower quartile private rental property was \$25.00 more expensive in Christchurch than the national lower quartile. As at December 2012 this difference had increased to \$70.00 per week. For more detail see Appendix B: Change in private rents.<sup>7</sup>

82 A small number of tenants noted that after seeing the impact of the earthquakes on home owners, they no longer aspired to own their own home. The perceived risks associated with home ownership were deemed too great, and these tenants noted that they would be 'renters for life'. Two tenants said:

*Buying our own home was originally where we wanted to be, but after these earthquakes and seeing what other people have been through in regards to have owned their own home and lots of those people that weren't able to leave, their homes were damaged and they still had to go and look for somewhere else and pay their mortgage and the rent of the other property. It would put you in a messy situation, no I don't think after these earthquakes we will ever buy a house, I think we will rent till we die. (laughter) Based on that, 'cause you just can't get, all these people that want to move and they just can't you can't just get up and leave and feel safe again.*

(Couple with children, 18-30 years, European, tenant for approximately five years)

*I don't envy people who own their own homes at the moment. By golly, they've had some terrible things to deal with, haven't they?*

(Single, 65-74 years, European, tenant for more than ten years)

83 Other tenants noted how they wanted to buy their current houses because they either withstood the earthquakes without damage, or were located in an area that wasn't badly affected by the earthquakes. For example:

*I like this house 'cause it's still standing, it's solid, solid as. ... I think because of the earthquake, if I won lotto tomorrow, I'd buy it 'cause it's so solid. It's*

<sup>7</sup> Findings in this section are based on analysis of lower quartile bond lodgement data for new tenancies from the Ministry of Business Innovation and Employment (then Department of Building and Housing). This data does not include changes made to the level of rent in existing tenancies.

*done really well as far as I'm concerned.*

(Couple with no children, 31-40 years, European, tenant for more than ten years)

*Yeah, but I don't think I'd still want to move just 'cause I know it's really really safe after the earthquakes ... I feel so much safer here than at somebody else's house or if we were moved into another house.*

(Single parent, 18-30 years, European, tenant for approximately five years)

## 4.6 Changes in communities

84 The composition and behaviour of many communities changed considerably following the earthquakes. As noted in section 4.1, there was significant movement of households (both temporary and permanent) following the Canterbury earthquakes. The increased churn in many communities, as households moved into or out of the area, was described by some as contributing to a decreased sense of community. Tenants and applicants in the most damaged areas of the city commented on the large number of empty red-stickered houses in their community.

85 Opinion was mixed as to whether the changes in composition of communities were positive or negative. For example, one tenant commented that the 'gang members and hooligans' had left the area, and viewed this as a positive change. Another tenant was concerned that several people with significant mental health problems had been moved into their neighbourhood after their Council-provided houses were destroyed in the earthquakes. Others described how their friends and family had left the area, resulting in feelings of isolation, particularly for older people (see Section 4.1).

*A friend of mine lived in just down the road here off [street name], she's seventy years old, her birthday and mine are on the same day. We've been friends since our early, well my early twenties. Her house was badly damaged, they were gonna make her go into private housing. She's now in [suburb name] in a housing corp house 'cause I only heard from her the other day, I didn't know where she'd gone. I didn't, I thought her grandsons might have taken her, she'd returned from [staying with family] and I thought the grandson might have taken her there but no she actually rang me the other day because she ran into my daughter and I've got her phone number now.*

(Single, 51-64 years, European, tenant for more than ten years)

86 Tenants and applicants also commented on changes in amenities available in neighbourhoods as businesses closed down or moved. As a result some tenants commented that they had to travel further to access services they were used to accessing in their local community.

87 Other tenants and applicants commented on the revitalisation of their local shopping centres as the closure of the central business district had 'pushed' business out to other areas of the city. One tenant commented on how their local mall was now bustling with activity and new shops.

## 5.0 Mitigation of impacts

### Key findings

- The majority of tenants were very positive about Housing New Zealand's immediate response to the earthquakes. However, most tenants were growing increasingly dissatisfied with the lack of visible progress since.
- Housing New Zealand's response to emergency or urgent maintenance requests was praised by most tenants. However, almost all tenants commented that since the earthquakes any non-urgent maintenance wasn't being done.
- Many tenants noted that Housing New Zealand's communication (via newsletters) didn't focus on what they wanted to know. Tenants wanted:
  - information specific to their community/street/house rather than the wider region
  - specific information on 'when' things will be done
  - forward looking timeframes for what will be done rather than a summary of what has been done.
- Some tenants had received mixed messages from assessors, or didn't trust the engineer's assessment of the safety of their property. Some of these tenants would draw on visible damage to the property as evidence that to refute the assessment that their houses were safe.
- Community support was essential for many tenants and applicants in mitigating the ongoing impacts of the earthquakes. The earthquakes appear to have brought together neighbours and communities, many of whom had never talked in the past. Community support included checking on each other following earthquakes, providing food or other household goods, and 'being there' to provide emotional support.

