

What housing choices do New Zealanders want?

Year 1 Survey Results
V2





Foreword

Housing in Aotearoa New Zealand is more than just bricks and mortar—it’s about people, communities, and the choices we make to live well. When we first imagined this survey, our goal was to move beyond headlines and political soundbites to uncover the real, lived experiences of New Zealanders navigating our housing system. Over the years, we’ve worked alongside councils, developers, government agencies, iwi, and communities. Time and again, we encountered the same challenge: a lack of robust, granular data to support the stories we were hearing. We wanted to understand not just what housing people currently have access to, but what they need, what they aspire to, and what stands in their way.

This report is the first step in building that understanding. It captures the voices of over 2500 New Zealanders. It explores the mobility between renting and owning, the reasons people choose to move or stay, and the diverse housing options that could serve New Zealanders at every stage of life. We are deeply grateful to Barry Milne and Martin von Randow from The University of Auckland for their rigorous analysis, to The Urban Advisory team past and present who have played a part in the development of the survey, and to every respondent who shared their story.

The New Zealand Housing Survey is designed to reflect the unique situations we face as a country and is intended to run annually, creating a longitudinal study that will deliver deeper insights over time. Our aim is not just to present data, but to offer meaningful insight. We hope the data will help policymakers, planners, developers, and advocates make better decisions — ones that reflect the diversity of our population and the complexity of our housing challenges. With the right tools, we believe we can build a housing system that is more equitable, more responsive, and more sustainable.

To the policymakers, industry leaders, and all New Zealanders who believe we can, and must, do better: this report is for you.

Dr Natalie Allen & Greer O’Donnell

Managing Directors, The Urban Advisory

Executive Summary

The Urban Advisory initiated this research to support evidence-based decision-making by capturing a better understanding of the nuance about what the right houses, in the right places, for the right people really means to New Zealanders. Using an opt-in survey model, The NZ Housing Survey invites broad public participation and fosters strategic partnerships with those seeking to apply the insights. This first tranche of data offers an initial snapshot. Over time, our longitudinal approach will build a real-time repository of housing needs — accessible to policymakers, developers, and community leaders alike.

Key Insights from the 2024/25 Data

1. There is a growing appetite for more housing choices

New Zealanders increasingly prioritise choice in housing type and tenure. Flexibility across life stages is seen as equally, if not more, important than overall supply. While the market serves its core demographic, key segments — such as older adults seeking to downsize, financially stretched households, and those seeking culturally grounded housing — remain underserved.

2. Housing mobility is constrained — especially for renters and downsizers

Many face barriers to moving when needed. Renters report significantly worse outcomes than homeowners, and downsizers struggle to find suitable options. This lack of mobility affects wellbeing, adaptability, and tenure security.

3. Affordability pressures are eroding quality of life

Hidden hardship is widespread. People are sacrificing essentials — healthcare, rest, family time — to meet housing costs. Financial strain is limiting productivity, entrepreneurship, and social contribution, replacing the “Kiwi Dream” with economic trade-offs and disillusionment.

These insights highlight the need for practical, targeted solutions that improve mobility, expand choice, and restore affordability—so every New Zealander can access a secure home and contribute to a thriving economy.

As we look ahead to 2026, we're energised by the potential of this growing dataset to illuminate regional patterns, surface lived realities, and deepen our collective understanding of housing needs across Aotearoa.

With each new wave of data collection, we'll be able to offer more nuanced insights — supporting targeted action, local responsiveness, and a housing system that reflects the diversity and dynamism of our communities.

This report is for

- Councils
- Policymakers
- Community Housing Providers and developers
- Industry leaders
- All New Zealanders interested in housing

Report structure

Introduction: Purpose and methodology

Section 1: An overview of the three core messages emerging

Section 2: Deeper dive into the preliminary data

Section 3: Misconceptions and supply-demand gaps

Conclusion: Long-term data strategy and next steps

Introduction

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

Introduction to the survey and overview of findings

This report outlines the findings for the first tranche of The New Zealand Housing Survey data from the 2,587 respondents who completed the survey between August 2024 and February 2025. The data has been analysed by The University of Auckland (presented in the 'Report on New Zealand Housing Survey') and is available on The Urban Advisory website. The Urban Advisory team have then pulled that analysis in to this summary report.

The New Zealand Housing Survey is about how people live, want to live and the barriers that are in the way of achieving their housing aspirations. The results presented in this report focus on perceptions of the respondent's current home, housing situation, finances, and the situations they may consider or may experience in the future. It helps our understanding of what kind of housing people want and need and how this is different from what is currently available to them.

On one hand, the research confirms the private market is delivering good outcomes for those New Zealanders that can comfortably afford it. We see homeowners, particularly older Kiwis, who are secure and overwhelmingly satisfied with their homes. We see a market where first-home buyers continue to fuel a critical share of the home buying market. This is a story of success, stability, and a market that is fundamentally working for its core participants.

However, this success is not the whole story. The data also reveals a starkly different reality for those on the outside looking in. Many homeowners are over leveraged and making sacrifices to be able to stay in their current homes. Renters are chronically underserved, leaving many participants in the rental market dissatisfied and insecure. This information is not new, but the data collected paints a nuanced view and in some cases an even more dire situation than those you see in the headlines.

The initial findings provide valuable insights for local councils, built environment consultants, government agencies, community housing providers, private developers, Hapū and Iwi, researchers, and NGOs, but it is only a start — we need to know more.

As we repeat this survey each year, this data will give voice to the thousands of New Zealanders who feel locked out, who are delaying doctor's visits to pay their rent, and who are making different life choices rather than save for a seemingly unattainable deposit.

If you are interested in being a partner to the survey — please get in touch.

The report focuses on the following survey topics:

- Main reason for choosing current home
- Time to find a rental
- Financial strains
- Home / housing situation perceptions
- Types of places the respondent would consider living
- Important features in choosing where to live
- Needs regarding the number of bedrooms in a home
- Reasons for moving from the current house, and when a move is likely to happen
- Reasons for not owning the next home
- Perceptions of housing choices
- Support for housing models

The report highlights where perceptions may differ by socio-demographics factors. Over time detailed data will be able to be sorted by:

- Gender
- Age
- Ethnicity
- Region
- Income
- Labour force status
- Disability
- Current housing situation
- Life-stage

The data has many uses:

- Inform policy making (including housing and business capacity assessments and spatial planning)
- Guide the development of evidenced based housing strategies and infrastructure investment planning
- Contribute to a more equitable and sustainable housing system in New Zealand.

Methodology

The New Zealand Housing Survey was designed and tested in Aotearoa, for Aotearoa. It is intended for anyone aged 16 and over and is structured as a longitudinal study, running each year. The survey provides a consistent, nationwide dataset and is independently run and verified, making it suitable for use by councils, iwi, researchers, housing providers, and other organisations interested in housing needs and aspirations.

Survey Development Process

The survey was developed through a multi-year, multi-phase methodology. Building on the learnings from real world tests, and doctoral and independent research over a decade, multichoice questions were crafted to capture a nuanced understanding of what it means to provide the right houses in the right places for the right people.

Validation Through Practice

From 2016 to 2023, several use cases were run to test different versions of the survey as it developed. These include BRANZ housing research, The Kāpiti Coast Housing Needs Assessment, Ngāti Toa and Ngā Hapū o Ōtaki Housing Strategies, and Dargaville Market Demand Analysis. These projects helped shape the survey's structure, content, and analytical capabilities, ensuring it reflects the lived realities and aspirations of New Zealanders.

