

# HOUSING AFFORDABILITY PEOPLE'S PANEL SURVEY

## FEEDBACK OVERVIEW

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### Te take mō te pūrongo

#### Purpose of the report

This report summarises responses received from the People's Panel, between 5 and 11 August, on the Housing Affordability survey. It summarises responses at the highest level and does not provide further analysis of responses from different sub-groups – for example, different age groups or ethnic groups, nor does it provide analysis of key themes raised within comments provided.

The survey was open to any Panel member to respond. It is not a statistically representative sample of Aucklanders. As such, the results represent the results of those that submitted a response and should not be assumed to represent the views of all Aucklanders.

### Whakarāpopototanga matua

#### Executive summary

##### **TOTAL SUBMISSIONS RECEIVED: 2,214**

The Housing Affordability survey was jointly developed by a number of teams at council to help us understand Aucklanders' views and experiences of housing in Auckland. It was sent to 13,830 members of the People's Panel, receiving 2,214 responses, for a 16 % response rate (higher than the average 12% Panel response rate).

The feedback provided in this report will help us better understand and address the needs and aspirations of people who are renting or buying in the current market. It will also be used to update Elected Members and staff on the 'Affordable Housing Forward Work Programme' and add to our insights base to drive new policy and interventions across council.

Responses were submitted by a range of Aucklanders, but the results are not representative of all Aucklanders. Responses were over-represented, relative to Census 2018 Auckland figures, by older submitters (72% over the age of 40, compared to 50% from Census) and European submitters (68% compared to 54% from Census). Responses under-represented by non-homeowners (29% compared to 55% in Census).

Despite this, we still achieved robust numbers in each key demographic group, and we can look at them in isolation.

Analysis of the responses indicated the following:

#### Questions

The following questions are grouped to show what questions were presented to submitters based on their responses to previous questions.

Questions with a dark blue heading were asked of all submitters, while questions with a light blue heading were only asked to a sub-group of all submitters – this logic is addressed before the question below.

1. Do you own, or partly own, the home you currently live in?  
71% of submitters own, or partly own, the home they currently live in.
2. [If “Yes” to Q1] Approximately, what year did you buy your current home?  
Of the submitters that own the home they are currently living in, 12% bought their home in the last two years, and over half (58%) bought their home within the last 12 years (2010 or later).
3. [If “Yes” to Q1] Is your current home the first home you've purchased?  
Of the submitters that own the home they are currently living in, that home is the first home for 40% of submitters, but not for 60%.
8. [If “No” to Q3] Approximately, when did you buy your first home?  
Of the submitters for which the home they are currently living in is not their first home, nearly half (48%) bought their first house between 1985 and 2004. Results were otherwise fairly evenly distributed.
4. [If NOT “Yes” to Q1] Have you ever owned a home in New Zealand?  
Of the submitters that do not own the home they are currently living in, only 21% said they have owned a home in New Zealand. 76% said they have never owned a home in New Zealand.
5. [If “Yes” to Q4] Approximately, what year did you buy the home you owned?  
Of the submitters that have previously owned a home in New Zealand, around half (53%) bought that home relatively recently – between 2005 and 2019.
6. [If “Yes” to Q4] Why did you sell your home?  
Of the submitters that have previously owned a home in New Zealand, most (46%) cited that their personal circumstances changed, e.g. may have separated from a partner. 34% said they still own the house they previously bought.
7. [If “Yes” to Q4 and have sold that home in Q6] What year did you sell that home?  
Of the submitters that sold the home they previously owned in New Zealand, results were fairly evenly distributed, though 20% sold that home in the last two years and 76% sold between 2005 and now.
9. [If “Yes” to Q1 or “Yes” at Q4] How did you first get into the housing market?  
Of the submitters that currently, or have previously, owned a home in New Zealand, submitters most commonly cited saving their salary (55%) and buying with a partner, friend or family member (52%) as helping them get into the housing market.
10. [If “Yes” to Q1] Since buying your first home, have you done any of the following?  
Of the submitters that own the home they are currently living in, over half (53%) have renovated their home to increase its value. Over a quarter (27%) have used their home equity to purchase a more expensive property, while equally (26%) have not used their home equity for any improvement or advancement.
11. [If NOT “Yes” to Q1] Which of the following best describes your current housing arrangement?  
Of the submitters that do not own the home they are currently living in, most (80%) are renting.

12. [If “Renting” at Q11] How long have you been in your current rental property?  
Of the submitters that are currently renting the home they live in, a quarter (25%) have been renting the property for less than a year, roughly another quarter (22%) have been renting for 1-2 years, and another 23% have been renting for 3-4 years.
13. [If “Renting” at Q11] Who supplies the rental you live in?  
Of the submitters that are currently renting the home they live in, most (81%) have a private landlord.
14. [If “Renting” at Q11] How satisfied are you with your current landlord and/or property manager?  
Of the submitters that are currently renting the home they live in, most (67%) were either very satisfied or somewhat satisfied with their current landlord and/or property manager. 23% were dissatisfied or very dissatisfied.
15. Why are you [*\*satisfied\* or \*not satisfied\** at Q14] with your landlord/property manager, why do you say that?  
Of the submitters that are **satisfied** or very satisfied with their current landlord and/or property manager, the reasons cited most often were the speed at which they fix issues (62%), their responsiveness (57%) and the price of the rent they charge (57%).  
  
Of the submitters that are **dissatisfied** or very dissatisfied with their current landlord and/or property manager, the reasons cited most often were also the speed at which they fix issues (88%), the price of the rent they charge (65%) and their responsiveness (57%).
16. [If “Renting” at Q11] How satisfied are you with the quality of your current rental?  
Of the submitters that are currently renting the home they live in, most (65%) were either very satisfied or somewhat satisfied with the quality of their current rental. 25% were dissatisfied or very dissatisfied.
17. Why are you [*\*satisfied\* or \*not satisfied\** at Q14] with the quality of your current rental, why do you say that?  
Of the submitters that are **satisfied** or very satisfied with the quality of their current rental, the reasons cited most often were the location of the house (68%), the fixtures and fittings (54%), the house temperature (54%) and that it is insulated (53%).  
  
Of the submitters that are **dissatisfied** or very dissatisfied with the quality of their current rental, the reasons cited most often were the maintenance of the house (83%), the house temperature (82%), how damp the house is (78%) and the fixtures and fittings (76%).
18. [If “Renting” at Q11] How stable do you feel in your current rental e.g. can you rent long term if desired?  
Of the submitters that are currently renting the home they live in, over half (55%) feel **unstable** or very unstable in their current rental. 19% felt **stable** or very stable.
19. [If renting for *\*less than 5 years\** in Q18] Thinking about renting in general, in the past 5 years, how many times have you had to leave a rental property when it wasn’t your choice?  
Of the submitters that have been renting for less than five years, nearly half (45%) said they have never had to leave a rental property when it wasn’t their choice.

20. [If “Renting” at Q11] If you were given notice that you had to leave your rental, do you think that you could you find a suitable house to rent in your preferred area?

Of the submitters that are currently renting the home they live in, most (69%) felt they could not, or probably could not, find a suitable house to rent in their preferred area if they were given notice to leave their rental. 23% felt they could or probably could.

21. Approximately, what are your estimated housing costs per week?

Around a quarter (24%) of submitters estimate their weekly housing costs to be between \$501-\$800. A further 20% estimated their weekly housing costs to be between \$300-\$500 a week, and another 16% less than \$300 a week.

22. Approximately, what proportion of your household income is spent on housing costs per week?

28% of submitters estimate the proportion of their weekly household income spent on housing costs to be less than 30%, 31% estimate it to be between 30%-49% of their weekly household income, and a further 24% estimate 50%-79% of their weekly household income is spent on housing costs.

23. [If “Yes” to Q1] Have you taken any of these extra steps to keep your current home?

Of the submitters that own the home they are currently living in, 37% say they’ve had to live very frugally to keep their current home. Further, 24% say they have increased their household income through a higher paid job, and 23% say they have increased their household income by working more.

Nearly a third (32%) say they have not had to take any extra steps to keep the home they currently own.

24. [If “Renting” at Q11] Are you planning to own a home to live in at some point?

Of the submitters that are currently renting the home they live in, nearly half (49%) say they are planning to own their own home to live in at some point, while another 42% are not planning to but would like to own a home one day.

25. [If “Yes” to Q24] What type of home are you planning to buy?

Of the submitters that are planning to buy a home to live in, most (73%) are planning to buy a stand-alone house. The next most favoured type of house submitters wanted to buy, with 36%, was a terraced house/townhouse.

(Note – submitters could select more than one type of housing in this question)

26. [If “Yes” to Q24] Are you planning to buy in the location of your current rental?

Of the submitters that are planning to buy a home to live in, 41% are not planning to buy in the location of their current rental. A further 36% said they maybe would buy in the location of their current rental.

27. [If not “I don’t know” to Q25] Why do you say that?

205 submitters provided a response to this question. At the time this report was written, these comments had not been analysed for key themes.

28. [If “Renting” at Q11] Would you move out of the Auckland region in order to buy a home?

Of the submitters that are currently renting the home they live in, 38% said they would maybe move out of Auckland in order to buy a home, while a further 31% said they definitely would.

29. [If not “I don’t know” to Q28] Why do you say that?

445 submitters provided a response to this question. At the time this report was written, these comments had not been analysed for key themes.

30. [If “No” to Q1] What do you see as the key barriers to owning your own home?

Of the submitters that do not currently own the home they live in, the most commonly cited barriers to owning their own home were that they can’t keep up with house prices (78%), the cost of a deposit is too high (68%), their household income is too low (52%) and mortgage payments are too high (46%).

31. What do you see as the main benefits of owning your own home?

Most submitters see the key benefits to owning your own home being the security that ownership provides (88%) and control over your living space (82%). Other common benefits cited were paying off your own mortgage rather than someone else’s (67%) and future return on investment (53%).

32. Do you have adult children/dependents that are seeking to buy a home in Auckland?

Most submitters (73%) do not have any adult children/dependents.

33. [If “Yes” to Q32] Are you planning to provide them with financial assistance or support to buy a home?

Of the submitters that do have adult children/dependents, nearly half (47%) are planning to provide them with some form of financial assistance or support to buy a home.

34. [If “Yes” to Q33] How will you provide financial assistance?

Of the submitters that do have adult children/dependents and are planning to give them financial support or assistance, around half are allowing them to live rent-free with them while saving for a deposit (53%), and will provide them with their own savings (48%).

Also commonly cited were acting as a guarantor (39%), using their existing equity (36%), and co-owning the property (36%).

35. Central Government plays the principal role in housing policy and the provision of social housing. Council also influences the wider housing system through:

- planning, consenting, and building control mechanisms
- provision of infrastructure and development contributions
- utilising council owned land
- partnering and advocacy.

The following are some of the things that council could do to make housing more affordable.

**Which of these do you think we should be doing?**

Submitters most commonly cited support for affordable housing providers through the consenting process (62%), and speeding up the consenting process to reduce developer' costs (60%).

