



The New Zealand Housing Survey[®]

Supporting data-informed decision making
Year Two Survey Results

Report 02



THE URBAN ADVISORY
RETHINKING OUR CITIES

Executive Summary

Drawing on the experiences of more than 5,000 New Zealanders, the picture is clear: while many households are well-served, a substantial share continue to face cost stress, limited options, variable quality, and instability that affects both wellbeing and economic participation. **These issues are not short-term fluctuations but structural characteristics of New Zealand's housing system,** particularly for renters, younger and moderate-income households, and people navigating key life transitions. At the same time, the data reveals an increasingly strong appetite for more diverse, secure, well-located, and culturally grounded housing options than the market currently provides.

Key Insights

- **Housing pressure is intensifying:** Households are making significant sacrifices — from skipped meals to delayed medical care — in order to stay housed.
- **Choice is limited:** Many people cannot access homes that suit their needs, especially renters, downsizers, and those navigating major life transitions.
- **Preferences are shifting:** New Zealanders increasingly prioritise well-located, healthy, adaptable homes in supportive neighbourhoods — and are more open to new housing pathways beyond traditional ownership.
- **Security is core concern:** While homeowners feel secure, many renters face ongoing uncertainty about tenure and future options. The majority also see safety from natural hazards as a significant and growing concern.
- **Quality varies greatly:** Cold, damp, and inefficient homes remain a reality for many, particularly renters and those in older stock.

A System Under Strain — Evidence Based Decision Making

The New Zealand Housing Survey (NZHS) makes clear that these challenges cannot be solved by isolated initiatives; coordinated, system-level responses are needed.

With access to his data set the sector can now move from reactive decision-making to targeted, evidence-led planning and decision making, including for:

- spatial planning and growth strategies
- precinct planning and masterplanning
- feasibility and investment decisions
- business cases and infrastructure sequencing
- housing strategies and policy settings

Improved Market Intelligence

The data set also highlights where the commercial opportunities lie — unmet local demand, undersupplied typologies and tenure models and shifting customer expectations. At the Urban Advisory we are using the data to reduce uncertainty and de-risk projects, by helping partners to:

- identify the right typology and tenure mix for specific sites and precincts
- spot market gaps and under-served cohorts
- align investment sequencing with infrastructure and amenity access
- design equitable, deliverable solutions grounded in real demand

NZHS is giving the sector something it has never had before: a clear, evidence-based picture of what New Zealanders need, want, and can afford across regions, life stages, and tenures.

The NZHS is no longer just data — it is a decision tool that supports smarter investment, better policy, and more effective delivery.

Introduction

The New Zealand Housing Survey® was established to create a clear, evidence-based picture of real housing demand across Aotearoa. This second public data release provides a robust national snapshot, with the ability to explore results by region, age, income, ethnicity, disability, household type, tenure, and more. These lenses show not only what New Zealanders are saying, but where pressure points lie — who is thriving, who is struggling, and which issues require urgent attention. As the survey is repeated each year, it will grow into a powerful longitudinal dataset showing how needs and aspirations shift over time.

Unlike traditional supply-side datasets, the NZHS captures the lived experience of demand — the preferences, pressures, and trade-offs shaping people’s ideal and likely housing futures. It highlights the real drivers behind everyday decisions: affordability, security, location, mobility, quality, and the community connections people value across life stages. For developers, iwi, councils, and government partners, these insights offer a clear, up-to-date evidence base for planning and investment. They reduce uncertainty, reveal unmet demand, and support commercially and socially viable decisions grounded in real behaviour rather than assumptions.

This report is structured around **seven core themes**, which also form the backbone of the interactive Power BI dashboards we have developed as the first step toward a wider Housing & Neighbourhood Insights Tool. The seven core themes are the **National Housing Mood** (public priorities), **Housing Mobility & Agency** (people’s sense of choice and control), **Value Trade-offs** (drivers behind everyday housing decisions), **Housing Affordability** (financial pressures and behavioural impacts), **Housing Quality** (warmth, dryness, security, and efficiency), the **Tenure Divide** (inequities between renting and owning), and **Retirement Demand** (emerging trends in downsizing and ageing-in-place).

These themes illustrate only a **taster of the full analytical potential of the NZHS dataset**. As the Insights Tool evolves, these themes will be integrated with spatial modelling, neighbourhood indicators, service access, and infrastructure data — enabling users to understand localised demand, identify market gaps, and align development and policy with real community need.

The report appendices provide essential context: who participated, how the survey was designed and tested, and a glossary to support consistent interpretation. Together, these ensure the findings are transparent, rigorous, and directly useful for anyone shaping Aotearoa’s housing future.

Seven Themes, One Cohesive Story

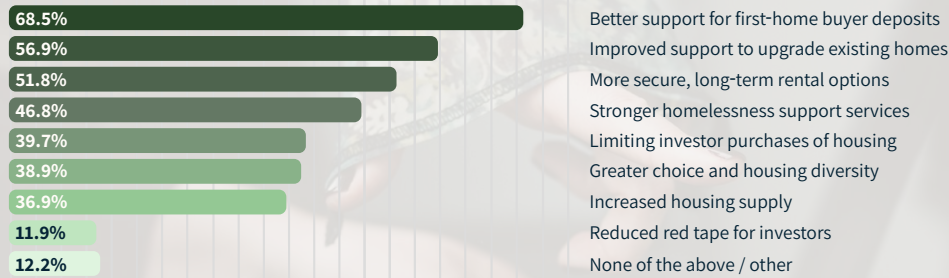
These seven themes provide a cohesive picture of the needs and opportunities emerging from the data, with each theme offering a gateway for deeper analysis into specific housing questions or areas of interest.





National Housing Mood: What do New Zealanders want prioritised right now?

What do you think should be prioritised to support housing?



What are the main housing challenges?



The findings regarding the **National Housing Mood** reveal a clear public consensus on where government and industry intervention is most needed, while highlighting significant commercial gaps in the current market.

Across New Zealand, the top priority for 68.5% of respondents is providing better assistance for first-home buyers who are struggling to secure a deposit. This sentiment is particularly acute in Auckland, where the figure rises to 70.9%, reflecting the heightened affordability challenges in the nation's largest city. Beyond entry-level ownership, there is also a strong mandate for improving the existing housing stock; 56.9% of New Zealanders believe that better resources for homeowners to make improvements — such as subsidised insulation, heating, and accessibility — should be a national priority.

For the commercially minded, the data points to a massive, underserved segment of the market: the rental sector. While 51.8% of the public prioritises the need for more secure, long-term rentals, New Zealand's housing delivery remains almost exclusively focused on a private for-sale model. Industry analysis suggests that while current government policies often focus on demand-side subsidies that can inadvertently fuel price increases, there is a significant "untapped opportunity" for institutional investors to professionalise the rental market.

