

# Future Proof sub-region Housing Study: Demand Preferences and Supply Matters

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# Contents

EXECUTIVE SUMMARY .....	1
<b>1 INTRODUCTION .....</b>	<b>4</b>
1.1 PURPOSE OF REPORT .....	4
1.2 SCOPE OF REPORT .....	5
1.3 STRUCTURE OF REPORT .....	6
<b>2 FUTURE PROOF SUB-REGION HOUSING MARKET .....</b>	<b>7</b>
2.1 BACKGROUND .....	7
2.2 HOUSING SUPPLY.....	8
2.3 HOUSING DEMAND .....	10
2.4 HOUSING MARKET PRICES.....	11
2.5 FINDINGS ON THE HOUSING MARKET SITUATION .....	13
<b>3 RESEARCH METHOD .....</b>	<b>14</b>
3.1 OVERVIEW.....	14
3.2 DEMAND PREFERENCES SURVEY .....	14
3.3 ECONOMIC MODELLING .....	18
3.4 BARRIERS AND INCENTIVES STAKEHOLDER INTERVIEWS.....	21
<b>4 DEMAND PREFERENCES SURVEY.....</b>	<b>22</b>
4.1 CURRENT SITUATION .....	22
4.2 WHAT IS IMPORTANT TO HOUSEHOLDS? .....	22
4.3 WHAT DID HOUSEHOLDS CHOOSE? .....	28
4.4 FINDINGS OF DEMAND PREFERENCE SURVEY .....	32
<b>5 ECONOMIC MODELLING .....</b>	<b>33</b>
5.1 CHOICE MODEL.....	33
5.2 HOUSING FRAMEWORK MODEL.....	34
5.3 NPS-UDC 2018 RESIDENTIAL CAPACITY .....	50



5.4	FINDINGS OF THE ECONOMIC MODELLING .....	53
6	BARRIERS AND INCENTIVES STAKEHOLDER INTERVIEWS .....	55
6.1	INTRODUCTION.....	55
6.2	THE NATIONAL CONTEXT.....	55
6.3	THE INFRASTRUCTURE FUNDING AND FINANCING ACT 2020.....	58
6.4	THE URBAN DEVELOPMENT ACT 2020 .....	58
6.5	FUTURE PROOF .....	59
6.6	HAMILTON TO AUCKLAND CORRIDOR PLAN .....	60
6.7	POLICY SETTING AMONGST FUTURE PROOF COUNCILS .....	60
6.8	PLANNING BARRIERS, INCENTIVES AND OPPORTUNITIES .....	64
6.9	SUMMARY.....	69
7	CONCLUSION.....	70
	APPENDIX A – SURVEY TECHNICAL REPORT .....	73
	APPENDIX B – SURVEY SAMPLE .....	74
	APPENDIX C –DETAILED SURVEY RESULTS .....	79
	APPENDIX D - STATISTICAL RELATIONSHIP.....	88

## Figures

FIGURE 2.1: MAP OF FUTURE PROOF SUB-REGION .....	7
FIGURE 2.2: NEW DWELLING CONSENTS FUTURE PROOF SUB-REGION, 1991-2019 .....	8
FIGURE 2.3: TYPES OF NEW DWELLING CONSENTED FUTURE PROOF SUB-REGION, 1991-2019 .....	9
FIGURE 2.4: FPP DWELLING CONSENTS BY TYPE AND LOCATION, 2009 AND 2019 .....	10
FIGURE 2.5: POPULATION GROWTH 1996 – 2019, FUTURE PROOF COUNCILS. ....	11
FIGURE 2.6: MEDIAN HOUSE PRICES FUTURE PROOF SUB-REGION, 1994-2020 .....	12
FIGURE 2.7: MEDIAN WEEKLY RENTAL FUTURE PROOF SUB-REGION, 1994-2020.....	12
FIGURE 3.1: OVERVIEW OF DATA COLLECTION PROCESS .....	15
FIGURE 3.2: SURVEY SECTORS WITHIN FUTURE PROOF SUB-REGION .....	17



FIGURE 4.1: PREFERENCES FOR LOCATION FEATURES OF HOUSING .....	24
FIGURE 4.2: PREFERENCES FOR FACILITIES FEATURES OF HOUSING .....	25
FIGURE 4.3: PREFERENCES FOR ENVIRONMENTAL FEATURES OF HOUSING.....	26
FIGURE 4.4: PREFERENCES FOR PROPERTY FEATURES OF HOUSING .....	27
FIGURE 4.5: : RANKED PREFERENCES OF HOUSING .....	28
FIGURE 4.6: DWELLING LOCATION - UNCONSTRIANED VS CHOICE EXPERIMENT .....	29
FIGURE 4.7: DWELLING TYPE - CURRENT VS CHOICE EXPERIMENT .....	30
FIGURE 4.8: DWELLING TYPE CHOICES – HOUSEHOLD TYPE SEGMENTS .....	30
FIGURE 4.9: DWELLING TYPE CHOICES – HOUSEHOLD TYPE SEGMENTS.....	31
FIGURE 5.1: CHANGE TO THE SHARE OF HOUSEHOLDS CHOOSING A PARTICULAR HOUSING TYPE .....	34
FIGURE 5.2: HAMILTON CITY – CHANGE IN DEMAND GROWTH BY TYPOLOGY TYPE, 2018-2048 .....	36
FIGURE 5.3: HAMILTON CITY – CHANGE IN DWELLING DEMAND BY SIZE, 2018-2048 .....	38
FIGURE 5.4: HAMILTON CITY – CHANGE IN DWELLING DEMAND BY AGE GROUP, 2018-2048.....	39
FIGURE 5.5: WAIKATO – CHANGE IN DWELLING DEMAND BY TYPOLOGY TYPE, 2018-2048 .....	41
FIGURE 5.6: WAIKATO – CHANGE IN DWELLING DEMAND BY SIZE, 2018-2048.....	43
FIGURE 5.7: WAIKATO – CHANGE IN DWELLING DEMAND BY AGE GROUP, 2018-2048.....	44
FIGURE 5.8: WAIPA– CHANGE IN DWELLING DEMAND BY TYPOLOGY TYPE, 2018-2048 .....	46
FIGURE 5.9: WAIPA – CHANGE IN DWELLING DEMAND BY SIZE, 2018-2048 .....	47
FIGURE 5.10: WAIPA – CHANGE IN DWELLING DEMAND BY AGE GROUP, 2018-2048 .....	49
FIGURE 5.11: INFILL PLAN ENABLED CAPACITY, HAMILTON CITY.....	52
FIGURE 0.1: FUTURE PROOF RESPONDENTS LOCATIONAL FEATURES – VERY IMPORTANT.....	79
FIGURE 0.2: FUTURE PROOF RESPONDENTS PROXIMITIES – VERY IMPORTANT.....	80
FIGURE 0.3: FUTURE PROOF RESPONDENTS LOCAL ENVIRONMENT FEATURES – VERY IMPORTANT .....	81
FIGURE 0.4: FUTURE PROOF RESPONDENTS PROPERTY FEATURES – VERY IMPORTANT .....	82
FIGURE 0.5: HAMILTON CITY RESPONDENTS LOCATIONAL FEATURES - VERY IMPORTANT.....	82
FIGURE 0.6: HAMILTON CITY RESPONDENTS PROXIMITIES - VERY IMPORTANT.....	83



FIGURE 0.7: HAMILTON CITY RESPONDENTS LOCAL ENVIRONMENT FEATURES - VERY IMPORTANT .....	83
FIGURE 0.8: HAMILTON CITY RESPONDENTS PROPERTY FEATURES IDENTIFIED AS VERY IMPORTANT.....	84
FIGURE 0.9: WAIKATO AND WAIPA RESPONDENTS LOCATION FEATURES - VERY IMPORTANT .....	84
FIGURE 0.10: WAIKATO AND WAIPA RESPONDENTS PROXIMITIES - VERY IMPORTANT .....	85
FIGURE 0.11: WAIKATO AND WAIPA RESPONDENTS LOCAL ENVIRONMENT ASPECTS - VERY IMPORTANT .....	86
FIGURE 0.12: WAIKATO AND WAIPA RESPONDENTS PROPERTY FEATURES - VERY IMPORTANT .....	87

## Tables

TABLE 5.1: HAMILTON CITY – DWELLING DEMAND GROWTH BY TYPOLOGY TYPE, 2018-2048.....	35
TABLE 5.2: HAMILTON CITY – DWELLING DEMAND GROWTH BY SIZE, 2018-2048 .....	37
TABLE 5.3: HAMILTON CITY – DWELLING DEMAND GROWTH BY AGE GROUP, 2018-2048.....	38
TABLE 5.4: HAMILTON CITY – DWELLING DEMAND BY TYPOLOGY AND SIZE, 2018-2048.....	40
TABLE 5.5: WAIKATO – DWELLING DEMAND GROWTH BY TYPOLOGY TYPE, 2018-2048 .....	40
TABLE 5.6: WAIKATO – DWELLING DEMAND GROWTH BY SIZE, 2018-2048.....	42
TABLE 5.7: WAIKATO – DWELLING DEMAND GROWTH BY AGE GROUP, 2018-2048 .....	43
TABLE 5.8: WAIKATO – DWELLING DEMAND GROWTH BY TYPOLOGY AND SIZE, 2018-2048.....	45
TABLE 5.9: WAIPA – DWELLING DEMAND GROWTH BY TYPOLOGY TYPE, 2018-2048 .....	45
TABLE 5.10: WAIPA – DWELLING DEMAND GROWTH BY SIZE, 2018-2048 .....	47
TABLE 5.11: WAIPA – DWELLING DEMAND GROWTH BY AGE GROUP, 2018-2048 .....	48
TABLE 5.12: WAIPA – DWELLING DEMAND GROWTH BY TYPOLOGY AND SIZE, 2018-2048 .....	50
TABLE A.1: DISTRIBUTION OF HOUSEHOLD TYPE BY CATCHMENT AREAS, 2018 CENSUS (%).....	74
TABLE A.2: DISTRIBUTION OF HOUSEHOLD TYPE BY SECTOR, SURVEY SAMPLE (UN-WEIGHTED) (%) .....	75
TABLE A.3: HOUSEHOLD INCOME DISTRIBUTION, SURVEY SAMPLE VS POPULATION .....	76
TABLE A.4: DWELLING TENURE, SURVEY SAMPLE COMPARED TO POPULATION .....	76
TABLE A.5: ETHNIC DISTRIBUTION, SURVEY SAMPLE COMPARED WITH POPULATION .....	77
TABLE A.6: AGE DISTRIBUTION, SURVEY SAMPLE COMPARED WITH POPULATION .....	77
TABLE 0.1: CHOICE MODEL OUTPUT – BUYERS .....	90



# Executive Summary

As with other regions and areas across New Zealand, the Future Proof Partners ('FPP') sub-region is facing growth pressures and is assessing how it delivers housing solutions to address housing affordability while delivering well-functioning urban environments. The FPP sub-region, with Hamilton at its core is a high growth region, facing pressures from internal growth in demand as well as from an overspill south from Auckland. A part of the upper North Island Golden Triangle, the FPP area is expected to continue to grow strongly over the next 30 years. Aligned with this growth there are changes in the nature of households, their formation, and their needs. A desire to maximise the efficiency of urban space, reduce sprawl and consumption of highly productive lands, along with a belief that the current planning provisions are not delivering an appropriate mix of housing, means the FPP Councils are looking closely at what people need and want in terms of their dwelling choices and the forces working behind those choices. Through the use of planning provisions and with reinforcement from Central Government by way of the National Policy Statement on Urban Development, the Councils are aiming to ensure supply and demand are more closely aligned. Recognising a gap in their understanding of demand, they have commissioned this study into the housing choice process.

## ***What did this research investigate?***

The Housing We'd Choose study contributes a unique understanding of the demand side of the housing equation. This study collected the views of more than 800 residents across the Future Proof Area to understand what is important to them in choosing a place to live, and it has explored what types of housing they would choose to buy or to rent, if it were available, within their current income and financial constraints. The main difference between this study and previous research into housing preferences is that this research introduced 'real life' constraints on people's choices. The research created a discrete choice experiment in order to explore people's choices and trade-offs. As the report discusses in more detail, respondents were asked to choose between a variety of housing types, sizes and locations across the Future Proof Area, within their own financial constraints. These constraints were established using household and financial information that they provided during the survey.

This study replicates previous research undertaken on household preferences and choices in Auckland, 2015, Dunedin City (2018) carried out by Market Economics and Research First and earlier work in Australia, by the Grattan Institute in 2011 (Kelly, Weidmann and Walsh, 2011a) and the Western Australian State Government for Perth and Peel in 2013 (Department of Housing and Department of Planning, 2013), with some modifications.

Respondents were recruited by phone and invited to complete the online survey. Being online allowed presentation of unique visuals and allowed calculations of affordability to occur in real time, adjusting to respondents' answers throughout the process – again in real time. Efforts were made to ensure the survey sampled an appropriate cross section of Future Proof Households and all results have been weighted back to reflect the exact household mix of Hamilton City, Waikato and Waipa Districts. In total, 1,724 respondents indicated they were interested in taking part in the survey. Of those, some 804 completed the questionnaire. This equates to a completion rate of 47%. With an achieved sample size of 804, the results have a margin of error of +/- 3.5% at a 95% confidence level.

### *What did households choose?*


It is clear from this study that residents in the Future Proof sub-region prefer larger dwellings and are generally willing to trade off both the type of dwelling and its location, in favour of having a bigger dwelling. However, dwelling price remains a critical consideration and is the main driver for residents changing dwelling preferences. As price increases, people become relatively less likely to select larger dwellings. While the demand for stand-alone dwellings remain significant, demand for attached dwelling, such as apartments, terraces and duplexes, grows significantly. For all districts, the largest growth in demand is for two-bedroom dwellings, while demand for larger sections remains stable in more rural areas.

A conclusion that did not emerge was that of people willing to trade house size and a section for proximity to the centre or other areas of high urban amenity as was the case when this study was carried out in Auckland. A key reason for that might be the relative scale of the two cities, the distance trade off people make in Hamilton versus Auckland and the level of urban amenity offered by both centres. In Hamilton, the majority of households are significantly closer to the centre than in Auckland. This means the trade-offs in terms of travel time and cost are significantly lower. When combined with a reduced set of pull factors into the centre, means respondents feel they can have their cake and eat it too. They do not feel the need to make the trade-offs to achieve everything Hamilton has to offer.

Some of the key findings from the economic analysis include;

- People were more likely to choose semi-detached, attached and apartment dwellings over stand-alone dwellings when dwelling sizes were larger – small, attached dwellings are not as preferred.
- People were willing to trade-off their preferred location in order to live in a larger dwelling.
- As price increases, people became relatively less likely to select a larger dwelling. This holds for stand-alone dwellings and attached (albeit at lower confidence levels).
- People were less likely to select an apartment dwelling as the price increased.
- Survey respondents placed significant importance on size, being willing to trade-off preferred dwelling type and location in order to have a dwelling of an acceptable size/bedroom numbers.
- Although willing to make trade-offs to ensure a larger dwelling, people remain sensitive to price.
- Demand for standalone housing in all Districts remains significant over the next 30 years, yet, diminishes as a proportion overtime.
- The data shows that there is an appetite for attached housing and that these types of houses become more acceptable overtime.
- Demand growth for larger sections remains stable for Waikato and Waipa. These findings are likely driven by the semi-rural/rural characteristics of the area and desire of the population to continue this kind of lifestyle.
- The forecast model projects a significant shift in the dwelling typology makeup of Waipa over the next 30 years, specifically an increase in semi-detached housing.
- For all Districts the largest growth in demand is for 2-bedroom dwellings reflective of an ageing population.
- Plan enabled capacity for smaller joined up dwellings must be provided for by Councils in the medium to longer term.
- Aligning demand with capacity highlights that while the provisions in the Hamilton District Plan provide sufficient capacity (at least at the theoretical level) to accommodate attached dwelling demand, provisions in both the Waikato District and Waipa District plans need to be carefully





assessed against a likely increase in demand for more intensive forms of accommodation in the near and significantly more in the more distant future.

When assessed against current policy frameworks in the Future Proof sub-region, there are some clear opportunities for improvement that will better ensure the supply of housing types is aligned with stated preferences. If councils are to avoid a mismatch between future housing supply and demand, it will be important that they specifically advance targeted planning provisions that will ensure changing housing demand is met by the market. These provisions should continue to enable the development of stand-alone housing, but put greater emphasis on enabling a shift to smaller, attached and semi-detached dwellings, especially focused on delivering smaller 1-2 bedroom dwellings.

While the provisions are likely to vary according to each jurisdiction, the general approach should include:

1. Ensuring 'housing choice' is a made a high profile issue, that gains the attention and support of the community.
2. Including a focused and targeted approach to drive greater housing choice in strategic and planning documents, led by the Waikato Regional Policy Statement.
3. Including a new zone or zones dedicated to advancing greater density and housing choice in appropriate areas (such as near centres, public facilities, services, transport nodes).
4. Undertake a comprehensive review of the interrelationships between the policy direction and rules and methods to establish how best to make the zones more enabling. This to include making attached dwelling typologies easier to develop and disincentivising larger stand-alone dwelling types.
5. Putting in place enabling processes, that ensure developers can easily make use of the enabling provisions.
6. Consider the use of other mechanisms such as :
  - a. Reinvesting in pensioner housing.
  - b. Expanding provisions relating to papakāinga housing
  - c. Collaboration with Kāinga Ora and social housing providers to develop additional supply of housing density and choice .
  - d. Investing in supporting infrastructure, including investigating the opportunities enabled by the Infrastructure Financing and Funding Act 2020.
  - e. Investigating opportunities to advance affordable housing through shared equity housing schemes

### ***Are Councils delivering what residents would choose?***

As with other Councils studied through this survey approach, demand for change within the population exceeds or is ahead of Councils planning provisions. The modelling highlighted that while in the main, Council is providing sufficient larger and standalone dwelling capacity, more effort and focus needs to be placed on planning provisions that enable smaller dwelling sized, more intensive development, in and around centres and areas of higher amenity in order to achieve efficient use of land resource and to aid housing affordability.

# 1 Introduction

Within the Future Proof Partners ('FPP') sub-region, as with other regions and growth areas across the country, there is renewed interest in the manner in which residential capacity is being supplied and enabled under District Plan planning provisions. There is a belief that demand for dwellings is exceeding the ability of the market to supply housing, resulting in significant house price increases and reductions in housing affordability. There is also a concern that the various planning provisions may not be providing an appropriate mix of housing by type, price and location to meet market demands. While it is important to understand the raw scale of growth in residential demand and capacity to meet that demand, it is as important to have a strong understanding of the type and nature of housing demand and more importantly, when presented with a range of choices and constraints, the trade-offs households are prepared to make to meet their needs.

This report is a study of housing preferences of the community that lives within and around Hamilton ('Future Proof sub-region'<sup>1</sup>) and barriers to meeting these demands. The research method applied in this study is a continuation of similar research conducted by Market Economics for other cities in New Zealand (Auckland<sup>2</sup> and Dunedin<sup>3</sup>) and Australia (Melbourne/Sydney<sup>4</sup> and Perth<sup>5</sup>). The research in this report has been extended beyond the previous studies to include additional forward looking modelling to understand the potential demands in the future and research on the barriers/incentives that could inhibit the market achieving the required supply of dwellings.

## 1.1 Purpose of report

The Future Proof Strategy is currently being updated. Alongside this, there is work occurring on the wider growth in the areas between Hamilton and Auckland as part of the H2A corridor project. HCC are also updating their Macro Economic model, Dwelling model and the wider FPP are preparing their first Housing and Business Capacity assessment under the newly gazetted National Policy Statement on Urban Development (NPS-UD). In addition, the Waikato Regional Council is in the process of updating their WISE model that models land use and land use change in response to alternative economic growth futures.

The outputs from all of these models are influenced by the choices households make in response to their housing needs. The ability to provide for sufficient housing, in places where people want to live, and where services can be provided in an efficient and effective manner, is a critical matter that the updated Future Proof Strategy will need to address.

In relation to housing, the NPS-UD seeks to enable sufficient capacity to meet community demand for housing at a range of locations and dwelling types, and prices. The first objective of the NPS-UD is for "New

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<sup>1</sup> The Future Proof sub-region refers to the territorial areas of Hamilton City, Waikato District and Waipa District councils.

<sup>2</sup> Yeoman, R. and Akehurst, G. (2015). The Housing We'd Choose: A study of housing preferences, choices and trade-offs in Auckland. A report prepared by Market Economics Limited for Auckland Council.

<sup>3</sup> Akehurst, G. (2019). Housing Framework Predictions: The Housing We'd Choose. A report prepared by Market Economics Limited for Dunedin City Council.

<sup>4</sup> Kelly, J.F., Weidmann, B., and Walsh, M. (2011). The Housing We'd Choose. Melbourne, Australia: Grattan Institute.

<sup>5</sup> Department of Housing & Department of Planning. (2013). The Housing We'd Choose: a study for Perth and Peel. Perth: Government of Western Australia.



*Zealand to have well-functioning urban environments that enable all people and communities to provide for their social, economic and cultural well-being and for their health and safety, now and into the future".* Therefore provisions within planning documents need to provide for a range of residential opportunities such that all people can meet their needs. The final objective of the NPS-UD is that *"New Zealand's urban environments; (a) support reductions in greenhouse gas emissions.."* In this context that means planning provisions should be designed to support intensification and higher density forms of housing. The purpose of this piece of research is to understand how households trade off higher priced stand-alone dwellings in more remote suburbs against more intensive forms of dwellings (Terraced houses, duplexes and apartments) that are significantly closer to places of high urban amenity (such as centres, work areas, the river, parks and social infrastructure).


The second objective of the NPS-UD supports this intensification by seeking to ensure that planning decisions improve housing affordability by supporting competitive land and development markets. The NPS-UD incorporates a new focus on offering people access to a choice of homes that meet their dwelling needs or demands, as well as providing access to jobs, opportunities for social interaction, high-quality diverse services, and open space. There is a focus on providing a range of dwelling types and locations, which include significant intensification within walking distance of large centres (central city and metropolitan centres).

The Future Proof partners have significant data and models of household growth translated into housing units projected to be needed over the next 30 years. They also have a preferred settlement pattern which is being updated currently. This shows where and how they are looking to provide for demand, however, very little research has been carried out into people's housing preferences. FPP decision makers do not have a clear idea of preferences in terms of; housing attributes, preferred environments and the relative importance of all dwelling and locational characteristics households weigh up when making a housing decision. Finally, and importantly, there is virtually no research to date that explores the kinds of trade-offs households may be willing to make if they can't meet all of their preferences in a way that is affordable to them. This Housing We'd Choose research is seeking to better understand this.