Expert Methodology and Question Review

- Four academic peer reviews assessed the survey design from aspects such as the cognitive load and ethics of the question design, to the intended data analysis techniques planned over time and in particular the potential to show the data spatially.
- Two Te Ao Māori peer reviews ensured cultural responsiveness.
- Five industry stakeholders including from housing, property, spatial economics and community development backgrounds reviewed question types and response options.
- A youth advocate also reviewed the questions and supported us to develop a targeted youth engagement plan which we will roll out in subsequent years.

Scripting and User Testing

Survey scripting tested various question formats across digital platforms; we are grateful for the support provided by a Callaghan Innovation grant for some of this testing. Qualtrics was chosen as the Survey hosting platform for its robustness and data security.

Visual design tests ensured the legibility and usability of the survey, and an illustrator worked with the team to bring the scripted survey to life and ensure a consistent brand.

Two rounds of user testing also validated the survey design.

The survey also underwent legal scrutiny to ensure compliance and data protection.

The Survey Design

The New Zealand Housing Survey asks comprehensive questions about New Zealanders' current living situations (including tenure, costs, and quality), and their general opinions on the nation's housing challenges and priorities. A key focus is on future aspirations, where the survey asks respondents to distinguish between their ideal housing preferences and what they believe their likely reality will be in terms of location, home type, and tenure. The questions also explore the specific features of a home, property, and neighbourhood that are most important to people, in order to understand the drivers behind their housing choices.

The survey is also dynamic, branching to ask targeted questions of specific groups such as renters, first-home buyers, those in papakāinga, those planning to retire in the next 5 years, and people experiencing housing insecurity. The questions are primarily multi-choice and use illustrations to aid understanding.

The survey is designed to be accessible and is compliant with Web Content Accessibility Guidelines (WCAG 2.0 AA) and Section 508 standards to support the use of screen readers. Each response to the survey is limited to one IP address only, and all collected data is fully anonymised by removing any information that could be used to identify a respondent.

The survey analysis for this first tranche of data has not been weighted by age, gender, and region, to be nationally representative. This will be done for the second, hopefully much larger, tranche of data released in 2026.

2024/2025 Survey Recruitment Process

The 2024/2025 soft-launch of the survey was promoted through organic social media and direct email marketing to community groups. A quarterly prize draw for a \$250 voucher was offered as an incentive, and responses were limited to one per IP address to ensure data integrity.

2026 Survey Recruitment Process

The survey will continue to be distributed online. We will seek to partner with a wide range of government, community, and housing organisations, including Māori, Pacific, youth, and LGBTIQ+ groups, to increase participation.

Over time we also want to build Māori data as a taonga (a treasured possession) in to our approach and support Māori data sovereignty through reciprocal data-sharing relationships with rūnanga to support mana motuhake and improve Māori wellbeing through better-informed housing policies.

Who completed the survey

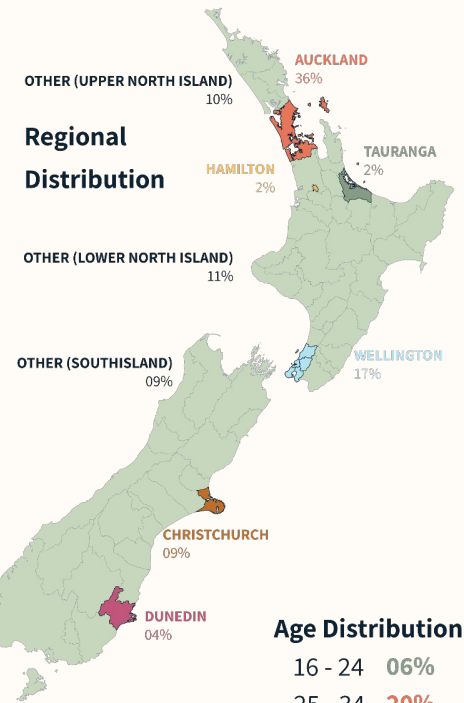
Respondent numbers varied by question due to the survey branches i.e. only those who said they were renters were asked specific questions about their rental preferences. As a summary overall of who completed the survey:

- **Age:** The largest age group of respondents was 35-44 years old (25%), which aligns well with New Zealand's overall median age of 38 years (Stats NZ).
- **Ethnicity:** NZ European/Pākehā were over-represented in the survey (89%) compared to the national figure of approximately 68%. Māori (10%), Asian (7%), and Pacific Peoples (2%) were all under-represented compared to their proportions in the national population, which are approximately 17%, 17%, and 9% respectively (Stats NZ, 2023 Census).
- **Gender:** The survey respondents were predominantly female (65%), which over-represents women compared to the national population of New Zealand, where the gender split is approximately 50% female (Stats NZ, 2023 Census).
- **Region:** Respondents from the Auckland region were the largest group (36%), which is consistent with Auckland making up approximately 34% of New Zealand's total population (Stats NZ).
- **Housing Tenure:** The survey was split between 69% homeowners to 29% renters. This is similar to national tenure statistics where approximately 65% of households own their home and 35% are renting (Stats NZ).
- **Household Composition:** The most common household type in the survey was a 'couple with children' (32%). This is slightly higher than the national average for this household type, which is around 28% (Stats NZ, 2023 Census).
- **Household Income:** The median household income for survey respondents fell within the \$100,001 - \$150,000 bracket. This is higher than the national median household income for the year ended June 2024, which was approximately \$111,000 (Stats NZ). In future surveys we will look to do a more detailed breakdown of income.

Addressing Gaps in Representation

Moving forward, the insights from this Year One survey will inform new, tailored engagement strategies to ensure the voices and lived experiences of underrepresented groups are properly captured. This work is essential for building a truly representative picture of the housing needs in Aotearoa New Zealand and ensuring no voice is left unheard in the ongoing housing conversation.

2,587 Respondents



Annual Household Income

Less than \$50,000	15%
\$50,001 - \$90,000	18%
\$90,001 - \$130,000	19%
\$130,000 - \$200,000	26%
More than \$200,000	22%



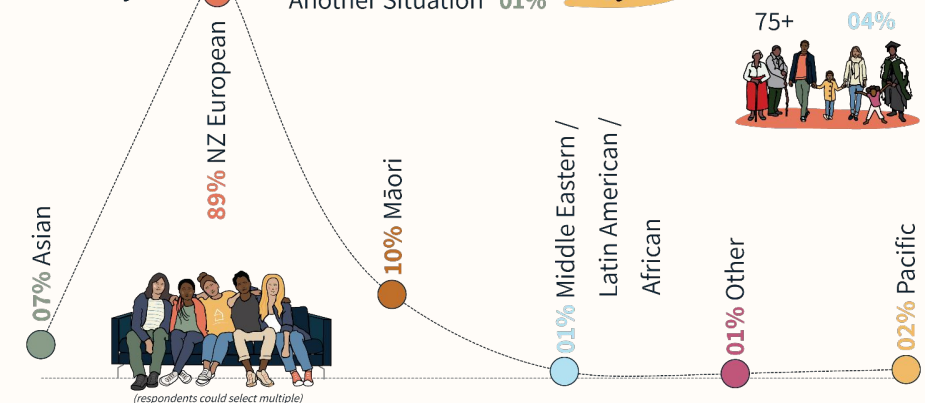
Gender

Female	65%
Male	32%
Another gender	02%
Prefer not to say	01%

Housing Tenure

Home Owners	69%
Renters	29%
Insecure Housing	01%
Another Situation	01%

Ethnicity



Age Distribution

16 - 24	06%
25 - 34	20%
35 - 44	25%
45 - 54	20%
55 - 64	16%
65 - 74	09%
75+	04%





Section 1

Three Key Insights from the Data

These are high-level insights from the initial data. Much more analysis is possible, so please let us know if there are specific housing issues you're interested in.