Ultimately, **the findings paint a picture of a population frustrated by a system where houses cost too much compared to income (91%)**, the quality of available homes is often perceived as poor, and many feel they are not getting value for money. To address these challenges, the data suggests that the housing system must move beyond traditional silos and incentivise a greater variety of housing types and institutional investment. This evidence-based approach is essential for de-risking future developments and ensuring that the "right houses" are built in the "right places" to meet the diverse needs of all New Zealanders.



Housing Mobility and Agency: How do New Zealanders currently feel about their housing options and future stability?

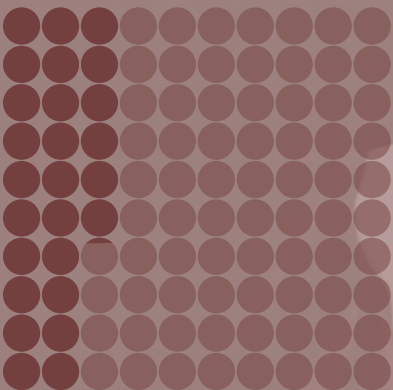
45.3% of respondents are not satisfied with the housing options available to them.

18.6% of respondents don't feel they have a say in decisions about their housing

1 in 2



Respondents are worried about their ability to pay for housing costs in the future.



If respondents were to move from their current house, 26.1% feel that it will be because they have to; not because they want to move.

26.1%

The survey findings on **Housing Mobility and Agency** reveal a significant disconnect between the housing New Zealanders currently have and the options they actually want. Nearly half of respondents (45.3%) reported that they are dissatisfied with the housing options currently available to them and **half (50%) are worried about their ability to pay for their housing costs in the future.** This widespread frustration signals a clear market gap for the development of more varied and stable housing products that move beyond the traditional "one-size-fits-all" approach.

While a large majority (69.8%) feel they have some level of agency in making decisions about their housing, this sense of control is often undermined by a lack of genuine choice in the marketplace. The data indicates that people feel they can make decisions, yet the outcomes remain constrained by limited supply and high costs. Furthermore, over a third of the population (36.8%) is actively worried about their future ability to pay for housing, highlighting that financial anxiety is a major barrier to mobility and long-term security.

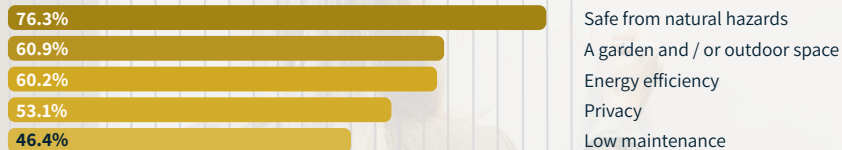
For developers and commercial stakeholders, **these insights identify a high-value opportunity to de-risk projects by targeting the 45.3% of the population currently looking for better alternatives.** Providing "the right houses in the right places" is not only a social necessity but a primary driver for commercial success. Understanding the nuance between the needs of homeowners, renters, and those living with family will be critical for delivering the flexible, secure housing models that New Zealanders are clearly demanding.



Value Trade-offs:

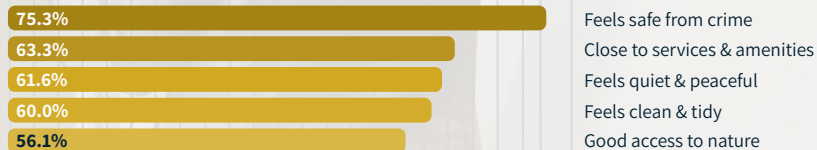
What are New Zealanders prioritising right now when choosing a home?

Top 5 Property Features:



Other categories include: Easy parking, Fully fenced, Access to natural light, Environmentally conscious construction, Good views, A flat section, Sleepout / granny flat, Protection from the wind.

Top 5 Neighbourhood Features:



Other categories include: Feel like I belong, Physically attractive, Diversity of people, Rural setting, Feel connected to ancestral land, Feel there is a high chance of new opportunity, Close to marae.

Safety dominates decision-making at every scale but shows up in different ways. At the property level, the top feature is being safe from natural hazards at **76.3%**. At the neighbourhood level, it's feeling safe from crime at **75.3%** which can often be related to feeling like there are lots of people around.

Top 5 Services & Facilities:



Other categories include: Medical facilities & care, Community facilities, Work, Restaurants & cafes, Good road transport, A town centre, Pubs & bars, Schools, Leisure or recreation centres, Retail shops, Playgrounds, Theatres / art galleries / performance, Places of worship, Early childhood education, Marae.

The **Value Trade-offs** findings highlight that while affordability is the essential gateway to housing, New Zealanders make sophisticated secondary decisions driven by quality, resilience, and long-term liveability. Price remains the dominant factor — ranked as the top priority by 49.6% of respondents — reinforcing the need for delivery models that meet clear affordability thresholds just to be considered.

Beyond price, the data highlights a clear hierarchy of what people value in a home, a property, and a neighbourhood. At the property level, safety from natural hazards stands out as the most important feature, prioritised by 76.3% of respondents. Other top preferences include a garden or outdoor space (68.5%), energy efficiency (60.9%), privacy (60.2%), and low-maintenance design (53.1%) — showing a strong appetite for resilient, cost-efficient living.

At the neighbourhood level, safety again dominates: 75.3% of people want their neighbourhood to feel safe from crime. Close access to services and amenities (63.3%), a quiet and peaceful setting (61.6%), a clean and tidy environment (60%), and good access to nature (56.1%) round out the top priorities. At the services and facilities level, respondents prioritise proximity to parks and nature (68.5%), good public transport (60%), supermarkets (57.6%), high-quality active transport options (54.3%), and local food providers (48.9%). **These preferences underline the increasing value placed on well-connected, amenity-rich neighbourhoods.**

The standout commercial opportunity lies in the gap between what people prioritise and what the market currently highlights. With 76.3% of New Zealanders placing high value on natural hazard safety — yet few developments explicitly marketing or guaranteeing resilience — there is significant potential for a “safety premium.” Developers who can demonstrate long-term hazard performance, alongside energy efficiency and low-maintenance design, will be well positioned to differentiate their product in a competitive market and meet this clear, underserved demand.



Housing Affordability: What is housing unaffordability really costing New Zealanders?

In the past year, have you needed to do any of the following to make ends meet?



42.4% of respondents feel the above choices were made because of their housing costs, while **25.6%** were unsure, **31.9%** said housing costs did not impact the above choices.