## 1.2 Scope of report

The scope of the research was to investigate housing preferences in the Future Proof sub-region. The following objectives were noted by FPP:

- Establish research specific to the Future Proof sub-region;
- Establish a better understanding of what is important to people in the Future Proof sub-region when choosing a place to live;
- Exploring the type and location of housing that people would choose to live in, if the options were available, based on real-world constraints;
- Exploring the trade-offs that households make when selecting homes to buy or rent;
- Comparing existing housing stock and what is coming online (currently being built, or planned to be built), with what people say they would choose if they could;
- Investigating incentives or barriers to development of housing stock in a way which would match people's choices; and
- Developing a set of policy recommendations so that future housing is better matched with housing preference and demand.



The scope of this report was to focus on new housing within the private market, primarily for purchase by owner occupiers or for rental. It is acknowledged that there is a housing continuum which includes non-market housing types, such as social housing, papakāinga and co-housing. It was beyond the scope of this report to test the preferences of households that are not catered for in the private market. We consider that a separate study of household needs within this segment of the community would be valuable. Such a study this may be outside the purview of local government and would be more appropriately handled by central government, iwi and other community providers who control most non-market housing.

Market Economics has led a team to undertake three sets of research to meet these objectives. First, was to collect primary data on the housing preferences of the community (a survey conducted by Research First Ltd). Second, to use economic methods to explore the nature of the preferences using economic tools (economic modelling by Market Economics). Third, to establish the barriers and incentives that may inhibit the market from matching these demands (stakeholder interviews conducted by City Matters). This report provides results from the three research streams.

## 1.3 Structure of report

This report is structured as follows:

- **Section 2 – Future Proof sub-region Housing Market**, provides a discussion current housing market in Future Proof sub-region which covers the current policy context, housing supply and housing demand.
- **Section 3 – Research Method**, outlines a summary of the key steps undertaken in the research. This includes Stakeholder Interviews, Demand Preferences Survey and Economic modelling.
- **Section 4 – Demand Preferences Survey**, presents the responses that were observed in the survey, both in terms of unconstrained preferences and constrained preferences.
- **Section 5 – Economic Modelling**, presents the outcomes of the economic modelling, in terms of choice modelling and future projections.
- **Section 6 – Barriers and Incentives Stakeholder Interviews**, covers the barriers and incentives that contribute to the supply outcomes that currently occur in Future Proof sub-region. These findings are based on stakeholder interviews.
- **Section 8 – Conclusions**, provides a summary of the report’s findings.

## 2 Future Proof sub-region Housing Market

### 2.1 Background

The Future Proof sub-region is strategically located in the centre of the 'Golden Triangle', with Auckland to the north and Tauranga to the east. The Future Proof sub-region encompasses Hamilton City, Waipa District and Waikato District (Figure 2.1). The population within the area has grown rapidly over the last three decades, from 204,000 in 1996 to 306,000 in 2019.<sup>6</sup>

Growth pressures have crossed from Auckland into the northern parts of the Future Proof sub-region, with large scale developments occurring south of the Bombay hills (Pokeno in particular). Hamilton City has also experienced strong growth, which has fed into local villages of Whatawahata, Te Kowhai and the larger towns of Cambridge and Te Awamutu, along with the other areas of Waikato District that surround Hamilton's urban area. While Raglan has experienced substantial growth in both permanent residents and holiday home development.

The planned investments in transport infrastructure in the area may result in greater growth pressures for the river communities (Ngaruawahia, Huntly, Te Kauwhata, etc) and Hamilton. It is likely that Future Proof sub-region will continue to grow strongly in the coming decades. The official projections suggest that another 100,000 people will locate in the Future Proof sub-region over the coming three decades.<sup>7</sup>

Figure 2.1: Map of Future Proof Sub-Region



A key concern of the Future Proof Partners is to understand how best to accommodate growth. Specifically, how best to encourage growth in forms that best meet the demands of households while achieving the

<sup>6</sup> Stats NZ (2020) Subnational population estimates (TA, SA2), by age and sex, at 30 June 1996, 2001, 2006-2013, 2018-2019 (2019 boundaries).

<sup>7</sup> Stats NZ (2018) Population projections, by age and sex, 2013(base)-2043 update.

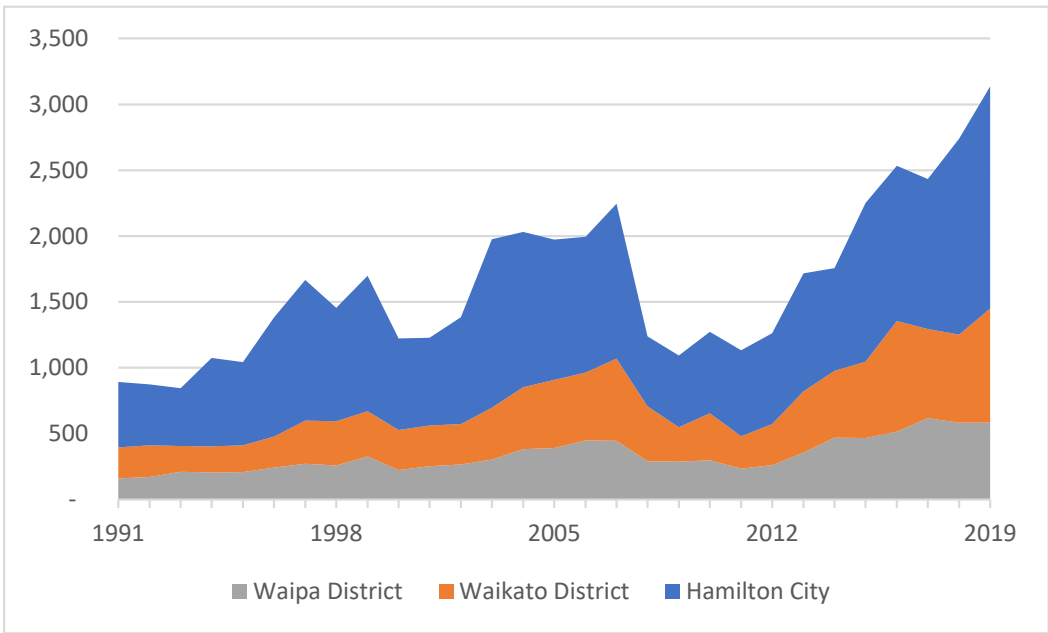
objectives of the NPS-UD and the various plans and strategic documents that outline the sub-region’s future. A key driver for the FPP is how to provide diversity of options and what does diversity look like. FPP want to understand how households will respond to a range of dwelling typologies, prices and locations and most importantly, the trade-offs households will make to achieve either locational preference or to maximise their private amenity in another manner.

Specifically, what types of dwellings and what locations should be encouraged within the Future Proof sub-region.

## 2.2 Housing Supply

The consents data suggests that the number of new dwellings that are built in the Future Proof sub-region has increased from around 1,000 per annum in the early nineties to over 3,000 per annum in 2019 (see Figure 2.2). While there was a significant decline in new dwelling consents during the 2008 Global Financial Crisis, supply has recovered strongly over the last decade reaching record levels in the last five years. Figure 2.2 also shows that the share of supply in Future Proof sub-region has been consistent, with approximately 55% in Hamilton City, 27% in Waikato District and 18% in Waipa District.

Figure 2.2: New Dwelling Consents Future Proof Sub-Region, 1991-2019



The types of dwellings that have been consented in the Future Proof sub-region has changed over the last three decades, with a large share of dwelling being higher density. The number of townhouses/flats, apartments and retirement has increased from 250 units in 1991 to 1,370 units in 2019, which is equivalent to 420% increase over the period. Over the same period the number of houses increased from 630 units to 1,780 units, which is equivalent to 180% increase over the period. While both low- and high-density dwelling consents have both increased significantly, there has been much more growth in consents for high density units. Also, much of the change in the dwelling types has occurred in the last five years.

Figure 2.3: Types of New Dwelling Consented Future Proof Sub-Region, 1991-2019

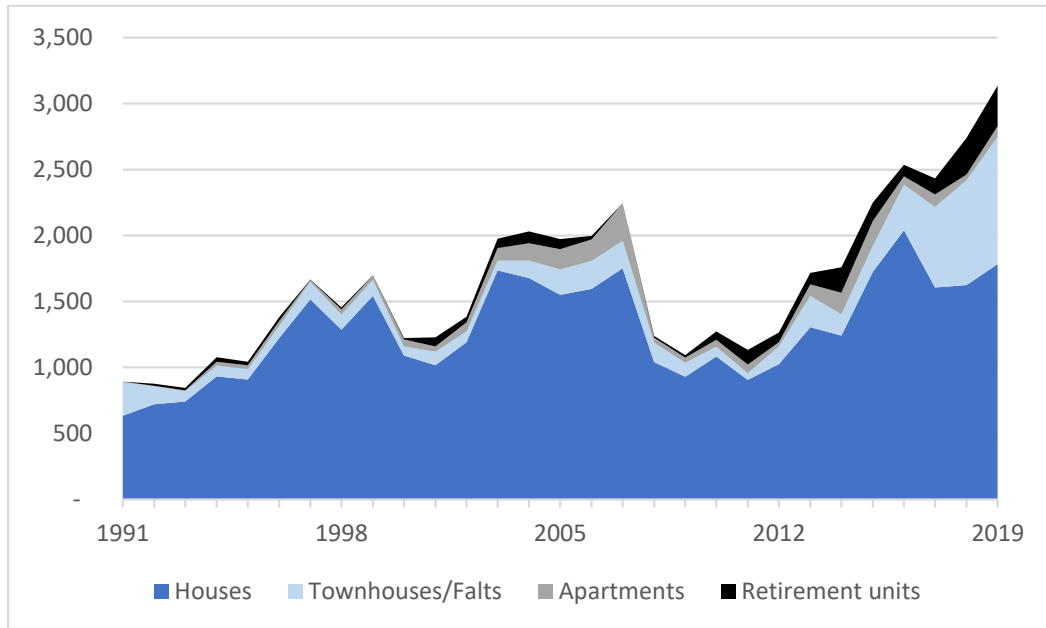


Figure 2.3 highlights the growth in importance of more intensive forms of residential accommodation within the Future Proof sub-region. This growth has mostly occurred over the past 3 years (2016 – 2019). The growth in more intensive forms is also concentrated spatially into Hamilton City. In 2009, Hamilton City consented 89 townhouses/Flats and 39 apartments. By 2019 this had grown to 884 Townhouses/Flats and 57 Apartments. Waikato District in this time had an increase from 16 Townhouses/Flats in 2009 to 52 in 2019 while Apartments had increased from 0 to 26 in 2019. Waipa District has consented 3 Townhouses/Flats in 2009 and no apartments. This increased to 28 Townhouses/Flats and 1 Apartment by 2019 (Figure 2.4).

Interestingly for Hamilton, while there has been an increase in consents for houses (34%), total consents have increased by 210%. Stand-alone house consents have declined as a percentage from over 76% in 2009 to under 33% in 2019. In Waikato District, the total number of consents has increased 230% between the 2 years. However, standalone houses have increased by 205% (from 246 to 750 in 2019). The decline as a total share is much lower in this mostly rural district (94% of the total down to 87%). The same story occurs in Waipa where total consents issued have increased by 100% (287 to 583), with consents for standalone houses have increased by almost 80% (266 to 476). This means standalone houses as a share of total consents has dropped from 93% to 82%. Numerically there has been a large increase in the number of retirement units consented in Waipa (up from 18 in 2009 to 78 in 2019) (Figure 2.4).

Figure 2.4: FPP Dwelling Consents by Type and Location, 2009 and 2019

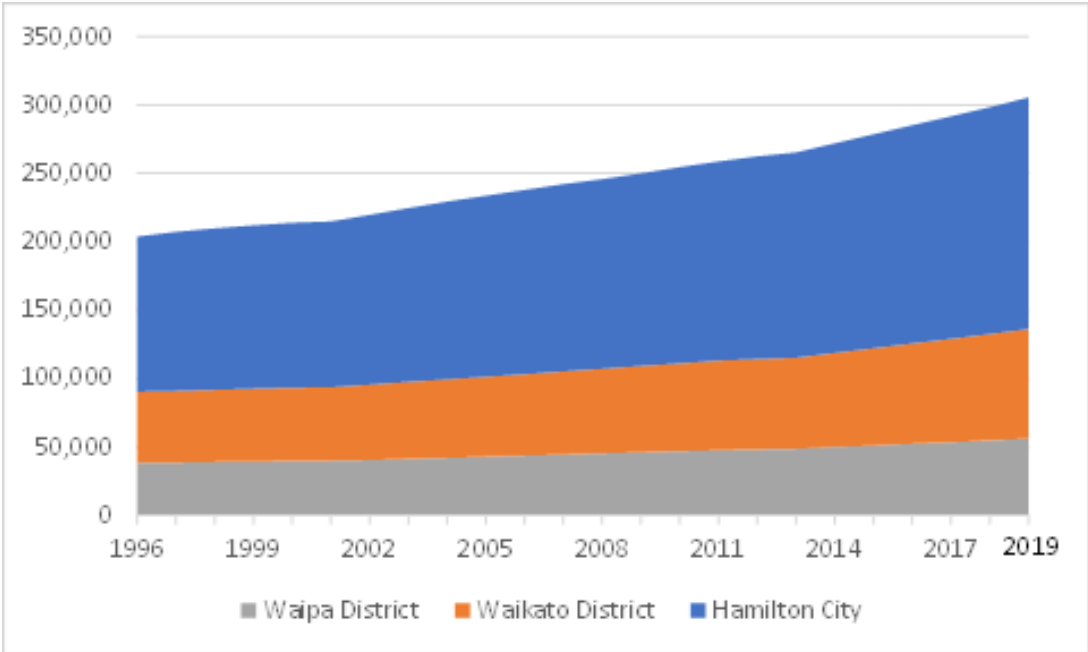
Dwelling Consents	2009		2019		Change	Change %
<b>Hamilton City</b>						
Houses	416	45%	556	31%	140	34%
Townhouses/Flats	89	82%	884	92%	795	893%
Apartments	39	100%	57	68%	18	46%
Retirement Units	0	0%	189	62%	189	0%
<b>Total Dwelling</b>	<b>544</b>	<b>50%</b>	<b>1,686</b>	<b>54%</b>	<b>1,142</b>	<b>210%</b>
<b>Waikato District</b>						
Houses	246	27%	750	42%	504	205%
Townhouses/Flats	16	15%	52	5%	36	225%
Apartments	0	0%	26	31%	26	0%
Retirement Units	1	5%	39	13%	38	3800%
<b>Total Dwelling</b>	<b>263</b>	<b>24%</b>	<b>867</b>	<b>28%</b>	<b>604</b>	<b>230%</b>
<b>Waipa District</b>						
Houses	266	29%	476	27%	210	79%
Townhouses/Flats	3	3%	28	3%	25	833%
Apartments	0	0%	1	1%	1	0%
Retirement Units	18	95%	78	25%	60	333%
<b>Total Dwelling</b>	<b>287</b>	<b>26%</b>	<b>583</b>	<b>19%</b>	<b>296</b>	<b>103%</b>
<b>Future Proof Sub-Region</b>						
Houses	928	85%	1,782	57%	854	92%
Townhouses/Flats	108	10%	964	31%	856	793%
Apartments	39	4%	84	3%	45	115%
Retirement Units	19	2%	306	10%	287	1511%
<b>Total Dwelling</b>	<b>1,094</b>	<b>100%</b>	<b>3,136</b>	<b>100%</b>	<b>2,042</b>	<b>187%</b>

## 2.3 Housing Demand

Over the past 25 years, the Future Proof sub-region has grown strongly. Between 1996 and 2019 it has grown by approximately 50% or by around 100,000 residents. The majority of the growth occurred in Hamilton where population grew by 56,000 between 1996 and 2019. However, the highest percentage growth occurred in Waikato District which grew by 54% compared to 49% growth in Hamilton since 1996. This was driven by spill-over growth from Auckland Region populating the northern fringe towns such as Tuakau and Pokeno – as well as growth emerging from Hamilton to close rural villages such as Te Kowhai and Whatawhata. Waipa added 17,800 residents between 1996 and 2019 – a 46% increase.



Figure 2.5: Population Growth 1996 – 2019, Future Proof Councils.



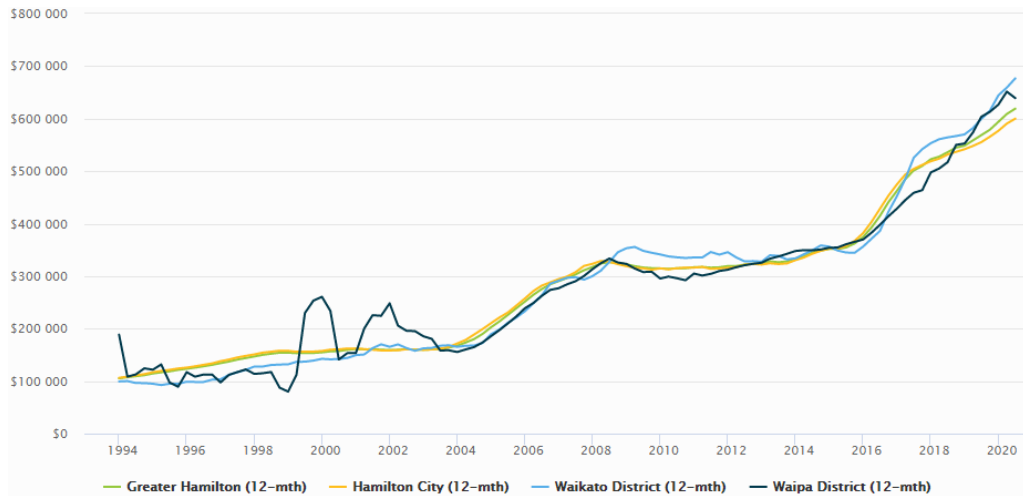
## 2.4 Housing Market Prices

Housing Demand has increased markedly in the Future Proof sub-region. Since the early nineties house prices have increased by approximately six-fold, from \$100,000 to over \$600,000 for the median house.<sup>8</sup> The trend has been fairly consistent across the three territorial areas, however in recent times the prices in Waikato District have grown more quickly than the other parts of Future Proof sub-region. This divergence may be driven by the greenfield developments in Pokeno and areas south of the Bombay hills prices are therefore likely to be driven by demand pressures that spill over from Auckland. In addition, in a period of low inflation, low interest rates and associated low investment returns, investors flock to the tax-free returns offered by the housing market. Nationally, this leads to price inflation that is removed from underlying demand drivers of population growth.

Embodied in this growth is a general price rise (CPI). Over the same time period prices in general have increased by 69%, meaning that House Price inflation in the Future Proof sub-region is almost 9 times general inflation (over the same time period).

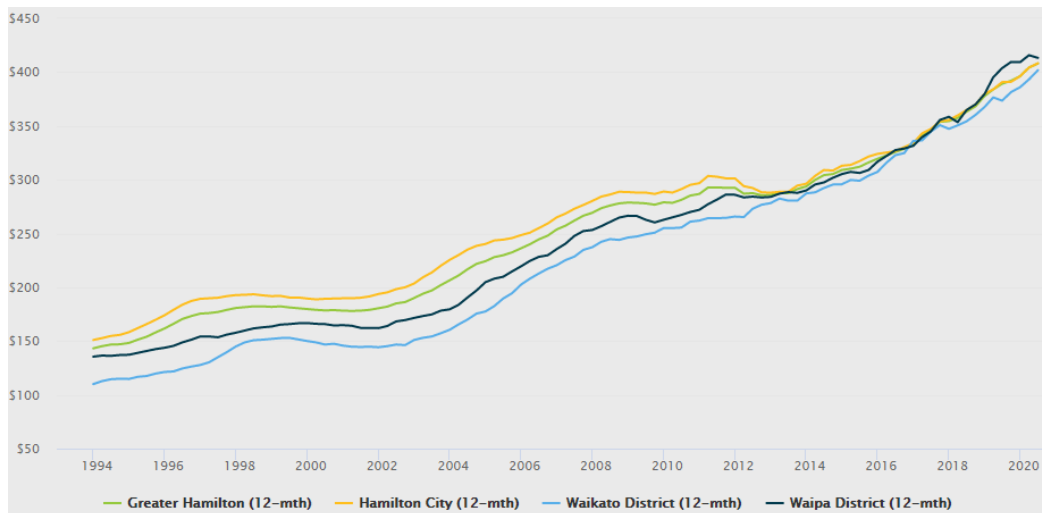
<sup>8</sup> Corelogic (2020) 12-month rolling Dwelling Sales Price (actual) – median price series.

Figure 2.6: Median House Prices Future Proof Sub-Region, 1994-2020



Demand for rental properties has also been strong in the Future Proof sub-region. However, weekly rents have increased by a smaller amount relative to house prices. The average weekly rent increased from \$140 per week in 1994 to over \$400 per week in 2020.<sup>9</sup> Importantly, rental prices have not moved as far or as fast as house prices. Over the same time period rental price inflation has been 286% - roughly half the rate of house price growth (4 times general price inflation).

Figure 2.7: Median Weekly Rental Future Proof Sub-Region, 1994-2020



<sup>9</sup> MBIE (2020) 12-month rolling Dwelling Rents (actual) – nominal mean rents private bond lodgement.



## 2.5 Findings on the Housing Market Situation

The Future Proof sub-region has experienced rapid growth, which has resulted in key changes in the housing market and housing policy. This growth is expected to continue in the coming decades, with over 100,000 new residents expected to live within Future Proof sub-region. This growth will place pressure on the urban areas within the sub-region.

The discussion in this section provides the following key findings about the housing market,

- Consents data indicates that the market is shifting to supply greater numbers of higher density dwellings, townhouses, flats, apartments and retirement units. Over 40% of supply is now in these higher density typologies.
- The location of consents has been broadly consistent over the last three decades, with Hamilton City (55%), Waikato District (27%) and Waipa District (18%) supplying the same share of dwellings over the decades.
- Sales data shows a significant increase in prices over the last three decades, from \$100,000 to over \$600,000 for the median dwelling. This rapid increase in prices indicates that housing demand has been strong in the sub-region.
- Rental costs have grown, albeit at a slower rate compared to the sales data. The average weekly rent has increased from \$140 per week to over \$400 per week.