Key Insight 1:

There is a growing appetite for more housing options.



New Zealanders are signaling a clear demand for more diverse housing choices that cater to different life stages, financial situations, and cultural needs. The desire for flexibility is now a major factor in the housing demand being expressed by respondents, with many feeling the current market doesn't provide a realistic path to their ideal home. This first data release of the survey reveals a significant gap between the homes people aspire to live in and what they believe is actually achievable, highlighting a market that is not currently meeting demand for different housing types (like terraced homes).

The experience of homeowners sets a high benchmark for what New Zealanders want from their housing, and it helps explain *why* the lack of other quality options is so keenly felt. Homeowners report far greater satisfaction and security than renters. A large majority (77%) of owners reported being financially secure and able to afford either their next home or to remain in their current one, creating a stable foundation for the housing ecosystem. Their homes are also of a significantly higher physical quality, being more likely to be described as "insulated" (57% vs. 38% of renters) and "dry and free of mould" (59% vs. 33% of renters).

Crucially, **homeowners possess a strong sense of agency.** An overwhelming 79% strongly agree they "have a say in decisions about my housing." This control over one's own living space is a core part of the value of homeownership and stands in stark contrast to the experience of renters, fueling the desire for alternative paths to achieve similar stability and autonomy. The challenges faced by renters appear to be a direct reflection of the market's limited options, particularly when comparing renters preferences versus what they believe will be their most likely reality; a deep dive of this analysis will be detailed in future report releases.

The features of a house or property that respondents identified as being important to them were:

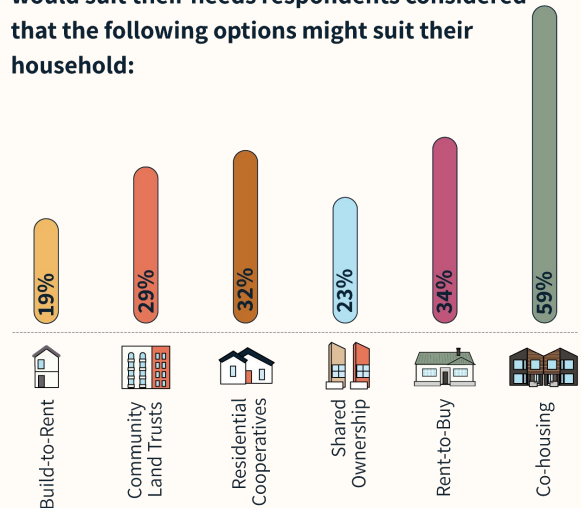
- Access to natural light **85%**
- Safety from natural hazards & climate change **84%**
- Affordability to heat / cool **78%**



75% of owners "strongly agree" that their home is stable and secure compared to only 30% of renters



When asked if any diversified housing models would suit their needs respondents considered that the following options might suit their household:



Key Insight 2:

Housing mobility is constrained,
especially for renters & downsizers.



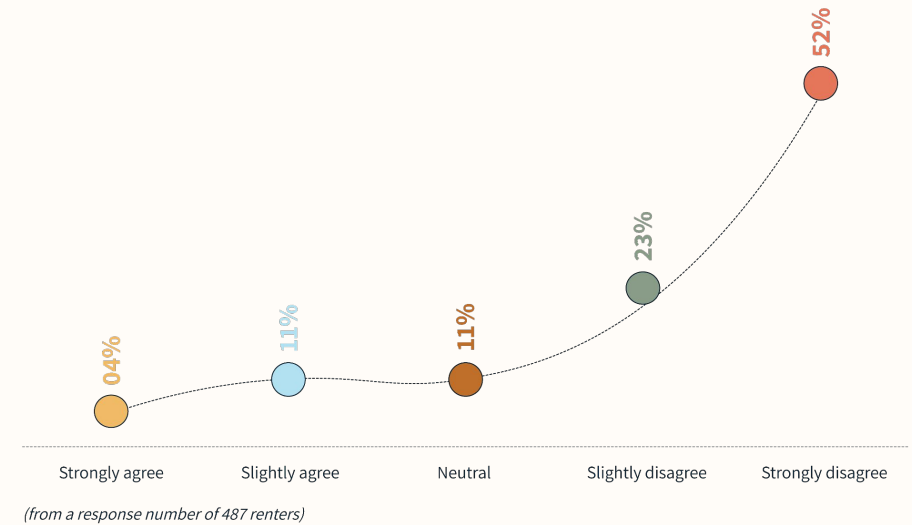
The survey reveals significant constraints on housing mobility, with renters reporting far worse outcomes than homeowners. This is underscored by widespread dissatisfaction among renters, with nearly 75% expressing dissatisfaction with the housing options available to them. This dissatisfaction is intrinsically linked to affordability, which presents a major barrier to entering the homeownership market.

The NZ Housing Survey results paint a bleak picture for those aspiring to move out of the rental and enter the home buyers market. Finding it difficult to save for a deposit was reported more by those aged 25–34, renters, those with mid-range household incomes (\$90,000–\$130,000), those in full-time work, and those planning a family.

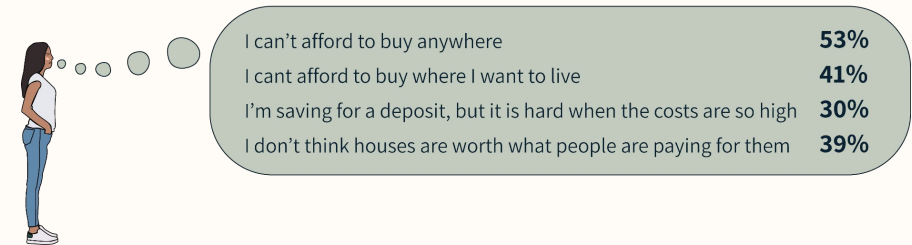
The data reveals deep-seated dissatisfaction with unaffordable and often poor-quality housing options during the transition from rental to ownership, forcing many New Zealanders into difficult trade-offs that respondents felt impacted their wellbeing and life choices. The primary reasons renters gave for not planning to own their next home were overwhelmingly financial. The most cited barriers include the inability to "afford to buy anywhere" (53%), the inability to "afford to buy where I want to live" (41%), and the difficulty of saving for a deposit amid high living costs (30%).

For respondents aged over 65+, high levels of satisfaction lead to a powerful preference to 'age in place'. This contentment is evident in the data: 91% of respondents aged 75+ feel their housing is "stable and secure." This directly impacts mobility, with 37% of homeowners aged 65-74 and a substantial 64% of those 75 and over stating they "don't intend to ever move." When comparing older respondents housing preferences versus what they believe will be their most likely reality 'ageing in place' was more about the neighbourhood than specifically about staying in the same dwelling; a deep dive of this analysis will be detailed in future report releases.