The Housing Affordability findings reveal the scale and depth of financial pressure facing households across New Zealand. **Rather than affecting only those on lower incomes, the data shows affordability stress is widespread and structural**, reflected in the high rates of Household Sacrifice behaviours such as delaying medical care, reducing heating, cancelling insurance, skipping meals, or deferring essential expenses. These day-to-day trade-offs illustrate the real human impact of affordability pressures and how they are shaping wellbeing, stability, and community participation across the country.

Affordability can be viewed through multiple lenses. Internationally, a commonly used benchmark is that housing becomes unaffordable when a household spends more than 30% of income on housing costs — a threshold beyond which financial stress becomes likely. In New Zealand, affordability also carries a much broader meaning: it reflects the opportunity cost of housing. The sacrifices revealed in the survey — from reduced healthcare to forgone essentials — demonstrate how high housing costs translate into lost productivity, constrained mobility, and diminished social and economic participation. These impacts underline that housing unaffordability is not just a household issue, but a drag on New Zealand’s wider economic performance.

To move beyond blunt income-to-price ratios, we use a dynamic Residual Income Model to map true financial capacity across household personas. By integrating deposit levels, lending constraints, stress-tested rates, and age-adjusted mortgage terms, the model shows that deposit requirements and borrowing rules — not repayment ability — are often the real barriers to secure housing. This persona-based approach clarifies where genuine demand sits: households ready for ownership with the right pathway, high-margin renters paying premium weekly amounts with limited security, and those who require supported housing. For developers, councils, iwi, and policymakers, this data set as it evolves will provide a precise evidence base to align typologies, tenure models, and investment sequencing with real financial capacity, enabling smarter delivery of Build-to-Rent, progressive ownership, and other models that de-risk development and meet actual household needs.



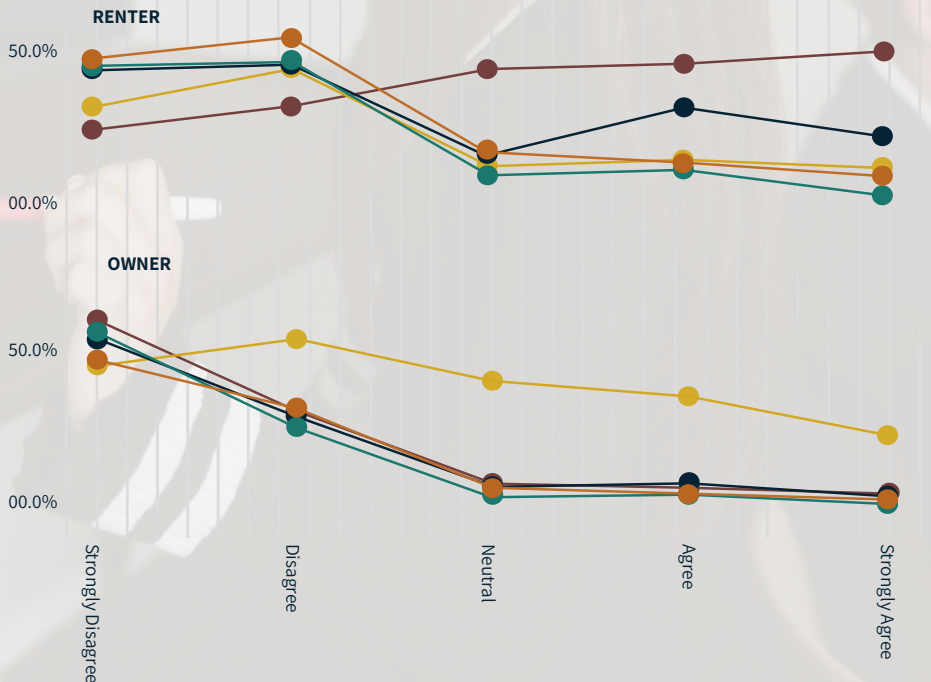
Housing Quality: Do New Zealanders think they are living in warm, dry, efficient and secure homes?

Most New Zealanders say their homes meet basic needs, but 19.6% of respondents are living in housing that is cold, damp and 11.6% of respondents are living in housing that is unstable.

19.6%

Self-Reported Living Conditions.

● Energy Efficient ● Dry & Free of Mould ● Insulated ● Able to use Heating ● Meets Basic Needs



Despite widespread concern that “everything costs too much and is poor quality,” the **Housing Quality** data presents a more nuanced picture. At face value, most respondents report that their homes meet basic needs — including being able to heat their home when needed (82.9%) and living in homes they perceive as dry and mould-free (71.1%) — suggesting that day-to-day satisfaction with housing quality is higher than public sentiment might imply.

However, this overall satisfaction masks sharp divides by tenure. Across every measure shown in the graphs (energy efficiency, dryness, insulation, heating, and meeting basic needs) homeowners report consistently higher satisfaction than renters, reinforcing the structural imbalance built into the current system. Renters experience disproportionately lower quality, alongside higher affordability stress, making quality both an equity issue and a market issue.

The data also highlights a group experiencing quality-driven housing stress. Around 1 in 5 respondents do not agree that their home is dry and mould-free, and similar proportions report concerns about insulation or energy efficiency. These households are not opting into cold or damp homes; they are constrained by affordability and limited choice.

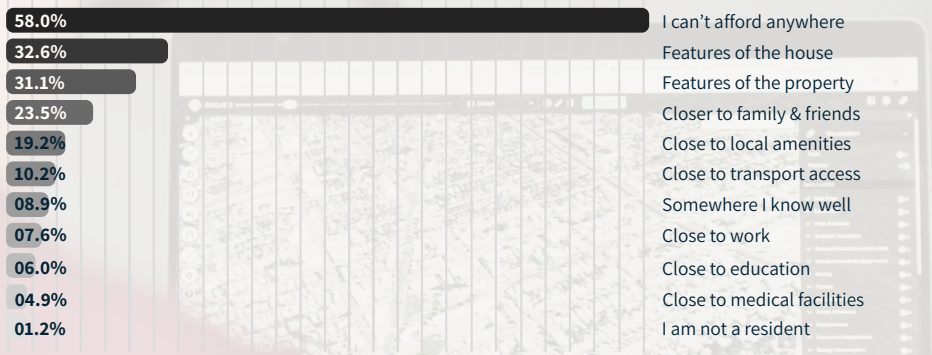
While none of this will surprise those working in the sector, what is new is our ability to connect housing quality directly with people’s preferences, future intentions, and likely housing pathways. Because the NZHS captures both ideal and likely housing futures, we can now link quality issues to future buying and renting patterns, typology and tenure preferences, the trade-offs people expect to make, and the neighbourhoods they want to live in. This creates, for the first time, a clear line of sight between current housing conditions and future housing choices, **showing not only who experiences poor quality today but how this shapes demand for specific typologies, tenures, and neighbourhood attributes over time.**

These insights reveal a critical system issue: despite affordability dominating national conversation, housing quality remains deeply uneven and disproportionately affects renters and financially constrained households.