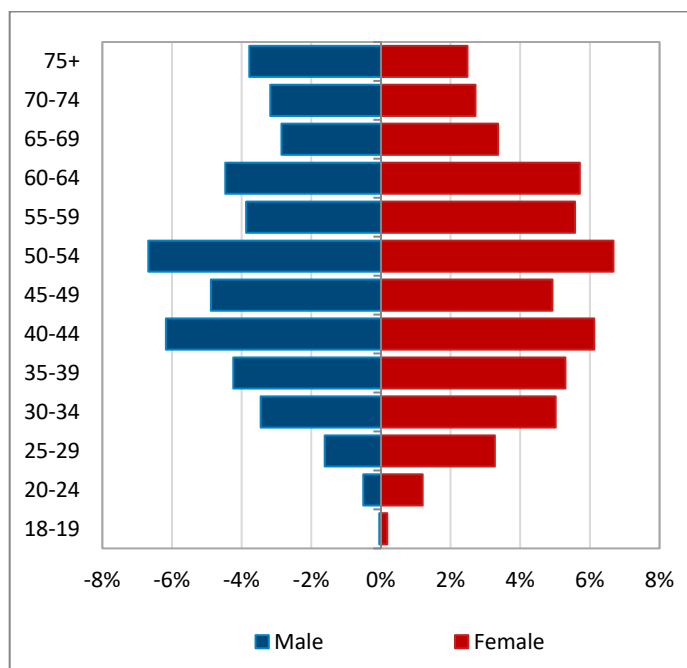
Other commonly cited indicatives were incentivising building smaller homes or tiny homes (45%), charging developers' higher development contribution costs to fund essential infrastructure (45%), and making changes to zoning so more housing can be built in suburbs that are closer to the city centre (41%).

## Who we heard from

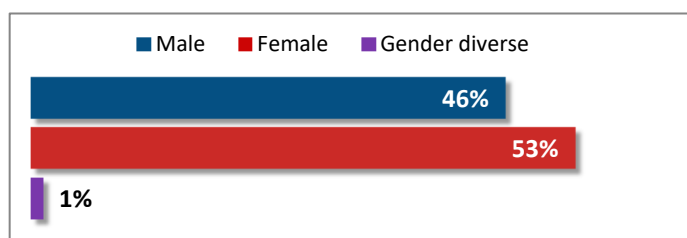
The tables below indicate the demographic profile of those that answered the question.

### Age and gender

Age	Male	Female	Other	Total	%
18 – 19	1	4	0	5	>1%
20 – 24	11	26	1	38	2%
25 – 29	35	71	3	109	5%
30 – 34	75	109	2	187	9%
35 – 39	92	115	4	213	10%
40 – 44	134	133	4	274	13%
45 – 49	106	107	1	218	10%
50 – 54	145	145	4	297	14%
55 – 59	84	121	3	208	10%
60 – 64	97	124	1	222	10%
65 – 69	62	73	0	136	6%
70 – 74	69	59	0	128	6%
75 +	82	54	0	136	6%
<b>Total</b>	<b>993</b>	<b>1141</b>	<b>23</b>		
<b>Total submitters providing response</b>				<b>2171</b>	<b>100%</b>

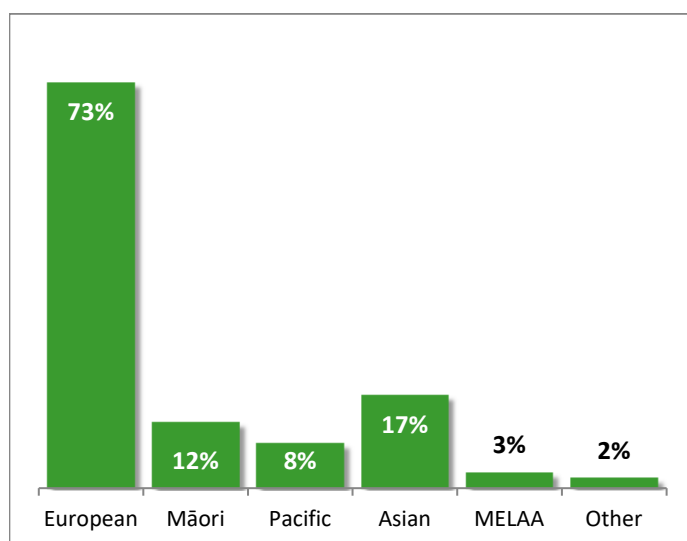


Category	#	%
Male	1003	46%
Female	1151	53%
Another gender	26	1%
<b>Total submitters providing response</b>	<b>2180</b>	<b>100%</b>



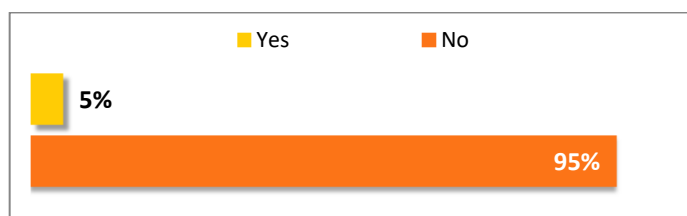
### Ethnicity

Category	#	%
European	1496	73%
Māori	241	12%
Pasifika	163	8%
Asian	341	17%
Middle Eastern/Latin American/African	58	3%
Other	37	2%
<b>Total submitters providing response</b>	<b>2051</b>	<b>NA</b>



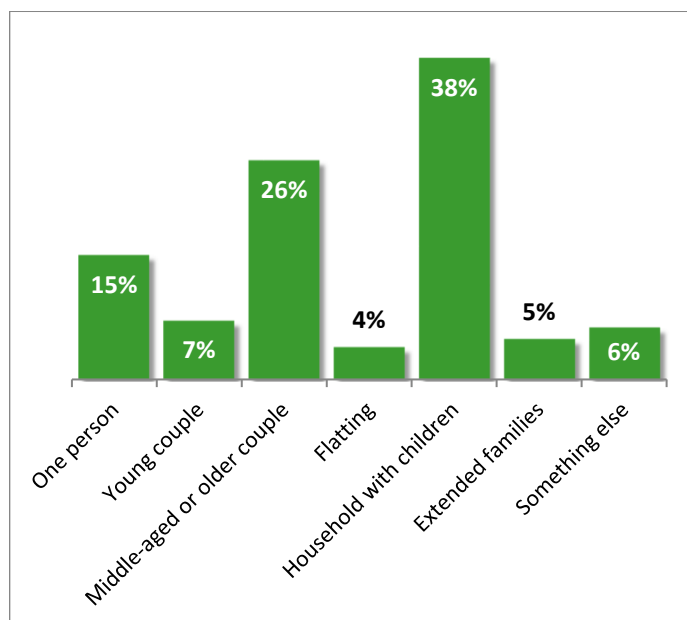
## Disability

Do you consider yourself to have a disability?	#	%
Yes	214	5%
No	2055	95%
<b>Total submitters providing response</b>	<b>2169</b>	<b>100%</b>



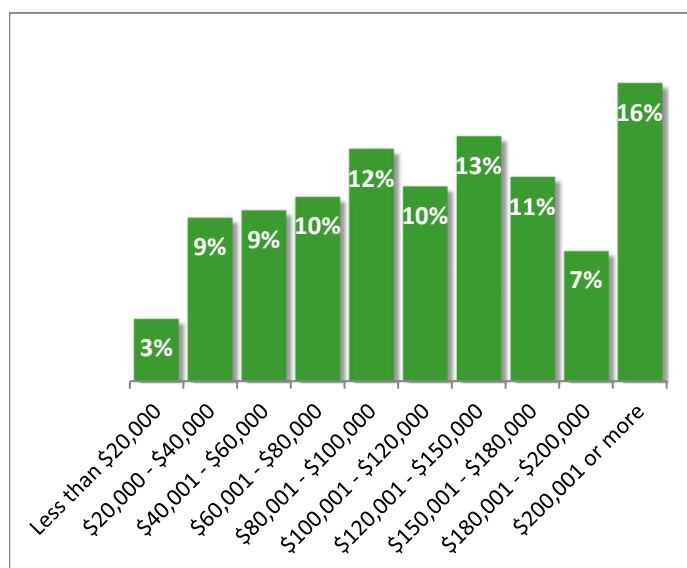
## Household composition

Category	#	%
One person	318	15%
Young couple	150	7%
Middle-aged or older couple	560	26%
Household with children	822	38%
Extended families /multiple generations	104	5%
Flatting	83	4%
Something else	133	6%
<b>Total submitters providing response</b>	<b>2170</b>	<b>100%</b>



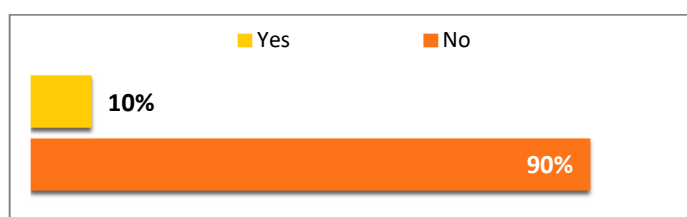
## Household income

Category	#	%
Less than \$20,000	60	3%
\$20,000 - \$40,000	157	9%
\$40,001 - \$60,000	164	9%
\$60,001 - \$80,000	177	10%
\$80,001 - \$100,000	223	12%
\$100,001 - \$120,000	187	10%
\$120,001 - \$150,000	235	13%
\$150,001 - \$180,000	196	11%
\$180,001 - \$200,000	125	7%
\$200,001 or more	286	16%
<b>Total submitters providing response</b>	<b>1810</b>	<b>100%</b>



## Government subsidy

Do you currently access a government subsidy?	#	%
Yes	214	10%
No	1960	90%
<b>Total submitters providing response</b>	<b>2174</b>	<b>100%</b>





The table below indicates the total number of submissions received by the local board that submitters live in.  
(If local, use an abbreviated table like this)

RESIDENT LOCAL BOARD	#	%
Albert-Eden	195	7%
Aotea Great Barrier	0	0%
Devonport-Takapuna	90	4%
Franklin Local Board	136	4%
Henderson-Massey	152	3%
Hibiscus and Bays	146	5%
Howick	158	5%
Kaipātiki	159	5%
Māngere-Ōtāhuhu	64	1%
Manurewa	73	3%
Maungakiekie-Tāmaki	120	3%
Ōrākei	137	5%
Ōtara-Papatoetoe	45	1%
Papakura	57	2%
Puketāpapa	70	1%
Rodney	100	7%
Upper Harbour	78	3%
Waiheke	0	1%
Waitākere Ranges	98	4%
Waitematā	179	6%
Whau	122	3%

## Urupare

### Feedback

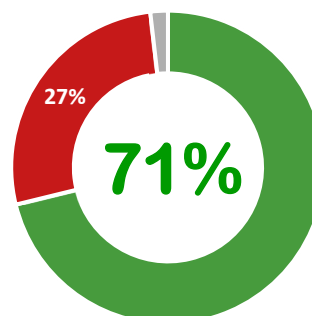
#### Q1. Do you own, or partly own, the home you currently live in?

All submitters were asked this question.

They were asked to select one of the following response options.