The majority of renters reported strong disagreement regarding their satisfaction with the housing options available

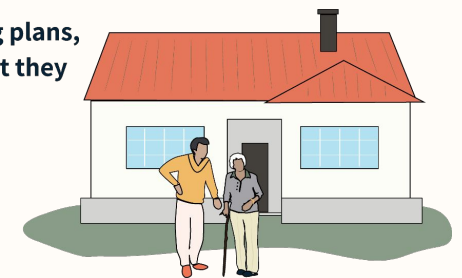


Financial reasons renters gave for not owning their next home:



When asked about their future housing plans, many of those aged 65+ responded that they did not intend to move:

65 - 74 **37%**
75 + **64%**



Key Insight 3:

Affordability pressures are eroding quality of life.



Hidden hardship is widespread. **People are sacrificing essentials — healthcare, rest, family time — to meet housing costs.** Financial strain is limiting productivity, entrepreneurship, and social contribution, replacing the “Kiwi Dream” with economic trade-offs and disillusionment.

The survey reveals a troubling pattern of cost-saving measures due to the rising cost of living. This financial pressure forces many into making significant sacrifices. Of the nearly 60% of respondents reporting at least one financial strain, the most common strains were “delaying seeking medical services” (24%), “economising on food e.g. skipping a meal” (21%), and “not heating or cooling the home as much as needed” (23%). These are not minor lifestyle adjustments but direct trade-offs with essential health and living standards. The survey data shows these financial strains are disproportionately carried by specific groups, including women, those aged 35-54, Māori and Pacific peoples, households with children, and people with disabilities.

For those with disabilities, just 30% were satisfied with their housing options. Respondents living with disabilities were nearly twice as likely to report more than 5 financial strains compared to those living without disabilities. These disparities reveal that the dream of homeownership is fading fastest for those already in positions of societal vulnerability.

The trends identified in this first data release suggest a significant cultural shift away from the traditional aspiration of home ownership, born from the financial realities of the current market. When a goal feels unattainable, it is rational to divert resources towards more achievable goals that provide immediate life satisfaction. 46% of those aged 16-34 cited they would “prioritise travel over saving for a house” as one of the non-financial reasons for not buying a house.

Finding it difficult to save for a deposit was reported more by those who:

- Are aged 25–34;
- Are renters;
- Have mid-range household incomes (\$90,000–\$130,000);
- Are in full-time work;
- Are planning a family.



Not being able to afford to buy anywhere was common among those who are:

- Aged under 25 and 65–74;
- Living in Auckland, Christchurch, and regionally in the North Island;
- Renters;
- Earning <\$90,000;
- Students;
- On a benefit or doing unpaid work;
- Living with wider relatives.



The reported financial strains of those living with disabilities were:

No strains	35%
1 - 2 items	24%
3 - 4 items	17%
5 - 7 items	15%
> 7 items	09%



Of the nearly 60% of respondents who reported at least 1 financial strain:

- 24% were delaying visits to a doctor or dentist,
- 21% were economising on food, and
- 23% were not heating their home sufficiently.





Section 2

Socio-Demographic Variations Across Key Findings

The findings expanded in this section are derived from the first tranche of survey data analysed by The University of Auckland, particularly as findings vary across socio-demographic cohorts. The full dataset can support more extensive inquiry, so please let us know if there are specific housing issues you're interested in.

1. What did survey respondents tell us about their reasons for choosing their current home and rental availability?

Survey respondents identified the main reasons for choosing their current home were affordability, suitability to needs, proximity of services, and easy transport options.

Key findings by socio-demographic characteristics were:

- Affordability was more important to those of European and Asian ethnicity, the young, and renters;
- Suitability to needs was more important to those of European and Asian ethnicity, owners, and its importance increased with age;
- Those living with wider relatives often didn't choose the place. Those of Asian ethnicity were also more likely to have the place chosen for them;
- Living in 'the only option available' was far more common to Māori, Pacific, the young, and renters;
- Proximity to whanāu/family was more important to those of Pacific ethnicity, those living intergenerationally, the young, and owners;
- Proximity to services was more important to those of European and Asian ethnicity, those in flatting situations, and those living with their partner and children;
- Transport links were more important to those of Asian ethnicity, renters, and men;
- Low maintenance was more important to those of European and Asian ethnicity, the elderly, and those living alone;
- The type of house was more important to owners;
- Knowing the neighbourhood was more important to those with children.

The amount of time it took survey respondents who rent to find their current rental varied; 40% were able to find a rental within a month, while for 9% it took more than six months.

The socio-demographic groups who took the longest to find a rental were:

- Those aged 65–74 and in retirement;
- Those of Māori and Pacific ethnicity (28% and 31%, respectively, waited longer than six months);
- Those living in the North Island outside of Auckland – particularly the upper North Island;
- Those living with children – particularly adult children – and with wider relatives;
- Those with a disability themselves or living with someone with a disability;
- The unemployed and those on a benefit, and in general those with a low income;
- Those with pets.

2. What did survey respondents tell us about housing satisfaction and economisation?

Respondents were asked six questions about their home or housing situation, each rated on a likert scale. Most respondents felt their homes are stable, secure, and that they were able to meet basic needs such as heating. Slightly fewer, but still a majority, also believed their homes are insulated, dry and free of mould. However, similar numbers agreed as disagreed that their home is energy efficient.

Key findings by socio-demographic characteristics were:

- Agreement with all statements about housing satisfaction tended to increase with age, except “I am able to heat my home if I need to” for which there was no obvious age trend;
- Those of Pacific ethnicity were least likely to strongly agree with the statements, “My home or housing is stable and secure”, “My home or housing meets my basic needs”, “I am able to heat my home if I need to”, and “My home is dry and free of mould”, while those of Māori ethnicity were least likely to strongly agree with the statement, “My home is energy efficient”;
- Those with a disability themselves, or living with someone with a disability, agreed slightly more strongly with all statements;
- Far more owners than renters strongly agreed that their home or housing situation is safe and secure (75% vs 30%), met their basic needs (69% vs. 51%), is able to be heated (69% vs. 48%), is insulated (57% vs 33%), and is dry and free from mould (59% vs 33%); and slightly more strongly agreed that their home is energy efficient (25% vs 16%);
- Those living with flatmates were least likely to strongly agree with all statements, except “It meets my basic needs”;
- Those who were retired were more likely than others in or out of the labour-force to strongly agree with all statements;
- Agreement with all statements increased with income.

Faced with the rising cost of housing, New Zealanders are making significant sacrifices, with respondents reporting a wide range of economising behaviors and financial strains.

The most common financial strains or economising behaviours were:

- Delaying access to medical services (24%);
- Sacrificing family gatherings or holidays (24%);
- Not heating or cooling the home as much as needed (23%);
- Sacrificing recreational activities (22%);
- Economising on food, e.g. skipping a meal (21%).

The socio-demographic groups reporting the greatest financial strains were:

- Women;
- Those aged 35–54;
- Māori and Pacific;
- Those living in the upper North Island;
- Those living with children;
- Those with a disability themselves or living with someone with a disability;
- The unemployed and those on a benefit, and in general those with a low income.

3. What did survey respondents tell us about moving and future living arrangements?

While most respondents expect their next move will be by choice, a significant number — just under 20% — anticipate being forced to move. This sense of urgency and instability is reflected in future plans, with over a quarter of people intending to move within the next year, and another 20% unsure of when their next move will occur.