Housing policy has responded to the changing housing market. The implementation of two National Policy Statements has required Future Proof councils to provide sufficient capacity for housing within Regional Policy Statements and District Plans. The research of housing capacity has culminated in the development of the Future Development Strategy, which has enabled significant residential capacity which is expected to meet the demands of the community.

The main purpose of this study is to provide more detailed information on the housing demands of the community. This detail will provide Future Proof councils with a better understanding of what types of dwellings and the locations that would be preferred by the community. This information can be used to inform the framing of the Future Proof Strategy and the next Future Development Strategy.

## 3 Research Method

This chapter briefly outlines the data collection methods used in both components of this study. The content provided here is intended to provide the reader with a broad understanding of the techniques used. Further detail is provided in the appendices.

### 3.1 Overview

This study included three main phases, outlined briefly below.

- The first phase was to undertake primary research among households that live across the Future Proof sub-region. The primary research phase included recruitment phone contact and an online survey. These were developed by the project steering group and fieldwork was undertaken by Research First Ltd.
- The second phase was to undertake economic modelling, which includes econometric examination of the survey responses and economic projections that apply these preferences to understand how demand may transpire in the future. The econometric research involved the development of a 'trade-off' model. It draws on the experimental choice data from the survey to explore how real-world constraints affect housing choices, using a statistical modelling technique. The model of the future ('Housing Framework Model') applied the preferences to population projections to establish the potential nature of the demand that could transpire in the future. This was undertaken by Market Economics Ltd.
- The third phase was to then assess the potential barriers that may exist in the area that could inhibit the market from providing the types of dwellings that are demanded today and in the future. This research focused on stakeholder interviews and assessment of current policy settings. This was conducted by City Matters.

The following sections provide an overview of what was involved in these three phases.

### 3.2 Demand Preferences Survey

The first phase of this study was to undertake primary research among households that live in the Future Proof sub-region to explore their housing preferences, choices and trade-offs. This consisted of initial telephone recruitment, followed by an online survey. These stages are outlined in more detail below.

#### 3.2.1 Survey Method

The primary research utilised a mixed-method research design, as it involved initial telephone recruitment of the sample population, who (subject to meeting certain criteria) were invited to complete a survey online. Respondents were asked to agree from the outset to complete the survey. In the initial telephone contact, the purpose of the research was outlined, and people were offered an incentive to participate, in line with standard market research practise. If they agreed, they were then communicated with by email.

An online surveying method was used, for a variety of reasons. First, it is not possible to display the visual or the dynamic components of the survey using traditional methods (such as telephone or hard copy). In addition, online data collection is cost-effective, as there is no interviewer presence and labour costs are

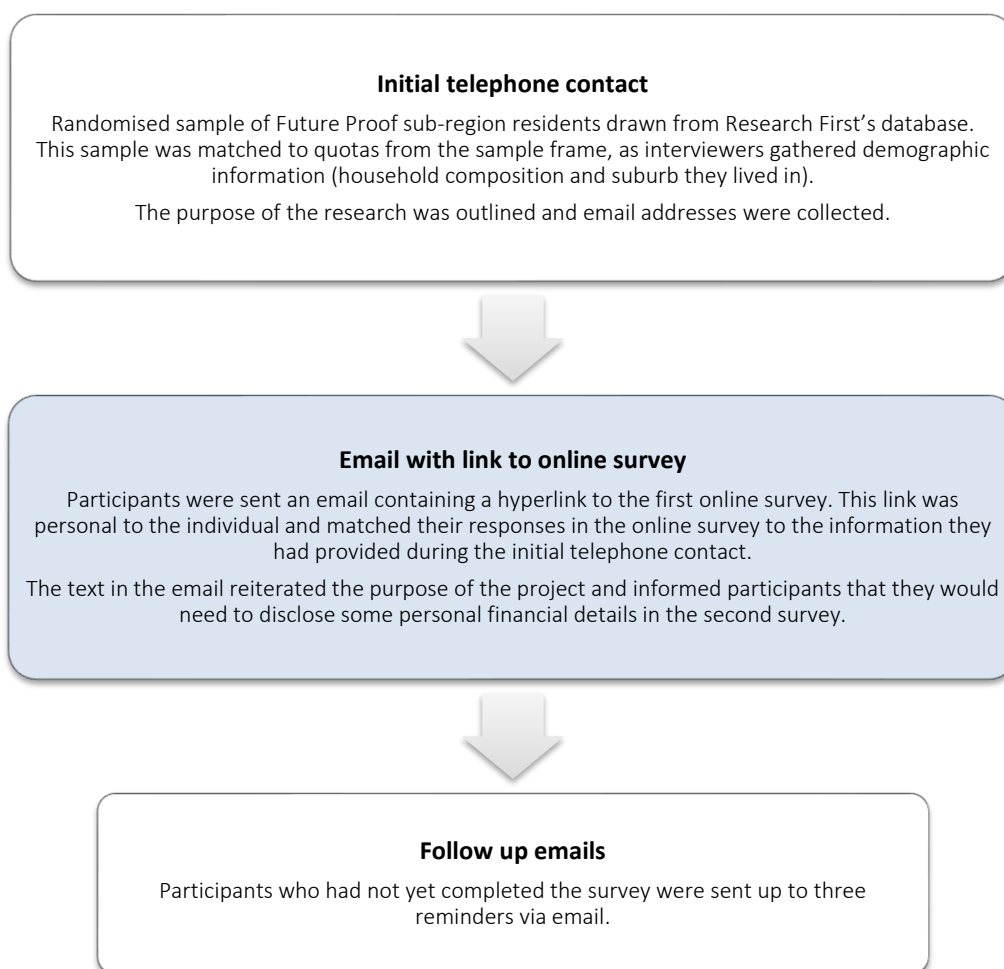
minimised; and it allows respondents to complete the survey in their own time, which can maximise response rates. The survey combines what had previously been 2 surveys into a single package using the online interview suite NEBU.

An overview of the data collection process is shown in Figure 3.1.

The second part of the survey required respondents to undertake a discrete choice experiment in which they had to trade-off housing type, size, and location within 'real world' financial constraints based on the answers they provided in the first part of the survey and a house price and rental cost framework by location and type developed by M.E from FPP specific current housing costs.


The fieldwork took place between June and July 2020 and was administered by Research First.

**Figure 3.1: Overview of data collection process**



### 3.2.2 Survey Sample

In total some 29,105 people were approached to participate in the survey. Of these some 1,724 indicated that they were interested in taking part in the survey. This represents a response rate of 6%. Of these, approximately 804 respondents completed the survey for a completion rate of 47%. As further outlined in Chapter 4, there were several points at which respondents could be exited from the online survey however,



and a total of 751 respondents completed the discrete choice experiment. Regardless of whether respondents completed the fulfilled discrete choice experiment, they provided information about their preferences and who they were. This important information has been retained.

Efforts were made during recruitment and sampling to ensure that the final sample represented a variety of household types across Future Proof sub-region, as it was considered by the research team that household composition plays a key role in driving housing needs and requirements. The survey was split between the three partner councils within the sub-region. In total 400 interviews were carried out with Hamilton City respondents, and 200 in each of Waikato District and Waipa District. Details of error margins are contained in Appendix A. However, overall the Survey has a confidence level of +/-3.46%. This is inside the maximum recommended for these types of surveys (+/-5%). Once the sample is split between the three Districts, the error margins increase (see Appendix A). This limits (to a certain extent), the reliability of smaller sub-samples and conclusions drawn from them for Waikato District and Waipa District when viewed in isolation. However, the collective values still apply.

In addition, despite best efforts, smaller one person households were slightly under-represented in the final sample. With respect to individual characteristics of the respondents, it should be noted that Māori, Pacific, and Asian people, and those in older age groups (over 40 years) were also under-represented, when compared to the general population. This report presents weighted results, the weightings adjust the raw data to ensure the results and modelling reflects the structure of the population in the community.

For an overview of the survey sample characteristics please refer to Appendix B and the weightings.

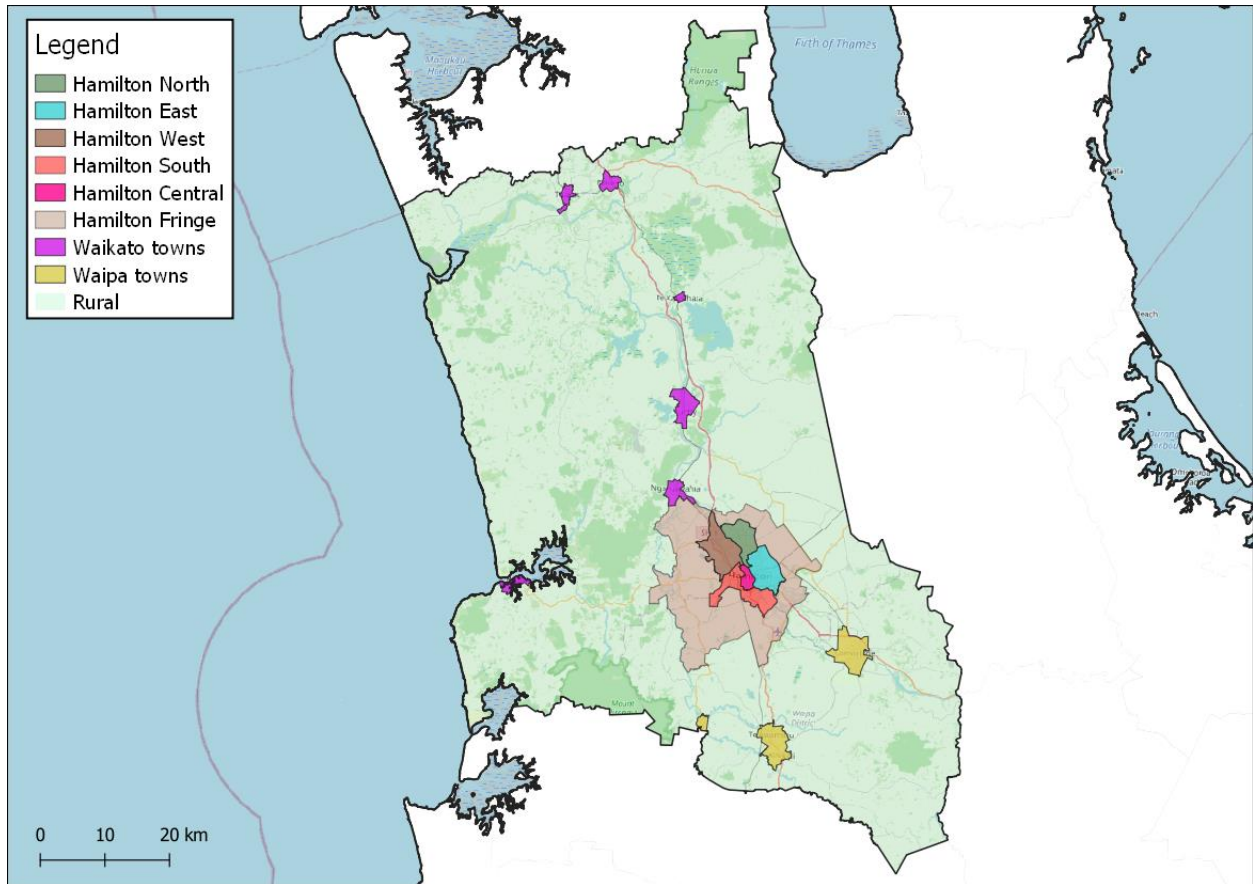
### 3.2.3 Survey Sectors

For the purposes of sample selection and the discrete choice experiment, the Future Proof sub-region was divided into nine 'sectors' according to land value and spatial location, with the goal of defining a limited number of markets. The sectors are as follows (also refer to map in Figure 3.2):

- **Sector 1: 'Hamilton Central'**, which covers the City centre of Hamilton.
- **Sector 2: 'Hamilton South'**, which covers the Hamilton suburbs that are west of the Waikato River and south of State Highway 23. This includes Frankton, Temple View, Melville, Deanwell, Glenview and Peacocke.
- **Sector 3: 'Hamilton West'**, the urban area west of the Waikato River and south of State Highway 23. This includes Western Heights, Maeroa, Whitora, Beerescourt, Forest Lake, Nawton, Grandview Heights, Baverstock, Te Rapa, St Andrews and Pukete.
- **Sector 4: 'Hamilton North'**, the urban area east of the Waikato River and north of Boundary Road. This includes Fairfield, Fairview Downs, Chedworth, Chartwell, Queenswood, Harrowfeild, Rototuna, St James Park, Huntington and Flagstaff.
- **Sector 5: 'Hamilton East'**, the urban area east of the Waikato River and south of Boundary Road. This includes Claudelands, Ruakura, Hamilton East, Silverdale, Hillcrest and Riverlea.
- **Sector 6: 'Hamilton Fringe'**, which is the semi-rural areas around Hamilton.
- **Sector 7: 'Waikato Towns'**, which includes the five major towns in Waikato District, Ngaruawahia, Huntly, Te Kauwhata, Pokeno and Tuakau.
- **Sector 8: 'Waipa Towns'**, which includes the three major towns in Waipa District, Cambridge, Te Awamutu and Pirongia.

- Sector 9: 'Rural', which covers all other areas in the Future Proof sub-region.

Figure 3.2: Survey Sectors within Future Proof Sub-Region




Each sector covers many suburbs, which have some unifying characteristics and geography, but also have very different characteristics. In order to identify which sector respondents lived in, they were asked what suburb they lived in and were later allocated to a sector during the data analysis stage.

The selection of nine sectors was a compromise between providing sufficient detail and difference across parts of Future Proof sub-region for the choice modelling, and being succinct enough to ensure the questionnaire was not onerous. The previous Australian and New Zealand studies used similar numbers of spatial sectors and used land value as a tool to delineate boundaries between sectors.

### 3.2.4 Survey Structure

The survey was structured in two separate parts, telephone invitation and online survey.

The telephone invitation was short, with only seven questions. Many of the questions act as a filter to removing respondents that are not the target of the survey (market researchers, 18 years and younger, non-residents) or who do not want to participate in an online survey. The remaining questions collect information about the respondent, which includes the household make up, suburb, first name and email address. The respondents that successfully passed the invitation criteria were then sent an email with a link to the online survey.



The online survey asked a range of questions about preferences for housing, which includes questions that are both unconstrained and constrained by respondents' financial information. The Survey is separated into the following five sections,

- **Section 1: About Your Current Situation**, collects information about the respondents current housing situation. The respondents were asks questions about their current dwelling, type (stand-alone, attached, apartment, etc), ownership (occupier, rent, etc), length of tenure, intentions to move (with location considered) and motivation for move.
- **Section 2: About your Preferred Housing Features**, examines how important various features are to respondents when thinking about choosing a place to live. The respondents were asked to rate the importance of features of housing on a three-point scale of Not Important, Of some importance and Very important.
- **Section 3: Living and Working**, which collects information about the respondent's current address, where they work and where they would prefer to live in the Future Proof sub-region.
- **Section 4: Financial Situation**, collects information about household composition, income, expenses, liabilities, and assets. This information is used to establish the maximum amount that the respondent's household can afford to buy, or to rent.
- **Section 5: Choice Experiment**, this section of the survey shows the respondent four sets of dwellings that the respondent can afford to buy or rent, with the options shown being constrained by the financial situation of the respondent. The respondent was shown the four dwellings that they selected and asked to select which of the dwellings best reflects the housing they would choose.

This report focusses on the results in Section 2 and Section 5 of the online survey. Section 2 asks respondents about their housing preferences, in terms of types of features i.e. what dwelling would you like? Section 5 constrains the respondent preferences based on their financial position, i.e. what dwelling can you afford? The choice experiment tests how respondents undertake trade-offs when deciding which house to buy? Refer to Chapter 4 for the summary results from the survey questions.


## 3.3 Economic Modelling

The economic modelling conducted in this research utilises the survey data to establish the relationship between different characteristics of housing in Future Proof sub-region and preferences for housing from the community. The survey data collected from the respondents is used to develop a Choice model and a Future Demand model. The first model explores the nature of relationships expressed by the respondents, while the second utilises the relationships to establish the potential demands for housing over the coming decades.

### 3.3.1 Choice Model

The data from the discrete choice experiment was used to establish the trade-offs that respondents had made between price, type, size, and location when facing a constrained budget. This study followed the





approach employed in our previous study for Auckland and applied a conditional logit model to establish the marginal effects of different characteristics.<sup>10</sup>

The conditional logit model was proposed in 1974 by Daniel McFadden in his Nobel Prize winning work on modelling consumer choice. This approach focuses on the characteristics of alternatives, rather than attributes of the consumer. Instead of having one data point or decision per individual, there are as many data points as alternatives available to the individual. Broadly, a ‘conditional’ logit model is used when the values of the variables (i.e. characteristics) vary across the choices and the parameters are common across the choices.

In the discrete choice experiment, each respondent was presented with up to 16 housing options, each with different characteristics. The options varied in nature according to the following characteristics: location (sector), number of bedrooms, number of car parks, floor space, land area, dwelling type and purchase price or rental cost.<sup>11</sup>

The method is appropriate as many of the housing typologies presented in the study are not currently available in the different locations across Future Proof sub-region. The existing range of housing types is limited, and we cannot infer from this what households’ actual preferences might be. By providing a choice experiment that includes a range of typologies, we can measure behaviour and preferences. While this data is experimental - the respondents’ decisions are based on hypothetical choice sets - it provides insight into how households might make different choices if a greater range of housing typologies were available.


Of additional interest, is the difference between the final constrained choice (once the respondents goes through the selection process of dwelling options that fit within their constrained budget) and the initial choice of where they might wish to live and in what type of dwelling. In the Auckland work, it was clear that many respondents, when faced with a choice of a stand-alone house on the fringes of Auckland, chose instead to live in a more intensive housing environment (terraced housing or apartments, on smaller lots) that was closer to work, or centres or other places of high amenity within Auckland. Auckland is physically a large city and has the highest average house prices, meaning that for respondents that were reasonably financially constrained (people such as young families, or first home buying couples or low income families), their stand alone housing selection set was very small and distant.

The Hamilton urban environment is not the same as Auckland’s. The distances are smaller, and the value range is likely to be less between highest and lowest house prices. We do not anticipate there being as significant a surge towards more intensive dwelling typologies that are proximate to centres and employment nodes as in the Auckland study. Hamilton is relatively narrow with the CBD being between 3km and 4km in a straight line, from the urban edge east to west. This compares to a straight line distance in Auckland of between 16km to 18km (depending on direction). This difference is likely to translate to an hour each way in rush hour traffic, an amount of time that households are very sensitive to.

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<sup>10</sup> See Appendix D for more details on the modelling undertaken in this study.

<sup>11</sup> It is noted that many problems of interest to demographers, economists and other social scientists can be modelled by using the conditional logit approach. The results from the conditional logit model provide information about the relative value that respondents place on the various characteristics, as revealed by their behaviour - that is, the estimated coefficients.



Refer to Chapter 5 for the summary results from the models.

### 3.3.2 Housing Framework Model

In this section, results from the choice modelling and survey are analysed and applied to the projected populations to provide an estimate of the type of dwellings that will be demanded and potential location of growth. The modelling framework is flexible in that it can be applied to a range of household projection scenarios to provide alternative views of future dwelling demands.

As outlined above survey respondents were asked a series of questions about their current housing situation (location, the type of dwelling, ownership and how long they had been there). There were also asked questions about the type of features they looked for in a dwelling, and the level of importance they placed on these features as part of the purchasing decision. These features included locational features about the area plus accessibility to work, shops, schools etc. In addition, they were asked about the local environment and about dwelling features (orientation, title, aspect, section size, presence of a balcony etc).

Respondents were asked about their financial situation in terms of household income, debts and assets. Then, based on this and their living arrangements, the survey calculated the amount of money they would be able to spend on a dwelling.

Finally, by way of set up, respondents were asked where they worked. Then based on their knowledge of Hamilton and other TA suburbs and their own financial constraints and prices, they were asked to select a first and second choice in terms of where they would most like to live.

The survey then presented each respondent with a series of dwelling options that matched their affordability profile. The dwellings also accounted for their living situation and other preferences. However, if a respondents desires did not match their budget, the survey provided options across the city that did match their budget. At each stage the respondent was shown 4 options and they were to select their preference. At the end of 4 rounds, respondents were shown their 4 selected options in order to make a final selection.

Those final selections, when tied back to demographics provide the ability to project demand by type and location into the future. The model utilises NIDEA projections prepared by NIDEA (at Waikato University) and the projection series selected following consultation with each District Council. For example, Hamilton City rely on the NIDEA Low projection series (as well as the medium), while the other Councils rely on the NIDEA Medium projection series. The outcomes therefore represent a likely mix of demand, should these projections play out over time.

## 3.4 Barriers and Incentives Stakeholder Interviews

This component of work, relied on feedback from the Future Proof officers, combined with an independent review of existing policy documents and others relevant to the policy framework. These were considered against a range of policy documents in other jurisdictions and barriers and opportunities identified.

The following steps were undertaken:

Step 1: A high level review of the existing policy framework in the Future Proof sub-region. This involved a review of the leading policy documents such as the Future Proof Strategy, Waikato Regional Policy Statement, the Hamilton to Auckland Corridor Plan, and Central Government's urban growth agenda and emerging NPS-UD.

Step 2: A series of telephone, Skype or Zoom meetings with representative Future Proof officers. Standard questions were used to help guide the discussion. Questions focused on the policy direction, plan provisions and other mechanisms in place to enable housing development within each jurisdiction.

Step 3: Following feedback from the discussions, additional research was undertaken to verify points made and to identify any other issues of relevance. Most additional research involved reviewing the contents of the various district plans, the Regional Policy Statement, and Future Proof Strategy. This stage also involved reviewing policy and planning provisions in some other growth councils plans – Christchurch City District Plan, the Auckland Unitary Plan, proposed Hastings District Plan, and a future plan change to the Western Bay of Plenty District Plan.

Step 4: at this point, clarification was sought from some Future Proof officers (including the independent Future Proof Implementation Adviser) to verify previous feedback, ask additional questions, and consolidate understanding.

Step 5: Preparation of section 6, Barriers and Incentives section of this report.

## 4 Demand Preferences Survey

In this section of the report we summarise some of the key findings of the Housing Preferences Survey. First, we explore housing preferences to establish what households are seeking when selecting a dwelling. Household preferences at the conceptual level are then translated into a real-world selection process. In the first instance households are asked to select where they would choose to live in terms of dwelling type and location in an unconstrained way. Finally, they are asked to repeat the process with financial constraints derived from their responses. The outcomes are then compared to provide insight into the manner in which households trade off size, space and location once they are not able to have it all.