88 In addition to outlining the ongoing impact of the earthquakes, and the contexts in which they experienced these impacts, tenants described factors which mitigated some of these impacts. This section discusses the mitigating effect of Housing New Zealand's immediate response to the earthquakes (5.1), maintenance and repairs (5.2), communication from Housing New Zealand (5.3), and community support (5.4).

### 5.1 Housing New Zealand's immediate response

- 89 Most tenants were very positive about Housing New Zealand's immediate response to the earthquakes. Many tenants reported that Housing New Zealand was in contact with them almost immediately to check whether they needed any additional support. As noted in section 3.3 above, this response was often cited in context of Housing New Zealand staff working under the same stress and trauma as everyone else.
- 90 Reduced rent following the earthquakes was also cited by tenants as important in allowing them to cover additional unexpected expenses such as replacing damaged possessions, travel, and using Laundromats. One tenant said:

*We were on a 50% [rent], so we basically had a hundred dollars a week to do the washing and get to the Laundromat, which was (laughter), which yeah, and*

*we wouldn't have been able to do it if we hadn't had had that. Yeah, we wouldn't have been able to do it. Financially, we wouldn't have been able to do it, at six dollars a load, it's crazy ... So yeah, but no that was, without that we would have been shot.*

(Couple with children, 31-40 years, European, tenant for more than ten years)

- 91 A small number of tenants reported being unhappy with the response from Housing New Zealand. However, most of these tenants had been moved out of their houses with “no warning”, and some reported not being provided with options for housing. Tenants forced to move were done so because their houses were unsafe to live in, and Housing New Zealand worked to place these tenants wherever possible, given the difficult circumstances following the earthquakes.

*Well they gave me twenty four hours to move out of here after the earthquake. They told me I had to move because of the firewall, and I turned around and said “well, I've never missed a week's rent or anything, I think that's pretty horrible way to treat a tenant”.*

(Single parent, 51-64 years, European, tenant for approximately five years)

- 92 While most tenants were happy with Housing New Zealand's immediate response to the earthquakes, many were growing increasingly frustrated at a perceived lack of action since then. Many tenants noted that assessment of the damage to their property was prompt, but that none of the recommendations had been followed up on (see section 5.2: Maintenance and repairs). Tenants also commented that they felt ‘in the dark’ regarding what's happening to their houses, communities, and the wider City (see section 5.3: Communication). Some tenants thought that since Housing New Zealand was a government agency it did not have to wait for insurance claims to be settled.
- 93 Some tenants felt aggrieved by the fact that there were so many apparently liveable Housing New Zealand properties sitting empty. Tenants thought that people around the city who were homeless or living in substandard properties could have been housed in these properties.

## 5.2 Maintenance and repairs

- 94 Section 4.0 demonstrated the ongoing impacts related to living in houses with unaddressed earthquake damage. Maintenance and repairs to Housing New Zealand properties was an important mitigating factor in how tenants experienced the ongoing effects of the earthquakes.
- 95 Housing New Zealand's response to urgent or emergency maintenance requests was praised by most tenants. However, many noted that non-urgent maintenance work was non-existent. Some tenants commented that their properties had been assessed multiple times, with assessors often assessing the same problems because there hadn't been any maintenance work since the last visit. Two tenants said:

*They were really helpful. We had, I mean like the February earthquake we had somebody out there on that Saturday afternoon and taking down the bricks off the roof when the chimney fell, it was real quick. There were people everywhere and I can't remember the name of the guy that was our, who looked after us back then, he was really good he was always on the ball*  
(Couple with children, 31-40 years, Pacific, tenant for more than ten years)

*You know had a few assessors come out to check on the house for you know the earthquake damage, get no sense out of them, “Oh we'll send someone else out” “oh yeah okay” wait, wait, wait, wait. I've spoken to the assessors coming out about the draughts, “Oh no we're not here to assess that, we're*



*just here to make sure there's no mould" you know. "Aren't you from the same company?" You know, thinking, so but yeah so I'll just if it's anything major I'll ring them up on the phone but if not, if I can sort it out myself, I'll sort it out myself.*

(Single, 31-40 years, Māori, tenant for approximately five years)

- 96 In addition to earthquake damage, some tenants reported unaddressed maintenance work from before the earthquakes.

*There's a lot they need to fix the house, really need to be fixed. The window frames the paint is peeling, we keep telling them, but they know. And they said "oh yeah we're looking into it" before the earthquake, but it's still not happened.*  
(Couple with children, 31-40 years, Pacific, tenant for approximately five years)

- 97 Many tenants were forgiving of the delays, citing the scale of the damage and houses in worse condition than their own (see section 3.1). However, there appears to be a growing impatience with the lack of any visible progress, particularly in the more damaged Eastern suburbs.