(n=2,180 responses)

RESPONSE	TOTAL	%
Yes	1,576	71%
No	598	27%
I prefer not to say	40	1%

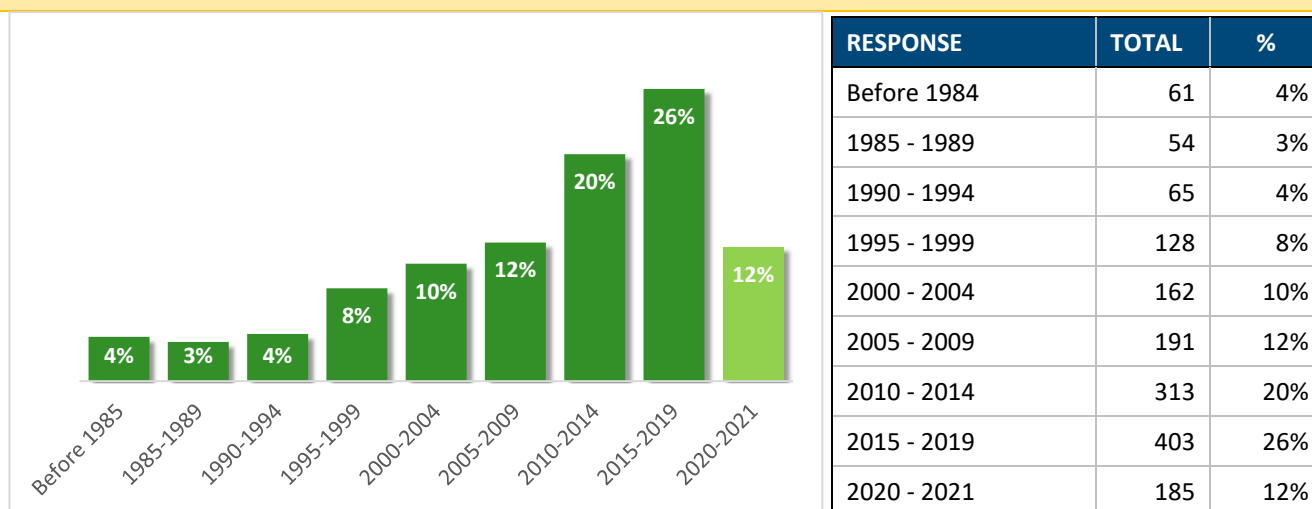


#### Q2. Approximately, what year did you buy your current home?

Submitters were asked this question if they own, or partly own, the house they currently live in.

They were asked to enter their answer into a text field.

(n=1,562 responses)



### Q3. Is your current home the first home you've purchased?

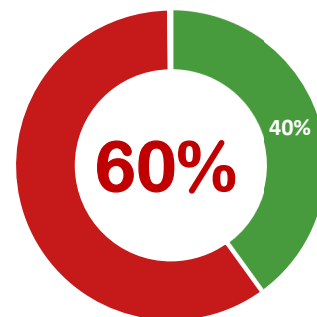
Submitters were asked this question if they own, or partly own, the house they currently live in. They were asked to select one of the following response options.  
(n=1,576 responses)

RESPONSE	TOTAL	%
Yes	631	40%
No	942	60%
I don't know	3	>1%

■ Yes

■ No

■ I don't know



### Q4. Have you ever owned a home in New Zealand?

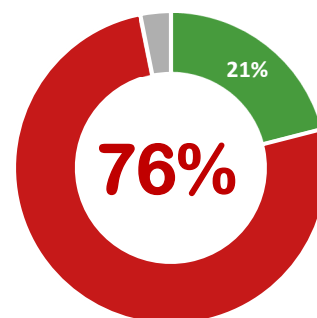
Submitters were asked this question if they own, or partly own, the house they currently live in. They were asked to select one of the following response options.  
(n=638 responses)

RESPONSE	TOTAL	%
Yes	134	21%
No	484	76%
I prefer not to say	20	3%

■ Yes

■ No

■ I prefer not to say

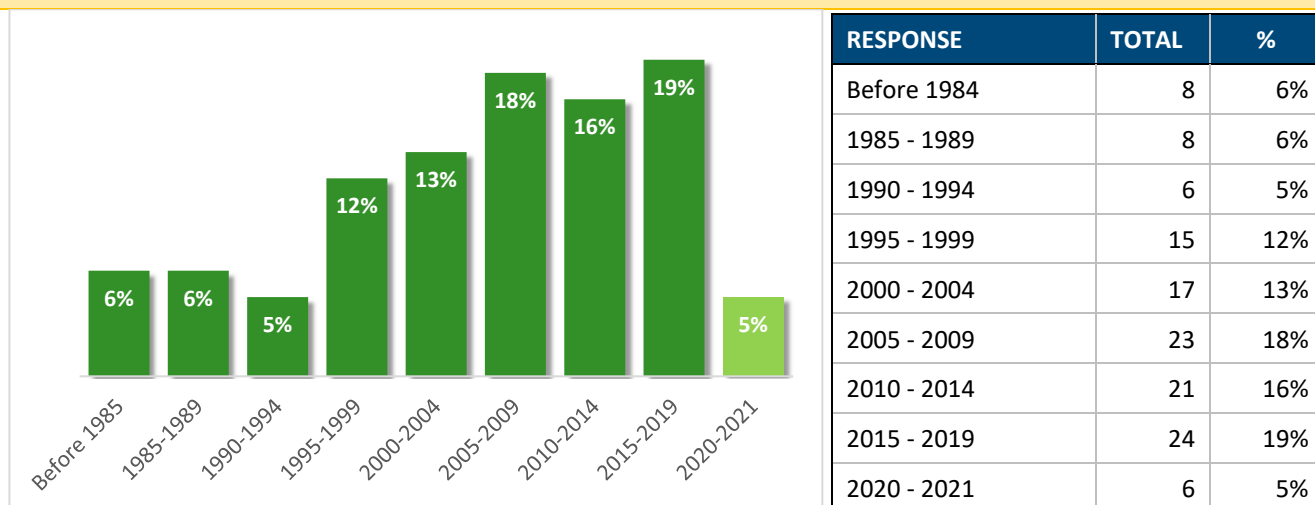


### Q5. Approximately, what year did you buy the home you owned?

Submitters were asked this question if they have ever owned a home in New Zealand.

They were asked to enter their answer into a text field.

(n=128 responses)

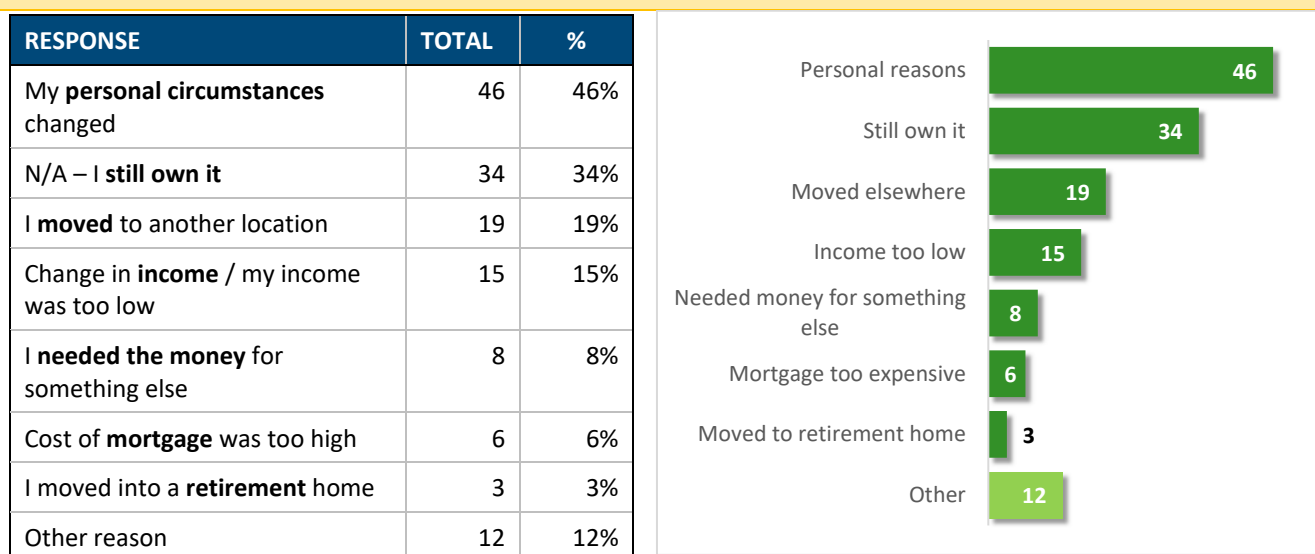


### Q6. Why did you sell your home?

Submitters were asked this question if they have ever owned a home in New Zealand.

They were asked to select as many of the following response options that were relevant to them.

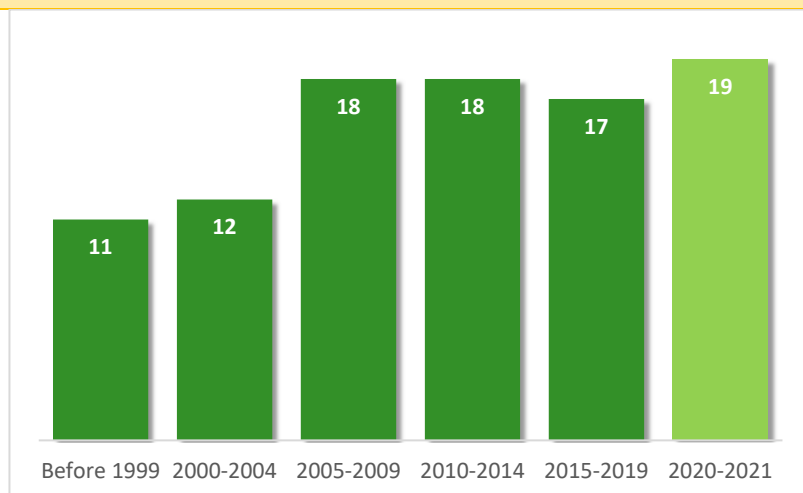
(n=100 responses)



\* Note: percentages total more than 100% as people could select multiple options

## Q7. What year did you sell that home?

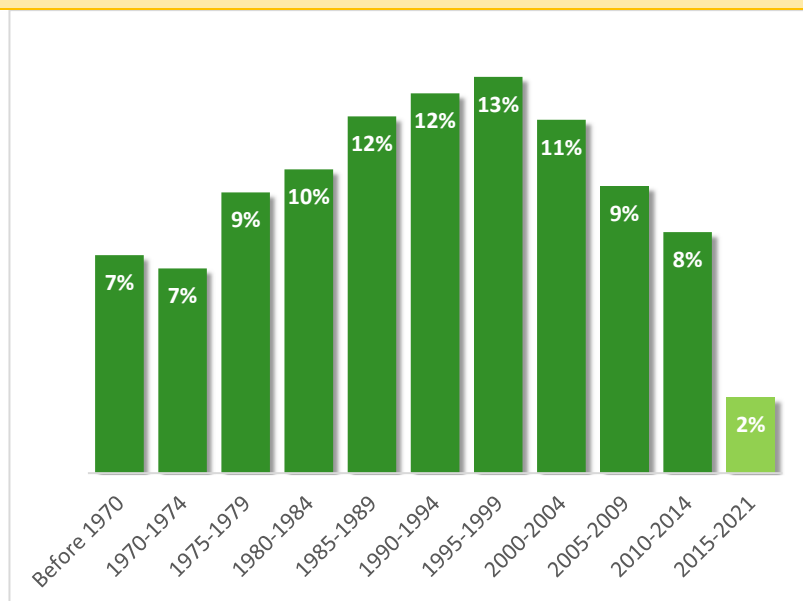
Submitters were asked this question if they have ever owned a home in New Zealand *and* have not sold it. They were asked to enter their answer into a text field.  
(n=95 responses)