### 4.1 Current Situation

The majority of respondents stated that they currently lived in stand-alone dwellings (82%), while 12% lived in a unit or a semi-detached dwelling and 4% lived in an apartment.

Home ownership was relatively high among the sample. Two thirds (65%) of respondents owned the dwelling they lived in, either with or without a mortgage, and a further 7% stated that a family trust owned the dwelling (it is not possible to ascertain from the results however, whether the person completing the survey was part of that family trust). About one in five (23%) were renting from a private landlord and 3% renting from a community housing provider (Kāinga Ora, Ministry, iwi, a religious group, or a community group).

Before being asked to rate what was important to them in choosing a place to live, respondents were asked whether they were planning to move in the next five years, and if so, where to and why. Many were not planning on moving (40%), with a third indicating that they were considering moving and the rest (26%) were unsure.


Of those respondents who stated they were considering moving in the next five years, over two thirds (71%) said they were thinking of moving within Future Proof sub-region, and 16% said they would move outside of Future Proof sub-region, while the rest (13%) were unsure.

Reasons for considering a move were mixed. For example, while 25% stated that they would move if they had a change in their personal circumstances, 14% said a better location, 13% would move to a smaller home, a further 13% said they wanted to move to a bigger home. Approximately half of renters wished to move from renting to buying a home.

Of the people who provide free text reasons for moving many referenced the following reasons, shift to retirement villages, wish to build, or live on a lifestyle block. Many of the respondents had individual reasons for wanting to shift, such as travel, gardens, a missing characteristic of existing house, etc.

### 4.2 What is Important to Households?

The respondents were asked to rate the importance of features of housing on a three-point scale of Not Important, Of some importance and Very important. The “features of housing” include; its location, facilities, environment, and the nature of the property. The respondent was then asked to rank the group of features that they selected as ‘Very Important’.



The set of features respondents could choose from have been drawn from both the HWC study carried out in Auckland and Dunedin. In the original Auckland work, the selection set of housing and locational attributes was generated through focus groups held across the city. Respondents were asked to identify the range and list of attributes that might be important to them when thinking about choosing a place to live. The set of attributes was generic enough to be applied more generally to studies of this nature. In subsequent studies (Dunedin City and now in the Future Proof Area), there was a good alignment between the list of selection attributes and the choices people felt they would make. In addition, it was beyond the scope of both the Dunedin Study and the FPP study to recreate the initial focus group work. It was also considered not necessary to recreate the focus groups as the attributes already identified are the most common aspects of household dwelling choice (they accorded with the Australian iterations of the study as well).

One attribute that came through more strongly in the FPP study than in previous studies was proximity to a GP or medical practice. This did not feature strongly in either of the other large city studies in New Zealand, but came through relatively strongly in this study. One possible explanation of this was that the research was carried out during the COVID-19 pandemic (June-July 2020). However, Research First have found in other studies that COVID-19 has not had a significant effect on peoples responses to longer term questions such as those involving house purchasing and deciding on where to live – they tend to look past the current short term crisis.

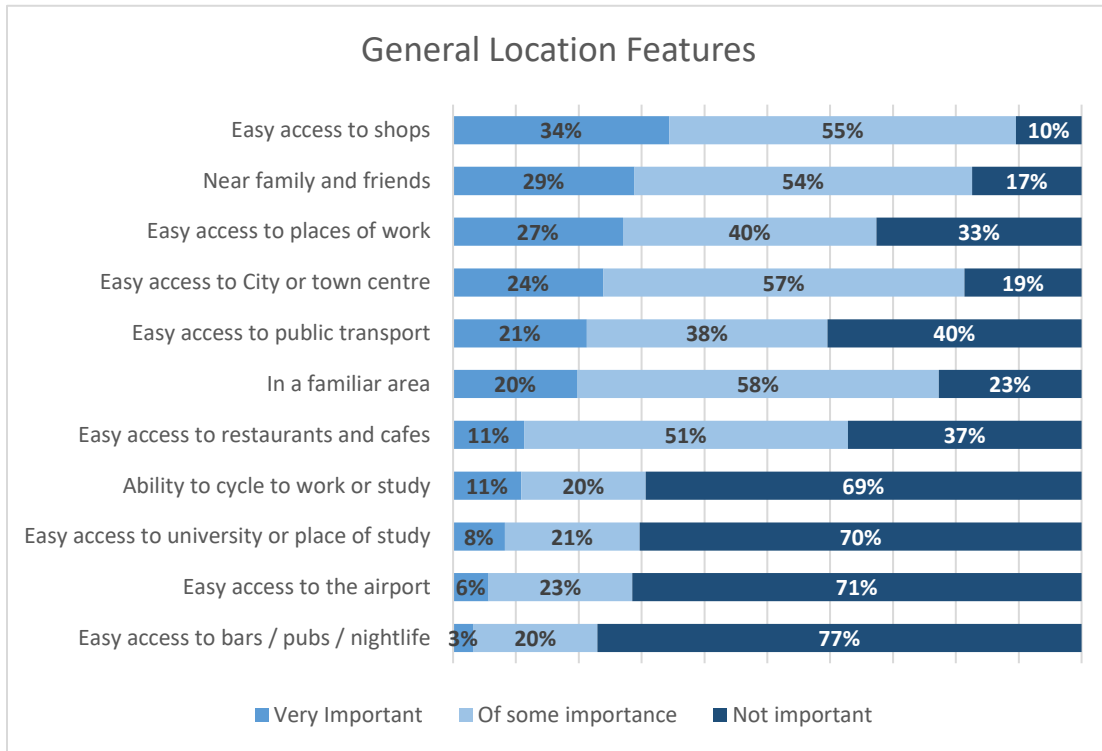
One feature that does distinguish this study from the previous two, is that many more people in smaller towns and villages across the FPP area were surveyed. While living in a larger centre results in being relatively close to GPs and medical facilities, this becomes more of a concern in smaller towns where access is not so easy.

#### 4.2.1 Location Features

The 11 features in this category related to ease of access to work, school, university, family and friends, restaurants and bars, as well as transport options. Because there is no universal measure of “easy access to”, the survey relied on each respondent to translate “easy access to...” in their own way relative to their own situation. However, overall, these characteristics did not rate highly relative to the features in other categories.

The item rated as most important among these features was **easy access to shops** – over a third (34%) rated this as being very important (Figure 4.1). Almost a third rated **near family and friends** as being very import. **Easy access to place of work** was very important for 27%.

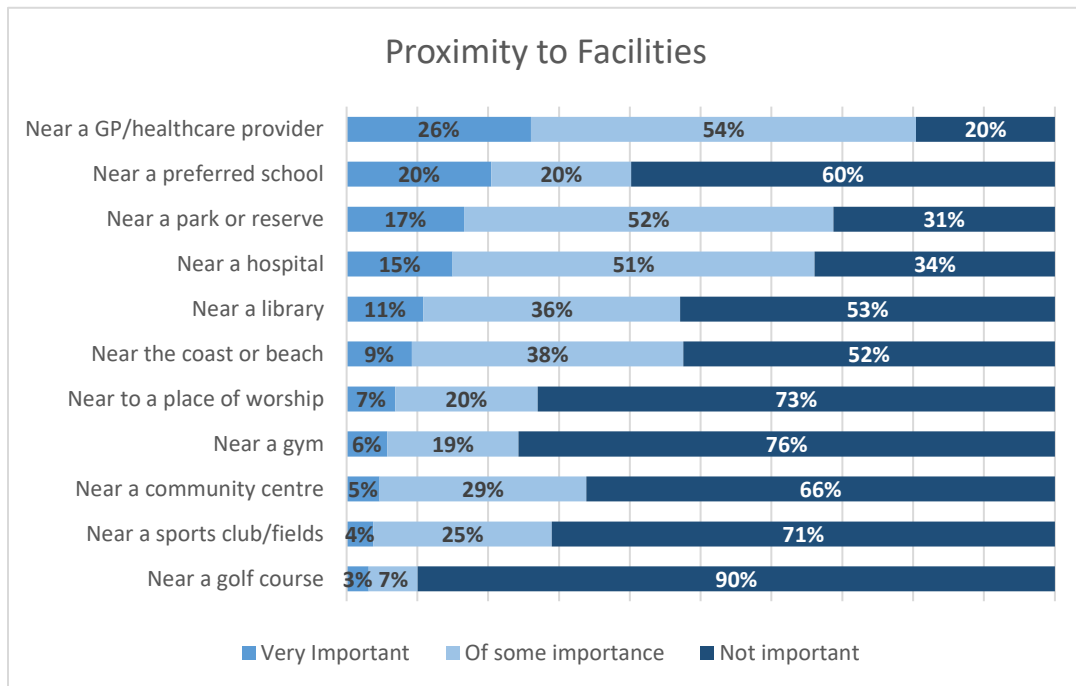
Figure 4.1: Preferences for Location Features of Housing



## 4.2.2 Facilities Features

The 'facilities' category included 11 features related to aspects of the neighbouring environment. Generally, most of these features were not rated as being 'very important' (Figure 4.2). The highest rated features were **near a GP/healthcare provider** (26%) and **Near a preferred school** (20%).

Figure 4.2: Preferences for Facilities Features of Housing

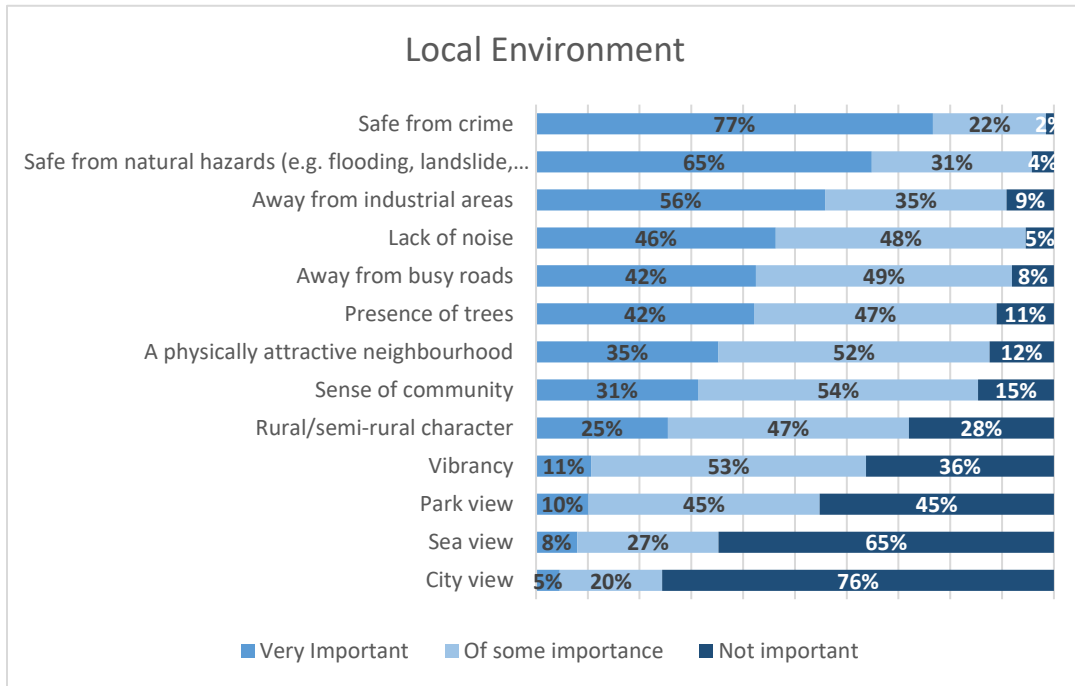


## 4.2.3 Local Environment Features

The 'environment' category included 13 features related to aspects of the neighbouring environment. Generally, most of these features were rated as being 'very important' or of 'some importance'.

The local environment category has some of the highest regarded features. A large majority of respondents (77%) consider that **Safe from crime** is very important and a further 22% consider it to be of some importance (Figure 4.3). This was the highest rated feature overall across all categories. A large number of respondents also considered Safe from natural hazards is very important (65%) or of some importance (31%). Being **Away from industrial areas** was also rated very important (56%).

Figure 4.3: Preferences for Environmental Features of Housing



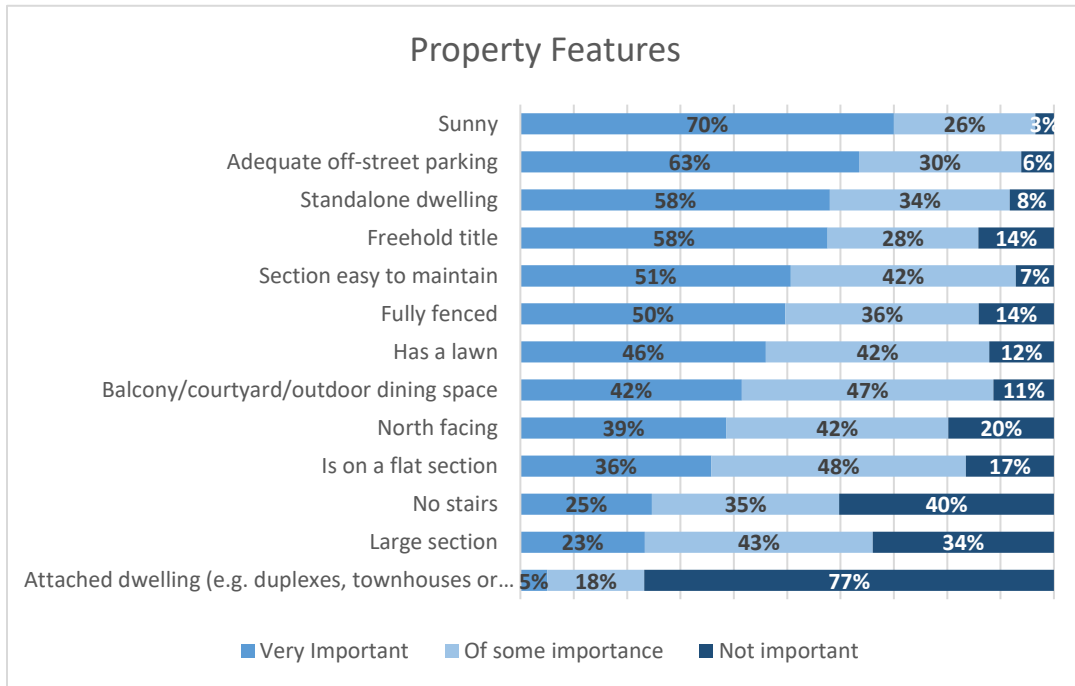
#### 4.2.4 Property Features

Many of the features related to properties were rated as being very important to respondents when thinking about choosing a place to live, in particular that it was **Sunny** (70%), **Adequate off-street parking** (63%), **Standalone dwelling** (58%), **Freehold title** (58%), **Section easy to maintain** (51%) and **Fully fenced** (50%) where all very important to over half the respondents (Figure 4.4).

There are also a number of other property features that are very important to a third or more of the respondents (**Has a lawn**, **Balcony/courtyard/outdoor dining space**, **North facing**, **is on a flat section**)



Figure 4.4: Preferences for Property Features of Housing



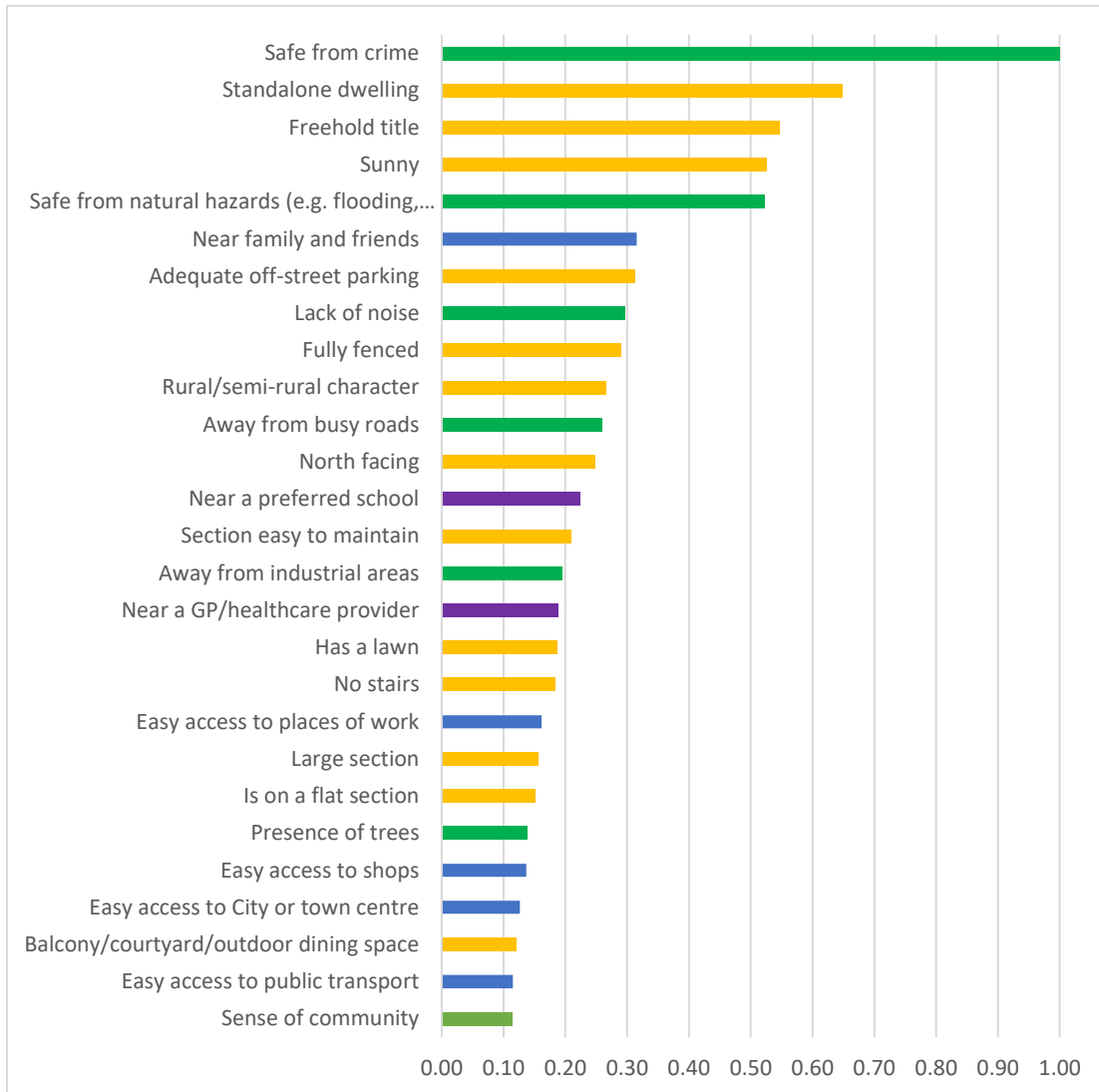
#### 4.2.5 Overall Rankings of Features of Housing

The respondents were asked to then rank the features that they selected as 'Very Important' from 1 to 5. Figure 4.5 below shows an index of the relative importance of these features, which is based on the most highly rated feature. The colours in the bar graph indicate which type of features they are, with green being an Environment feature, yellow being a Property feature, blue being a Location feature and purple being a Facility feature.

The figure shows that respondents ranked features that relate to environment and property most highly. By far the most important feature was **Safe from crime**, followed by **Standalone dwelling** (index of 0.65) and **Freehold Title** (index of 0.55). Other important features of housing include **Sunny** (index of 0.53) and **Safe from natural hazards** (index of 0.52).

We note that these results are consistent with the previous Housing We'd Choose studies conducted in Auckland and Dunedin.

Figure 4.5: : Ranked Preferences of Housing



### 4.3 What Did Households Choose?

Before the respondents undertook the choice experiment, they were asked to indicate which location they would prefer to live in (i.e. unconstrained choice). Their responses were used to refine the list of potential options presented to them in the choice exercise, both in terms of type of dwelling that can be afford and the potential to buy or rent.

In total 90% of respondents could afford to buy a dwelling within Future Proof sub-region, these respondents where shown dwellings from the buy set that they could afford. Approximately 10% of respondents could not afford to buy a dwelling. Half of these respondents could afford a private to rental, they were shown dwellings from the rental set that they could afford. The remaining 5% of respondents could not afford to buy or rent any dwelling in the list. This outcome is expected as the choice sets do not include dwellings supplied by community housing providers. Community housing providers supply dwellings for approximately 3-5% of the households who cannot afford to buy or rent on the private market.

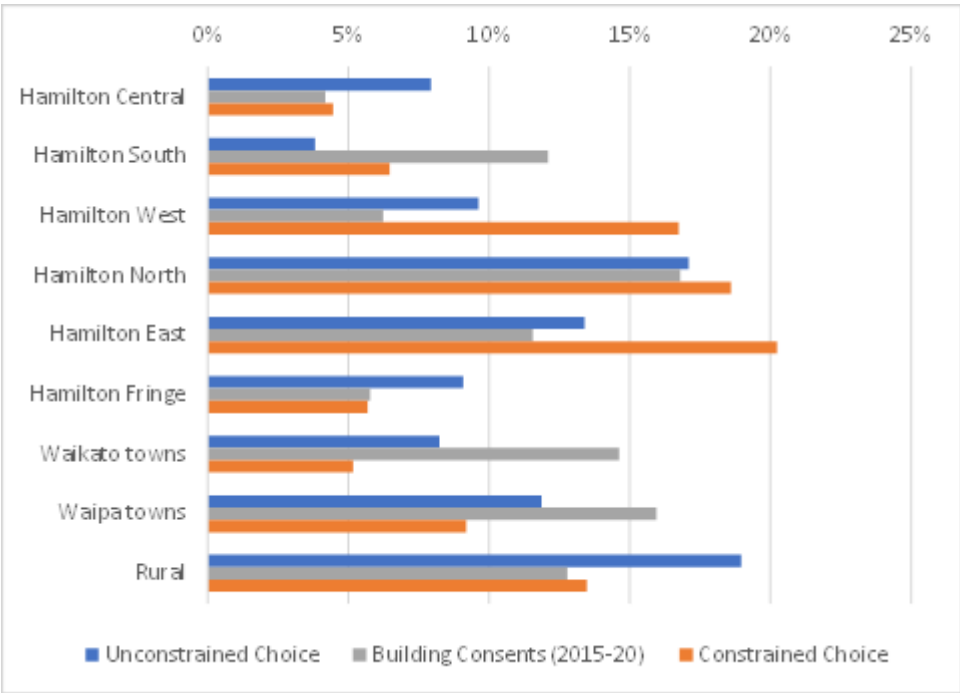
The respondents were then shown a range of dwellings that they could afford which were located across the Future Proof sub-region. The respondent then selected the dwelling that best fit their preference (i.e. constrained choice).