Socio-demographic characteristics associated with the reasons for moving include:

- The intention to never move increases with age;
- Those of Asian ethnicity are most likely to intend to move (93%);
- Those renting (particularly those with flatmates), students, unpaid workers, those on a benefit and those on low income are more likely to move because they have to.

Socio-demographic characteristics associated with the timing of moves include:

- The timing of moves increases with age;
- 38% of those of Pacific ethnicity, 38% of those planning a family, 38% of those in incomes of less than \$50,000 per year, and 47% of those on a benefit intend to move in the next year;
- Those in Dunedin (32%) and Auckland (30%) are most likely to move in the next year;
- Nearly half (47%) of those renting plan to move in the next year compared to around 15% of those who own.

When considering future living arrangements, 79% of respondents would prefer a standalone, single-storey house, but a significant majority are open to medium-density options. While respondents' interest drops for multi-storey apartments, they drew a firm line at informal housing options such as a motel, a boarding house, or living in their car, signaling a clear desire for secure and stable homes.

Socio-demographic characteristics that differed by housing preferences included:

- Men were more likely to consider living in an apartment, and women were more likely to consider a granny flat or mobile home / tiny home;
- Preference for all types of housing except a granny flat decreased with age;
- Those of Asian ethnicity were most likely to consider a two-storey standalone house and least likely to consider a granny flat or mobile home / tiny home. Those of European and Asian ethnicity were most likely to consider a semi-detached house or townhouse, or an apartment (Asian New Zealanders particularly so);
- Preference for living in a two-storey standalone house was greater in the big cities (Auckland, Wellington, Christchurch), and preference for apartments, townhouses and blocks of flats was greater in cities than in the regions. Conversely, preference for a granny flat was least common in Auckland and Christchurch. Interestingly, preference for a tiny house was around 30% in all locations except Auckland (20%), Christchurch (21%) and Dunedin (16%);
- The preference for most housing types increased with income, except granny flats or mobile homes / tiny homes;
- Those with a disability were less likely to consider a two-storey house or townhouse;
- Renters were more likely than owners to consider each of the housing types;
- Apartments are most likely to be considered by those living with flatmates or with wider family, and to some extent by those living alone;
- Those planning a family were more likely to consider a two-storey standalone house, a semi-detached house, or an apartment, whereas those who plan to remain child-free were more likely than other groups to prefer a block of flats. Pet owners had a low preference for apartment living.

4. What did survey respondents tell us about their reasons for not owning a home?

When asked why respondents don't own a home, most people pointed to financial barriers. The most common financial reasons for not buying were: “Can't afford to buy anywhere” (49%), “Can't afford to buy in neighbourhood” (37%), and “Houses are not worth the prices” (34%), while the most common non-financial reasons for not buying were: “Not settled on a location” (32%), “To prioritise travel over savings” (27%), and “So that others are responsible for the maintenance” (22%)

Socio-demographic characteristics associated with the financial reasons for not buying include:

- Not being able to afford to buy anywhere was common among those aged under 25 and those from 65 to 74, those living in Auckland, Christchurch, and regionally in the North Island, renters, those earning less than \$90,000 p.a., students, those on a benefit or doing unpaid work, and those living with wider relatives;
- Not being able to afford to buy in the neighbourhood they wanted to was common among those aged 25–44, those of Asian ethnicity, those living in Auckland and Wellington, renters, those earning less than \$50,000 p.a., and those planning a family;
- Finding it difficult to save for a deposit was reported more by those aged 25–34, renters, those with mid-range household incomes (\$90,000–\$130,000), those in full-time work, and those planning a family;
- Being unable to pay to make improvements to a house that is affordable was more common for those aged 55–64, people in Dunedin, regionally in the South Island, and in Tauranga;
- The stress of a mortgage/debt was more common in women, and those of Asian ethnicity;
- The belief that houses are not worth the prices being paid for them was more common among males, renters, and those who are self-employed;
- Having other loans and debts was more common among those with adult children in the home;
- 25–34 year olds, those earning more than \$200,000, and those living just with a partner were more likely to indicate that they couldn't afford the lifestyle they now enjoy, if they had a mortgage.

Socio-demographic characteristics associated with non-financial reasons for not buying include:

- 65–74 year-olds, and those earning more than \$200,000 p.a. were more likely to indicate they did not want to buy;
- Not being settled on a location was more common among men, those aged under 45, those living in Hamilton and Dunedin, students, those living with wider relatives, and those planning a family;
- Those of Asian ethnicity were more likely to not be able to buy because they lacked residency;
- Those who are retired were more likely to indicate they did not want to live in a smaller place;
- Liking not being responsible for the maintenance was more common among those aged 45–54;
- Prioritising education over savings was more common among those aged under 35, those of Pacific ethnicity, those living in Christchurch and Dunedin, students and those in part-time work;
- Prioritising family and children over savings was more common among those of Pacific ethnicity, those living in Dunedin, and those with children (including adult children);
- Prioritising travel over savings was more common among those aged under 35, those of Asian ethnicity, those earning less than \$200,000 p.a., and those living in Wellington;
- Prioritising setting up a business over savings was more common among those of Asian ethnicity, and those who are self-employed.

5. What did survey respondents tell us about choosing their next home?

When choosing a home, 37% of respondents consider ‘house features’ to be the most important factor, followed by 24% considering it the second most important, with a clear priority on access to light (85%) and the affordability of heating and cooling (78%). Interestingly, this preference for house features was even more pronounced among those aged 65-74 (48%). In contrast, attributes like a home being newly built (8%) or having no internal stairs (15%) were considered the least important.

Differences in importance ratings for house features by socio-demographic characteristics include:

- Good storage is more important for those with adult children in the home;
- A good-sized kitchen is more important for young people, those of Asian ethnicity, and those planning a family;
- House layout is more important for those who own, older people, and those of Pacific ethnicity;
- Affordability to heat and cool is more important for older people, those on a benefit and those on a low income, and those living in Dunedin;
- Having no internal stairs and having good accessibility is more important for those aged over 65 and those with a disability;
- The importance of having a spare bedroom increases with age;
- Having office space is more important for high earners and the self-employed;
- Having space to host people is more important for Māori and Pacific people and young people, but also high earners.

Overall, half of the respondents consider ‘property features’ to be either the most or second-most important factor when choosing a home. The highest priority was given to safety from natural hazards (84%) and energy efficiency (68%), with Pacific respondents being even more likely to prioritise property features (32%). In contrast, respondents placed little importance on having a sleepout (4%) or a flat section (17%).

Differences in importance ratings for property features by socio-demographic characteristics include:

- Privacy and having a fully fenced section were more important for those of Māori and Pacific ethnicity, and those with adult children in the home. Those with pets also rated having a fully fenced section as important;
- A garden or outdoor space is more important for women, those living in regions or in Tauranga, unpaid workers or those on a benefit, those with adult children in the home, and those with pets;
- The importance of energy efficiency increases with age, and is more important for those of Pacific and Asian ethnicity, students, and low earners;
- The importance of a flat section increases with age;
- The importance of easy parking increases with age, and is more important for women, those of Māori, Pacific or Asian ethnicities, those who live in the upper North Island, and those with adult children in the home;
- Low maintenance is more important for those aged over 65, those of Asian ethnicity, those living alone, and low earners.

When choosing where to live, ‘Neighborhood features’ are a key consideration for over 40% of respondents, with the highest priorities being safety from crime and proximity to services and amenities.