RESPONSE	TOTAL	%
Before 1999	11	9%
2000 - 2004	12	9%
2005 - 2009	18	14%
2010 - 2014	18	14%
2015 - 2019	17	13%
2020 - 2021	19	15%

## Q8. Approximately, when did you buy your first home?

Submitters were asked this question if their current home is not the first home they purchased. They were asked to enter their answer into a text field.  
(n=938 responses)



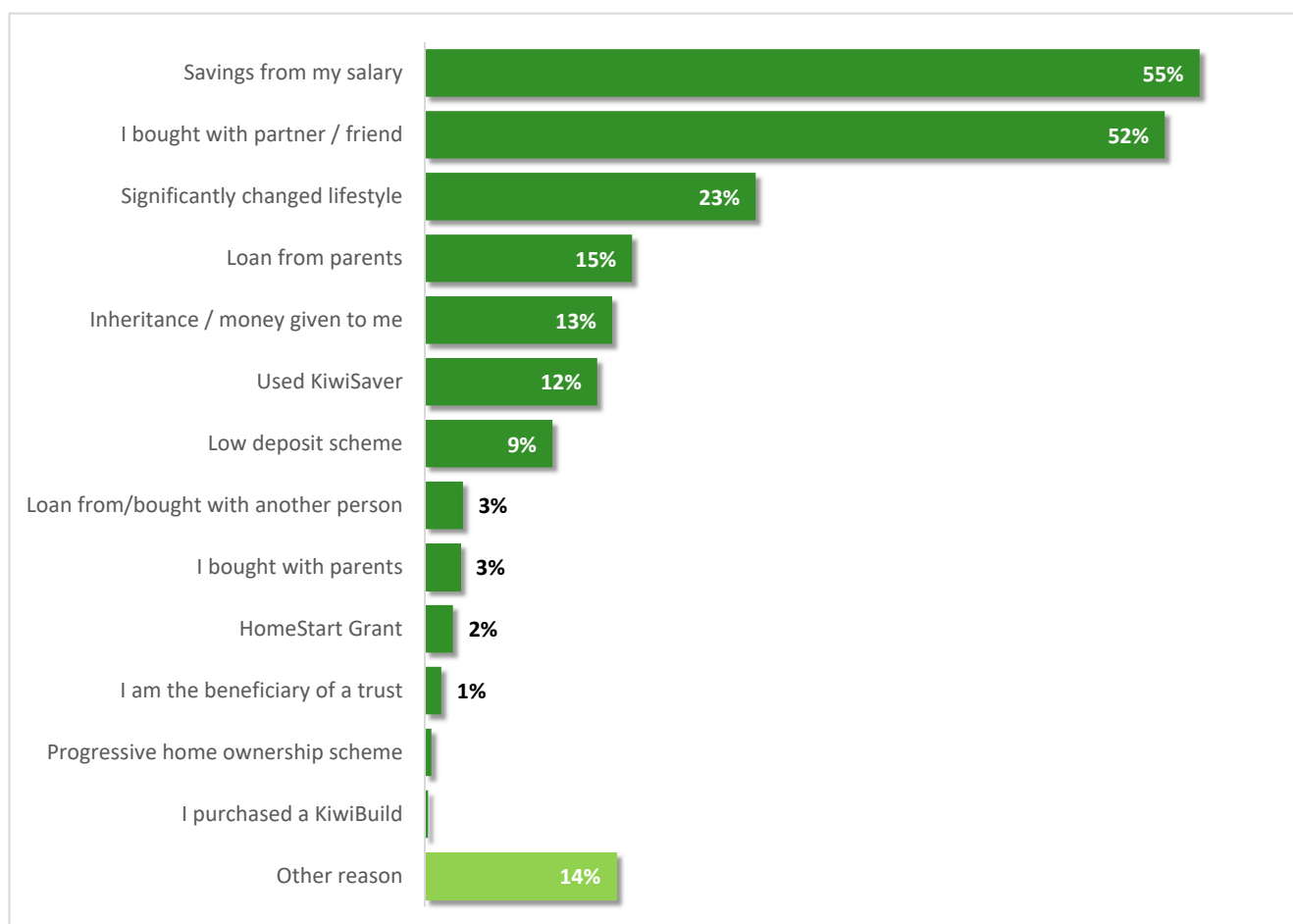
RESPONSE	TOTAL	%
Before 1970	66	7%
1970 – 1974	62	7%
1975 – 1979	85	9%
1980 – 1984	92	10%
1985 – 1989	108	12%
1990 – 1994	115	12%
1995 – 1999	120	13%
2000 – 2004	107	11%
2005 – 2009	87	9%
2010 – 2014	73	8%
2015 – 2021	23	2%

## Q9. How did you first get into the housing market?

Submitters were asked this question if they own their current home or have owned a home in the past. Submitters were asked to select as many of the following response options that were relevant to them. (n=1,710 responses)

RESPONSE	TOTAL	%
I <b>regularly saved</b> an amount from my salary	934	55%
I <b>bought it with</b> a partner / friend / family member	892	52%
I <b>significantly changed my lifestyle</b> to save a deposit e.g. lived with parents, worked offshore, lived very frugally	399	23%
My parents gave me a <b>loan</b>	250	15%
I used an <b>inheritance / money given</b> to me	226	13%
I used my <b>KiwiSaver</b>	208	12%
I took advantage of a <b>low deposit scheme</b> i.e. 5% deposit	154	9%
<b>Another person</b> I know personally gave me a loan / is a co-owner of the property	46	3%
My <b>parents are co-owners</b> of the property	43	3%
I used the <b>HomeStart Grant</b>	34	2%
I am the <b>beneficiary of a trust</b>	20	1%
I took advantage of a <b>progressive home ownership scheme</b> e.g. rent-to-buy, shared equity	8	>1%
I purchased a <b>KiwiBuild</b>	4	>1%
Other reason	231	14%

\* Note: percentages total more than 100% as people could select multiple options

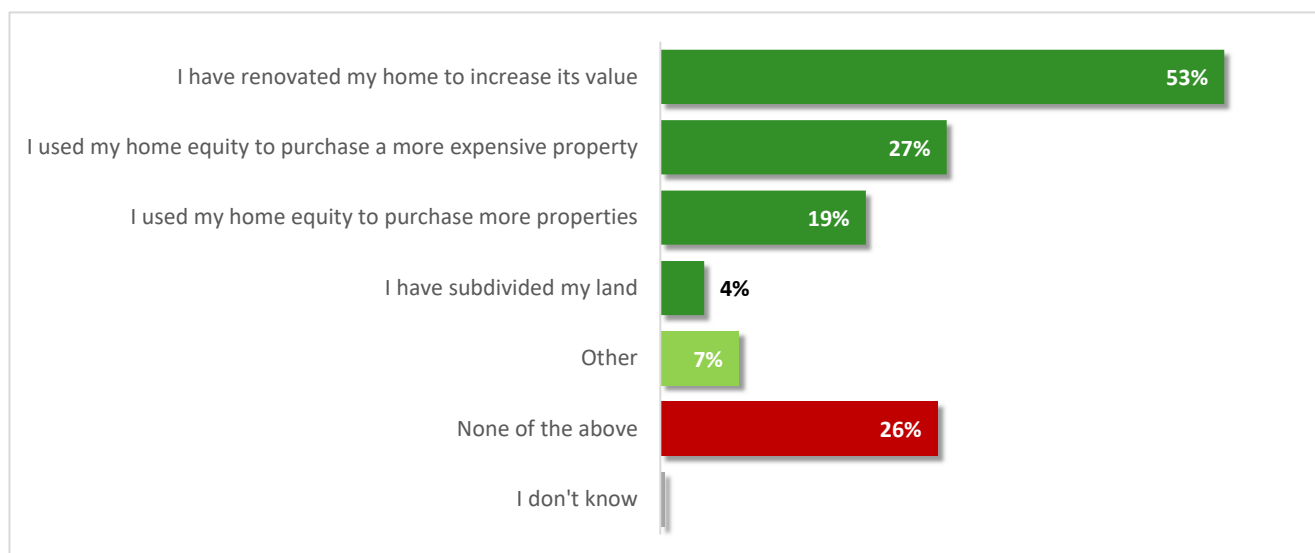


### Q10. Since buying your first home, have you done any of the following?

Submitters were asked this question if they own, or partly own, the home they currently live in. They were asked to select as many of the following response options that were relevant to them. (n=1,576 responses)

RESPONSE	TOTAL	%
I have <b>renovated</b> my home to increase its value	837	53%
I used my home equity to purchase a <b>more expensive property</b>	425	27%
I used my home equity to purchase <b>more properties</b>	305	19%
I have <b>subdivided</b> my land	65	4%
Other	117	7%
None of the above	412	26%
I don't know	6	>1%

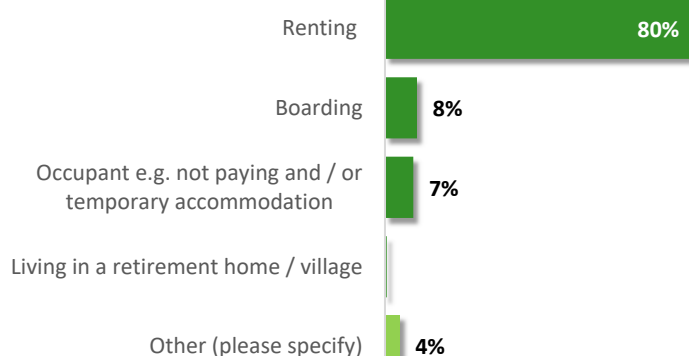
\* Note: percentages total more than 100% as people could select multiple options



### Q11. Which of the following best describes your current housing arrangement?

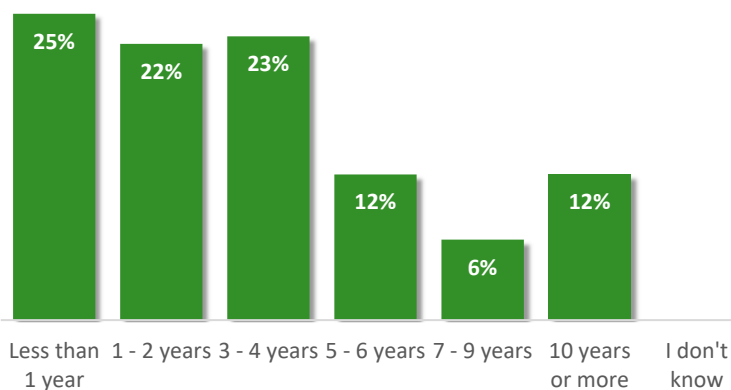
Submitters were asked this question if they do not own, or partly own, the home they currently live in. They were asked to select one of the following response options.  
(n=615 responses)