*I know there's a lot of damage and everything like that but you know it was nearly two years ago. You know, I don't know if Housing New Zealand ran out of money or what they've done.*

(Couple with children, 51-64 years, European, tenant for approximately five years)

- 98 There appears to be an association between unaddressed earthquake damage and the health of tenants. In particular, the impact of living in cold homes, and ongoing anxiety related to associating visible earthquake damage with living in an unsafe home (see section 4.3 for more detail).

- 99 Maintenance of private rental properties was described as very poor. One tenant compared Housing New Zealand's response to that of private landlords:

*... if something's wrong you can ring up the 0800 number 24/7 and they're out soon as, and that's what I really like. And even when there was an earthquake that happened. I know other tenancies that have private [rental] homes and yet, most people that own those homes don't have to look after that many people and it took them longer to get hold of them than what it did with the Housing New Zealand tenant. I was rung straightaway to see if I needed anything for me and my kids and stuff, and I just thought that was really amazing. Like all my family complained, 'cause they all live in private [rental accommodation]...*

(Single parent, 18-30 years, Māori, tenant for approximately five years)

### 5.3 Communication

- 100 Many tenants and applicants were stressed due to the lack of certainty about their housing future. Tenants described being in limbo regarding the future of their properties and neighbourhoods, and were critical of the communication from Housing New Zealand since the earthquakes. Overall, communication from Housing New Zealand hasn't provided most tenants with what they want to know. One tenant said:

*Yeah, we were given a lot of newsletters out after the earthquake just keeping us updated on the areas that were getting stuff done and it was like well we don't need to know that 'cause we're not getting anything done.*

(Couple with children, 31-40 years, European, tenant for more than ten years)

- 101 Most tenants noted that they had received newsletters from Housing New Zealand. However some tenants noted that they hadn't received any information

since the earthquakes. Compared with the communication to date, tenants indicated that they want communication to focus on:

- information specific to their community/house rather than the wider region
- specific information on 'when' things will be done
- forward looking timeframes for what will be done rather than a summary of what has been done.

102 Some tenants noted that they had not been informed of the outcomes and recommendations from the EQC inspections. They thought that the information was reported directly to Housing New Zealand, and if this was the case that the information should be passed on to tenants. Other tenants noted that they had received mixed messages following inspections, and that this uncertainty led to stress and anxiety for some tenants. One tenant said:

*[Housing New Zealand] had it checked out, obviously, and it structurally was, the thing is, the best way to put it, you have a lot of people come in and they tell you things. "We've come to check the house, "and it's this and it's that and it's the other. And you get more than one person and they all have different ideas about how safe the house is. I had one chap come in and say, "here's the thing, if we have another big shake, make sure you get the hell out, because this wall's coming down" and then you get another person come in and go, "No, it'll be fine".*

(Couple with children, 31-40 years, European, tenant for more than ten years)

103 Some tenants were not reassured by engineering assessments saying that their houses were safe to live in. These tenants often cited visible damage to their houses as evidence to contradict the structural engineer's assessment. This could indicate that the reports are not being explained to tenants sufficiently by assessors. One tenant said:

*I told them I want, please I want the, my family is safe, 'cause I have my kids and yeah. And the Housing sent another engineering to have a check and they said yeah the house is safe, and told them I saw the, if you can see behind there you can see ... Yeah, you can see the, look. The house should be, this side it should be here but now it's moved back. Yeah there's a lot of space at the back corner, it's a big move, so but, I don't know, but what I do, I keep praying God to save my kids and the family inside this house while we stay here, yeah.*

(Couple with children, 31-40 years, Pacific, tenant for more than ten years)

## 5.4 Community support

104 Many tenants talked about the importance of community based support in coping with the immediate and ongoing impacts of the earthquakes. For many tenants and applicants, support from their neighbours and wider communities was the most important mitigating factor in dealing with the challenges they faced. Tenants and applicants often noted that the earthquakes brought their communities together, with some noting that they didn't know any of their neighbours prior to the earthquakes. For example:

*I think it's actually brought us closer, 'cause I didn't really know them until the big shock came along and then all of a sudden the whole, the whole neighbours walked up here they came along just checking and that's how I got to know them. ... before we didn't used to say, I didn't even say boo to anyone,*

*it was pretty quiet. And now I've gotten to know them, share this big shake, which is quite cool. Everybody know who's who now so they're not sort of quiet and stuck up ...*

(Single, 51-64 years, European, tenant for less than 1.5 years)

*[W]e've all actually got closer. I didn't really know my neighbours next door until the earthquakes so we, and everyone keeps an eye on everyone around here now which is really really good. That's sort of kind of continued since the earthquakes which is good.*

(Single parent, 18-30 years, European, tenant for approximately five years)

- 105 Community support included checking on neighbours and their houses following the earthquakes, cooking food for neighbours or bringing food into the neighbourhood for those without access to transport, and emotional support (just 'being there'):