Differences in importance ratings for neighbourhood features by socio-demographic characteristics include:

- A feeling of belonging is more important among those on a benefit and low earners;
- A lively and vibrant neighbourhood is more important for those age under 25, and those living multi-generationally;
- A connection to nature is more important for women, those from Wellington, those of Pacific ethnicity, students, those planning a family, and those in part-time work or doing volunteer work;
- The importance of noise levels increased with age, and was particularly important for those in retirement.

Note: Overall, features related to ancestral land and marae connections were rated as the least important. However, these responses weren't weighted according to the proportion of the population that is of Māori ethnicity. Analysis with weightings in place will likely feature in the next release of the data.

When choosing where to live, services and amenities are a primary consideration for nearly half of respondents, with this priority being especially high among those under 25 (44%), students (38%), and those of Asian ethnicity (36%). They prioritise access to parks, public transport, and active transport options (62% each), while placing little importance on proximity to places of worship (5%), theatres, or art galleries (16%).

When choosing where to live, differences in importance ratings for services & amenities by socio-demographic characteristics include:

- Schools / kura are more important for those with children (unsurprisingly);
- Proximity to work is more important for those aged 25–34, those of Pacific and Asian ethnicity, those living with wider relatives, and those planning a family;
- A nearby town centre is more important for those of Pacific ethnicity;
- Proximity to restaurants, bars and cafes is more important for those aged under 25, and also high earners;
- Proximity to medical facilities is more important for those aged over 65, those living in the upper North Island, and those on a benefit;
- Good public transport is more important for those aged under 35, those of Asian ethnicity, those in Auckland, Hamilton and (particularly) Wellington, those living with wider relatives or flatmates, students, and those who plan to remain child-free;
- Active transport options are more important for those in Wellington and Christchurch;
- Community facilities, e.g. libraries and community centres, are more important for unpaid workers;
- Good road transport is more important for those of Pacific and Asian ethnicity;
- Supermarkets are more important for those aged under 35, those of Asian ethnicity, those living with wider relatives, those planning a family, students, and those on a benefit;
- Local food providers are more important for those of Asian ethnicity.

6. What did survey respondents tell us about how they perceive the housing choices available to them?

Respondents were asked three questions about the housing choices available to them, each rated on a likert scale from 1-5. Although most respondents feel they have a voice in their housing decisions, a significant number expressed concern over the ability to pay their housing costs, with only 34% satisfied with the options available to them.

Key findings by socio-demographic characteristics were:

- Those over the age of 35, and particularly those over the age of 65, those who live in the lower North Island, those who own their home, those with higher incomes, and those living with a partner and child(ren) were more likely to strongly agree that they have a say in decisions about their housing choices;
- Women, those under the age of 25, those of Pacific ethnicity, those living in Dunedin, those who are renting, those with a disability, those on lower incomes, those living with wider relatives or flatmates, students, those planning to remain child free, and those on a benefit or in unpaid work were more likely to express concerns about their ability to pay housing costs;
- Those over the age of 45, and particularly those over the age of 75, those of European ethnicity, those who live in Hamilton, the upper North Island, or Christchurch, those who own their home, those with higher incomes, and those living with a partner and child(ren) were more likely to be satisfied with housing options available to them.

Respondents were presented with a list, with definitions, of different types of housing models and were asked which they thought might suit their needs. There is a strong appetite for diversified housing models, with co-housing leading the way at 59% support. In addition, roughly a third of respondents expressed interest in other models, including rent-to-buy (34%), residential cooperatives (32%), Community Land Trusts (29%), and shared ownership (23%). Other models were supported by less than 20% of respondents.

Socio-demographic characteristics associated with different models were:

- “Co-housing” models were more strongly supported by those of European ethnicity, those living in Wellington, those living with flatmates, and those in unpaid work;
- “Residential Cooperatives” were more strongly supported by men, those over the age of 75, those living in Wellington, those in unpaid work, and those planning to remain child-free;
- “Community Land Trusts” were more strongly supported by those living in Tauranga, renters, those whose household incomes are less than \$50,000, those planning to remain child-free, and those in unpaid work;
- “Co-living” models were more strongly supported by those under the age of 25;
- “Build-to-rent” models were more strongly supported by those under the age of 25, renters (particularly with flatmates), and those living with wider relatives.
- “Rent-to-buy” models were more strongly supported by those aged under 35, those of Māori and Pacific ethnicity, those living in Tauranga, renters (particularly with flatmates), those whose household incomes are less than \$90,000, those on a benefit or in unpaid work, those living with wider relatives, and those planning to remain child-free as well as those planning a family;
- “Shared Equity / Ownership” models were more strongly supported by those of Pacific ethnicity, renters (particularly with flatmates), and those in unpaid work;
- “Papakāinga” and “Whānau housing” models were more strongly supported by those of Māori ethnicity and to some extent Pacific ethnicity;



Section 3

What myths can the data start to prove or dispel?

This section explores how the initial survey data can begin to validate or disprove prevalent housing narratives. The findings presented here should be interpreted as early indicators rather than definitive conclusions. To guide further, more extensive inquiry, we welcome feedback on specific housing issues or common assumptions that would benefit from deeper analysis.

Myth: “Kiwis want a standalone home with garage and parking”

Reality: “Kiwis want a wide variety of housing options to be available to them”

What does the data say?

- 01 The overwhelming majority (79%) of respondents would consider living in a standalone one-storey house. 60% would consider a two-storey house.
- 02 But, nearly 60% of respondents would also consider living in a townhouse or semi-detached house.
- 03 Over 1 in 3 respondents would consider living in an apartment.
- 04 Nearly half of all respondents reported having lived in an apartment in the past. Only a third of respondents had ever lived in a townhouse.
- 05 There is broad support for diversified housing models. The following types of structure were supported by a significant portion of our respondents:
 - Co-housing (57%)
 - Rent-to-buy (34%)
 - Residential co-operatives (32%)
 - Community land trusts (29%)
 - Shared Ownership (23%)
 - Built-to-rent (19%)

What does the data mean?

→ This statistic endorses a general view that Kiwis want the ‘Kiwi dream’. A standalone house on its own plot with parking, gardens and room to grow. This truth however has led to a belief that the market would not consider alternative types of housing. Our data challenges that view.

- These statistics show a gap between perception and both the lived and aspirational realities of most respondents. The most interesting elements of these stats is the difference between those who would consider living in a townhouse (58.5%) and those who actually have (35.6%). This shows that there is dormant demand for townhouse supply.
- Apartments provided a more nuanced view. Whilst only 1 in 3 respondents across the whole survey would consider living in an apartment, this demand significantly increases with youth. Among respondents under the age of 35, two-thirds (67%) would consider living in a low-rise apartment (up to 3 storeys) and nearly half (47%) would consider living in a high-rise apartment (more than 3 storeys).

- The case for a diversified housing offer is clear. These statistics fundamentally show that demand for products outside of the ‘build and sell’ portion of the housing continuum exist.
- Has New Zealand’s focus on traditional home ownership created a vacuum of housing innovation?

Myth: “We just need more houses”

Reality: “While housing numbers are important, we need to be building the right type of housing, in the right places for people”

What does the data say?