The Tenure Divide: Do we have a Renters Market in New Zealand?

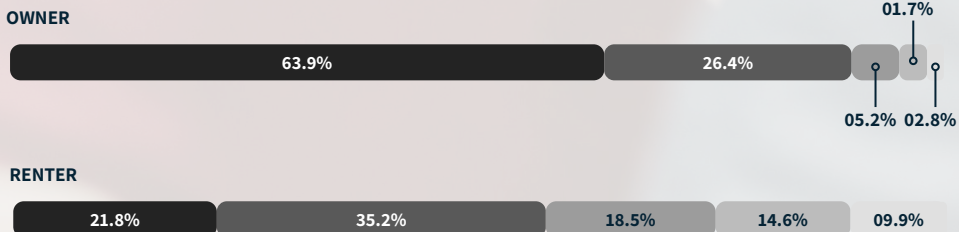
Why might you not own your next house?



Housing security is deeply unequal. While **90.3%** of owners either strongly agree or agree that their house is stable & secure, only **57.0%** of renters can say the same.

I feel that my house is stable & secure

● Strongly Agree ● Agree ● Neutral ● Disagree ● Strongly Disagree



The Housing Quality results lead directly into one of the most pronounced patterns in the data: a deep **Tenure Divide**. Across every quality measure shown — warmth, dryness, insulation, energy efficiency, stability, and the ability to heat the home — renters report significantly lower satisfaction than homeowners. This gap reinforces that quality and security are unevenly distributed across the system, with **renters disproportionately exposed to colder, less efficient, and less stable homes**.

This divide helps explain wider patterns of stress across the housing system. The most financially stretched households are not always those on the lowest incomes, but often those who are paying high weekly rents while receiving far less security and quality in return. These households face the sharpest disconnect between cost and value — paying more for a product that delivers less — which is a structural issue rather than a set of individual circumstances.

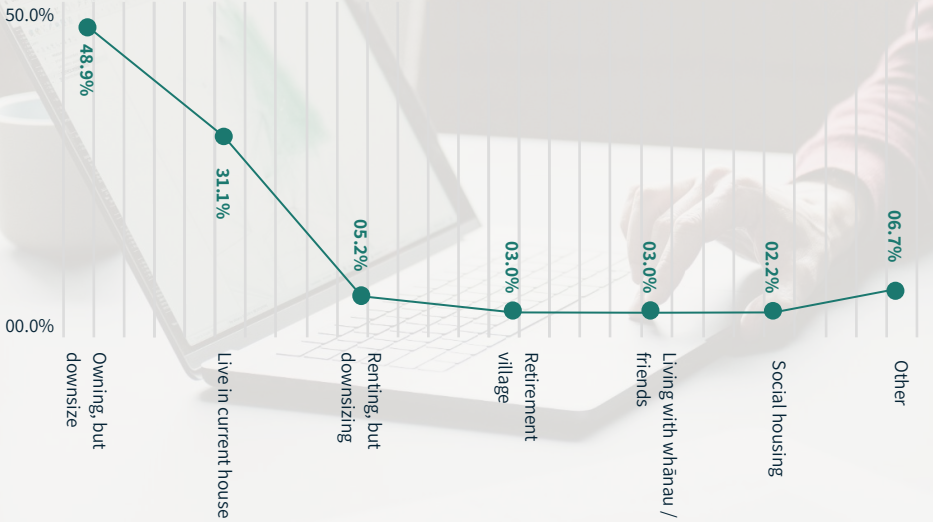
Importantly, the survey suggests that dissatisfaction with renting does not stem from renting as a tenure pathway, but from the poor quality and insecurity built into the current rental market. Renters consistently rate their housing lower across warmth, dryness, heating, insulation, and stability. This indicates that renting could be a viable, desirable tenure option if quality and security were improved, and if products better reflected the financial commitment renters are already making.

For the sector, these insights point to a clear opportunity. There is strong commercial and policy space for higher-quality rental products, including professionalised tenancy models, Build-to-Rent, and long-term occupancy options that mirror the stability of ownership. These alternatives have the potential to close the quality-and-security gap, offer renters a product that meets their expectations, and better match the price many are already paying.



Retirement Demand: How do New Zealanders currently expect to live as they age?

Retirement living plans of those planning to retire in the next 10 years



Of respondents planning to retire in the next 10 years, **72.6%** of them plan to retire in the region they currently live in and **27.4%** plan to retire in a different region or overseas.



The finding that 48.9% of people planning to retire in the next 10 years expect to downsize is one of the clearest signals of future housing demand in the dataset. Nearly half of this group is preparing to leave their current home, yet the market still provides very few well-located, accessible, high-quality options that match their needs, aspirations, and financial realities.

This cohort represents a large pool of equity-rich households whose next move will materially reshape regional housing markets. The key question is no longer whether they will move, but what they want to move into. By examining their future preferences — including home type, tenure, location, accessibility, and price point — the NZHS reveals where the biggest supply gaps exist. Even a moderate shift toward apartments, townhouses, or alternative retirement living models would have major implications for where new housing should be built, at what quality, and at what scale.

Just as important is understanding what they value within those typologies: accessibility features, energy efficiency, walkability, connection to services, safety, and low-maintenance living consistently rank highly across the wider dataset. These attributes are central to whether downsizing products will actually meet demand.

The so-what for the sector is clear. Developers, councils, iwi, and retirement living providers have an opportunity — and a strategic imperative — to deliver a new generation of downsizing-ready homes that are compact, comfortable, future-proofed, and located in amenity-rich neighbourhoods. Meeting this need is not only essential for supporting ageing well in Aotearoa; it is also one of the strongest levers for unlocking movement across the entire housing system, freeing up existing stock and stimulating supply where it is most needed.



Conclusion

Summary of year 2 results

This second tranche of New Zealand Housing Survey® data deepens our understanding of how people across Aotearoa are experiencing housing today. With two years of results, strong, consistent patterns are emerging; not only in the persistence of affordability pressures, constrained choice, and uneven quality, but also in how expectations and preferences are shifting. The picture is clear: while many households are well-served, a substantial share continue to face cost stress, limited options, variable quality, and instability that affects both wellbeing and economic participation. **These issues are not short-term fluctuations but structural characteristics of New Zealand’s housing system**, particularly for renters, younger and moderate-income households, and people navigating key life transitions. At the same time, the data reveals an increasingly strong appetite for more diverse, secure, well-located, and culturally grounded housing options than the market currently provides.