*I've either gone next door and checked on them, and they've come and check on me. I mean the old lady that lived next door, I checked on her immediately and then she lost her cylinder at least twice, and boiling hot water was going out everywhere, and I got the guy next door to go and turn the mains off and stuff like that.*

(Single, 41-50 years, Māori, tenant for approximately five years)

*And like the garage down the road, he was giving away stuff. So you went down and you'd say, "I'm a mum", he'd give you nappies for free and stuff like that.*

(Single parent, 31-40 years, European, tenant for approximately five years)

*The people in the corner in the house over there, they had to get out of their house ... they used to come back every day. And bring us bread. They used to bring us bread and bring bottled water in for us.*

(Single, 51-64 years, European, tenant for more than ten years)

## **6.0 References**

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## 7.0 Appendix A: Participant data

### 7.1 Demographic data

The percentages in these tables may not sum to 100% due to rounding.

**Table 2** Ethnicity of tenants and applicants

| Ethnicity       | Tenants   |            | Applicants |            | Total     |            |
|-----------------|-----------|------------|------------|------------|-----------|------------|
|                 | Count     | Percentage | Count      | Percentage | Count     | Percentage |
| Māori           | 16        | 24%        | 5          | 42%        | 21        | 26%        |
| European        | 44        | 65%        | 6          | 50%        | 50        | 63%        |
| Pacific peoples | 8         | 12%        | 1          | 8%         | 9         | 11%        |
| <b>Total</b>    | <b>68</b> |            | <b>12</b>  |            | <b>80</b> |            |

**Table 3** Age group of tenants and applicants

| Age group    | Tenants   |            | Applicants |            | Total     |            |
|--------------|-----------|------------|------------|------------|-----------|------------|
|              | Count     | Percentage | Count      | Percentage | Count     | Percentage |
| 18-30        | 18        | 27%        | 1          | 8%         | 19        | 24%        |
| 31-40        | 26        | 38%        | 2          | 17%        | 28        | 35%        |
| 41-64        | 18        | 27%        | 9          | 75%        | 27        | 34%        |
| 65+          | 6         | 9%         | 0          | 0%         | 6         | 8%         |
| <b>Total</b> | <b>68</b> |            | <b>12</b>  |            | <b>80</b> |            |

**Table 4** Household composition of tenants and applicants

| Household composition         | Tenants   |            | Applicants |            | Total     |            |
|-------------------------------|-----------|------------|------------|------------|-----------|------------|
|                               | Count     | Percentage | Count      | Percentage | Count     | Percentage |
| Couple with child(ren)        | 13        | 19%        | 0          | 0%         | 13        | 16%        |
| Couple without child(ren)     | 5         | 7%         | 1          | 8%         | 6         | 8%         |
| Single adult with child(ren)  | 27        | 40%        | 3          | 25%        | 30        | 38%        |
| Single adult without children | 23        | 34%        | 8          | 67%        | 31        | 39%        |
| <b>Total</b>                  | <b>68</b> |            | <b>12</b>  |            | <b>80</b> |            |

## 7.2 Satisfaction measures

**Table 5** “How do you feel about the house you are living in?” by whether the participant moved house as a result of the Canterbury earthquakes

| Response              | Moved house |            | Did not move house |            | Total     |            |
|-----------------------|-------------|------------|--------------------|------------|-----------|------------|
|                       | Count       | Percentage | Count              | Percentage | Count     | Percentage |
| Love this house       | 9           | 35%        | 17                 | 33%        | 26        | 33%        |
| Like this house       | 9           | 35%        | 26                 | 50%        | 35        | 45%        |
| Indifferent           | 5           | 19%        | 6                  | 12%        | 11        | 14%        |
| Don't like this house | 2           | 8%         | 1                  | 2%         | 3         | 4%         |
| Hate this house       | 1           | 4%         | 2                  | 4%         | 3         | 4%         |
| <b>Total</b>          | <b>26</b>   |            | <b>52</b>          |            | <b>78</b> |            |

**Table 6** “How do you feel about the neighbourhood you are living in?” by whether the participant moved house as a result of the Canterbury earthquakes

| Response                 | Moved house |            | Did not move house |            | Total     |            |
|--------------------------|-------------|------------|--------------------|------------|-----------|------------|
|                          | Count       | Percentage | Count              | Percentage | Count     | Percentage |
| Love neighbourhood       | 6           | 23%        | 8                  | 15%        | 14        | 18%        |
| Like neighbourhood       | 12          | 46%        | 33                 | 61%        | 45        | 56%        |
| Indifferent              | 3           | 12%        | 9                  | 17%        | 12        | 15%        |
| Don't like neighbourhood | 4           | 15%        | 3                  | 6%         | 7         | 9%         |
| Hate neighbourhood       | 1           | 4%         | 1                  | 2%         | 2         | 3%         |
| <b>Total</b>             | <b>26</b>   |            | <b>54</b>          |            | <b>80</b> |            |