### 4.3.1 Dwelling Location Choice

Figure 4.6 below compares locational choice respondents made in both unconstrained and constrained manner. The difference between the choices shows that financial constraints meant that respondents did not pick Hamilton Central and Hamilton Fringe as strongly once real world financial constraints became part of the selection process. It would seem that respondents traded-off these locations for other parts of Hamilton where although their needs might be met in a sub-par manner – they could afford the dwellings.

Note that in most cases, recent building consents (2015 – 2020) represented by the grey bars on the chart, are far closer to the constrained choices than residents unconstrained choices. This indicates that the market (in terms of what it is delivering) is more closely aligned with the reality of what people can afford than their unconstrained wishes. It also provides comfort that the survey process is resulting in outcomes that are reflective of what is occurring within the housing markets across the Future Proof sub-region

Figure 4.6: Dwelling Location - Unconstrained vs Choice Experiment

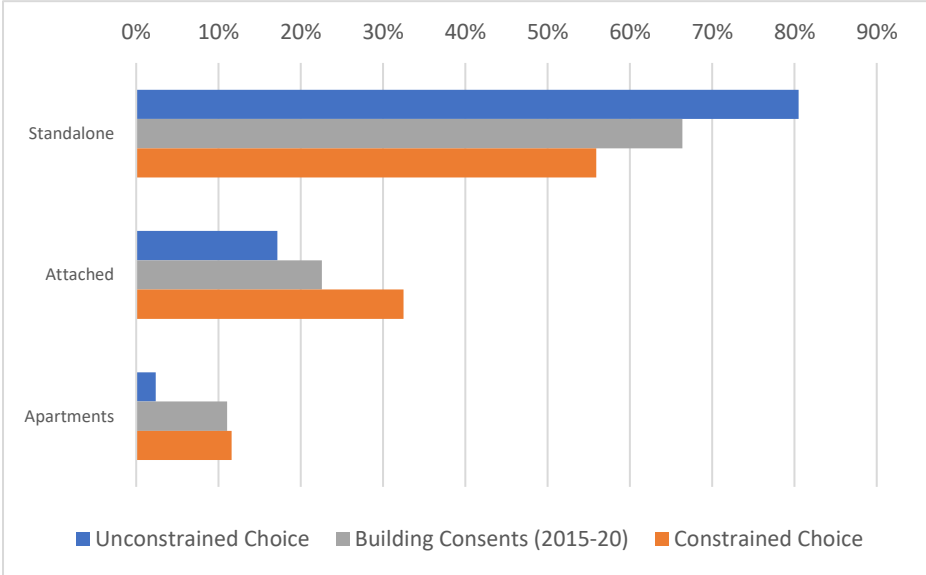


### 4.3.2 Dwelling Type Choice

Before the respondents undertook the choice experiment, they were asked to indicate which type of dwelling they currently live in. Respondents were shown a range of dwellings types that they could afford. The respondent then selected the dwelling that best fit their preference (i.e. constrained choice) from within their affordable range. Figure 4.7 below shows that some of the respondents that live in stand-alone dwellings would be willing to trade off to live within higher density dwelling types, mostly attached dwellings and some apartments.

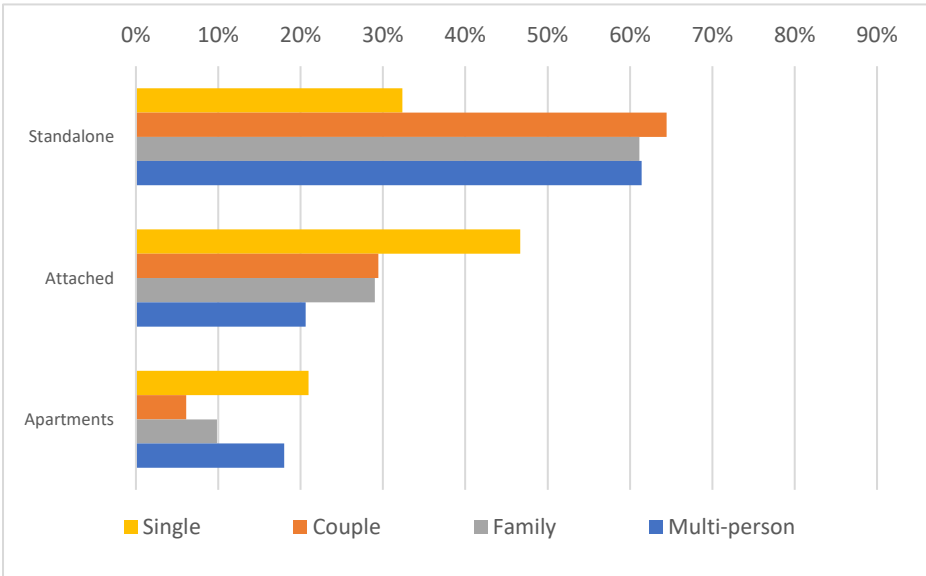
As with the locational choices discussed above, recent consents (2015 – 2020) are far closer to the final constrained choices indicated by the survey than the current residential situation people are in.

**Figure 4.7: Dwelling Type - Current vs Choice Experiment**



For the most part the choice of dwelling type was fairly consistent across the household type segments in the survey (see Figure 4.8). However, there is a notable difference for single person households, with this group selecting higher density dwellings types much more often than the other household types (approximately two-thirds of the time). These households selected standalone dwellings at approximately half the rate of other household types. It is likely that this difference in selection will be related to the difference in ability to afford larger dwellings and also because these smaller households have less need for larger dwelling.

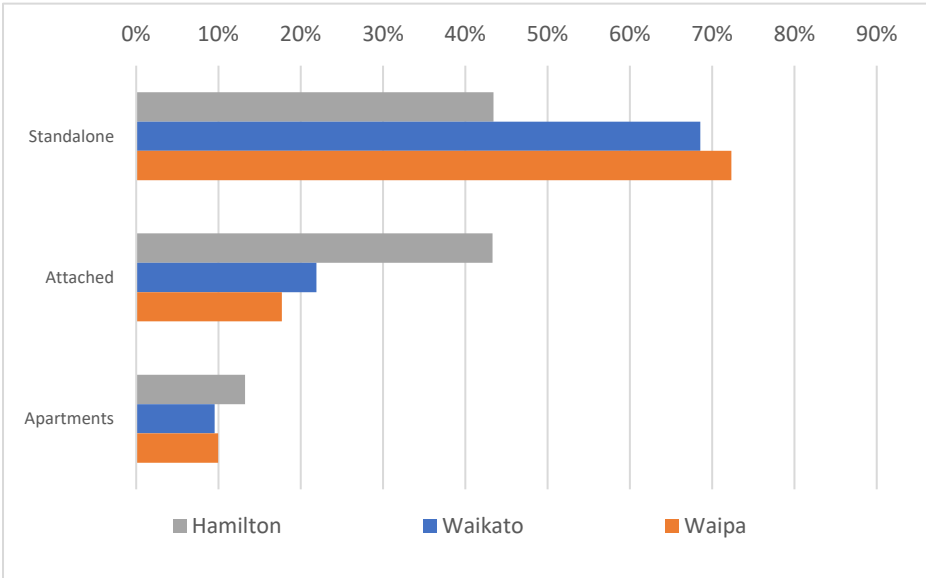
**Figure 4.8: Dwelling Type Choices – Household Type Segments**



The comparison of households aged under 65 and households aged over 65 shows very little difference in dwelling typology selected. However, the households aged over 65 tended to pick smaller dwellings, with fewer bedrooms (39% picked a house with 2 bedrooms).

The choices of dwelling type by respondents differed between households depending on where they currently live. The preferences of Hamilton residents being markedly different to the residents in Waikato and Waipa districts. Hamilton residents were more likely to pick higher density dwelling types than standalone dwellings (almost a 40:60 split). Conversely, Waikato and Waipa residents were more likely to pick standalone dwellings (approximately 70:30 split). This is likely to be reflective of opportunity and exposure. In most larger cities, the presence of higher density forms of dwellings means people are more used to having them around. They become of more meaningful option – especially in relation to proximity to places of high amenity at affordable prices.

**Figure 4.9: Dwelling Type Choices – Household Type Segments**




**4.3.3 Choice Option Match**

Finally, the respondents were asked if their most preferred constrained option reflected the choice they would make. For respondents who could afford to buy a house, just over half (53%) answered ‘Yes’, 27% answered ‘No’ and the balance (21%) were unsure. For respondents in the rent section approximately three quarters (76%) answered ‘Yes’, 23% answered ‘No’ and 19% were unsure.

We suggest there are a few explanations which account for the differences in responses between the buy and rent respondents. All housing options presented in this survey were newbuilds. For households looking to rent, a new build is likely to be more desirable compared to an older house (i.e. better insulation, warmer, dryer, more energy efficient). However, newbuilds can sometimes lack character that older houses possess which was a negating factor for a number of respondents within the buy section.

Although the answers to this particular question provide some level of accuracy/validation to the survey and overall research, the survey has been specifically designed to incorporate households purchasing ability and reflect the housing market at present. For cases where respondents answered no or did not know, we



suspect they would end up selecting something close to the survey results – i.e. their constrained housing choice.

The respondents were also asked to rank four factors in terms of their choice, being location, house type, dwelling features and dwelling value. Almost half of the respondents ranked location as the most important factor, while house type was most important to approximately a quarter of respondents. Dwelling features (19%) and Dwelling value (8%) were less important.

## 4.4 Findings of Demand Preference Survey

The following are the key findings of the demand preference survey:

- Respondents consider that the most important feature of a dwelling is **'Safe from crime'**, followed by **Standalone dwelling** (index of 0.65) and **Freehold Title** (index of 0.55). Other important features of housing includes **Safe from natural hazards** and **Sunny** (index of 0.5).
- In terms of location choice, there is considerable difference between unconstrained and constrained choice. The difference between the choices shows that financial constraints meant that respondents did not pick Hamilton Central and Hamilton Fringe, it would seem that respondents traded-off location for other parts of Hamilton.
- The choice experiment showed that respondents that live in stand-alone dwelling would be willing to trade off to live within higher density dwelling types, mostly attached dwellings and some apartments.

# 5 Economic Modelling

The economic modelling conducted in this research utilises the survey data to establish the relationship between different characteristics of housing in Future Proof sub-region and preferences for housing from the community. The survey data collected from the respondents is used to develop a Choice model and a Future Demand model.

The first model explores the nature of relationships expressed by the respondents (Choice model), while the second utilises the relationships to establish the potential demands for housing over the coming decades (Housing Framework model).

## 5.1 Choice Model

The choice experiment data has been used to establish a conditional logit regression model for buyers. This statistical method tells us about the influence of location, size (using number of bedrooms as a proxy for size) and housing type on the probability that respondents would select any particular option. This method provides an understanding of the relative importance of the different characteristics of dwellings and to test the significance of these relationships.

For example, the assessment provides an understanding of how the location of a dwelling changes the probability of the dwelling being picked by respondents. The model reveals the probability of a dwelling in a not preferred location, being picked holding all other aspects of the house constant. This is useful as it can be used to either predict the probability of a household picking an option or location, or can be used to understand the relative importance of each aspect of housing.

The assessment tested the relationships between the following characteristics:

- Size of dwelling – based on number of bedrooms
- Type of dwelling – dwelling type (stand-alone vs semi-detached vs attached vs apartment)
- Location – preferred location (in a preferred sector vs not in a preferred sector)
- Price – cost to buy.

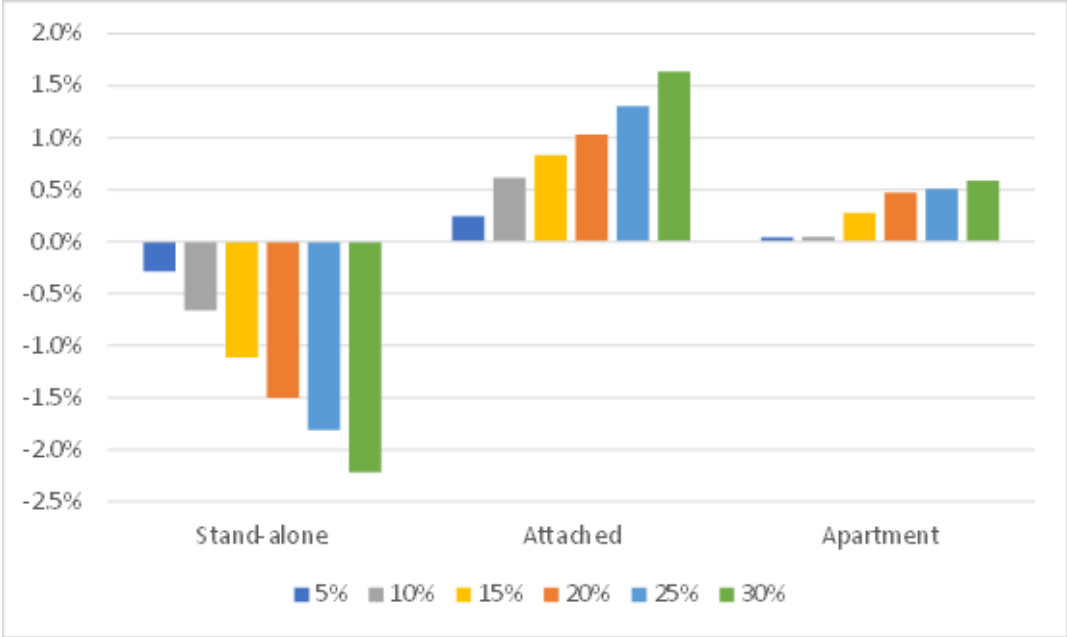
The primary relationships in the assessment are all statistically significant. Broadly, relationship for Size characteristic indicate that number of rooms is very important, with respondents being much more likely to pick dwellings with more bedrooms. The relationships for dwelling type reflected the expected outcome, with higher density dwellings (attached and apartments) having a much lower chance of being chosen than a stand-alone or semi-detached dwellings. The relationship for location indicates that respondents were happy to shift outside their preferred location when viewed in isolation. Also, as would be expected the relationship for Price, indicates that as price increases the odds of selecting a dwelling decrease. The detail of relationships is shown in more detail in Appendix D.

The statistical relationship can be used to explore how purchasing decisions could change as a result of changes in the characteristics of dwelling. For example, how might dwelling choices change if the prices of dwelling increased across the Future Proof sub-region. Generally, we would expect some households to make a trade-off to cheaper types of dwellings to avoid some of the price rises.

As an example, this section presents five scenarios that evaluate a set of hypothetical uniform increases in price across all locations and house typologies in Future Proof sub-region. These scenarios could be used to understand how households may react to the continuing house price increases that have been experienced in the Future Proof Region. This provides an understanding of how households may trade-off house types for a given price increase.

Figure 5.1, below shows that a 5% increase in prices (dark blue bars) will have very little effect on the housing types chosen by respondents, with less than 1% of households that selected standalone changing to attached or apartments as a result of the increased price. However, under the largest price rise scenario (+30%) the modelling shows that around 2.2% of households could switch away from stand-alone dwellings, to select attached (1.6%) and apartments (0.5%). While households' selection of dwelling types is not very elastic with respect to price, this does indicate a considerable increase in demand for higher density dwellings.

Figure 5.1: Change to the share of households choosing a particular housing type



## 5.2 Housing Framework Model

Results from the survey are analysed and applied to current and projected populations<sup>12</sup> to provide a first cut at translating growth in total into growth by typology across the Future Proof sub-region. Having established the ratios of demand by location and typology through the survey work, the modelling framework is flexible in that it is able to be applied to a range of household projection scenarios to provide alternative views of future dwelling demands.

<sup>12</sup> Each TA projection set provided by NIDEA, University of Waikato.



The final housing choice selections from the survey results, when tied back to demographics provide the ability to project demand by housing typology, dwelling size and by population age group into the future for the Districts within the Future-Proof sub area. Demand by fine grained location could not be projected into the future as the household projections<sup>13</sup> used are not spatially split out within each District. However, even if they were it would be beyond the confidence intervals of the survey data to apply it at a more local level than the district.

## 5.2.1 Hamilton City Wide Demand

Table 5.1 summarises demand from across Hamilton City for different dwelling typologies. Demand for traditional dwellings dominates Hamilton. In 2018 demand for a standalone house on a 500m<sup>2</sup> section is 27%. Demand for joined up housing of one form or another accounts for 44%, while a standalone house on larger sections account for the balance (29%).

**Table 5.1: Hamilton City – Dwelling Demand Growth by Typology Type, 2018-2048**

Housing Typology	2021	2023	2028	2033	2038	2043	2048
Apartment	7,480	7,770	8,560	9,360	10,070	10,760	11,340
Terraced house	8,680	9,010	9,880	10,740	11,490	12,190	12,770
Semi-detached (aka duplex)	12,220	12,720	14,070	15,420	16,640	17,790	18,760
Standalone house: 500m <sup>2</sup> section	17,620	18,250	19,900	21,520	22,900	24,200	25,260
Standalone house: 2,000m <sup>2</sup> (0.5 acre) section	11,760	12,160	13,220	14,230	15,090	15,880	16,520
Standalone house: 2ha (5 acre) section	6,520	6,760	7,340	7,890	8,360	8,780	9,120
<b>Total</b>	<b>64,280</b>	<b>66,670</b>	<b>72,970</b>	<b>79,170</b>	<b>84,560</b>	<b>89,610</b>	<b>93,780</b>

Source: Housing We'd Choose FPP, Research First & M.

Housing Typology	2018-28	2028-38	2038-48	2018-48
Apartment	1,551	1,510	1,269	4,330
Terraced house	1,745	1,610	1,282	4,636
Semi-detached (aka duplex)	2,666	2,570	2,121	7,357
Standalone house: 500m <sup>2</sup> section	3,315	2,996	2,359	8,669
Standalone house: 2,000m <sup>2</sup> (0.5 acre) section	2,133	1,873	1,435	5,441
Standalone house: 2ha (5 acre) section	1,201	1,026	757	2,983
<b>Total</b>	<b>12,610</b>	<b>11,584</b>	<b>9,222</b>	<b>33,417</b>

Source: Housing We'd Choose FPP, Research First & M.E

It is important to note that the information contained in all demand tables in this report (including the above) are generated by applying information from the survey (where people were asked what they would wish to choose in a constrained manner) by household type, to household projections of those types of households. It is divorced from what may actually be on offer for sale in Hamilton (or Waipa or Waikato Districts) in so far as the number and volume of sections and dwellings of different types and sizes have not been specifically included in the survey. Rather, the survey provides respondents with a realistic set of example dwellings of different price points, typologies and locations from which they make selections and trade-offs according to their need and ability to pay. The survey does not try to replicate the supply market

<sup>13</sup> Provided to M.E by Councils

in any of these areas, rather it seeks to understand what people wish to choose, given a range of options and a financial constraint.

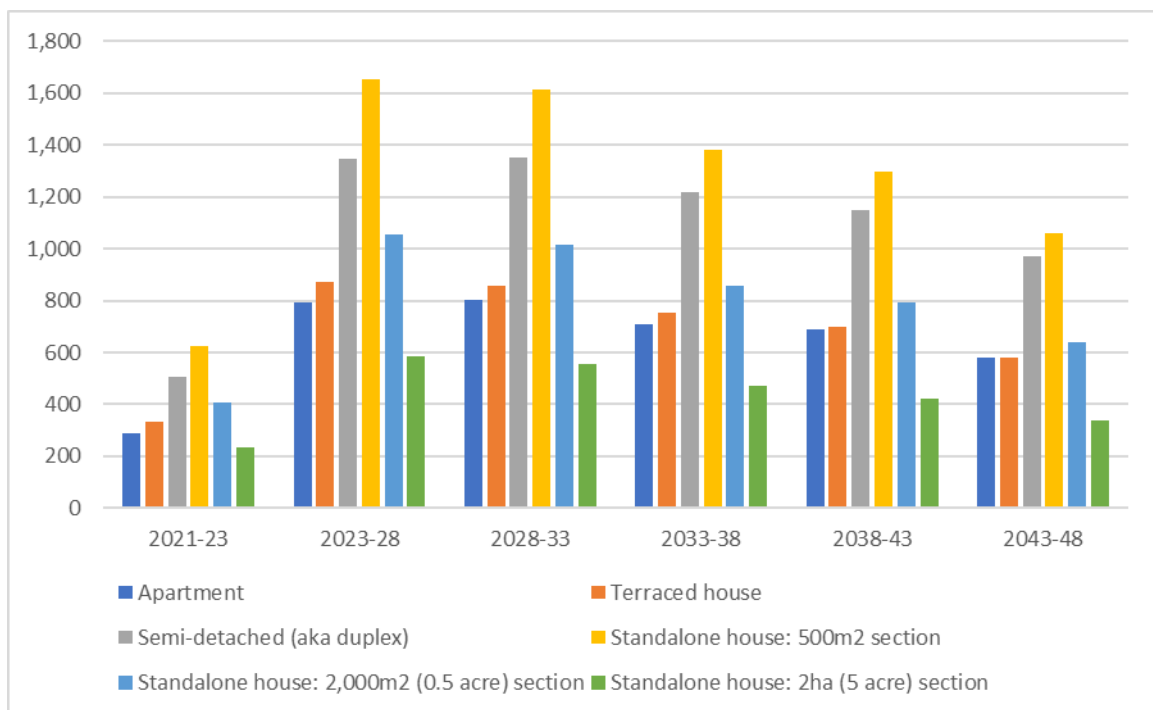
In Hamilton, it has highlighted that the majority of demand is for more traditional stand-alone dwellings. This was also the case in both Auckland and Dunedin (when those surveys were carried out). However, in Hamilton, anticipated growth in demand for some for or attached dwelling (either apartment, terraced or duplex) is almost at the same level of demand for stand alone dwellings. This is likely to see a very different looking city emerge. M.E appreciate that the findings from this survey may differ from other work that is occurring concurrently, in that this survey asks respondents what they want, where as other work looks at what the market is providing and seeks to determine how much of different typologies can be provided while retaining commercial feasibility. This is usually targeted at more intensive forms of dwelling typologies in greenfields locations – such as the developments at Peacocke.

Figure 5.2 highlights the change in total demand by type between years. Note that this includes an assumption as to the numbers of people currently living in each typology based on the survey results. Of interest is the growth in demand between each time period as an indication of the potential change in demand for each typology across Hamilton.

While demand for Standalone houses on 500m<sup>2</sup> sections accounts for a significant amount of growth, it diminishes as a proportion over time. On an annual basis, the demand declines from around 344 per year between 2018 and 2021, declining to around 212 per year between 2043 and 2048.