Together, these findings highlight a decisive opportunity for the sector: **broadening the housing pathways available in Aotearoa is now both a social necessity and a commercial imperative.** Internationally proven models — such as shared equity, cooperative housing, community land trusts, progressive ownership, Build-to-Rent, and modern retirement living — remain under-supplied here despite clear, growing demand signals. Expanding these models is essential for meeting changing needs and for unlocking movement across the housing system, from freeing up existing stock to stimulating new development in the right places.

Looking ahead, this growing evidence base supports smarter, demand-aligned planning and spatial prioritisation; more targeted product development and market positioning; investment decisions grounded in real behavioural data rather than assumptions; policy and regulatory settings that reduce risk and enable delivery; and stronger alignment between market supply and what households will actually choose. This positions the sector to move from reactive decision-making to targeted, evidence-led planning and investment; informing spatial plans, precinct strategies, feasibility assessments, infrastructure sequencing, business cases, and housing policy.

But insight alone does not shift outcomes. The next step is coordinated, data-driven action; using the NZHS to design, invest in, and deliver housing and neighbourhoods that New Zealanders genuinely want, can afford, and are likely to choose. As the dataset becomes richer each year, so too does the opportunity: to move from understanding the problem to **reshaping the system in commercially viable, future-ready ways.**

What's Next? Turning insights into better outcomes

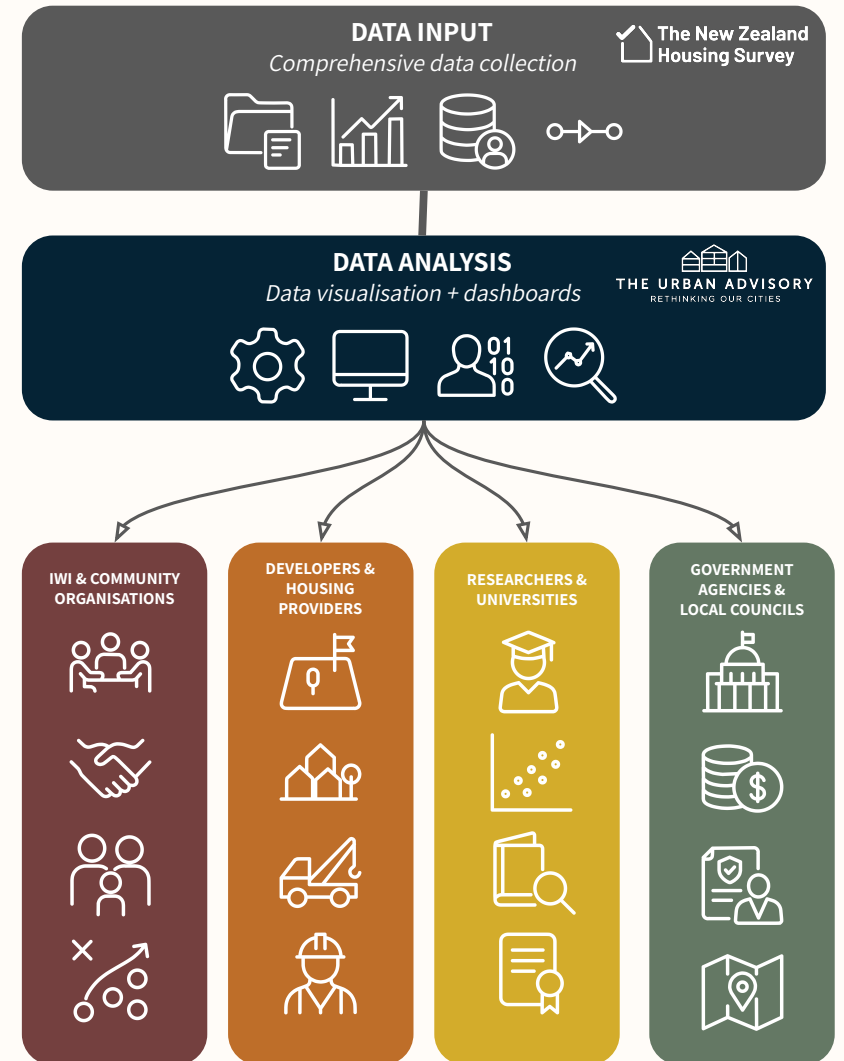
The New Zealand Housing Survey® is already being used across the sector to support smarter, evidence-led, people-centred decisions. Its value is demonstrated in the growing range of organisations integrating the dataset into their planning, investment, and delivery processes:

- **Iwi and community organisations** are using NZHS insights to shape kāinga/housing strategies, strengthen funding applications, and identify gaps affecting whānau and hapori.
- **Developers and housing providers** are incorporating the data into feasibility assessments, early planning, and product design; particularly in regions where households face constrained choice.
- **Researchers** are applying the dataset to studies on affordability, tenure security, housing quality, and demographic change.
- **Government agencies** are drawing on the evidence base to inform policy advice, demand forecasting, programme design, and regulatory development.
- **Local councils** are embedding NZHS findings into Housing Needs Assessments (HNAs), Housing and Business Capacity Assessments (HBAs), and spatial planning that aligns development and infrastructure with real local demand.

These early applications show how quickly NZHS insights can move from data to action; and how they help organisations make decisions with greater confidence, reduce risk, and design interventions that reflect the lived realities of communities across New Zealand.

If you want to purchase and use the data, contact us at info@theurbanadvisory.com today.

HOW HOUSING SURVEY DATA DRIVES IMPACT



Appendix

An overview of this report, the research methodology, and who completed the survey.



Appendix 1: Who Completed the Survey

A total of **5,232 people** completed the 2024–2026 wave of the New Zealand Housing Survey®. **Data was collected August 2024 – January 2026** through organic social media, direct email outreach, and targeted Meta advertising (See Appendix Two for further details). The sample provides a rich and diverse view of housing experiences across Aotearoa, spanning a wide range of ages, ethnicities, household types, incomes, and tenure situations.

Age Profile

Respondents range from 16 to 94+, with strong participation across 25–34, 35–44, 45–54, and 55–64 — broadly aligning with national working-age distribution. Older adults (65–74, 75–84+) are well represented, while 16–24 remains under-represented.

Where to target next: Focused 2026 recruitment of youth and young adults via tertiary providers, youth organisations, and platforms popular with under-25s.

Ethnicity

The survey includes a broad ethnic spread, with NZ European/Pākehā making up the largest group and strong Māori participation across many iwi. Additional respondents include Pacific Peoples, Asian communities, Other European backgrounds, and smaller numbers identifying as MELAA and African.