**Table 7** “How safe do you feel in this neighbourhood?” by whether the participant moved house as a result of the Canterbury earthquakes

| Response                            | Moved house |            | Did not move house |            | Total     |            |
|-------------------------------------|-------------|------------|--------------------|------------|-----------|------------|
|                                     | Count       | Percentage | Count              | Percentage | Count     | Percentage |
| Very safe                           | 10          | 42%        | 23                 | 45%        | 33        | 44%        |
| Fairly safe                         | 8           | 33%        | 18                 | 35%        | 26        | 35%        |
| Sometimes scared/<br>sometimes safe | 5           | 21%        | 8                  | 16%        | 13        | 17%        |
| Fairly scared                       | 0           | 0%         | 1                  | 2%         | 1         | 1%         |
| Very scared                         | 1           | 4%         | 1                  | 2%         | 2         | 3%         |
| <b>Total</b>                        | <b>24</b>   |            | <b>51</b>          |            | <b>75</b> |            |

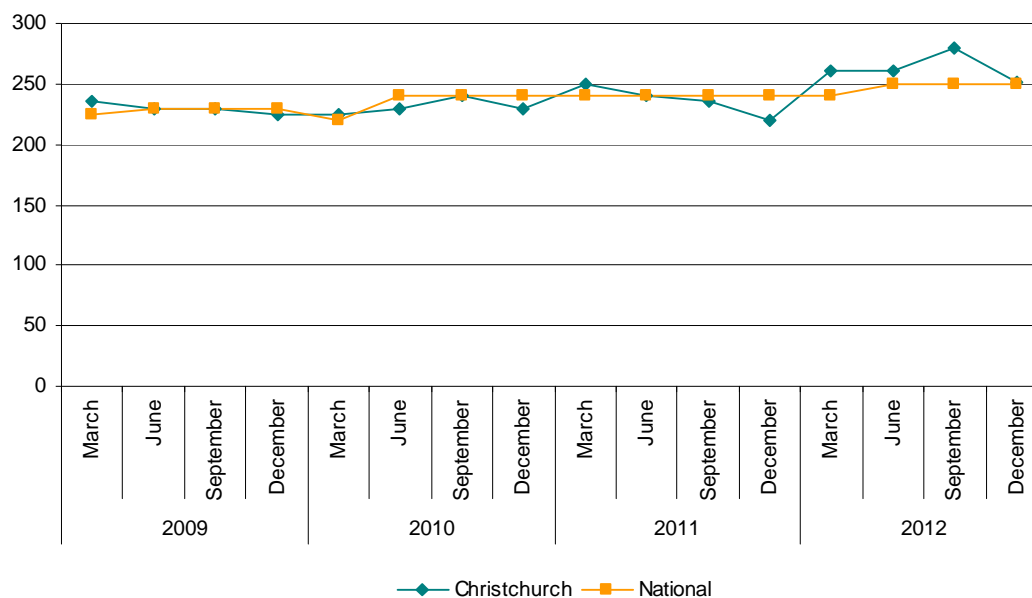
## 8.0 Appendix B: Change in lower quartile private rents

106 This section provides a brief overview of the changes in private rents in Christchurch, compared with national data, following the Canterbury earthquakes. For a summary of the data presented in these tables and figures see section 4.5.

107 The data presented in the following tables is based on new bond lodgements, and will not capture changes in private rents for existing tenants. This data was provided by the Building and Housing Group, Ministry of Business Innovation and Employment (then Department of Building and Housing) 2009-2012.

