

It's Good to Vote – on Housing

Suppose you see a brother or sister who has no food or clothing, and you say, “Good-bye and have a good day; stay warm and eat well” –but then you don't give that person any food or clothing. What good does that do? James 2.

What's the crisis all about?

There are three main different types of housing:

- Social housing – meaning emergency housing, supported living and low cost rentals for people with lower incomes. The rent for Social Houses is proportional to income, and they have been largely provided by Housing New Zealand .
- Rental housing, where the market sets the price
- Owning a house, which often goes with the capacity to borrow money and pay for a mortgage.

Homelessness has become common in New Zealand with 42,000 people homeless in 2013. The critical shortage of rental houses, the reduction on State Houses and the soaring cost of home ownership are right in front of public attention.

There is a critical shortage of Social Houses, and the number of people on the housing register grew from 5000 to over 6000 between 2014 and 2016.

See the demand for social housing in your suburb: <http://housing.msd.govt.nz/information-for-housing-providers/register/index.html#Overviewofcurrentsocialhousingdemand4>

Issues that can be addressed by government:

- **Social Housing**
This is for the most vulnerable people. Poverty is increasing due to rising living costs including for food, power and rent. When benefits are insufficient, and incomes are too low, poverty increases. This critical situation was highlighted when marae opened their doors to homeless people.
- **Health and Housing: Insulation**
Insulation is the number one way of making houses warm and dry, and therefore healthier. In 2017, about 1/3rd of rental houses are damp and moldy, and approximately 36% of rental properties are insulated, compared to 73% home owners.
About 40% of people use as little heat as possible to reduce their power bills.
- **Income and Rental Houses**
Because of high rentals, people are having to pay 70% of their income on housing; they are going to food banks to make ends meet. When landlords require a family to move, this can put a family in a crisis. It is common for single parents with children to be discriminated against - leaving them homeless, having to change schools, and

New Zealand needs new legislation to govern rental properties, to ensure rentals are affordable, that houses are required to be healthy, dry and safe, and that tenancy is secure. Wellington City Council is introducing a housing warrant of fitness.

- **House Building programme**

The rise in house prices is due to chronic shortage of supply. We need a building programme to provide good quality, low cost homes that are suitable for different needs for New Zealand families and single people, and that are in locations which are close to shops, schools, transport and parks and medical services.

A plan is needed for investment in housing to meet immediate and long term housing needs.

More information on housing:

Spinoff is a marvelous resource for party policies on different issues For Housing see: <http://policy.thespinnoff.co.nz/>

The Anglican Wellington Diocese has a month for prayer and action on housing with resources and videos: <http://movementonline.org.nz/wp-content/uploads/2017/07/1000-Responses-to-the-Housing-Crisis-Resources-v2.pdf>

Videos – stories about housing problems and solutions
https://www.dropbox.com/sh/uakf71stmr0mpa0/AABg0qbliZe_Tvr8j2mQTSnRa?dl=0

More Houses Needed: <http://nzccss.org.nz/news/2017/08/more-homes-needed/>

Church Leaders: <http://nzccss.org.nz/news/2017/05/church-leaders-tell-pm-housing-essential-healthy-communities/>

Cold Houses: <http://www.scoop.co.nz/stories/GE1707/S00024/kiwis-go-cold-and-tough-it-out-to-save-money.htm>

Salvation Army information on housing:
http://www.salvationarmy.org.nz/sites/default/files/uploads/20170815sppuelection_series_housing_web.pdf