Where to target next: Engagement with Māori will remain a priority, deeper engagement with Pacific and Asian communities, through churches, schools, migrant organisations, and ESOL networks will also be a focus.

Gender

The sample has a higher proportion of female respondents than the national population, with smaller numbers of male and gender-diverse participants.

Where to target next: Targeted outreach to males — particularly young males — through tailored advertising and partnerships.

Geographic Spread

Respondents come from all major regions, with strong representation from Auckland, Wellington, Canterbury, Waikato, Bay of Plenty, and Otago. The dataset is urban-weighted, especially toward Auckland and Wellington. A small number of overseas respondents also participated, offering insight into those planning to return or move to Aotearoa.

Where to target next: We will be doing more targeted outreach in provincial and rural areas such as West Coast, Southland, Taranaki, Eastern Bay of Plenty, and Wairarapa. This will also be guided by who reaches out to partner with us.

Tenure

All major tenure types are represented: homeowners (with/without mortgage), private renters, public/community housing, whānau-owned housing, papakāinga, shared and alternative tenure models, and those in emergency, transitional, or non-standard housing. Renters are slightly over-represented, strengthening insights into affordability and quality pressures.

Household Composition

Responses span single-person households, couples, families with children, flatting households, multigenerational whānau, and large extended families. Household sizes range from 1 to 8+ people. Large Pacific households are less represented, consistent with wider ethnic patterns.

Income

Household incomes range from under \$20,000 to over \$300,000, supporting robust affordability modelling. Higher-income households are somewhat over-represented, likely due to higher participation among homeowners.

Where to target next: Expanded outreach to lower-income households, including those in community housing, transitional housing, and supported accommodation.

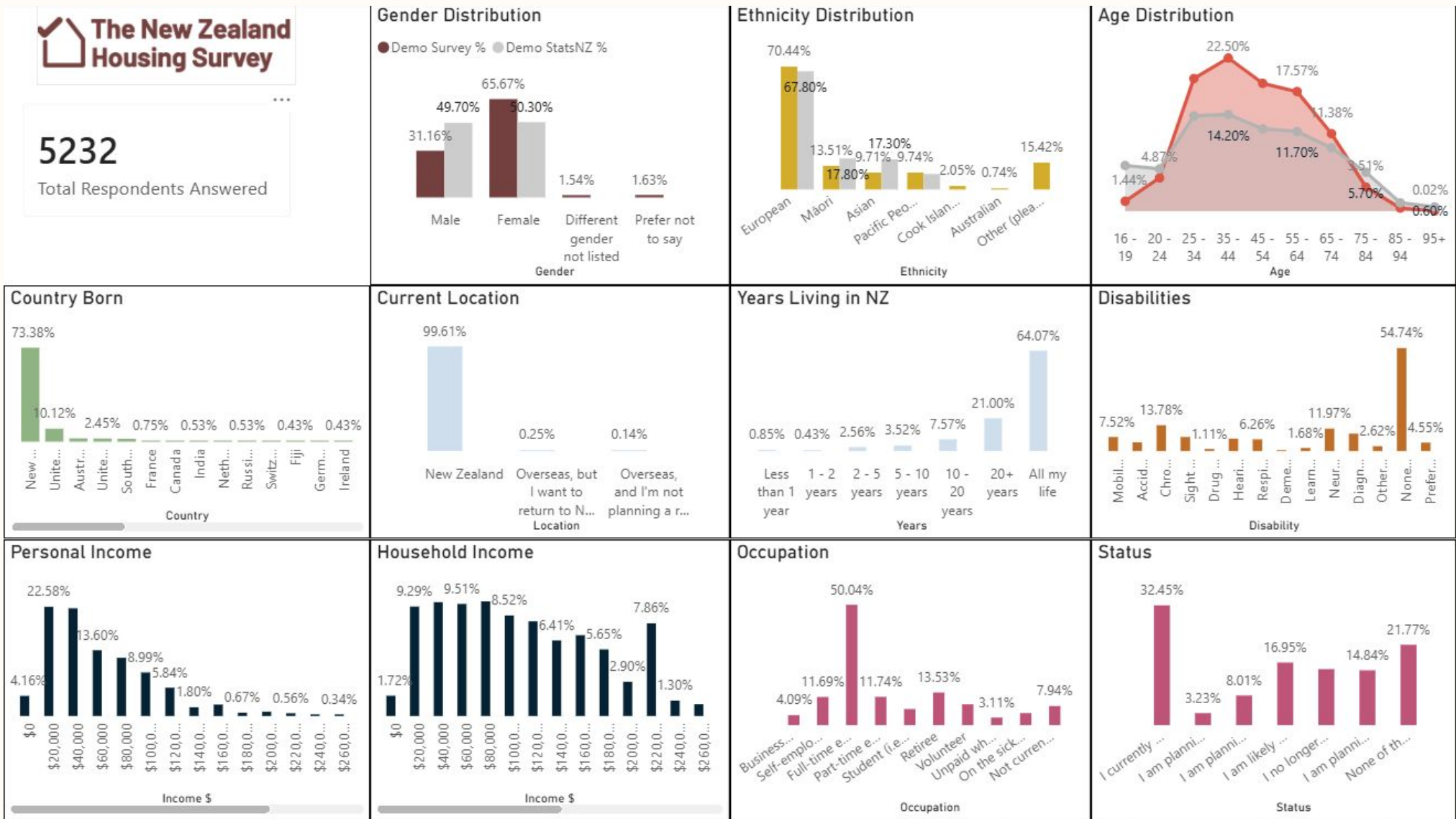


Figure 1: Screenshot of the demographics dashboard from the NZHS Power BI interface.

Appendix 2: Research Methodology

The New Zealand Housing Survey® is designed as a nationwide, longitudinal study capturing the real housing experiences, needs, and aspirations of people across Aotearoa. The survey is run annually and is independently administered, providing a consistent and reliable evidence base for policy, planning, research, and investment.

Survey Development

The survey was developed over several years using a multi-phase research and testing process. It builds on academic research, doctoral work, and practical housing studies undertaken across Aotearoa. Each question was carefully designed to capture the trade-offs, preferences, and pressures shaping housing decisions, with particular attention to clarity, accessibility, and respondent experience.

Expert Review and Validation

The survey underwent extensive review to ensure methodological rigour:

- Four academic peer reviews tested cognitive load, question design, and analytical validity.
- Two Te Ao Māori peer reviews ensured cultural integrity and responsiveness.
- Five industry reviewers — spanning property, planning, housing delivery, spatial economics, and community development — validated question relevance and sector fit.
- A youth engagement advisor contributed to design refinement to ensure younger respondents can engage meaningfully.