**Table 8** Lower quartile private rental rates, comparing Christchurch and national data, all houses

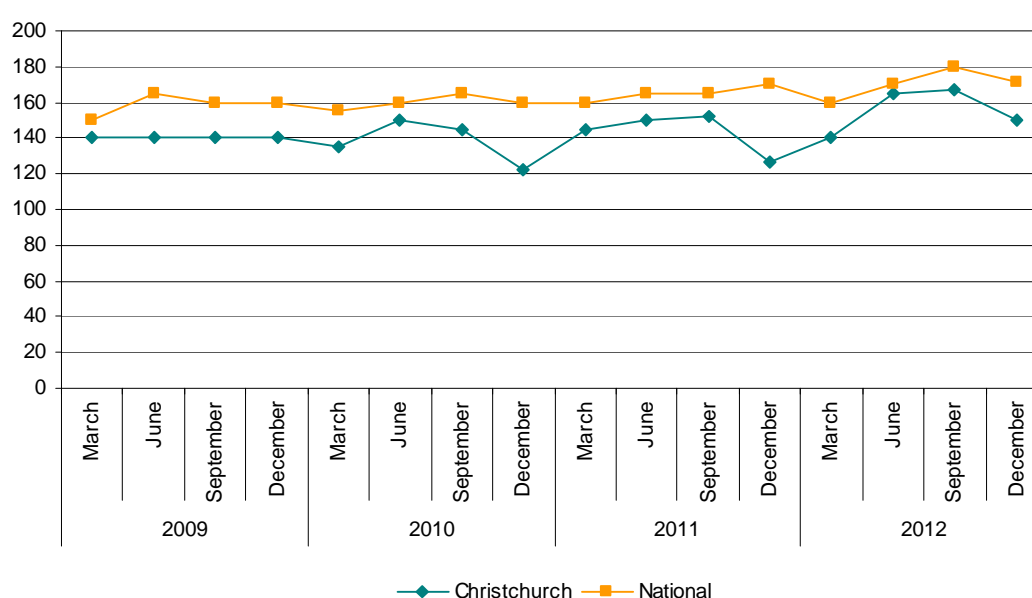
|      |           | Christchurch | National |
|------|-----------|--------------|----------|
| 2009 | March     | \$235        | \$225    |
|      | June      | \$230        | \$230    |
|      | September | \$230        | \$230    |
|      | December  | \$225        | \$230    |
| 2010 | March     | \$225        | \$220    |
|      | June      | \$230        | \$240    |
|      | September | \$240        | \$240    |
|      | December  | \$230        | \$240    |
| 2011 | March     | \$250        | \$240    |
|      | June      | \$240        | \$240    |
|      | September | \$235        | \$240    |
|      | December  | \$220        | \$240    |
| 2012 | March     | \$260        | \$240    |
|      | June      | \$260        | \$250    |
|      | September | \$279        | \$250    |
|      | December  | \$251        | \$250    |



Note: figures in this table are based on new bond lodgements for each month.

**Table 9** Lower quartile private rental rates, comparing Christchurch and national data, 1 bedroom houses

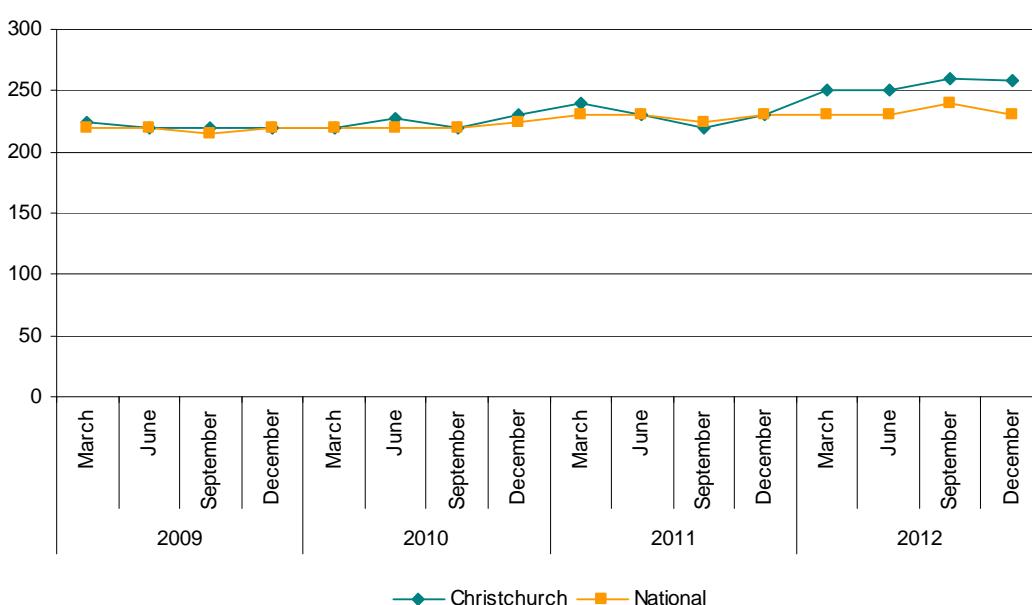
|      |           | Christchurch | National |
|------|-----------|--------------|----------|
| 2009 | March     | \$140        | \$150    |
|      | June      | \$140        | \$165    |
|      | September | \$140        | \$160    |
|      | December  | \$140        | \$160    |
| 2010 | March     | \$135        | \$155    |
|      | June      | \$150        | \$160    |
|      | September | \$145        | \$165    |
|      | December  | \$122        | \$160    |
| 2011 | March     | \$145        | \$160    |
|      | June      | \$150        | \$165    |
|      | September | \$152        | \$165    |
|      | December  | \$127        | \$170    |
| 2012 | March     | \$140        | \$160    |
|      | June      | \$165        | \$170    |
|      | September | \$167        | \$180    |
|      | December  | \$150        | \$171    |



Note: figures in this table are based on new bond lodgements for each month.