- 01** Choosing where to live is an exercise in balancing priorities, but the house remains the priority. The most important features relating to a house were:
 - House features (internal) - 37% (ranked as the most important feature)
 - Property features (external) - 20%
 - Neighbourhood features - 17%
 - Services/local amenities - 26%
- 02** For those under 45, services and local amenities were more important whilst property features were less important.
- 03** Having public and active transport options is more important to people than having good road transport options.
- 04** 2 in every 3 people under 45 believe having access to public transport (68%) and active transport (66%) is important when considering where to live.
- 05** The importance of living somewhere lively and vibrant decreases with age, the importance of living somewhere quiet and peaceful increases with age.

What does the data mean?

→ This question will be refined in the next round of the Housing Survey, but it shows that when it comes to choosing a home, Kiwis are taking a balanced approach — but the house has to be right.

→ The younger generation wants to live in areas with good services and amenities. For those under the age of 45, a clear majority rated access to parks/nature (over 61%), public transport (over 60%), and active transport (over 62%) as important when choosing where to live. Furthermore, a significant portion of this demographic also considered proximity to daily essentials such as supermarkets and work to be important. We will be drilling in to this data regionally in the next data release.

→ We often see, particularly in urban environments, that parking and road infrastructure are key considerations in development projects.

→ It is clear from this data that Kiwis are no longer as wedded to their cars as they used to be. There is a generational divide that exists for those who want to catch the bus, train, ferry or ride their bike.

→ While the preference for a lively and vibrant community is highest among those under 45 (85%), the desire is strong across all generations, with over 77% of all respondents rating it as important. Challenging the stereotype that older residents primarily seek peace and quiet, the survey found that a significant majority of older respondents also value vibrancy, including 75% of those aged 65-74 and 70% of those aged 75 and over. In other words, there is broad support for lively, vibrant communities — regardless of housing tenure.

Myth: “People could afford to buy a house if they stopped buying X [insert mini luxury of your choosing here]”

Reality: “Many people are making sacrifices and are over-leveraging themselves financially to be able to live in secure housing; there needs to be a wider range of price points provided if we don’t want people making these trade-offs”

What does the data say?

- 01 Nearly 60% of respondents reported making at least one sacrifice or compromise to meet their cost of living.
- 02 Nearly a third of respondents report making more than three sacrifices or compromises to meet their cost of living.
- 03 The socio-demographic groups reporting the greatest financial strains were: Women; Those aged 35–54; Māori and Pacific; Those living in the upper North Island; Those living with children; Those with a disability themselves or living with someone with a disability; The unemployed and those on a benefit, and in general those with a low income.
- 04 Housing satisfaction increases with age.
- 05 The intention to never move increases with age.

What does the data mean?

- There is a common misconception that minor lifestyle changes — drinking less coffee, eating less takeaway food, reducing subscriptions such as Netflix — could help dramatically change one’s housing outlook. Collectively these findings provide a stark rebuke to that notion.
- The choices offered to respondents were directly related to their wellbeing — financial and health related. Almost a fifth of those making sacrifices reported having skipped meals. Almost 1 in 4 people had delayed access to medical services or not heated their homes.
- For these people moving up the housing ladder is unlikely to be a viable choice. Moving is a costly process (whether renting or buying) and if you are making financial sacrifices such as not heating your home, it seems unlikely that you would have the resources available to bring about a move.
- This only serves to build further pressure at this rung of the housing ladder and exacerbate a dissatisfaction with housing choices.

- Respondents were asked six questions about their home or housing situation. For five out of the six questions, agreement with all statements such as “my home is stable and secure” increased with age.
- These statistics, combined with others discussed in key message 2, underline the deep satisfaction enjoyed by those who have climbed the housing ladder. The safety and security, both physical and financial, that comes with age means fewer people are moving, creating a bottleneck near the top of the housing ladder.



Conclusion: where to from here?

The data provides a clear insight: New Zealand needs more housing options. The necessary action is to deepen this understanding, moving beyond what is needed to define where and how for the diverse communities of New Zealand.

"To build a truly equitable and sustainable housing system, we must expand the range of choices available to all New Zealanders."

Addressing the needs of our underserved communities requires a deliberate focus on housing choice, not just an increase in available properties.

New Zealand's housing continuum, as illustrated by Figure 1 below, encompasses a range of housing types from public housing to market ownership. However, the current reality is that there is a significant under-supply of the right type of housing in the right place; impacting public housing supply, the market rental market, and market ownership. In comparison to many countries, New Zealand has only a few assisted housing programmes or community-focused housing tenures available. This limited diversity means that many New Zealanders are underserved, particularly in the "Assisted" middle sector of the housing continuum. This gap is a critical issue because secure tenure is foundational to positive social and economic outcomes. A range of tenures is needed to suit households at different stages on the housing continuum.

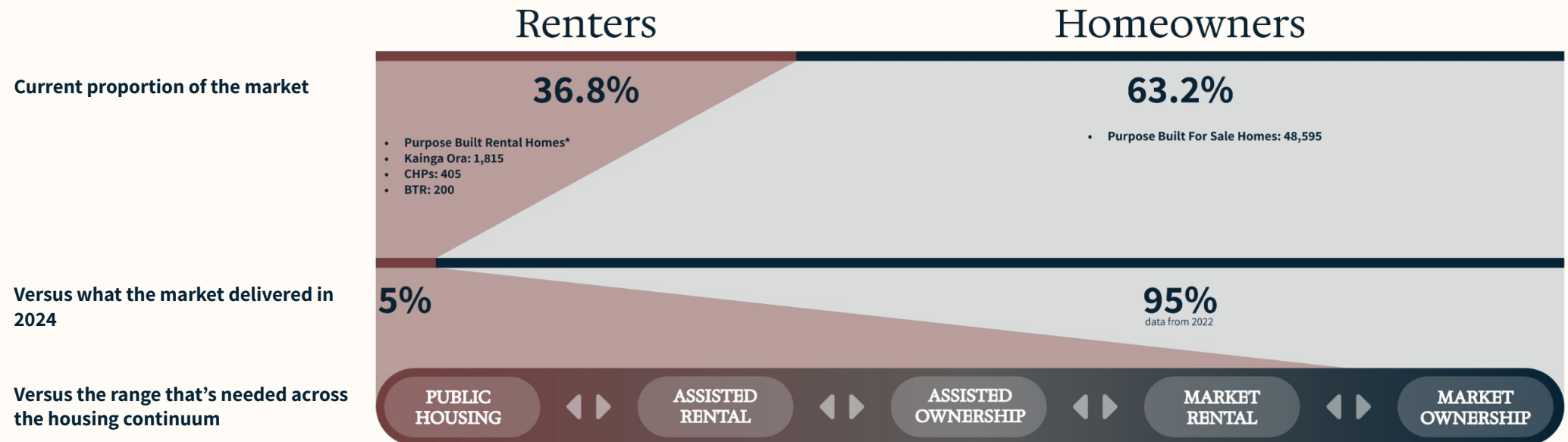


Figure 1. The housing market by tenure, versus the intended tenure of new stock delivered in the previous year, versus the range needed across the housing continuum

Flexible support is required to enable a broader range of options

The lack of options in New Zealand has created a "missing middle", meaning that key segments of the population, such as older adults seeking to downsize, key workers, financially stretched households, and those seeking culturally grounded housing, remain underserved (See Figure 2). An underserved "missing middle" is creating a widening gap between the market and the public housing sector; if people slip out of the market, they have nowhere to go apart from on to public housing waitlists. The emerging findings from the data reinforces that the current market has failed to deliver affordable housing for many New Zealanders. It is our hope that by bringing to light a breadth and depth of understanding about the issues facing a wide variety of New Zealanders, that the importance of fostering innovation and sustainability in the housing system is essential. This could be by encouraging models such as shared equity schemes, cooperatives, leasehold or community land trusts and cohousing. These models, which are mainstream in many other countries, are severely under-supported in New Zealand, despite being proven ways to provide more choices and improving affordability and quality of life for those currently facing significant financial strain and limited mobility in the housing market.