Piloting and User Testing

Four rounds of user testing were completed to assess wording, flow, usability, and comprehension. Scripting tests were conducted across platforms with support from two Callaghan Innovation grants (2024/2026). Illustrations and visual aids were developed to support comprehension across literacy levels.

Survey Implementation

- The survey is hosted on Qualtrics, selected for its security, stability, and ability to handle complex branching logic.
- The design is fully accessible and compliant with WCAG 2.0 AA and Section 508 standards.
- Responses are limited to one per IP address to protect data integrity.
- All data is fully anonymised before analysis.

Who the Survey Reaches

The NZHS is open to anyone aged 16+ living in Aotearoa, and includes tailored branching for: renters, first-home buyers, people in papakāinga, people planning to retire, those experiencing housing insecurity, households with disabilities or access needs. This ensures the dataset captures a wide spectrum of lived housing experiences.

Recruitment Approach

The 2024/25 soft-launch and 2025/26 wave were promoted through:

- organic social media
- emails to community groups
- targeted Meta advertising (introduced in 2025/26 to grow representativeness)
- partnerships with iwi, housing providers, community networks, and local councils

Prize draws were used as optional incentives. Recruitment for future waves will continue to expand through strategic partnerships, especially to strengthen Māori data sovereignty and better represent Pacific, Asian, youth, rural, and lower-income communities.

Representativeness

This year's analysis is based on unweighted data (age, gender, and region weighting will be applied from 2026 onward). The dataset is large and diverse, with good representation across housing tenures, ages 25+, Māori respondents, and major urban centres — providing robust insights despite some groups requiring further targeted recruitment.

Appendix 3: Glossary

The following definitions are provided specifically for the purposes of this report and may differ from other commonly used definitions. Where applicable, definitions from Community Housing Aotearoa have been adopted.

- **Accommodation Supplement** – A means-tested subsidy, paid weekly, to help low income households with rent, board, or the costs of owning a home in the private market. The scheme costs New Zealand close to \$2 billion each year to enable approximately 377,000 households to maintain their ability to stay in market housing and has been increasing year on year since the 1990's.
- **Affordable Housing** – Housing for low to moderate income and asset households and priced so that the household is able to meet its housing costs and other essential living expenses without experiencing financial stress. A common benchmark is spending no more than with 30% of a household's gross income on housing costs, including utilities.
- **Affordable Rental** – In New Zealand, "affordable rentals" generally refers to housing that is priced at or below 80% of the market rate for the area and is intended for low-to-moderate-income households. This is achieved via subsidies, cross-subsidisation, capital grants and low-cost financing, long-term lease models and mixed-tenure development and could be provided by Community Housing providers, council organisations, or private schemes.
- **Affordable Rental Pathway** – A central government program that provides grant funding to not-for-profit organizations to build new "affordable rentals" for low-to-moderate-income households. One round of \$50 million, and one round of \$100 million have been launched so far in specific regions across New Zealand since 2023.
- **Alternative Retirement Village Model** – A housing and care system that offers residents secure long-term tenure, can include shared community facilities, and care services, but generally operates outside the dominant Deferred Management Fee (DMF) structure. Could utilise either leasehold, Unit Title, or Licence to Occupy agreements, and include distinct financial arrangements.
- **Assisted Ownership** – Schemes that help households who cannot afford full market home ownership to partially own or progressively purchase a home, often through mechanisms like: Shared equity (household and provider co-own the property), Rent-to-buy (household rents first, then purchases later), Leasehold arrangements (secure tenure without full freehold ownership).
- **Assisted Rental** – Housing where additional financial assistance is provided to the tenant or landlord to make rent affordable. Includes Income-Related Rent Subsidy (IRRS): Tenants pay rent based on income (usually 25% of income), and the government pays the difference to market rent. May also include the *Accommodation Supplement* or other subsidies. Affordability is achieved through direct financial assistance, not just discounted rent.
- **Build-to-Rent** – A housing development model where properties are purpose-built for long-term rental, rather than for sale. A single entity (developer, institutional investor, or housing provider) owns the entire building or complex, they often have longer lease options (e.g. 7+ years) when compared to traditional market rentals. They also often have on-site dedicated property management and shared amenities available to residents.
- **Cohousing** – An intentional residential community that clusters private homes around shared spaces and facilities, fostering a strong sense of neighborhood and collaboration. These communities are typically co-developed and co-designed by future residents, who also manage and operate them collectively through participatory, non-hierarchical decision-making processes. Cohousing balances individual privacy with shared resources, aiming to promote social connection, sustainability, and mutual support.
- **Coliving** – A professionally managed, community-oriented housing model – often delivered as a form of build-to-rent – that combines private living spaces with shared communal areas. It emphasises a curated lifestyle, flexible tenure options, and social interaction, typically offering smaller private units in exchange for enhanced shared amenities and services.
- **Community Housing** – A form of affordable housing that operates alongside private housing in the open market. Typically delivered by not-for-profit organisations, community housing meets housing need through a range of affordable rental and home ownership options. Many Community Housing Providers receive Income-Related Rent Subsidy (IRRS) funding, enabling them to offer income-based rents similar to public housing. Community housing offers an alternative to the public housing provided by Kāinga Ora (formerly Housing New Zealand) and local authority housing, and currently provides around 19,200 homes across Aotearoa New Zealand; representing about 1.2% of the country's total housing stock³.
- **Community-focused Housing (CFH)** – This term describes a range of international housing models, as part of a diverse housing offering, that contribute to greater economic, environmental, social and cultural wellbeing of current and future generations. CFH models include Equity or Rental Cooperatives, Community Land Trusts, and many assisted forms of housing such as Progressive (Home) Ownership.
- **A Community Land Trust (CLT)** – A non-profit, community-based organisation that acquires and holds land in trust to ensure its long-term use for affordable housing and other community benefits. CLTs separate the ownership of land from the ownership of housing: residents purchase or rent their homes while the land remains under the trust's stewardship through a long-term, renewable ground lease. This model preserves affordability across generations, prevents speculative price increases, and empowers communities through shared governance and local decision-making.