RESPONSE	TOTAL	%
Renting	493	80%
Boarding	51	8%
Occupant	45	7%
Retirement home	3	>1%
Other	23	4%



### Q12. How long have you been in your current rental property?

Submitters were asked this question if they are currently renting the home they live in. They were asked to select one of the following response options.  
(n=493 responses)



RESPONSE	TOTAL	%
Less than 1 year	122	25%
1 – 2 years	110	22%
3 – 4 years	113	23%
5 – 6 years	58	12%
7 – 9 years	32	6%
10 years or more	58	12%
I don't know	0	0%



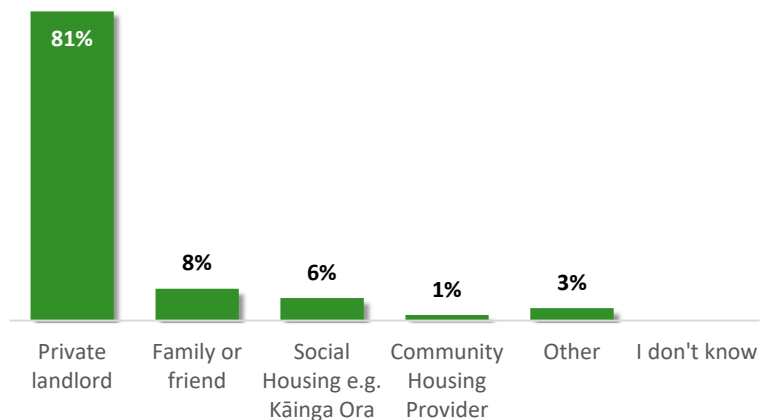
### Q13. Who supplies the rental you live in?

Submitters were asked this question if they are currently renting the home they live in.

They were asked to select one of the following response options.

(n=493 responses)

RESPONSE	TOTAL	%
Private landlord	400	81%
Family or friend	41	8%
Social Housing	29	6%
Community Housing Provider	7	1%
Other	16	3%
I don't know	0	0%



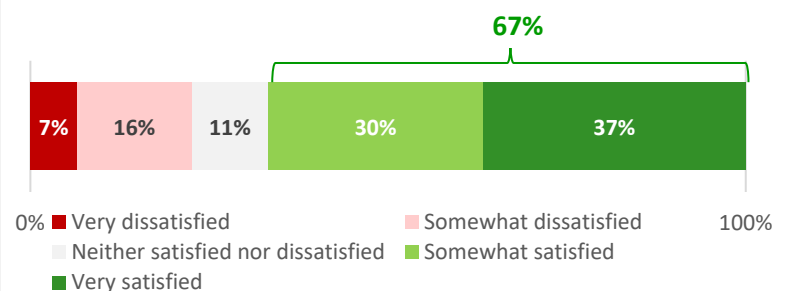
### Q14. How satisfied are you with your current landlord and/or property manager?

Submitters were asked this question if they are currently renting the home they live in.

They were asked to select one of the following response options.




(n=491 responses)

RESPONSE	TOTAL	%
Very satisfied	180	37%
Somewhat satisfied	148	30%
Neither	52	11%
Somewhat dissatisfied	79	16%
Very dissatisfied	32	7%

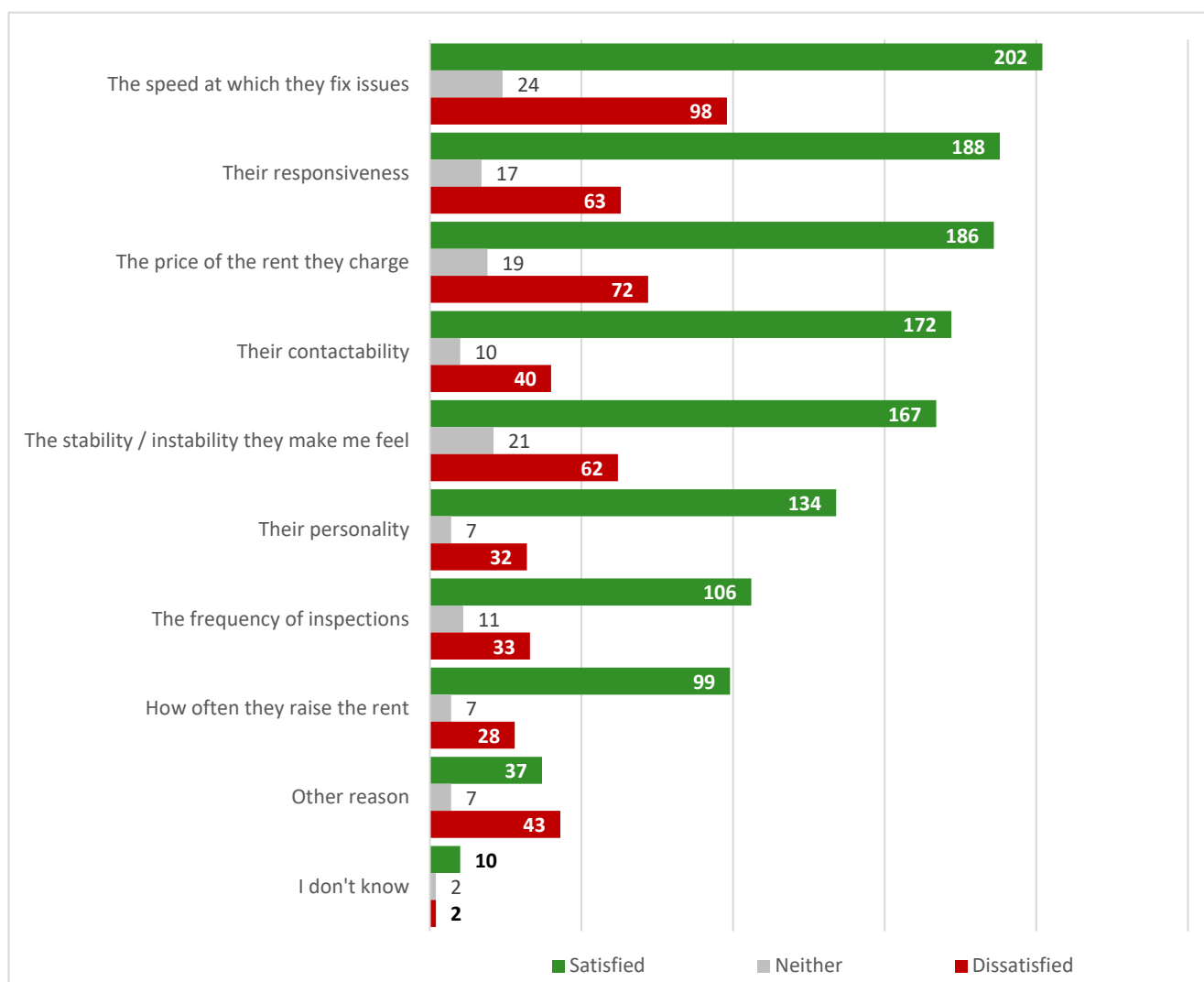


### Q15. Why are you [satisfied/unsatisfied] with your landlord/property manager?

Submitters were asked this question if they are currently renting the home they live in. They were asked to select as many of the following response options that were relevant to them. (n=491 responses)

RESPONSE (Icons represent: Very + somewhat satisfied; Neither; Very + somewhat dissatisfied)			
Total responses	328	52	111
The <b>speed</b> at which they fix issues	62%	46%	88%
Their <b>responsiveness</b>	57%	33%	57%
The <b>price of the rent</b> they charge	57%	37%	65%
Their <b>contactability</b>	52%	19%	36%
The <b>stability/instability</b> they make me feel	51%	40%	56%
Their <b>personality</b>	41%	13%	29%
The frequency of <b>inspections</b>	32%	21%	30%
How often they <b>raise the rent</b>	30%	13%	25%
Other reason	11%	13%	39%
I don't know	3%	4%	2%

\* Note: percentages total more than 100% as people could select multiple options



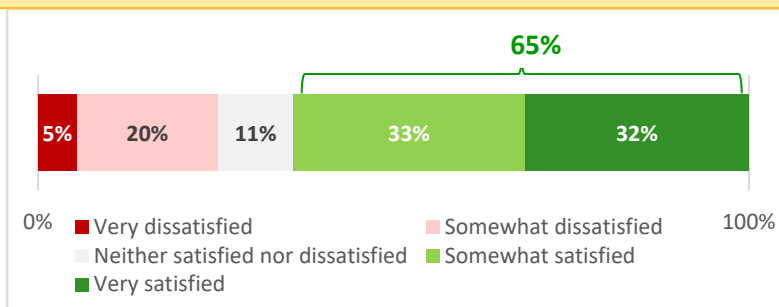
### Q16. How satisfied are you with the quality of your current rental?

Submitters were asked this question if they are currently renting the home they live in.

They were asked to select one of the following response options.

(n=493 responses)

RESPONSE	TOTAL	%
Very satisfied	155	32%
Somewhat satisfied	161	33%
Neither	52	11%
Somewhat dissatisfied	98	20%
Very dissatisfied	27	5%