**Table 10** Lower quartile private rental rates, comparing Christchurch and national data, 2 bedroom houses

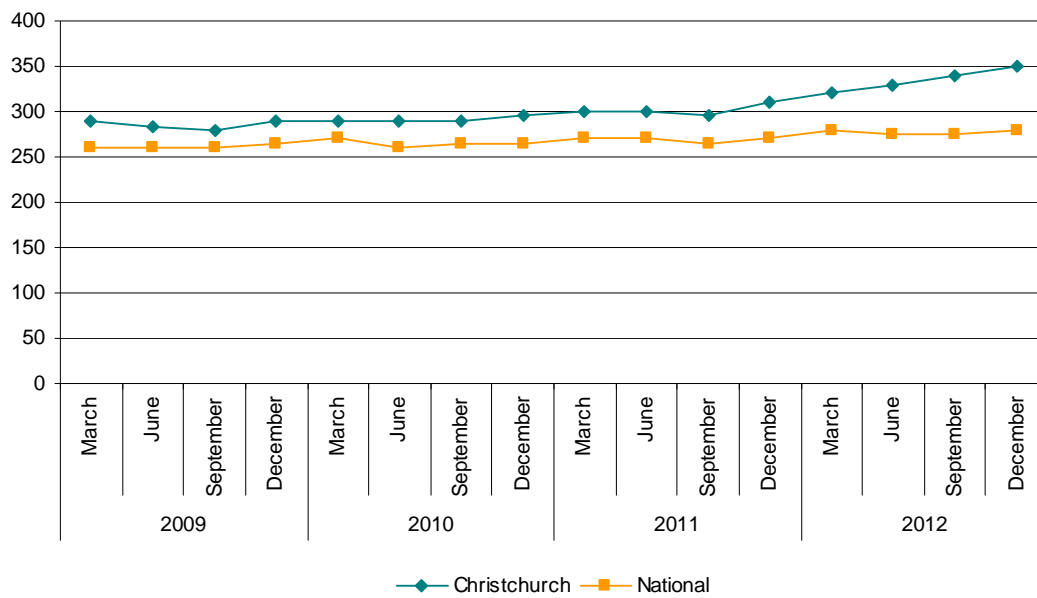
|      |           | Christchurch | National |
|------|-----------|--------------|----------|
| 2009 | March     | \$225        | \$220    |
|      | June      | \$220        | \$220    |
|      | September | \$220        | \$215    |
|      | December  | \$220        | \$220    |
| 2010 | March     | \$220        | \$220    |
|      | June      | \$228        | \$220    |
|      | September | \$220        | \$220    |
|      | December  | \$230        | \$225    |
| 2011 | March     | \$240        | \$230    |
|      | June      | \$230        | \$230    |
|      | September | \$220        | \$225    |
|      | December  | \$230        | \$230    |
| 2012 | March     | \$250        | \$230    |
|      | June      | \$250        | \$230    |
|      | September | \$260        | \$240    |
|      | December  | \$259        | \$230    |



Note: figures in this table are based on new bond lodgements for each month.

**Table 11** Lower quartile private rental rates, comparing Christchurch and national data, 3 bedroom houses

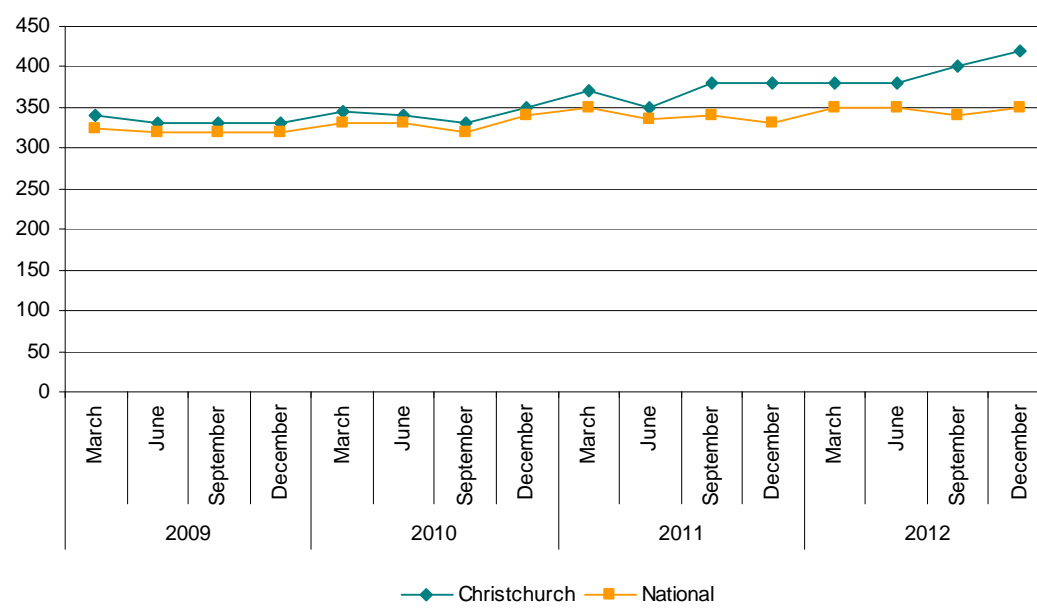
|      |           | Christchurch | National |
|------|-----------|--------------|----------|
| 2009 | March     | \$290        | \$260    |
|      | June      | \$283        | \$260    |
|      | September | \$280        | \$260    |
|      | December  | \$290        | \$265    |
| 2010 | March     | \$290        | \$270    |
|      | June      | \$290        | \$260    |
|      | September | \$290        | \$265    |
|      | December  | \$295        | \$265    |
| 2011 | March     | \$300        | \$270    |
|      | June      | \$300        | \$270    |
|      | September | \$295        | \$265    |
|      | December  | \$310        | \$270    |
| 2012 | March     | \$320        | \$280    |
|      | June      | \$330        | \$275    |
|      | September | \$340        | \$275    |
|      | December  | \$350        | \$280    |