Figure 2. Housing models and tenure types arranged along the housing continuum (See Appendix for terminology definitions)



How to get involved

Building a richer dataset requires a wide range of voices. Whether you are interested in helping us gather data in your community or using our findings to inform your work, we invite you to connect with us.

1. Are you a potential partner who can support the gathering of the data?

This national housing survey is a long-term project, and we need your help to make it successful. We are actively seeking partners to help us connect with diverse and underrepresented communities to ensure their voices shape the national housing story.

How a Data Partnership Works:

Our goal is to create a reciprocal relationship where everyone benefits.

- **You help us** by promoting the survey to your members and community, ensuring their experiences are included in this national data set.
- **We help you** by sharing the relevant data we gather back with you. You can use these powerful insights to support your own advocacy, apply for funding, and make data-driven decisions.

Support we offer our partners:

- An accessible online survey platform and full technical support.
- Secure and robust data management that protects participant privacy.
- A ready-to-use communications and engagement toolkit you can adapt for your audience.

We collaborate with a wide range of organisations, including community groups, housing providers, iwi, developers, councils, and government agencies.

Get in touch to explore what a data partnership might look like.

2. Could you use these data driven insights to support your decision making?

Housing survey insights are vital for robust development strategies, improving housing demand forecasting for capacity assessments, and strengthening spatial and district plans to meet local housing needs. They provide essential data for advanced modelling (including agent-based and economic analysis) to evaluate policies and understand housing preferences.

This data also informs resource consent applications, enables evidence-based Housing Needs Assessments (HNA), Housing & Business Capability Assessments (HBA), and strategies across all levels, guides market research for suitable housing developments, integrates with other statistical databases and APIs, and supports both research methodologies and advocacy.

This data enables you to have **better conversations about housing** with your communities.

Get in touch to explore how the data can help you achieve your goals.

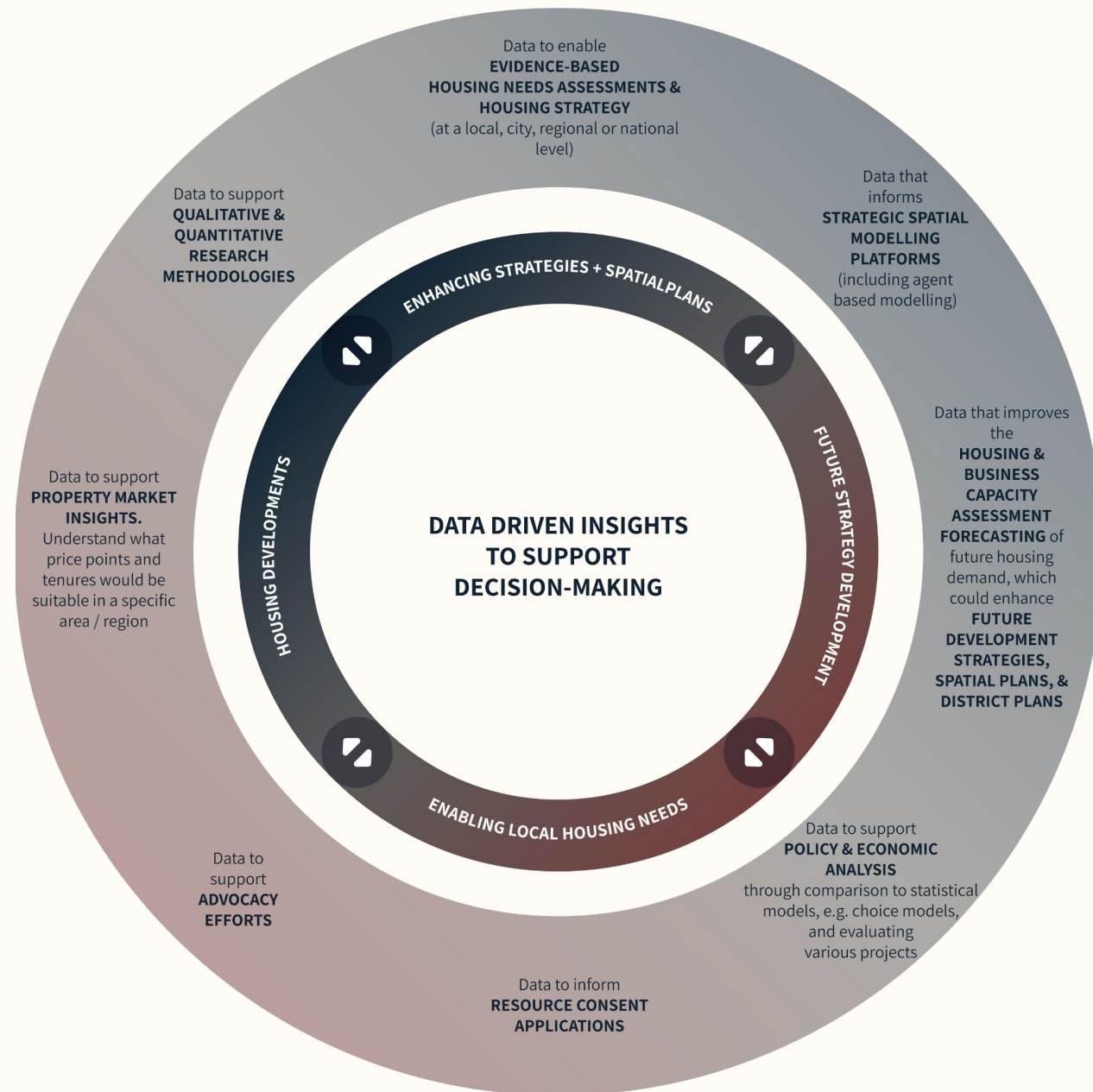


Figure 3. Potential data use cases for The New Zealand Housing Survey data

Examples of where data has been used to encourage diverse housing options



Kāpiti Coast District Council Housing Needs Assessment and Housing Strategy

TUA supported KCDC to develop a comprehensive Housing Needs Assessment for the Kāpiti community, which then informed the development of the Housing Strategy, to deliver a more equitable and sustainable housing system.

Click below to view:

[KCDC Housing Needs Assessment](#)

[KCDC Housing Strategy](#)



Dargaville Racecourse Plan Change Market Demand Analysis

TUA used an earlier version of the survey to undertake market demand analysis to support the plan change for the Dargaville Racecourse.

Click below to view:

[Market Demand Analysis](#)



Ngāti Toa, Housing (Whare & Whenua) Strategy

TUA supported the Rūnanga of Ngāti Toa to understand the needs of their whānau, through a housing survey and a series of hui across the rohe.

Click below to view:

[Ngāti Toa Housing Strategy](#)

Appendix: 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 households 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 *Accommodation Supplement* or other subsidies. The key feature is that 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 individuals and families 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.
- **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, formerly called Housing New Zealand) 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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