In total, 16,300 dwellings are expected to be required in Hamilton that are of a higher density in nature between 2018 and 2048. This accounts for almost 50% of total growth (33,417 dwellings) (Table 5.1).

**Figure 5.2: Hamilton City – Change in Demand Growth by Typology Type, 2018-2048**



Attached dwellings in total show a slower decline in demand over time – meaning they are becoming more popular relative to other typologies. Currently demand for attached dwellings is approximately 79% of the demand for standalone houses (on 500m<sup>2</sup> sections and larger sections). By 2038, this rises slightly to 82% - assuming the survey preferences hold over time. In reality as attached dwellings become more acceptable to the buying public, their acceptability rises. Currently we anticipate close to 50% of total growth will be attached in one form or another. Should this increase over time, at the rate attached dwellings have increased as a share of total building consents (2015 – 2020), then attached dwellings could be upwards of 75% of total growth. This in turn has significant ramifications for zoning land for residential purposes. A significantly smaller volume of greenfields land would be required to accommodate growth in the future than that same growth in the past.

Table 5.2 below presents demand by dwelling size. The largest volume of dwellings are those with three bedrooms. However, the largest growth in demand occurs for dwellings with 2 bedrooms (see Figure 5.3). An additional 12,530 2 bedroom dwelling are demanded to 2048 (37% of total demand growth), compared with 10,540 for 3 bedroom dwellings. Currently houses with 4 or more bedrooms account for 36% of the market. This decreases over time as ongoing demand for dwellings of 4 bedrooms or more account for under 31% of the total.

The growth in demand for 2-bedroom dwellings is likely to be driven by an aging population, meaning Hamilton Council needs to ensure plan enabled capacity for smaller joined up dwellings is sufficient in the medium to longer term.

**Table 5.2: Hamilton City – Dwelling Demand Growth by Size, 2018-2048**

Dwelling Size	2021	2023	2028	2033	2038	2043	2048
2 bedrooms	20,230	21,070	23,350	25,650	27,730	29,720	31,410
3 bedrooms	20,940	21,700	23,700	25,660	27,350	28,930	30,230
4 bedrooms	17,470	18,070	19,620	21,110	22,350	23,510	24,430
5 bedrooms	5,640	5,830	6,310	6,750	7,120	7,450	7,710
<b>Total</b>	<b>64,280</b>	<b>66,670</b>	<b>72,970</b>	<b>79,170</b>	<b>84,560</b>	<b>89,610</b>	<b>93,780</b>

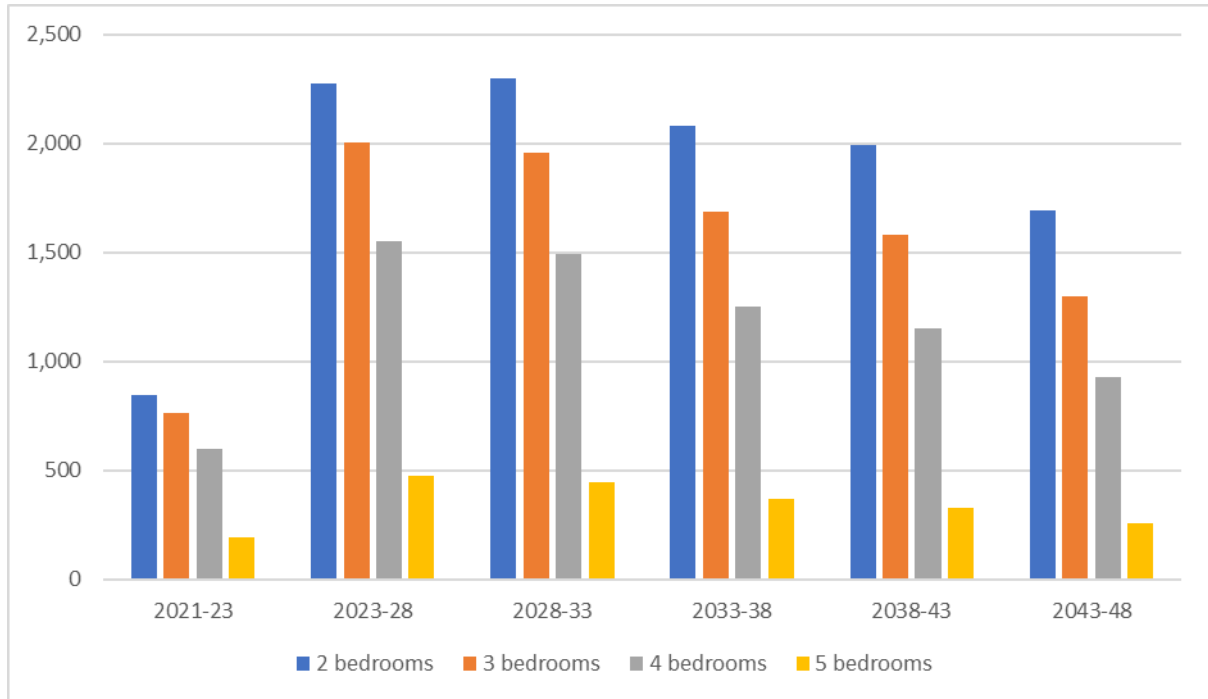
Source: Housing We’d Choose FPP, Research First & M.E

Dwelling Size	2018-28	2028-38	2038-48	2018-48
2 bedrooms	4,463	4,384	3,682	12,528
3 bedrooms	4,016	3,648	2,878	10,542
4 bedrooms	3,148	2,737	2,076	7,962
5 bedrooms	983	815	587	2,384
<b>Total</b>	<b>12,610</b>	<b>11,584</b>	<b>9,222</b>	<b>33,417</b>

Source: Housing We’d Choose FPP, Research First & M.E

Focusing on the growth between periods, it is clear that 2 and 3 bedroom dwellings dominate (Figure 5.3), accounting for 2/3rds of total growth in demand. Demand for 3 bedroom dwellings and 2 bedroom dwellings decline at similar rates as population growth slows. However, change in demand for 5 bedroom dwellings remains relatively constant out to 2048, making up 9% of the current market share (2018), declining slightly to 8% in 2048.

Figure 5.3: Hamilton City – Change in Dwelling Demand by Size, 2018-2048



Finally, demand for dwellings by different age groups is presented in Table 5.3. The largest area of change occurs in the 75+ age group with significant growth in demand of approximately 75% between 2018 and 2048. In total the over 75 age group accounts for 10% of total growth from 2018 – 2048. This is followed by growth in demand by the 65-74 age group at 66% (2018 – 2048). Numerically the largest growth in demand occurs in the 15-29 year age group. They account for 8,150 new dwellings between 2018 and 2048 or close to 25% of the total.

Table 5.3: Hamilton City – Dwelling Demand Growth by Age Group, 2018-2048

Age Group	2021	2023	2028	2033	2038	2043	2048
15-29	18,850	19,430	21,030	22,570	23,820	25,030	26,010
30-39	11,330	11,740	12,800	13,830	14,710	15,510	16,170
40-49	9,820	10,190	11,140	12,070	12,880	13,620	14,220
50-64	13,120	13,650	15,030	16,400	17,620	18,760	19,710
65-74	6,270	6,540	7,240	7,950	8,600	9,210	9,730
75+	4,890	5,120	5,730	6,350	6,930	7,480	7,950
<b>Total</b>	<b>64,280</b>	<b>66,670</b>	<b>72,970</b>	<b>79,170</b>	<b>84,560</b>	<b>89,610</b>	<b>93,780</b>

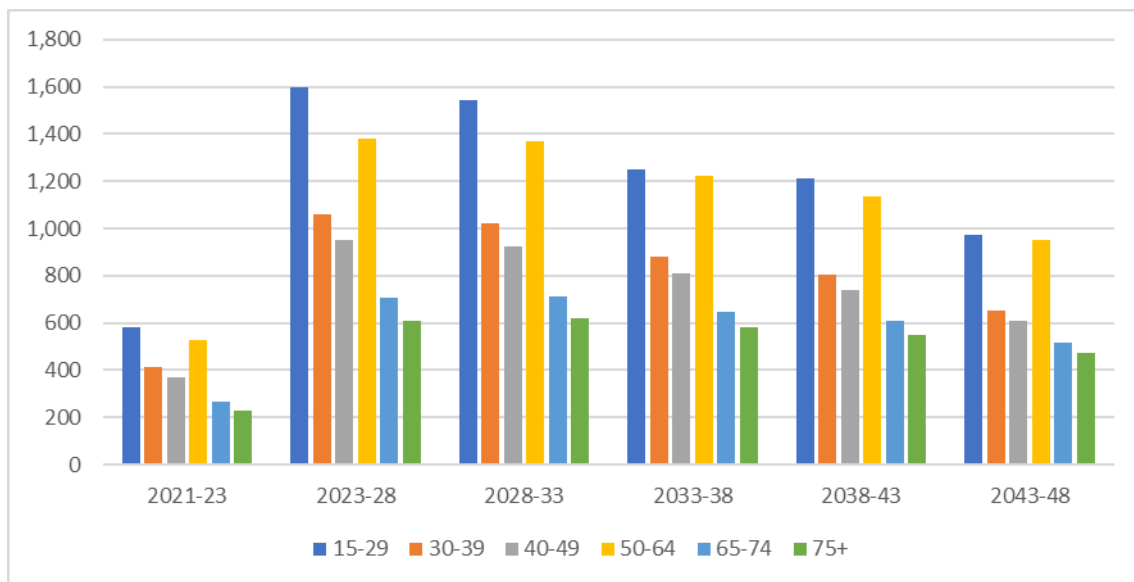
Source: Housing We'd Choose FPP, Research First & M.

Age Group	2018-28	2028-38	2038-48	2018-48
15-29	3,175	2,795	2,183	8,153
30-39	2,151	1,904	1,460	5,514
40-49	1,931	1,735	1,346	5,012
50-64	2,759	2,590	2,088	7,437
65-74	1,402	1,359	1,124	3,885
75+	1,192	1,202	1,022	3,416
<b>Total</b>	<b>12,610</b>	<b>11,584</b>	<b>9,222</b>	<b>33,417</b>

Source: Housing We'd Choose FPP, Research First & M.E

However, in total the over 65 age categories account for only 22% of the total demand growth over the next 30 years (7,301 dwellings out of a total growth of 33,417) (Figure 5.4). Demand growth is dominated by the 15-29 and 50-65 age categories, each account for roughly the same volume as the over 65's (8,153 and 7,437 dwellings respectively) between 2018 and 2048.

Figure 5.4: Hamilton City – Change in Dwelling Demand by Age Group, 2018-2048



The data allows finer disaggregation by size and typology. Applying the survey findings to the total Hamilton population and growth provides insight into the scale of demand for different typologies and sizes. Table 5.4 presents growth in demand to 2048 across different typologies by size. It shows that just over half of demand is for standalone houses (accounting for 51% of demand growth to 2048). The majority of these are 3 bedrooms (around 38% of them). However, the data also shows that demand is growing for attached dwelling types. Over the next 10 years they account for 47% of growth but by the 2038 – 48 time period they account for 51% of new demand.

Within the apartment and terraced house dwelling types the demand profile remains relatively stable over the next 30 years, with the majority of demand for 2 bedrooms (between 80% and 81% for 2 bedroom apartments and between 43% and 46% for 2 bedroom terraced house).

For duplexes, there is a slight increase in the proportion demanding 2 bedrooms (56% to 61% by the 2038-48 period). This is mirrored by the slight decline in the proportion demanding 3 and 4 bedroom duplexes.

The largest shifts occur in the larger (4 or more bedrooms) standalone dwelling typologies. Within these categories, the demand declines from 48% (of total demand for standalone typologies) in the first 10 years to 44% by the 2038-48 period.

**Table 5.4: Hamilton City – Dwelling Demand by Typology and Size, 2018-2048**

Dwelling Typology	Size (bedrooms)	2018-28	2028-38	2038-48	2018-48
Apartment	2	1,233	1,213	1,027	3,473
Apartment	3	183	174	144	501
Apartment	4	135	124	97	356
Terraced house	2	753	723	596	2,072
Terraced house	3	715	639	494	1,848
Terraced house	4	277	247	192	716
Semi-detached (aka duplex)	2	1,483	1,503	1,285	4,271
Semi-detached (aka duplex)	3	645	575	444	1,664
Semi-detached (aka duplex)	4	538	492	392	1,422
Standalone house: 500m2 section	2	993	945	774	2,712
Standalone house: 500m2 section	3	1,319	1,215	969	3,503
Standalone house: 500m2 section	4	1,002	835	616	2,454
Standalone house: 2,000m2 (0.5 acre) section	3	723	656	526	1,906
Standalone house: 2,000m2 (0.5 acre) section	4	822	729	557	2,109
Standalone house: 2,000m2 (0.5 acre) section	5	588	487	352	1,427
Standalone house: 2ha (5 acre) section	3	432	387	301	1,121
Standalone house: 2ha (5 acre) section	4	373	310	222	905
Standalone house: 2ha (5 acre) section	5	395	328	235	957
<b>Total</b>		<b>12,610</b>	<b>11,584</b>	<b>9,222</b>	<b>33,417</b>

Source: Housing We'd Choose FPP, Research First & M.E

## 5.2.2 Waikato District Demand

Table 5.5 summarises demand from across Waikato District for different dwelling typologies. As for Hamilton, demand for traditional dwellings dominates Waikato. Demand in 2018 for a standalone house on a 500m<sup>2</sup> section is 28% and is roughly equal to the demand for standalone houses on larger sections (29%). Demand for higher density housing of one form or another accounts for the balance (43%).

**Table 5.5: Waikato – Dwelling Demand Growth by Typology Type, 2018-2048**

Housing Typology	2021	2023	2028	2033	2038	2043	2048
Apartment	3,170	3,350	3,820	4,290	4,740	5,180	5,580
Terraced house	3,940	4,150	4,700	5,240	5,750	6,240	6,680
Semi-detached (aka duplex)	5,330	5,640	6,430	7,220	7,980	8,700	9,370
Standalone house: 500m2 section	8,070	8,500	9,600	10,670	11,670	12,620	13,500
Standalone house: 2,000m2 (0.5 acre) section	5,170	5,450	6,130	6,800	7,410	8,000	8,540
Standalone house: 2ha (5 acre) section	3,090	3,250	3,650	4,040	4,400	4,730	5,050
<b>Total</b>	<b>28,780</b>	<b>30,340</b>	<b>34,340</b>	<b>38,270</b>	<b>41,950</b>	<b>45,460</b>	<b>48,720</b>

Source: Housing We'd Choose FPP, Research First & M.

Housing Typology	2018-28	2028-38	2038-48	2018-48
Apartment	917	919	836	2,672
Terraced house	1,077	1,050	933	3,060
Semi-detached (aka duplex)	1,543	1,546	1,390	4,479
Standalone house: 500m <sup>2</sup> section	2,151	2,067	1,835	6,053
Standalone house: 2,000m <sup>2</sup> (0.5 acre) section	1,348	1,280	1,130	3,758
Standalone house: 2ha (5 acre) section	792	744	647	2,183
<b>Total</b>	<b>7,829</b>	<b>7,605</b>	<b>6,772</b>	<b>22,205</b>

Source: Housing We'd Choose FPP, Research First & M.E

The demand for standalone housing on larger sections is in keeping with the semi-rural/rural character of the District. As such, standalone housing accounts for over half of demand currently (57%) and only drops slightly to 55% by 2048.

Standalone dwellings on 500m<sup>2</sup> sections dominates accounting for an anticipated 27% of total growth to 2048 – again assuming the surveyed choices and preferences hold. In Waikato District, there is less opportunity for more attached dwelling typologies to occur (as a share of the total). This is likely to mean that the shift to more acceptance of these dwelling typologies will not change as quickly as in the larger urban areas – meaning that the patterns revealed in the survey are more likely to be stable over time, than in Hamilton City.

Figure 5.5 highlights the change in demand by type between years for Waikato. While demand for Standalone houses on 500m<sup>2</sup> sections accounts for a significant amount of growth, it diminishes as a proportion over time. On an annual basis, the demand declines from around 312 per year between 2018 and 2021, declining to around 176 per year between 2043 and 2048.

Figure 5.5: Waikato – Change in Dwelling Demand by Typology Type, 2018-2048



Attached dwellings in total show a slower decline in demand over time – meaning they are becoming more popular relative to other typologies. Currently demand for attached dwellings is greater than the demand for standalone houses on 500m<sup>2</sup> sections. When taking all standalone section sizes into account, the demand for attached housing is approximately 75% of this demand. By 2038, this rises to 79%.

Table 5.6 presents demand by dwelling size. The largest volume of demand is for dwellings with 3 bedrooms. However, the largest growth in demand occurs for dwellings with 2 bedrooms (Figure 5.6). An additional 7,537 2 bedroom dwelling are demanded to 2048, compared with 7,102 for 3 bedroom dwellings). Currently demand for houses with 4 or more bedrooms accounts for 37% of the market.

**Table 5.6: Waikato – Dwelling Demand Growth by Size, 2018-2048**

Dwelling Size	2021	2023	2028	2033	2038	2043	2048
2 bedrooms	8,722	9,235	10,560	11,884	13,163	14,388	15,522
3 bedrooms	9,365	9,869	11,152	12,407	13,580	14,699	15,737
4 bedrooms	8,052	8,469	9,525	10,548	11,488	12,384	13,214
5 bedrooms	2,639	2,772	3,105	3,426	3,716	3,990	4,245
<b>Total</b>	<b>28,780</b>	<b>30,340</b>	<b>34,340</b>	<b>38,270</b>	<b>41,950</b>	<b>45,460</b>	<b>48,720</b>

*Source: Housing We'd Choose FPP, Research First & M.E*

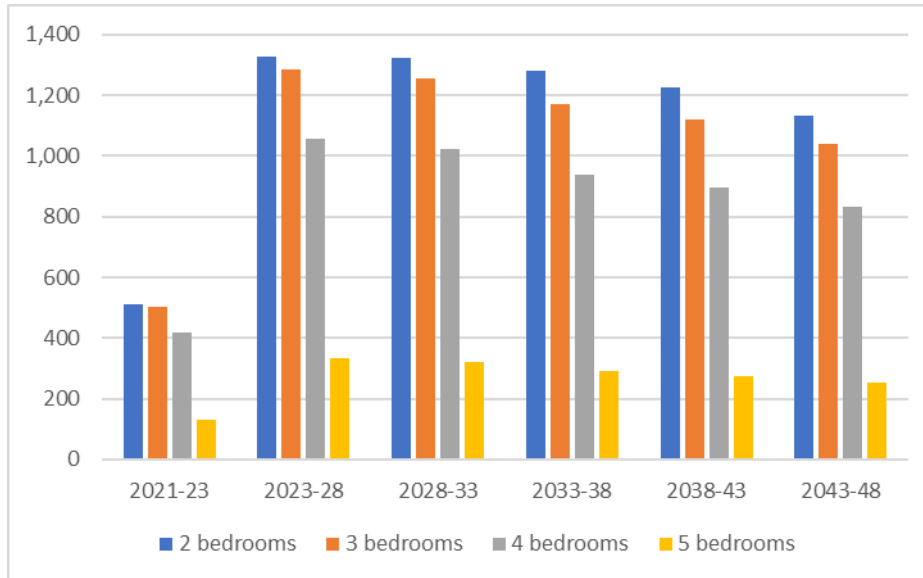
Dwelling Size	2018-28	2028-38	2038-48	2018-48
2 bedrooms	2,575	2,603	2,359	7,537
3 bedrooms	2,516	2,428	2,157	7,102
4 bedrooms	2,079	1,963	1,726	5,768
5 bedrooms	659	610	529	1,798
<b>Total</b>	<b>7,829</b>	<b>7,605</b>	<b>6,772</b>	<b>22,205</b>

*Source: Housing We'd Choose FPP, Research First & M.E*

Focusing on the growth between periods, it is clear that 2 and 3 bedroom dwellings dominate (Figure 5.6), with demand for 3 bedroom dwellings declining at a faster rate than demand for 2 bedrooms. Change in demand for larger dwellings (4 or more bedrooms) remains relatively constant out to 2048, making up 37% of the current market share (2018), declining slightly to 36% in 2048.



Figure 5.6: Waikato – Change in Dwelling Demand by Size, 2018-2048



Demand for dwellings by different age groups is presented in Table 5.7. The largest area of change occurs in the 75+ age group whereby the growth in demand doubles between 2018 and 2048. Significant growth in demand also occurs in the 65-74 age group at approximately 90%.

Table 5.7: Waikato – Dwelling Demand Growth by Age Group, 2018-2048

Age Group	2021	2023	2028	2033	2038	2043	2048
15-29	6,520	6,860	7,740	8,580	9,370	10,130	10,830
30-39	4,170	4,390	4,950	5,490	5,980	6,460	6,900
40-49	5,220	5,490	6,200	6,890	7,530	8,140	8,700
50-64	7,700	8,120	9,200	10,260	11,260	12,220	13,100
65-74	3,240	3,420	3,900	4,370	4,820	5,250	5,650
75+	1,940	2,060	2,360	2,670	2,980	3,270	3,540
<b>Total</b>	<b>28,780</b>	<b>30,340</b>	<b>34,340</b>	<b>38,270</b>	<b>41,950</b>	<b>45,460</b>	<b>48,720</b>

Source: Housing We'd Choose FPP, Research First & M.E

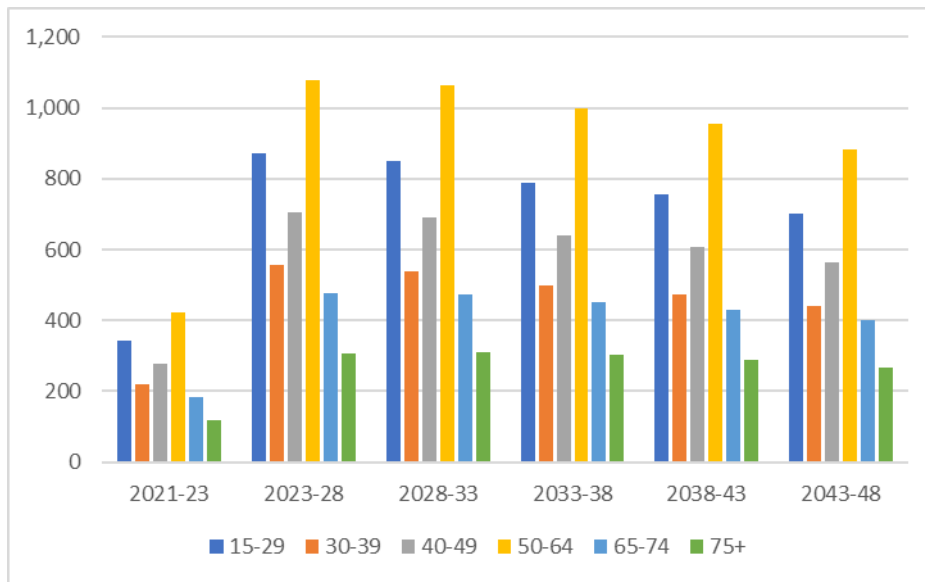
Age Group	2018-28	2028-38	2038-48	2018-48
15-29	1,715	1,637	1,459	4,810
30-39	1,091	1,038	913	3,042
40-49	1,387	1,331	1,174	3,891
50-64	2,113	2,062	1,837	6,013
65-74	926	923	830	2,680
75+	596	614	558	1,768
<b>Total</b>	<b>7,829</b>	<b>7,605</b>	<b>6,772</b>	<b>22,205</b>

Source: Housing We'd Choose FPP, Research First & M.E

However, in total the over 75 age categories account for only 8% of the total demand growth over the next 30 years (1,768 dwellings out of a total growth of 22,205). Waikato District has a younger population than Waipa District – but not as young as Hamilton City's. Growth in the youngest home ownership group (15 –

29 years) accounts for 22% of total growth compared with 19% for Waipa and 24% for Hamilton City. The largest proportion of demand growth between 2018 and 2048 is within the 50-64 age group, accounting for 27% (6,013 dwellings) (Figure 5.7).