## Q17. Why are you [satisfied/unsatisfied] with the quality of your current rental?

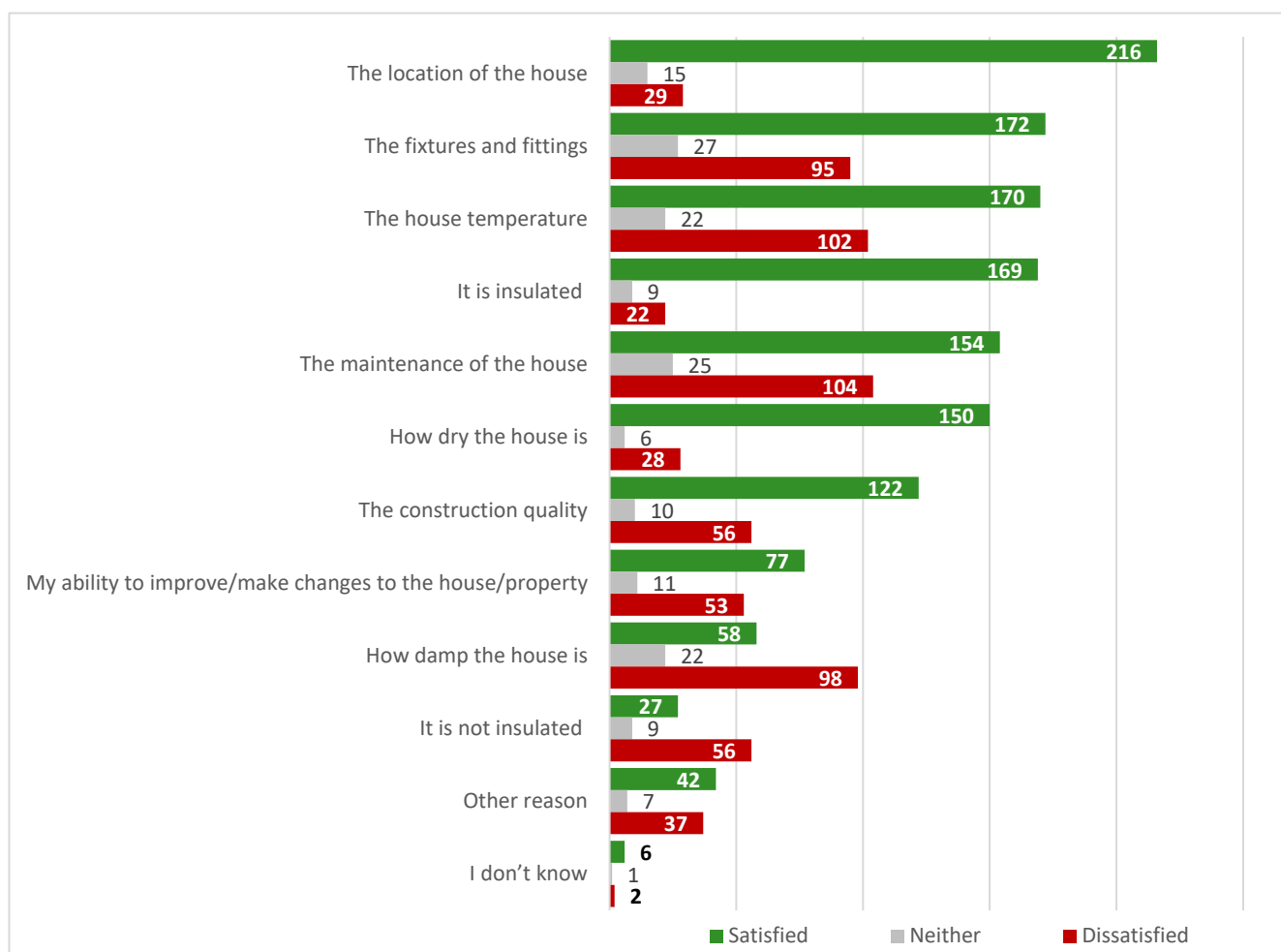
Submitters were asked this question if they are currently renting the home they live in.

They were asked to select as many of the following response options that were relevant to them.

(n=493 responses)

RESPONSE (Icons represent: Very + somewhat satisfied; Neither; Very + somewhat dissatisfied)			
Total responses	316	52	125
The <b>location</b> of the house	68%	29%	23%
The <b>fixtures and fittings</b> e.g. bathroom fittings, cookers, water or electrical	54%	52%	76%
The house <b>temperature</b>	54%	42%	82%
It is <b>insulated</b>	53%	17%	18%
The <b>maintenance</b> of the house	49%	48%	83%
How <b>dry</b> the house is	47%	12%	22%
The <b>construction</b> quality	39%	19%	45%
My ability to <b>improve/make changes</b> to the house/property	24%	21%	42%
How <b>damp</b> the house is	18%	42%	78%
It is <b>not insulated</b>	9%	17%	45%
Other reason	13%	13%	30%
I don't know	2%	2%	2%

\* Note: percentages total more than 100% as people could select multiple options



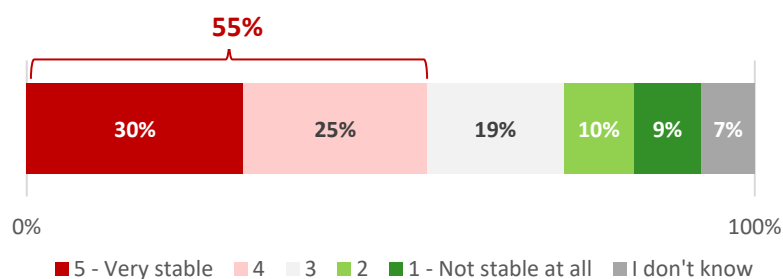
### Q18. How stable do you feel in your current rental e.g. can you rent long term if desired?

Submitters were asked this question if they are currently renting the home they live in.

They were asked to select one of the following response options.

(n=493 responses)

RESPONSE	TOTAL	%
5 – Very stable	147	30%
4	124	25%
3	93	19%
2	47	10%
1 – Not stable at all	46	9%
I don't know	36	7%

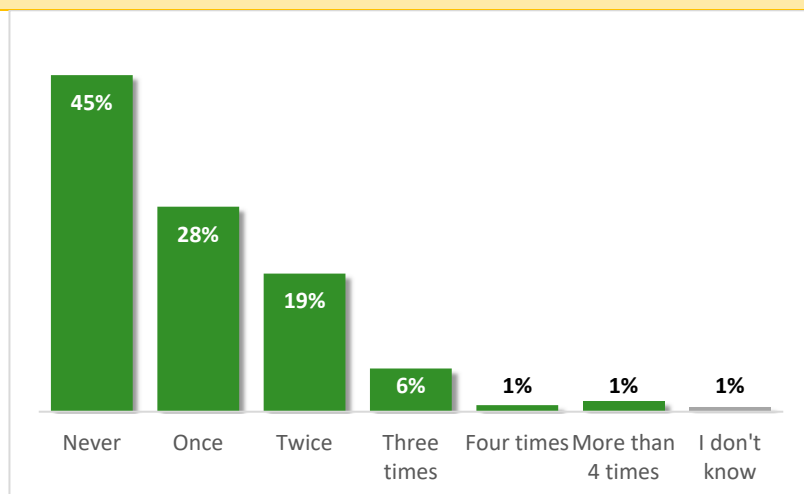


### Q19. Thinking about renting in general, in the past 5 years, how many times have you had to leave a rental property when it wasn't your choice?

Submitters were asked this question if they have been renting the home they currently live in for less than five years.

They were asked to select one of the following response options.

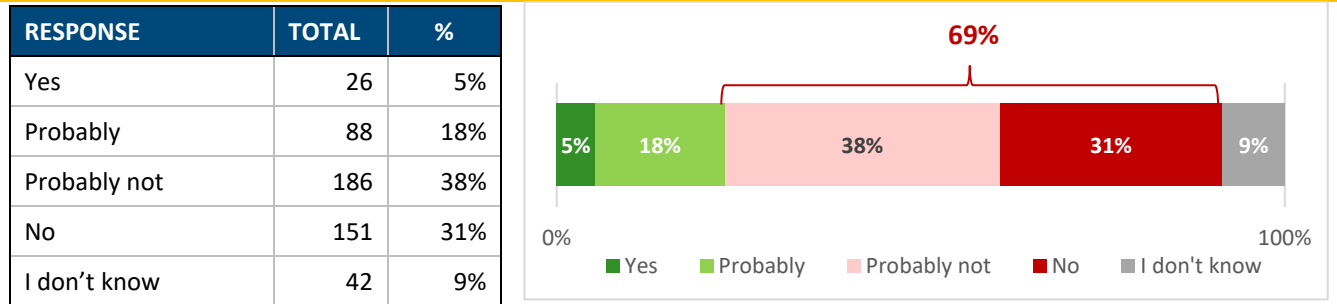
(n=345 responses)



RESPONSE	TOTAL	%
Never	156	45%
Once	95	28%
Twice	64	19%
Three times	20	6%
Four times	3	1%
More than four times	5	1%
I don't know	2	1%

**Q20. If you were given notice that you had to leave your rental, do you think that you could you find a suitable house to rent in your preferred area?**

**Submitters were asked this question if they are currently renting the home they live in.**  
 They were asked to select one of the following response options.  
 (n=493 responses)

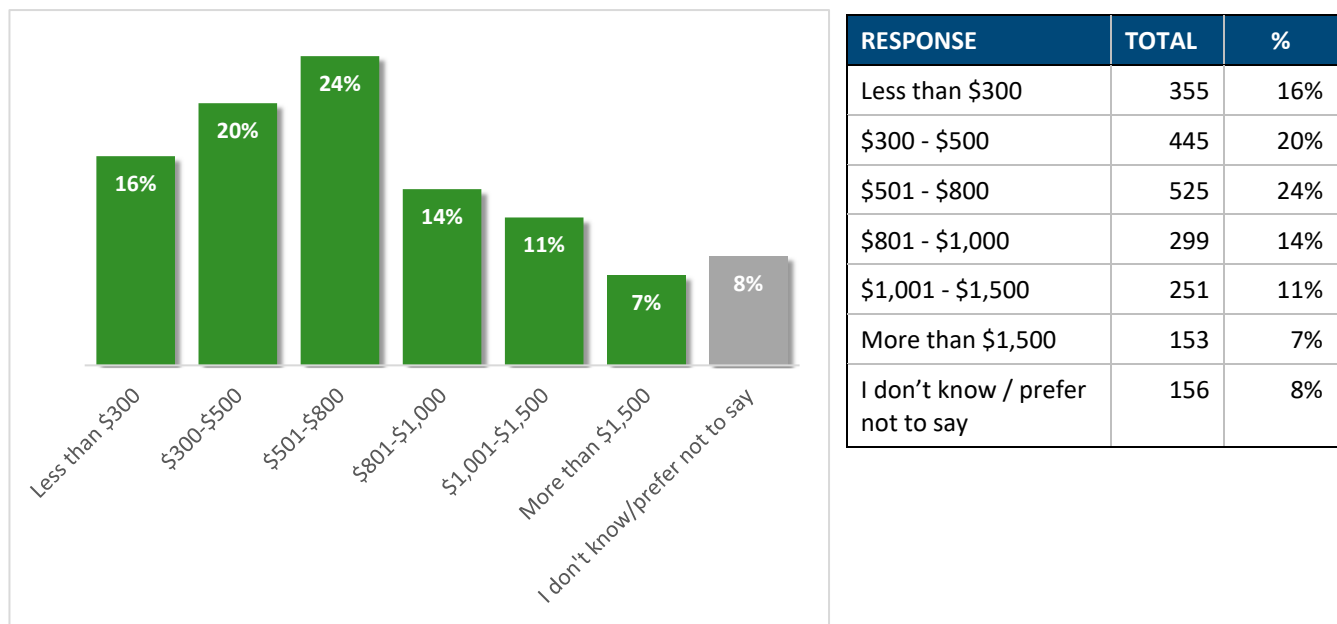


**Now we would like to ask you about the housing costs for your home**

*Housing costs include mortgage/rent, and housing expenses e.g. electricity, maintenance, and water.*

**Q21. Approximately, what are your estimated housing costs per week?**

**All submitters were asked this question.**  
 They were asked to select one of the following response options.  
 (n=2,214 responses)

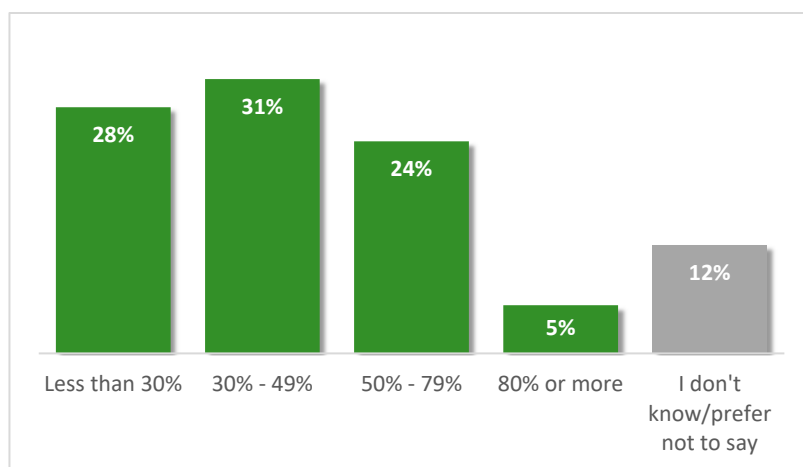


## Q22. Approximately, what proportion of your household income is spent on housing costs per week?

All submitters were asked this question.