- **Cooperatives:**
 - ◆ **Equity Cooperative** – A form of shared ownership where residents purchase shares in a corporation, which corresponds to a dwelling unit or proportion of the overall development. There are both limited equity cooperatives, which restrict resale value to preserve affordability, and market equity cooperatives, which allow members to sell shares at market rates, enabling wealth accumulation.
 - ◆ **Rental Cooperative** – A form of shared ownership where residents rent their units from a cooperative entity that owns or leases the property. Unlike ownership-based cooperatives, members do not hold equity or shares—they pay rent and participate in governance.
- **Emergency Housing** – Temporary accommodation for individuals and families who have an urgent need for accommodation because they have nowhere else to stay, or are unable to remain in their usual place of residence. Eligibility and placements are determined by the Ministry of Social Development.
- **Housing Choice** – The decisions people make about where and how they live, based on their real-life preferences and the trade-offs they are willing or forced to make. These choices are shaped by the constraints of the housing market and the conditions of the environment they live in; such as availability, affordability, location, and policy settings.
- **Housing Continuum** – A conceptual framework that illustrates the full range of housing options available to households, organised along a spectrum based on tenure, affordability, and security. It typically spans from emergency and transitional housing through social and affordable rentals, to market rentals and home ownership. The continuum is often represented visually to help understand housing needs, delivery strategies, and policy interventions, as well as the pathways people may take as their circumstances change.
- **Housing Mobility** – The movement of individuals or households from one residence to another, driven by changes in tenure, location, or housing circumstances. This movement can occur within the same community or across regions and is often influenced by factors such as affordability, employment opportunities, lifestyle preferences, or changes in household composition. Housing mobility reflects both voluntary choices and moves prompted by necessity, such as eviction or inadequate housing conditions.
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- **Housing System** – The interconnected set of institutions, policies, markets, and actors that influence how housing is produced, distributed, accessed, and experienced within a society.
- **Income Related Rent Subsidy** – A central government subsidy to enable eligible tenants (living in public or community housing) to pay rent based on their income; usually around 25% of their net income. The government pays the difference between this amount and the market rent directly to Kāinga Ora or registered Community Housing Providers. This ensures housing remains affordable for tenants while supporting the financial sustainability of housing providers. The cost of the subsidy is currently approximately \$1.2 billion annually.
- **Low-to-moderate income households** – Defined income levels for a household which are usually calculated as being below a certain percentage of an area's median income. Specific thresholds are often defined by government programs and vary by location and family size; although they frequently sit between \$50,000 and \$100,000 per household per year.
- **License to Occupy (LTO)** – Offer tenants the enjoyment of a property without taking any formal ownership of it. The arrangement is typically formalised through a long-term, renewable license, allowing the occupant to live on the land/in the house until they choose to leave. LTO models help maintain collective land ownership while enabling secure housing.
- **Market Affordable Programmes** – Housing initiatives delivered by government, community housing organisations, or other third parties that provide homes at a price point below standard market rates; typically around 75%-80% of the median market price. Also known as “price-relative affordable housing,” these programmes aim to improve access to home ownership for moderate-income households. Examples include mechanisms such as residential development underwrites or agreements that secure affordability within private developments.
- **Market Housing** – is rented (Market Rentals) or sold (Market Ownership) at prices determined by the open market, based on supply and demand.
- **Market Rate Retirement Village** – A legally defined housing complex for older people, where residents pay for accommodation and services by purchasing a Licence to Occupy (LTO). These villages are regulated under the Retirement Villages Act 2003. Most use a Deferred Management Fee (DMF) model, where residents pay a fee when they leave, and any increase in property value is usually kept by the village operator.
- **Papakāinga** – A contemporary kāinga or settlement on collectively-owned Māori land that includes houses and other communal facilities, occupied by people who have ancestral connections to the land and whakapapa connections to one another.

→ **Progressive (Home)Ownership** – Structured housing programmes that support households to move from renting to ownership over time. These models reduce upfront financial barriers and allow residents to gradually build equity in their home.

◆ **Rent-to-Buy** – A progressive homeownership model where households rent a property – typically at or below market rent – for a fixed period while building financial capacity. At the end of the rental term, they have the option to purchase the home, either outright or through a shared equity arrangement. The emphasis is on flexibility and financial readiness, with purchase not guaranteed or required.

◆ **Rent-to-Own** – A structured pathway to ownership where tenants rent a property for a predetermined period (e.g. five years) under an agreement administered by a trust, corporation, or third party. At the end of the term, they are offered the opportunity to purchase the home; often at a pre-agreed or below-market price. These models typically include affordability safeguards to retain access for future households and imply a clearer transition to ownership.

(A note on the distinctions between these two terms: Rent-to-buy generally prioritises choice and flexibility, often used by community housing providers to support financial preparation. Whereas, Rent-to-own generally implies a more structured and committed pathway, often with affordability protections and a clearer expectation of eventual ownership)

◆ **Shared Equity** – A co-ownership model where a household and a partner organisation – such as a community housing provider, trust, or iwi – jointly own a property. The household typically buys an initial share (e.g. 60–80%) via a mortgage and can purchase the remaining shares over time at market value. This approach lowers upfront costs, enhances affordability, and supports long-term housing stability.

→ **Property Collectives** – A joint venture which allows groups of people to collectively design, finance and develop a series of homes. At the completion of the development, homes are generally owned individually by households in the joint venture, with no ongoing collective responsibility.

→ **Public Housing / Public Rental** – Subsidised rental housing receiving the Income Related Rent Subsidy administered by the Ministry of Social Development with the tenancies managed by Kāinga Ora (the New Zealand government’s primary public housing provider) and some local authorities. Currently, there are approximately 79,500 public housing units, representing around 4.8% of the country’s total housing stock.

→ **Rental Retirement Living Options** (such as the Abbeyfield model) – offer an alternative to the traditional Deferred Management Fee (DMF) model (see Market Rate Retirement Village definition), providing residents with affordable, secure, long-term rental tenure and communal living arrangements. These models typically operate under a non-profit structure, focusing on social connection and reducing isolation rather than capital gain.

→ **Residential Development Underwrites** – A government-backed financial guarantee that helps developers secure bank funding by acting as a substitute for pre-sales, ensuring projects can proceed despite market uncertainty.

→ **Security of Tenure** – A legal arrangement that determines the guaranteed length or extent of housing tenure. Secure housing tenure allows residents to live in their home (or sometimes an equivalent home) for as long as they want to, whether it is rented or owned.

→ **Transitional Housing** – Short-term housing (12 weeks on average) and social services for people with an immediate housing need while support is put in place to transition them into sustainable public or private housing on a long-term basis. This is part of the Supported Housing category.

→ **Wāhi Kāinga** – A concept derived from traditional Māori society, where collective living was focused on extended whānau and hapū based collectivism and founded on whakapapa. It is a model that adopts principles of Māori living, but is not limited to Māori people, and does not have to be associated with Māori land

→ **Whānau Housing** – When iwi, hapū or whānau develop collective housing on any land.

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HOUSING GLOSSARY

HOUSING SURVEY

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