**Figure 5.7: Waikato – Change in Dwelling Demand by Age Group, 2018-2048**



Applying the survey findings to the total Waikato population and growth provides insight into the scale of demand for different typologies and sizes (Table 5.8). It shows that just over half (54%) of demand growth is for standalone houses to 2048 (27% for standalone dwelling on 500m<sup>2</sup> sections and 27% for standalone dwelling on larger sections). The majority of these are 3 bedrooms (around 37% of them). The data also shows that demand is relatively stable for attached dwelling types. Over the next 10 years they account for 45% of growth and by the 2038 – 48 time period they see a slight increase to 47% of new demand.

Within the apartment and terraced house dwelling type the demand profile remains relatively stable over the next 30 years, with the majority of demand for 2 bedrooms (between 78% and 79% for 2 bedroom apartments and between 42% and 43% for 2 bedroom Terraced house).

For duplexes, there is a slight increase in the proportion demanding 2 bedrooms (52% to 55% by the 2038-48 period). This is mirrored by the slight decline in the proportion demanding 3 and 4 bedroom duplexes.

For 3 bedroom standalone dwellings on larger sections there is an increase the demand growth out to 2048 which suggests the traditional standalone dwelling on larger sections will remain prominent in the Waikato given the semi-rural/ rural characteristics of the area.

Table 5.8: Waikato – Dwelling Demand Growth by Typology and Size, 2018-2048

Dwelling Typology	Size (bedrooms)	2018-28	2028-38	2038-48	2018-48
Apartment	2	718	724	661	2,103
Apartment	3	110	109	99	318
Apartment	4	89	86	76	251
Terraced house	2	454	452	406	1,311
Terraced house	3	452	434	382	1,267
Terraced house	4	172	165	146	482
Semi-detached (aka duplex)	2	810	840	764	2,414
Semi-detached (aka duplex)	3	394	378	333	1,105
Semi-detached (aka duplex)	4	339	328	293	960
Standalone house: 500m2 section	2	593	588	528	1,709
Standalone house: 500m2 section	3	849	824	733	2,406
Standalone house: 500m2 section	4	709	654	575	1,938
Standalone house: 2,000m2 (0.5 acre) section	3	455	436	393	1,283
Standalone house: 2,000m2 (0.5 acre) section	4	513	492	431	1,437
Standalone house: 2,000m2 (0.5 acre) section	5	380	352	306	1,038
Standalone house: 2ha (5 acre) section	3	257	247	219	722
Standalone house: 2ha (5 acre) section	4	256	238	205	700
Standalone house: 2ha (5 acre) section	5	279	259	223	760
<b>Total</b>		<b>7,829</b>	<b>7,605</b>	<b>6,772</b>	<b>22,205</b>

Source: Housing We'd Choose FPP, Research First & M.E

### 5.2.3 Waipa District Demand

Table 5.9 summarises demand from across Waipa District for different dwelling typologies. Demand for traditional standalone dwellings on 500m<sup>2</sup> sections and semi-detached types dominate Waipa. Demand in 2018 for a standalone house on a 500m<sup>2</sup> section is 28%, while demand for higher density housing of one form or another accounts for 44% (19% duplexes, 14% for terrace houses and 11% for apartments). The balance of demand (27%) is made up of standalone houses on larger sections.

Table 5.9: Waipa– Dwelling Demand Growth by Typology Type, 2018-2048

Housing Typology	2021	2023	2028	2033	2038	2043	2048
Apartment	2,570	2,700	3,050	3,360	3,610	3,820	3,940
Terraced house	3,150	3,310	3,690	4,030	4,300	4,510	4,630
Semi-detached (aka duplex)	4,410	4,640	5,240	5,770	6,210	6,550	6,760
Standalone house: 500m2 section	6,470	6,770	7,510	8,170	8,680	9,060	9,290
Standalone house: 2,000m2 (0.5 acre) section	3,860	4,030	4,440	4,810	5,090	5,290	5,410
Standalone house: 2ha (5 acre) section	2,340	2,440	2,690	2,900	3,060	3,160	3,230
<b>Total</b>	<b>22,800</b>	<b>23,890</b>	<b>26,610</b>	<b>29,050</b>	<b>30,960</b>	<b>32,390</b>	<b>33,250</b>

Source: Housing We'd Choose FPP, Research First & M..

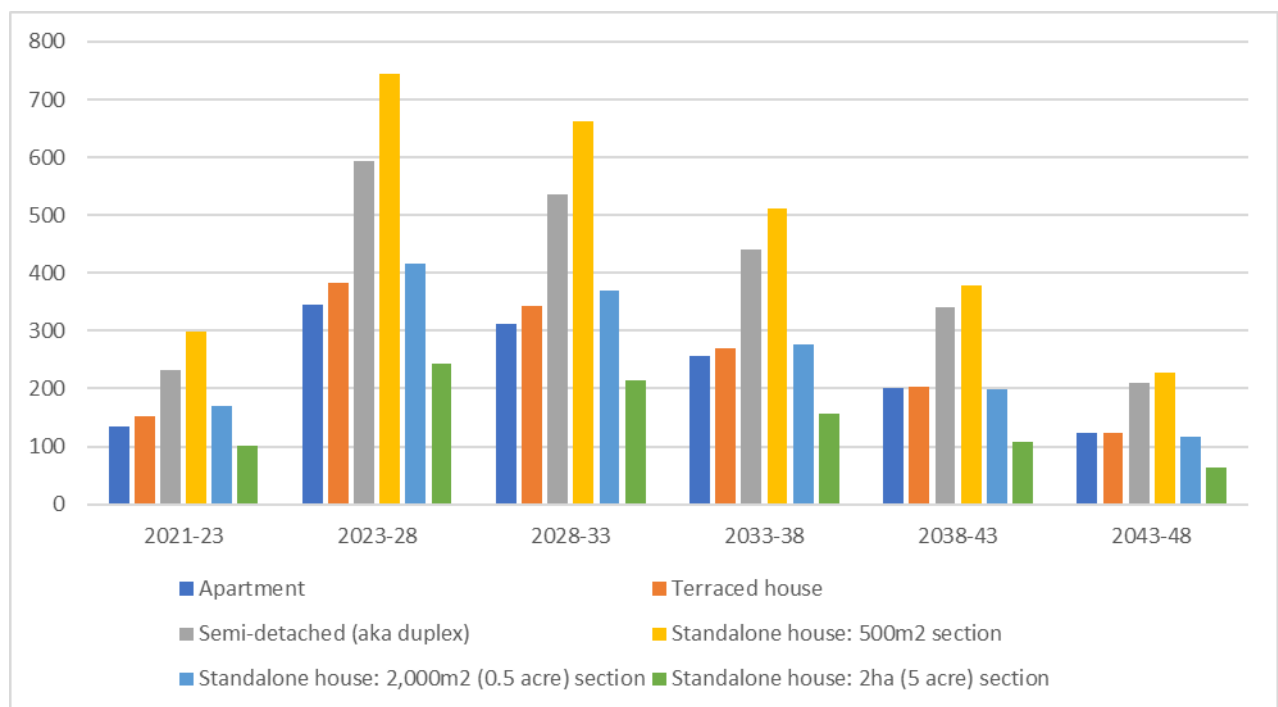
Housing Typology	2018-28	2028-38	2038-48	2018-48
Apartment	681	567	325	1,573
Terraced house	766	613	325	1,704
Semi-detached (aka duplex)	1,173	975	551	2,699
Standalone house: 500m <sup>2</sup> section	1,499	1,173	606	3,279
Standalone house: 2,000m <sup>2</sup> (0.5 acre) section	847	644	316	1,808
Standalone house: 2ha (5 acre) section	498	370	171	1,039
<b>Total</b>	<b>5,464</b>	<b>4,343</b>	<b>2,295</b>	<b>12,102</b>

Source: Housing We'd Choose FPP, Research First & M.E

Semi-detached housing and apartments see the largest increase in demand out to 2048, a 67% and 66% increase respectively. These account for new growth of 1,573 apartments and 2,699 semi-detached dwelling out of the total increase in demand of 12,102 out to 2048. The data suggests an increasing appetite for higher density typologies in Waipa, especially of a semi-detached nature.

Figure 5.8 highlights the change in demand by type between years. While demand for a standalone house on a 500m<sup>2</sup> sections and semi-detached types accounts for a significant amount of growth, these diminish as a proportion over time. On an annual basis, the demand for a standalone house on 500m<sup>2</sup> section declines from around 152 per year between 2018 and 2021, to around 46 per year between 2043 and 2048. For semi-detached typologies, demand decreases from approximately 174 per year between 2018 and 2021 to 42 per year between 2043 and 2048.

Figure 5.8: Waipa– Change in Dwelling Demand by Typology Type, 2018-2048



Currently demand for apartments and terrace house types accounts for 88% of the demand for a standalone house on a 500m<sup>2</sup> sections. By 2048, this rises to 92%.

Table 5.10 presents demand by dwelling size. Like Hamilton and Waikato, the largest volume of demand is for dwellings with 3 bedrooms. However, the largest growth in demand occurs for dwellings with 2 bedrooms (see Figure 5.9). An additional 4,643 2 bedroom dwelling are demanded to 2048, compared with 3,862 for dwellings with 3 bedrooms). This is in all likelihood because Waipa District has the largest growth in the oldest age groups (75+ years). Currently demand for houses with 4 or more bedrooms accounts for 27% of the market and only 9% of the market is for 5 bedroom dwellings.

**Table 5.10: Waipa – Dwelling Demand Growth by Size, 2018-2048**

Dwelling Size	2021	2023	2028	2033	2038	2043	2048
2 bedrooms	7,310	7,700	8,720	9,640	10,400	11,000	11,370
3 bedrooms	7,470	7,820	8,690	9,470	10,070	10,520	10,800
4 bedrooms	6,080	6,340	6,990	7,560	7,990	8,290	8,470
5 bedrooms	1,940	2,020	2,210	2,380	2,500	2,580	2,620
<b>Total</b>	<b>22,800</b>	<b>23,890</b>	<b>26,610</b>	<b>29,050</b>	<b>30,960</b>	<b>32,390</b>	<b>33,250</b>

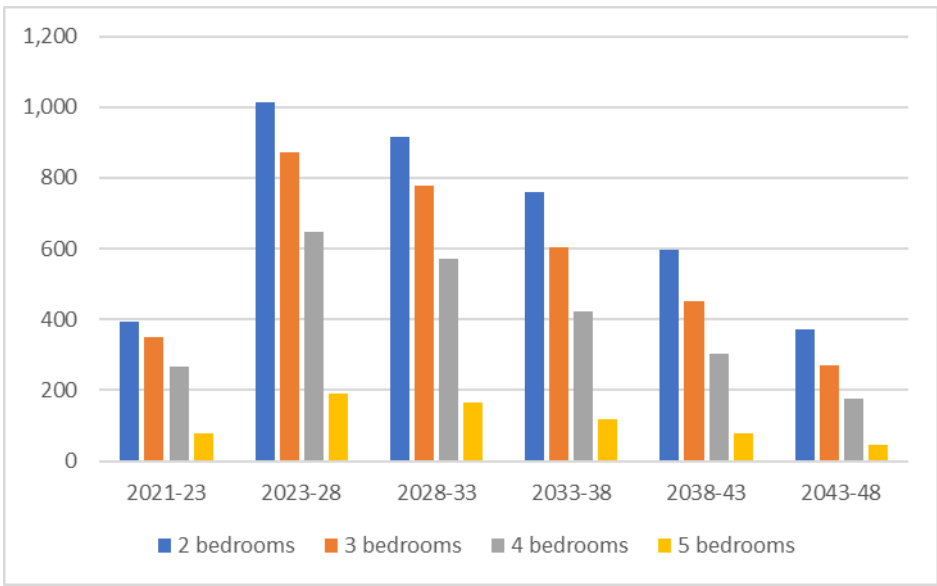
Source: Housing We’d Choose FPP, Research First & M.E

Dwelling Size	2018-28	2028-38	2038-48	2018-48
2 bedrooms	1,996	1,679	969	4,643
3 bedrooms	1,757	1,384	721	3,862
4 bedrooms	1,318	995	480	2,793
5 bedrooms	394	285	125	803
<b>Total</b>	<b>5,464</b>	<b>4,343</b>	<b>2,295</b>	<b>12,102</b>

Source: Housing We’d Choose FPP, Research First & M.E

Focusing on the growth between periods, it is clear that 2 and 3 bedroom dwellings dominate (Figure 5.9). Demand for 5 bedroom dwellings drops from 62 per year between 2018 and 2021 to away to almost nothing on an annual basis by the 2043 to 2048 period.

**Figure 5.9: Waipa – Change in Dwelling Demand by Size, 2018-2048**



Demand for dwellings by different age groups is presented in Table 5.11. The largest area of change occurs in the 75+ age group with growth in demand of over 76% between 2018 and 2048. This is followed by growth in demand from the 65-74 age group at 65%.

**Table 5.11: Waipa – Dwelling Demand Growth by Age Group, 2018-2048**

Age Group	2021	2023	2028	2033	2038	2043	2048
15-29	4,800	5,010	5,530	5,990	6,330	6,590	6,740
30-39	3,070	3,210	3,550	3,840	4,070	4,230	4,320
40-49	3,590	3,760	4,150	4,500	4,770	4,960	5,080
50-64	5,860	6,140	6,850	7,490	7,990	8,360	8,590
65-74	2,970	3,120	3,510	3,870	4,150	4,370	4,510
75+	2,510	2,650	3,020	3,360	3,650	3,870	4,020
<b>Total</b>	<b>22,800</b>	<b>23,890</b>	<b>26,610</b>	<b>29,050</b>	<b>30,960</b>	<b>32,390</b>	<b>33,250</b>

Source: Housing We'd Choose FPP, Research First & M.E

Age Group	2018-28	2028-38	2038-48	2018-48
15-29	1,054	805	406	2,266
30-39	683	521	255	1,459
40-49	807	619	306	1,732
50-64	1,419	1,132	600	3,151
65-74	775	639	358	1,772
75+	726	625	370	1,722
<b>Total</b>	<b>5,464</b>	<b>4,343</b>	<b>2,295</b>	<b>12,102</b>

Source: Housing We'd Choose FPP, Research First & M.E

However, in total the over 75 age categories account for only 14% of the total demand growth over the next 30 years (1,722 dwellings out of a total growth of 12,1021). The largest proportion of demand growth over the next 30 years is within the 50-64 age group, accounting for 26% (3,151 dwellings) of total demand growth (Figure 5.10).

Figure 5.10: Waipa – Change in Dwelling Demand by Age Group, 2018-2048

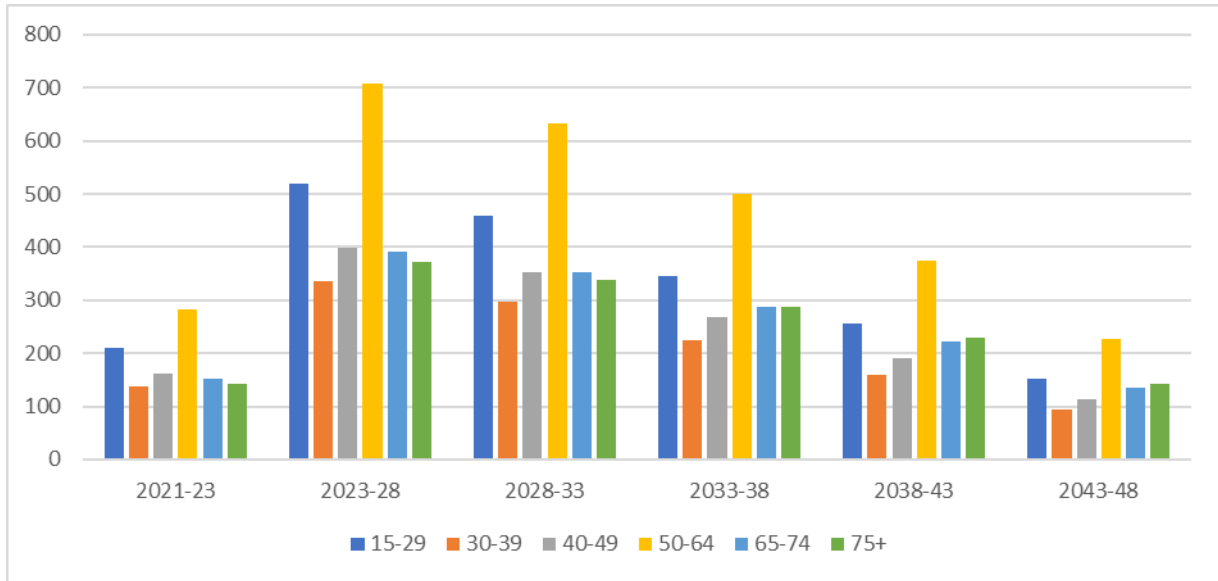


Table 5.12 shows that just over half (51%) of demand growth is for standalone houses to 2048 (27% for a standalone dwelling on 500m<sup>2</sup> section and 24% for standalone dwelling on larger sections). The majority of these are 3 bedrooms (around 39% of them). Over the next 10 years they account for just under half (48%) of the growth and by the 2038 – 48 time period they see an increase to 52% of new demand. This suggests that demand is relatively stable for attached dwelling types.

For the apartment and terraced house dwelling type the demand profile remains relatively stable over the next 30 years, with the majority of demand for 2 bedrooms (between 79% and 81% for 2 bedroom apartments and between 46% and 49% for 2 bedroom terraced house). It is worth noting that the demographic structure of Waipa when combined with the survey results mean that the demand for more intensive forms of accommodation is highest among the three councils. At 49.4% just edges Hamilton’s 48.8%. Again, this is likely to be driven by a slightly older population base and growth of the 2 oldest demographic categories

The largest shift in demand occurs for duplexes types over the next 30 years, the proportion demanding 2 bedroom dwellings increases from 57% in the first 10 years to 62% by the 2038-48 period. This is offset by a slight decline in the proportion demanding 3 and 4 bedroom duplexes.

For 3 bedroom standalone dwellings on larger sections there is an increase the demand growth out to 2048 which suggests the traditional larger semi-rural and rural standalone dwelling and section will remain prominent in the Waikato given the semi-rural/rural characteristics of the area. Standalone 2 bedroom dwellings on 500m sections also see a slight increase in demand growth out to 2048.

Table 5.12: Waipa – Dwelling Demand Growth by Typology and Size, 2018-2048

Dwelling Typology	Size (bedrooms)	2018-28	2028-38	2038-48	2018-48
Apartment	2	537	451	262	1,249
Apartment	3	82	68	38	189
Apartment	4	62	48	25	135
Terraced house	2	349	287	160	796
Terraced house	3	306	239	121	666
Terraced house	4	111	86	44	242
Semi-detached (aka duplex)	2	663	574	343	1,580
Semi-detached (aka duplex)	3	273	214	109	597
Semi-detached (aka duplex)	4	236	187	99	522
Standalone house: 500m2 section	2	447	367	204	1,017
Standalone house: 500m2 section	3	626	498	263	1,386
Standalone house: 500m2 section	4	427	309	140	876
Standalone house: 2,000m2 (0.5 acre) section	3	300	234	123	656
Standalone house: 2,000m2 (0.5 acre) section	4	324	249	122	695
Standalone house: 2,000m2 (0.5 acre) section	5	224	162	71	457
Standalone house: 2ha (5 acre) section	3	169	132	67	369
Standalone house: 2ha (5 acre) section	4	159	115	50	324
Standalone house: 2ha (5 acre) section	5	169	123	54	346
<b>Total</b>		<b>5,464</b>	<b>4,343</b>	<b>2,295</b>	<b>12,102</b>

Source: Housing We'd Choose FPP, Research First & M.E

### 5.3 NPS-UDC 2018 Residential Capacity

Having established using the growth framework, anticipated growth across the Future Proof sub-region by dwelling typology, dwelling size and section size, it is possible to compare this growth with the capacity allowed for within the provisions of the existing plan. Providing sufficient residential capacity to cater for growth (both residential and business) was the focus of the National Policy Statement on Urban Development Capacity 2016. This work is about to be updated under the revised NPS-UD that came into effect on August 20<sup>th</sup> 2020. While the 2017/18 analysis is up to 3 years old, it is the most recent information available on residential capacity. By comparing demand for housing by type with capacity it is possible to gain an insight into sufficiency of current planning provisions.

While the NPS does not provide estimates of capacity at the same granular level as the projections from the Household Framework Model, capacity by location will suffice. For example, the stand-alone dwellings on 500m<sup>2</sup> sections are mostly not going to be provided for within the built-up area (in and around the city centre, or through infilling in the suburbs). These typologies are mostly available on greenfield land on the city edge.

By the same token, Apartments are a central city typology, while semi-detached (duplexes) and terraced housing are typologies that mostly occur within the infill suburbs or through redevelopment of single house residential lots.