They were asked to select one of the following response options.

(n=2,214 responses)



RESPONSE	TOTAL	%
Less than 30%	613	28%
30% – 49%	683	31%
50% - 79%	528	24%
80% or more	120	5%
I don't know / prefer not to say	270	12%

## Q23. Have you taken any of these extra steps to keep your current home?

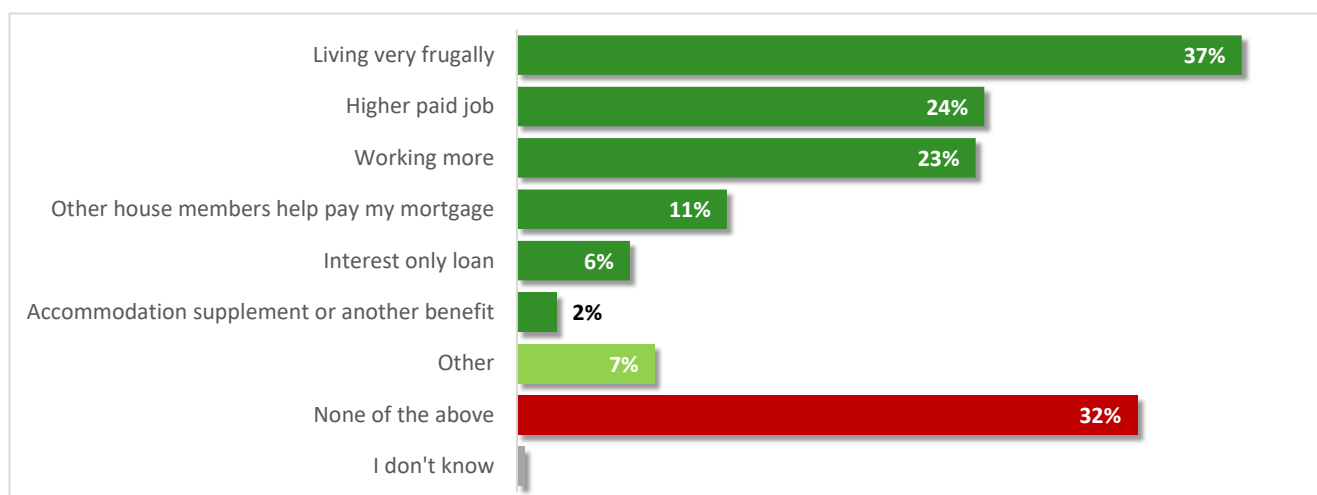
Submitters were asked this question if they own, or partly own, the home they currently live in.

They were asked to select as many of the following response options that were relevant to them.

(n=1,576 responses)

RESPONSE	TOTAL	%
Living very <b>frugally</b>	583	37%
Increased household income through a <b>higher paid job</b>	376	24%
Increased household income by <b>working more</b>	369	23%
I have <b>flatmates / renters / boarders</b> to help pay my mortgage	169	11%
I have an <b>interest only</b> loan	91	6%
I receive the <b>accommodation supplement</b> or another benefit	32	2%
Other	111	7%
None of the above	499	32%
I don't know	6	>1%

\* Note: percentages total more than 100% as people could select multiple options

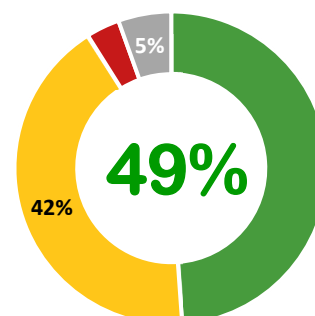


## Q24. Are you planning to own a home to live in at some point?

Submitters were asked this question if they currently renting the home they live in. They were asked to select one of the following response options.  
(n=493 responses)

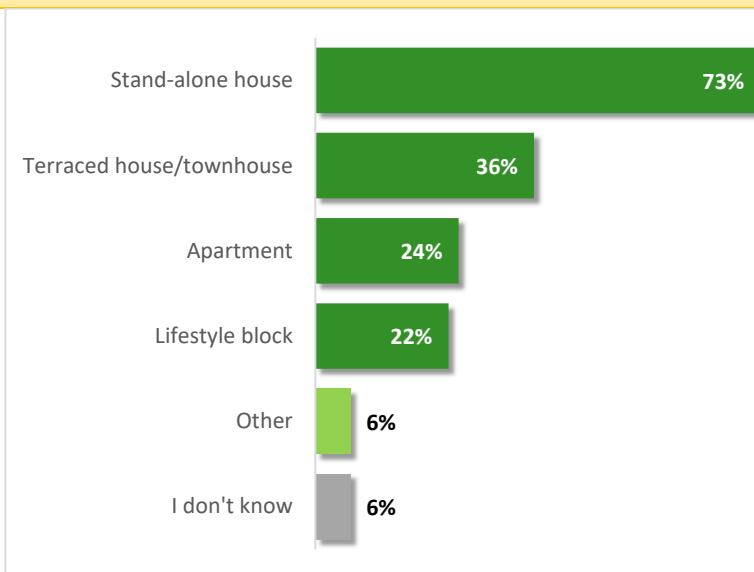
RESPONSE	TOTAL	%
Yes	241	49%
No - but I would like to own a home one day	208	42%
No - I don't want to own a home	17	3%
I don't know	27	5%

- Yes
- No - but I would like to own a home one day
- No - I don't want to own a home
- I don't know



## Q25. What type of home are you planning to buy?

Submitters were asked this question if they currently renting the home they live in *and* plan to buy a home. They were asked to select as many of the following response options that were relevant to them.  
(n=241 responses)



RESPONSE	TOTAL	%
Stand-alone house	177	73%
Terraced house/ townhouse	87	36%
Apartment	57	24%
Lifestyle block	53	22%
Other	14	6%
I don't know	14	6%

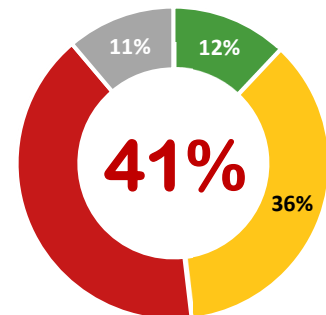


### Q26. Are you planning to buy in the location of your current rental?

Submitters were asked this question if they currently renting the home they live in *and* plan to buy a home. They were asked to select one of the following response options.  
(n=241 responses)

RESPONSE	TOTAL	%
Yes	241	49%
Maybe	208	42%
No	17	3%
I don't know	27	5%

■ Yes  
■ Maybe  
■ No  
■ I don't know



### Q27. Why do you say that?

Submitters were asked this question if they currently renting the home they live in *and* plan to buy a home. They were asked to provide a reason in an open text space, if they answered "Yes", "Maybe" or "No" to the question above.  
(n=205 responses)

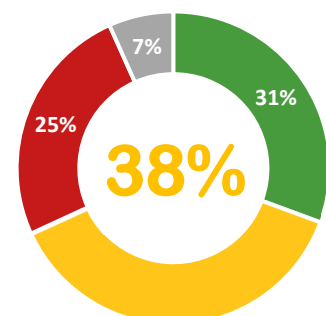
At the time this report was written, these comments had not been analysed for key themes.

### Q28. Would you move out of the Auckland region in order to buy a home?

Submitters were asked this question if they currently renting the home they live in. They were asked to select one of the following response options.  
(n=493 responses)

RESPONSE	TOTAL	%
Yes	151	31%
Maybe	185	38%
No	124	25%
I don't know	33	7%

■ Yes  
■ Maybe  
■ No  
■ I don't know



### Q29. Why do you say that?

Submitters were asked this question if they currently renting the home they live in *and* plan to buy a home. They were asked to provide a reason in an open text space, if they answered "Yes", "Maybe" or "No" to the question above.  
(n=445 responses)

At the time this report was written, these comments had not been analysed for key themes.

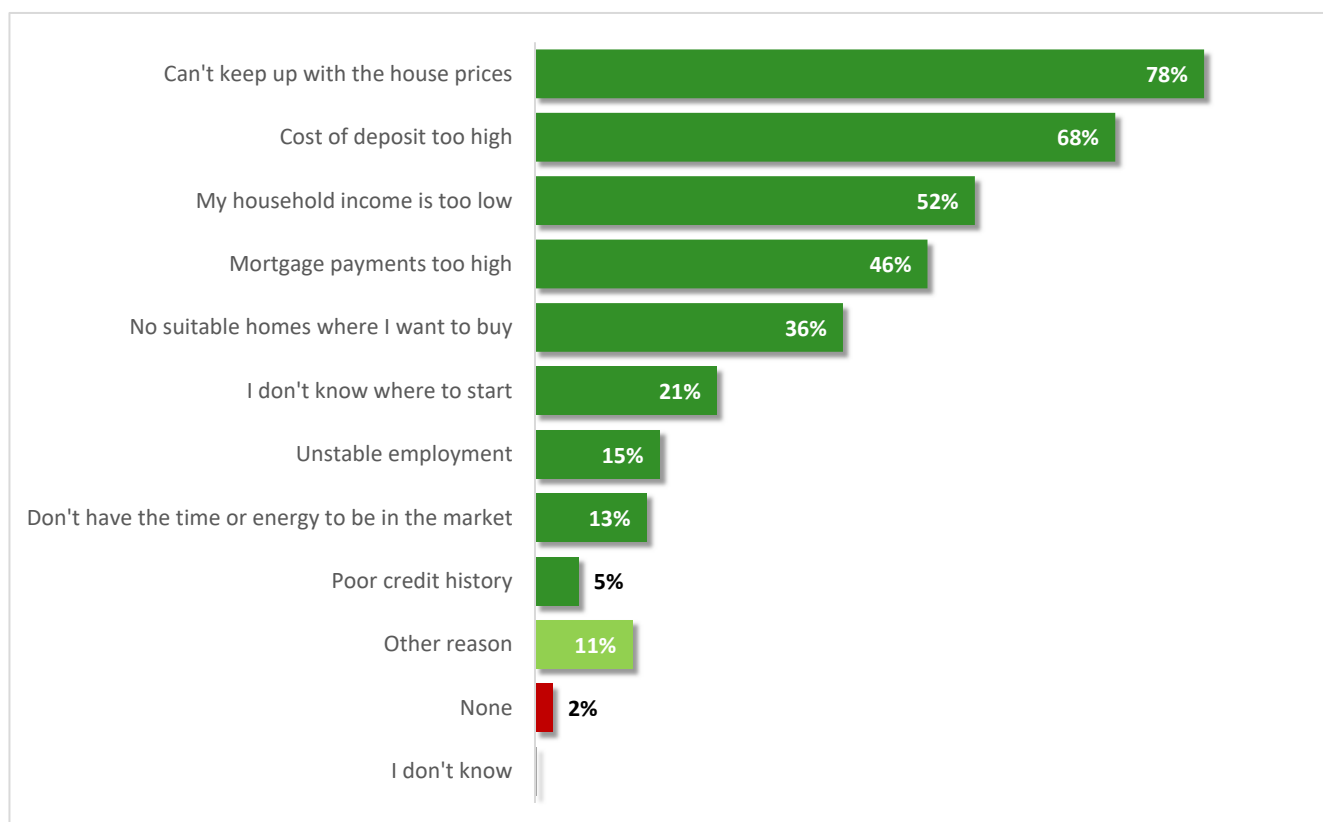
### Q30. What do you see as the key barriers to owning your own home?