Note: figures in this table are based on new bond lodgements for each month.

**Table 12** Lower quartile private rental rates, comparing Christchurch and national data, 4 bedroom houses

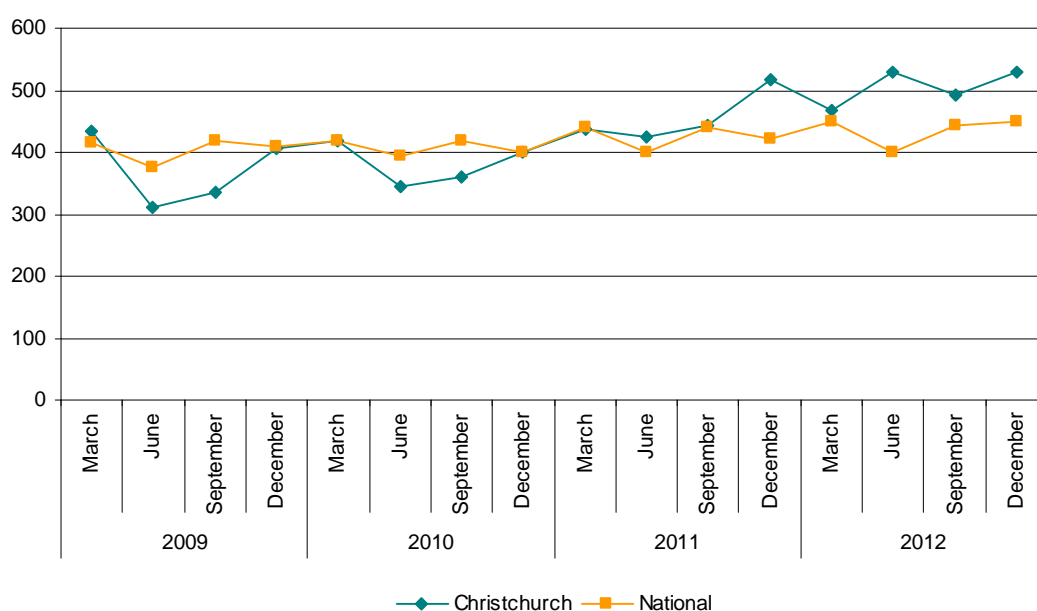
|      |           | Christchurch | National |
|------|-----------|--------------|----------|
| 2009 | March     | \$340        | \$325    |
|      | June      | \$330        | \$320    |
|      | September | \$330        | \$320    |
|      | December  | \$330        | \$320    |
| 2010 | March     | \$345        | \$330    |
|      | June      | \$340        | \$330    |
|      | September | \$330        | \$320    |
|      | December  | \$350        | \$340    |
| 2011 | March     | \$370        | \$350    |
|      | June      | \$349        | \$335    |
|      | September | \$380        | \$340    |
|      | December  | \$380        | \$330    |
| 2012 | March     | \$380        | \$350    |
|      | June      | \$380        | \$350    |
|      | September | \$400        | \$340    |
|      | December  | \$420        | \$350    |



Note: figures in this table are based on new bond lodgements for each month.

**Table 13** Lower quartile private rental rates, comparing Christchurch and national data, 5+ bedroom houses

|      |           | Christchurch | National |
|------|-----------|--------------|----------|
| 2009 | March     | \$433        | \$415    |
|      | June      | \$310        | \$375    |
|      | September | \$335        | \$420    |
|      | December  | \$407        | \$410    |
| 2010 | March     | \$420        | \$420    |
|      | June      | \$345        | \$395    |
|      | September | \$360        | \$420    |
|      | December  | \$400        | \$400    |
| 2011 | March     | \$438        | \$440    |
|      | June      | \$425        | \$400    |
|      | September | \$443        | \$440    |
|      | December  | \$518        | \$421    |
| 2012 | March     | \$467        | \$450    |
|      | June      | \$530        | \$400    |
|      | September | \$491        | \$443    |
|      | December  | \$530        | \$450    |



Note: figures in this table are based on new bond lodgements for each month.