Submitters were asked this question if they do not own, or partly own, the home they currently live in **and** they do not live in a retirement home/village.

They were asked to select as many of the following response options that were relevant to them.  
(n=595 responses)

RESPONSE	TOTAL	%
Can't keep up with the <b>house prices</b> other buyers are willing to pay	467	78%
Cost of <b>deposit</b> too high	405	68%
My <b>household income</b> is too low	307	52%
<b>Mortgage payments</b> too high	274	46%
<b>No suitable homes</b> where I want to buy, e.g. no houses big/small enough	215	36%
I don't know <b>where to start</b> , e.g. how to get pre-approval, what support is available to me	127	21%
Unstable <b>employment</b>	87	15%
Don't have the <b>time or energy</b> to be in the market, e.g. going to open-homes/auctions	78	13%
Poor <b>credit history</b>	30	5%
Other reason	68	11%
None – I don't want to own my home	12	2%
I don't know	1	>1%

\* Note: percentages total more than 100% as people could select multiple options



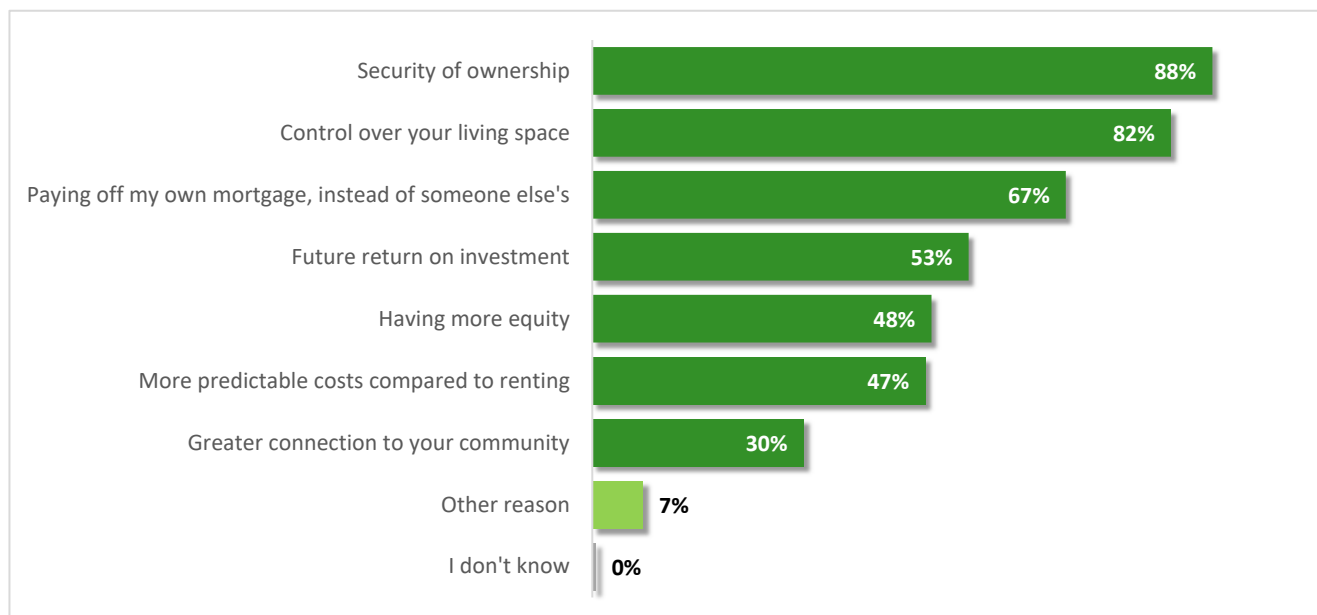
### Q31. What do you see as the main benefits of owning your own home?

All submitters were asked this question.

They were asked to select as many of the following response options that were relevant to them.  
(n=2,214 responses)

RESPONSE	TOTAL	%
<b>Security</b> of ownership	1947	88%
<b>Control</b> over your living space	1817	82%
Paying off <b>my own mortgage</b> - instead of someone else's	1487	67%
Future return on <b>investment</b>	1182	53%
Having <b>more equity</b>	1065	48%
<b>More predictable costs</b> compared to renting	1046	47%
<b>Greater connection</b> to your community	664	30%
Other reason	160	7%
I don't know	11	>1%

\* Note: percentages total more than 100% as people could select multiple options



### Q32. Do you have adult children / dependents that are seeking to buy a home in Auckland?

All submitters were asked this question.

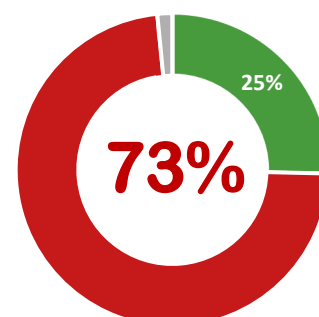
They were asked to select one of the following response options.  
(n=2,214 responses)

RESPONSE	TOTAL	%
Yes	562	25%
No	1618	73%
I don't know	34	2%

■ Yes

■ No

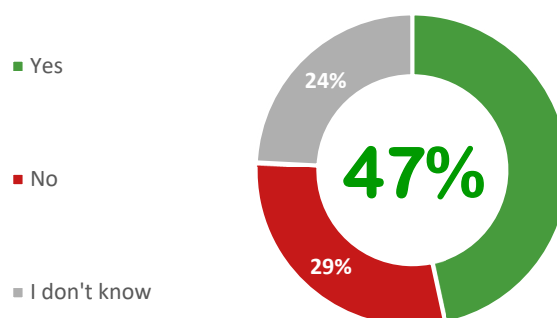
■ I don't know



### Q33. Are you planning to provide them with financial assistance or support to buy a home?

Submitters were asked this question if they have adult children that are seeking to buy a home in Auckland. They were asked to select one of the following response options.  
(n=562 responses)

RESPONSE	TOTAL	%
Yes	262	47%
No	164	29%
I don't know	136	24%

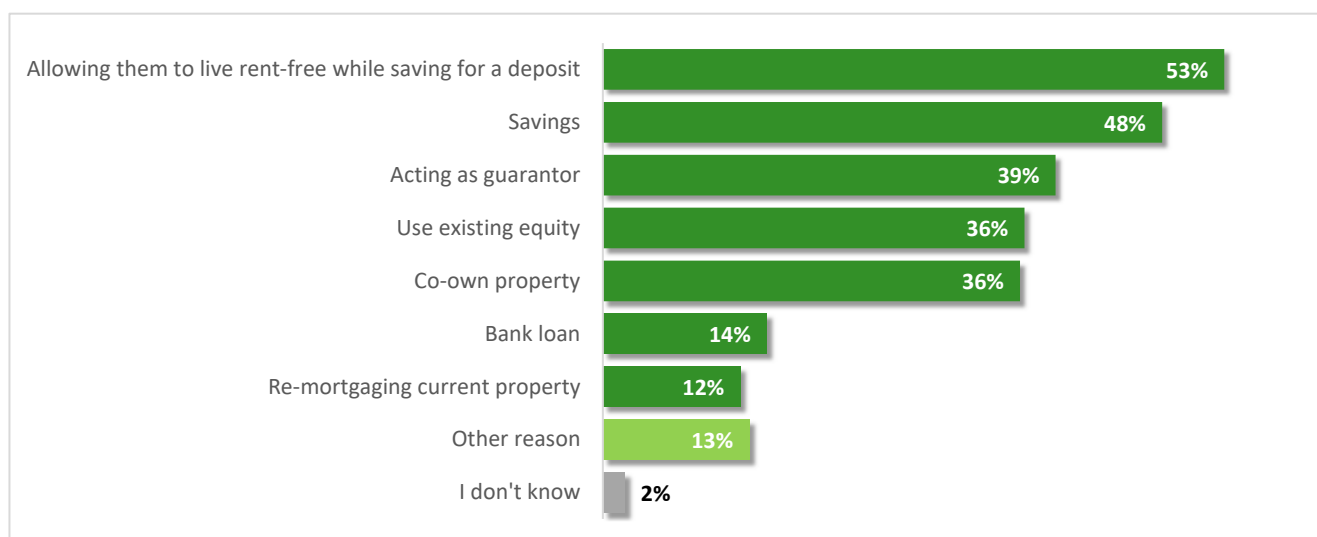


### Q34. How will you provide financial assistance?

Submitters were asked this question if they have adult children that are seeking to buy a home in Auckland **and they are intending to provide them with financial assistance.** They were asked to select as many of the following response options that were relevant to them.  
(n=262 responses)

RESPONSE	TOTAL	%
Allowing them to live rent-free while saving for a deposit	140	53%
Savings	126	48%
Acting as a guarantor	102	39%
Use existing equity	95	36%
Co-own property	94	36%
Bank loan	37	14%
Re-mortgaging current property	31	12%
Other	33	13%
I don't know	5	2%

\* Note: percentages total more than 100% as people could select multiple options



36. **Central Government plays the principal role in housing policy and the provision of social housing.** Council also influences the wider housing system through:

- planning, consenting, and building control mechanisms
- provision of infrastructure and development contributions
- utilising council owned land
- partnering and advocacy.

The following are some of the things that council could do to make housing more affordable.

**Which of these do you think we should be doing?**

**All submitters were asked this question.**

They were asked to select as many of the following response options that were relevant to them.  
(n=2,214 responses)

RESPONSE	TOTAL	%
Support for <b>affordable housing providers</b> through the consenting process	1369	62%
<b>Speed up the consenting processes</b> to reduce developers' costs	1336	60%
<b>Incentivise building smaller homes</b> / or tiny homes	1002	45%
Charge developer's <b>higher development contribution</b> costs to fund essential infrastructure	994	45%
Make <b>changes to zoning</b> so more housing can be built in suburbs that are <b>closer to the city centre</b>	913	42%
Use <b>public land</b> for housing	439	20%
Increase rates to <b>subsidise some costs</b> associated with development e.g. building consents, resource consents, development contributions	243	11%
Other initiative	584	26%
I don't know	91	4%

\* Note: percentages total more than 100% as people could select multiple options