### 5.3.1 Hamilton City

The NPS-UDC HBA report prepared for FPP in 2017/18 states that the Hamilton City District Plan enables the development of over 27,000 dwellings within existing urban areas through further infill subdivision of existing properties. If properties are redeveloped (i.e. existing dwellings on a site removed and the site is redeveloped to a greater intensity), then the Plan enables a total of 120,000 additional dwellings within existing urban areas. M.E note that the redevelopment plan in total, is not realistic as it requires a clean slate approach to Hamilton's future – the removal of all existing dwellings and the land developed to the levels of intensity allowed for under the plan.

A further 5,000 to 25,000 dwellings are enabled in greenfield areas over the short to long-term (the figure increasing to 25,000 as infrastructure is supplied through time). The largest share of infill capacity occurs within the General Residential zone, which accounts for 86% of subdivision infill capacity, and 55% of infill capacity if redevelopment is included. Nearly 80% of the plan enabled infill capacity occurs through the ability to add an additional unit as a duplex to an existing dwelling (without the need for subdivision).

The CBD contains the next largest share of capacity, accounting for 11% of non-redevelopment infill capacity and 39% of infill capacity if redevelopment is taken into account. The Residential Intensification Zone also contains a significant share of capacity (3% of subdivision infill and 5% of capacity when redevelopment is taken into account).

In the *Housing Development Capacity Assessment, 2017* report, Figure 24 outlined capacity within Hamilton City by broad location (this is replicated below as Figure 5.11). It is a proxy for the higher density forms of dwelling captured in this report. It indicates that there is capacity for 27,100 dwellings within Hamilton. This compares with demand growth for apartments, terraced houses and duplexes of 16,323 between 2018 and 2048 (Table 5.4). While not all capacity within the Hamilton Urban area will be for apartments, terraced houses or duplexes, as there are some pieces of land within the urban area that will be developed for standalone dwellings – the overwhelming majority will be. As stated above, greenfields capacity in Hamilton city rises from 5,000 to around 25,000 with the provision of appropriate infrastructure. This land is most suited to stand alone dwellings. As outlined in (Table 5.4) stand-alone dwelling growth from 2018 – 2048 is approximately 17,100 dwellings. Of this, 6,650 dwellings are anticipated in the next 10 years (2018 – 2028).

The implication (based on the 2017 NPS-UDC results is that Hamilton City has provided sufficient capacity to match the real world, financially constrained choices that its community are likely to make in the short to medium term (at least). The issue that may emerge in Hamilton is the communities acceptance of significantly increased infill and redevelopment across the suburbs. While the infill capacity is based on all available sites that are plan enabled and commercially feasible coming to market, the reality of this occurring in total is slim. Hamilton City may be better served by planning capacity more carefully and planning for intensification around centres and along transport corridors, leaving the suburban amenity areas as they are (mostly).

In addition, Hamilton City must carefully monitor the extension of infrastructure to greenfields sites to ensure that the growth in short term (6,650) does not greatly exceed the short term capacity (5,000) as this will put upwards pressure on house prices.

Figure 5.11: Infill Plan Enabled Capacity, Hamilton City

Location	Plan Enabled Capacity	Plan Enabled Capacity
	Infill (excl. redevelopment)	Infill (incl. redevelopment)
1 (Te Rapa north)	-	-
2 (Te Rapa)	2	107
3 (Rotokauri)	-	28
4 (Nawton)	2,285	6,097
5 (Dinsdale)	2,241	6,617
6 (Temple View)	203	534
7 (Frankton)	230	777
8 (Melville)	2,847	7,332
9 (Peacocke)	-	904
10 (Silverdale)	1,683	4,794
11 (East/University)	736	4,152
12 (Ruakura)	-	-
13 (Fairview/Enderley)	2,409	6,023
14 (East/Claudlands)	2,227	4,809
15 (Chartwell)	1,934	5,850
16 (Rototuna)	3,868	12,463
17 (St Andrews)	2,073	5,712
18 (Beerescourt)	1,347	3,944
19 (Central City)	2,210	46,490
20 (Hamilton Lake)	854	3,244
<b>TOTAL</b>	<b>27,075</b>	<b>119,841</b>

Source: Housing Capacity Assessment

### 5.3.2 Waikato District

The Waikato District Plan enables development of 4,300 dwellings within existing urban areas through further infill subdivision of existing properties. If properties are redeveloped (i.e. existing dwellings on a site are removed and the site is redeveloped to a greater intensity), then the Plan enables a total of 5,200 additional dwellings within existing urban areas. A further 8,000-11,000 dwellings are enabled in greenfield areas over the short to long-terms (the figure increasing to 11,000 as infrastructure is supplied through time).

This compares with demand (2018 – 2048) for 10,200 apartments, terraced houses and duplexes and 11,990 for standalone dwellings on different section sizes. Within the next 10 years, there is demand of 3,540 for more intensive dwellings in Waikato District, which is more in line with current urban infill and redevelopment capacity. In addition there is demand for 4,290 stand-alone dwellings between 2018 and 2028, which are likely to be directed to the greenfield land. There is an obvious mismatch between demand (totals over 22,000 (2018 – 2048)) and capacity (12,500 – 15,500) as identified under the Waikato District Plan.



It will be important for Waikato to continue to monitor and respond to this imbalance as between 2018 and 2028, approximately 3,500 more intensive forms of dwellings are likely to be demanded (only slightly less than the total supply identified in 2017 of 4,300 within urban areas – assuming they are all more intensive forms).

### 5.3.3 Waipa District

The 2017 NPS-UDC residential development capacity study identified 1,760 dwelling capacity within urban areas of Waipa District (through further infill and subdivision of existing properties). To this can be added the 3,700 – 4,300 on greenfield land (the higher figure relating to infrastructure timings).

This compares with the 2,620 apartments, terraced houses and duplexes that are demanded between 2018 and 2028. While this is higher than capacity provided, the projections driving the demand values in this report are updated and are generally higher than the ones used in the demand sections of the Housing development Capacity Assessments reports in 2017. In addition, the structure of demand in Waipa as described above, is likely to have been influenced by the whole survey and the total figures drawn from the total survey may not apply as strongly at the individual district level.


However, a Council looking to take a conservative approach to providing capacity, would look to adjust provisions within the plan to facilitate the demands outlined in the survey as a minimum. The reason is that future preferences are likely to skew even more heavily towards more intensive dwelling typologies as their presence increases meaning that acceptance will also increase.

## 5.4 Findings of the Economic Modelling

The above tables provide a snapshot of the range of information contained within the Choice Modelling and Housing Framework Model. Additional detailed tables of demand by household type, age, and income are contained in the Appendices.

Some key findings of the Economic Modelling are as follows:

- Trade-offs between size and dwelling type: People were more likely to choose semi-detached, attached and apartment dwellings over stand-alone dwellings when dwelling sizes were larger (as determined by the number of bedrooms).
- Trade-offs between size and preferred location: People were willing to trade-off their preferred location in order to live in a larger dwelling, with respondents being more likely to choose a dwelling in a non-preferred location when the dwelling was larger.
- Trade-offs between size and price: As price increases, people became relatively less likely to select a larger dwelling, indicating that there is willingness to trade-off dwelling size for lower price. The trade-off between price and attached dwellings shows a similar effect (albeit at a lower level of confidence). People were less likely to select an apartment dwelling as the price increased.
- Viewed collectively, the above findings show that survey respondents placed significant importance on size, being willing to trade-off preferred dwelling type and location in order to have



a dwelling of an acceptable size/bedroom numbers. Although willing to make trade-offs to ensure a larger dwelling, people remain sensitive to price.

- Demand for standalone housing in all Districts remains significant over the next 30 years, yet, diminishes as a proportion overtime. Relative to attached dwelling typologies, the demand growth for standalone dwellings declines at a faster rate. The data shows that there is an appetite for attached housing and that these types of houses become more acceptable overtime.
- Demand growth for larger sections remains stable out to 2048 for Waikato and Waipa. These findings are likely driven by the semi-rural/rural characteristics of the area and desire of the population to continue this kind of lifestyle. As identified by the demand preference survey in Section 4, one quarter of households considered a semi-rural/rural character to be important.
- The forecast model projects a significant shift in the dwelling typology makeup of Waipa over the next 30 years, specifically an increase in semi-detached housing. Growth in demand for attached housing increases from 48% in the first 10 years to 52% by the 2038-2043 period. This shift in demand is likely driven by the population growth of towns within the District (such as Cambridge and Te Awamutu).
- For all Districts the largest growth in demand is for 2 bedroom dwellings reflective of an ageing population. Plan enabled capacity for smaller joined up dwellings must be provided for by Councils in the medium to longer term.
- Aligning demand with capacity highlights that while the provisions in the Hamilton District Plan provide sufficient capacity (at least at the theoretical level) to accommodate attached dwelling demand, provisions in both the Waikato District and Waipa District plans need to be carefully assessed against a likely increase in demand for more intensive forms of accommodation in the near and significantly more in the more distant future.



# 6 Barriers and Incentives Stakeholder Interviews

## 6.1 Introduction

This section assesses the potential barriers that may exist within the study area that could inhibit the market from providing the range and types of dwellings that are demanded today and into the future. It focuses on the various policy settings currently in place by the Future Proof partners, and how well these align to the housing choices identified in this study. It also considers the changing national policy environment and the possible implications for the Future Proof partner policy settings. And finally it identifies some opportunities to better enable housing choice. In short, this section seeks to identify areas of potential concern that may be limiting the markets ability to deliver housing choice and some opportunities to consider that could rectify this problem.

This work was reliant on Future Proof partner interviews and an assessment of current policy settings.

## 6.2 The National Context

While planning for growth is not a new concept in New Zealand, arguably the ‘urban growth agenda’ advanced by the Labour Coalition government has, in recent years, placed greater emphasis on the need to address growth hot spots and to address associated housing costs, social isolation, insufficient and costly infrastructure, homelessness, traffic congestion, and other contemporary urban issues. This has set the policy framework for urban growth in New Zealand and identified two big areas of reform:


- Intervening in a housing market to make sure decent housing is available to all;
- Investing in modern urban transport to support growth and give people the transport choices they want.

It is an ambitious and far reaching approach that addresses the fundamentals of land supply, development capacity, and infrastructure provision. It is not about driving growth, but working with the market to ensure growth can be adequately managed. Importantly, a key objective of the urban growth agenda is the delivery of ‘affordable housing’ but in addition, it seeks the following wider objectives:

- Improve choices for the location and type of housing;
- Improve access to employment, education and services;
- Assist emission reductions and build climate resilience; and
- Enable quality built environments, while avoiding unnecessary urban sprawl

Five pillars of work are being advanced:

1. Infrastructure funding and financing -to enable a more responsive supply of infrastructure and appropriate allocation of costs.
2. Urban Planning - to allow cities to make room for growth, support quality built environment and enable strategic integrated planning.

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3. Spatial Planning - to build a stronger partnership with local government as a means of developing pro-growth and integrated spatial planning.
  4. Transport Pricing - to ensure the price of transport infrastructure promotes efficient use of the network.
  5. Legislative Reform - to ensure that regulatory, institutional and funding settings are collectively supporting the UGA objectives.

Overall, the ambition and reach of this urban growth agenda clearly signals that the Central Government knows current settings are causing barriers/blockages to growth and development. It articulates a much more interventionist or ‘hands on’ approach to drive urban growth management – particularly for housing outcomes.

### **6.2.1 The Future Proof Response**

Within the context of the Future Proof sub-region, the Hamilton to Auckland (“H2A”) Corridor Plan, incorporates the spatial planning pillar of work identified in the urban growth agenda. The planning and delivery of sufficient housing, at a wide range of price points to meet the needs of the whole community is at the heart of the urban growth agenda and H2A. To achieve this H2A contains five key focus areas:

1. Stronger corridor connections
2. Papakura-Pokeno sub-region
3. River Communities
4. Hamilton-Waikato sub-region
5. New tools and options to unlock full potential

The Government’s urban growth agenda is being actively played out within the Future Proof sub-region with the added strength of central government backing and collaboration.

### **6.2.2 The National Policy Statement on Urban Development 2020**

On the 20th August 2020 the National Policy Statement Urban Development 2020 (NPS UD) came into force, replacing the ‘capacity focused NPS UDC’. The NPS UD has a broader scope in that it recognises the national significance of having well-functioning urban environments, whilst providing sufficient development capacity to meet the different needs of people and communities.

The NPS UD has a strong emphasis on achieving greater development density and housing choice to deliver well-functioning urban environments, particularly in Tier 1 urban environments (the Hamilton area is a Tier 1 area and includes Waikato Regional Council, Hamilton City Council, Waikato District Council, Waipā District Council), operating as the Future Proof partnership.

The NPS UD provides a range of objectives and policies to ensure urban development occurs to meet the needs of communities, that ensures there is room for growth both ‘up’ and ‘out’, and that rules are not unnecessarily constraining growth. It also requires councils are developing, monitoring and maintaining an evidence base about demand, supply and prices for housing and land to inform their planning decisions.

Importantly for the purposes of this study, the NPS UD gives extra emphasis to local authorities to ensure that they are planning and enabling a wide range of housing types, at different price points, and localities (especially existing urban environments) to meet the needs of different households, as illustrated by the following objectives:

## NPS section 2.1

Objective 2 – Planning decisions improve housing affordability by supporting competitive land and development markets.

Objective 3 – Regional Policy statements and district plans enable more people to live in....areas of an urban environment in which....:

- a) The area is in or near a centre zone or other area with many employment opportunities
- b) The area is well serviced by existing or planned public transport

The policy direction to achieve the stated objectives is similarly clear:

## Section 2.2 Policies

Policy 1 – Planning decisions contribute to well-functioning urban environments, which are urban environments that, as a minimum:

- a) have or enable a variety of homes that:
  - (i) meet the needs, in terms of type, price, and location, of different households;

Policy 3 – In relation to Tier 1 urban environments regional policy statements and district plans enable:

- a) in city centre zones building heights and density of urban form to realise as much development capacity as possible....
- b) In metropolitan centre zones....density to reflect demand for housing...
- c) Building heights of at least 6 storeys within a walkable catchment of ...
  - i. Existing and planned rapid transit stops
  - ii. The edge of city centre zones...
- d) In all other locations....building heights and density or urban form commensurate with the greater of:
  - i. The level of accessibility of .... public transport
  - ii. relative demand for housing ...in that location.


The NPS UD signals clear national direction for local authorities that they are to plan and enable a greater variety and type of housing in order to meet growth demands and to ensure well-functioning urban environments to meet the different needs of people and communities.

Of potential concern is policy 8 that directs councils to be responsive to any plan change that adds development capacity:

Policy 8: Local authority decisions affecting urban environments are responsive to plan changes that would add significantly to development capacity and contribute to well-functioning urban environments, even if the development capacity is:

- a) unanticipated by RMA planning documents; or
- b) out-of-sequence with planned land release.

This policy supports the general intent of providing additional development capacity both up and out. A key component of this policy is what constitutes a 'well-functioning urban environment'. This report



provides useful evidence of residents' dwelling preferences, including locational matters. Accordingly, it will help aid councils respond to the challenges of the NPS UD and help define what is meant by a well-functioning urban environment.

### 6.3 The Infrastructure Funding and Financing Act 2020

A key part of the Government's urban growth agenda was to address the cost burdens on high growth council to finance infrastructure to support urban growth. The Infrastructure Funding and Financing Act establishes a new tool to enable infrastructure for housing and urban development - the Infrastructure Levy Model, which the Government has developed in partnership with high-growth councils. A key feature of the model is the establishment of an entity called a Special Purpose Vehicle (SPV), a financing tool that enables debt finance to be raised from the private sector and ring-fenced from a council's balance sheet, not affecting their debt levels or credit rating.

The SPV will be responsible for financing and constructing the infrastructure. Post-construction, the infrastructure will be transferred to the relevant council for its ongoing operation and maintenance and an annual levy will be paid by the future homeowners who benefit from the infrastructure.

While not the 'magic bullet' for infrastructure financing, it complements existing tools by adding a new funding approach for councils to consider.

### 6.4 The Urban Development Act 2020


The Urban Development Act (UDA) continues the Government's approach to better enabling urban growth and development. It is intended to facilitate urban development that contributes to sustainable, inclusive and thriving communities, by providing a bespoke approach to complex and transformational urban development. The UDA establishes a new streamlined process that brings together a toolkit of development powers and puts Māori, councils, developers and diverse communities at the heart of developments. It seeks to tackle the long-term barriers to urban development by providing access to:

- a streamlined approval process for special types of complex and transformative development projects - called specified development projects (SDPs)
- a tool-kit of development powers when undertaking SDPs
- land acquisition powers for Kāinga Ora, for when it is carrying out urban development projects (including SDPs).

The UDA provides access to the tools, certainty and coordination needed to enable complex, transformational development that will improve the social and economic performance of New Zealand's urban areas.

Possibly the most far reaching of the provisions in the UDA is the additional powers given to Kāinga Ora. It gives Kāinga Ora access to a suite or tool-box of development powers that it can use when undertaking specified development projects (SDPs). These powers relate to infrastructure, planning and consenting, funding, land acquisition and transfer.





The UDA and in particular the new powers given to Kāinga Ora provide a new and exciting opportunity, for councils to work alongside Kāinga Ora to overcome existing challenges and blockages and to deliver not only the types of housing demanded by residents, but also wider urban outcomes.

## 6.5 Future Proof

Future Proof is a joint project set up by the Future Proof partners to consider how the sub-region should manage growth and develop into the future. Faced with strong population growth, the collective planning and action by Future Proof seeks to maximise growth opportunities. The Future Proof sub-region includes the territorial authorities of Hamilton City Council, Waipa District Council and Waikato District Council. Accordingly, the Future Proof partners include the Waikato Regional Council, Hamilton City Council, Waipa District Council, Waikato District Council, tāngata whenua, the New Zealand Transport Agency (NZTA) and Waikato District Health Board. Other members are co-opted when and if required, including Watercare.

The partnership has been expanded to include the Crown, Auckland Council and Auckland iwi on matters relating to the Hamilton to Auckland Corridor Plan and cross-boundary matters.

The Future Proof Strategy is a 30-year growth management and implementation plan for the Future Proof sub-region. The Strategy provides a framework to manage growth in a collaborative way. This sub-regional approach is needed in order to manage growth in a coordinated manner and to address complex planning issues such as cross-boundary matters.


Key features of the Strategy include:

Increased densities in new residential development

- More intensive redevelopment of some existing urban areas.
- Supporting Hamilton City to be a vibrant and lively place that people want to live, work, play, invest and visit
- Protection of the natural environment
- Providing housing choice
- Supporting opportunities to address housing affordability
- Green spaces
- Protection of versatile and productive rural land
- Protection of future infrastructure corridors
- Coordinating transport and land-use planning
- Integrating land use, infrastructure and funding

The settlement pattern sits at the heart of the Future Proof Strategy. It provides the blueprint for growth and development, identifying existing and future location of residential and business land and considers the mix of land use, transportation and other infrastructure in an integrated manner. The Future Proof settlement pattern advances a more compact and concentrated urban form over time.

The Future Proof Strategy is undergoing a two phased update. The first phase was completed in 2017 and there is an updated Strategy that has been consulted on and adopted. The second phase, which will be



completed in 2021, will incorporate the results of the Housing and Business Assessment under the NPS-UD.

In effect the Future Proof strategy sets an agreed way forward for growth management within the sub-region. Importantly, it sets a clear expectation for a centres-based urban form, intensification in existing urban areas and the provision of housing choice.

## 6.6 Hamilton to Auckland Corridor Plan

The Hamilton to Auckland Corridor plan (H2A) represents Central Government's urban growth agenda playing out in the Waikato. This is a crucial partnership that enables integrated spatial planning that will be transformative to the region.

The H2A Corridor Plan has five key focus areas:

1. Stronger corridor connections – a system wide approach to transport.
2. Papakura-Pokeno sub-region – planning for growth in south Auckland.
3. River Communities – Pokeno and Huntly plus their environs.
4. Hamilton-Waikato sub-region – Hamilton Waikato metro-spatial plan.
5. New tools and options to unlock full potential - planning funding and implementation.

A key component of this project is the Waikato Sub-Regional Three Waters Investigation, which seeks to better understand water issues and infrastructure.

The H2A signals a revitalised approach to planning for growth in the Waikato, through partnership with the Crown. Outcomes from the H2A will help to drive and incentivise change in local strategies and planning documents.


## 6.7 Policy Setting amongst Future Proof Councils

The following subsections summarise the prevailing policy and planning provisions affecting housing supply in the Future Proof councils. This is not an exhaustive review, rather an identification of the main policy settings that are most likely to be impacting on housing supply.

### 6.7.1 The Waikato Regional Council

The Waikato Regional Policy Statement (RPS) is predominantly an environmental policy document. However, it also includes wider matters to achieve integrated management and development of regional significance, such as economic development and growth management. The RPS is well aligned with Future Proof strategy and, in effect, gives it statutory weight. Indeed, the RPS contains a number of key policies that adopt the Future Proof land use pattern and density targets.

Section 6 the Built Environment provides specific policies and in section 6A development principles, that seeks to prevent sprawl, ensure development that is integrated with infrastructure, encourage urban intensification, etc. The RPS contains growth targets (Table 6-1), transport infrastructure maps and mapped



urban limits (map 6C). However, the RPS does not identify a mismatch between current housing supply with community demand as a regional issue of concern. Nor is housing affordability raised as an issue.

Over and above the RPS, the Regional Land Transport Plan and the Regional Public Transport Plan also provide some strategic direction about housing location, desirable areas for growth, etc. The other main areas of growth are the investment and provision of infrastructure, most pertinently the public transport network that seeks to support growth centres.

Waikato Regional Council officers have signalled their understanding of the growth challenge in the region, including the need to better provide the right type of housing to meet community needs now and into the future. They are aware of their role in overseeing policy direction in the region, including enforcing regional policy if required. There is however, an acceptance that the regional policy statement is now possibly out of date, and in need of an update – particularly in order to address rapidly changing housing needs and the changing national direction on the provision of housing.

The Waikato Plan, which was adopted in 2017, is an overarching strategic document for the whole region. A key focus area in the document is enabling housing choice. This subsequently became a priority issue for the Waikato Plan. A Regional Housing Initiative (RHI) has been set up to progress housing in the region. The RHI has a vision for every person and every family in the Waikato region to be well-housed. In 2018 the RHI completed a regional Housing Stocktake<sup>14</sup> and they are currently working on a Regional Housing Strategy and an action plan. Providing the right housing to meet needs is identified in the draft Strategy and meeting the needs of communities is a priority action area.

## 6.7.2 Waipa District Council

Until quite recently, Waipa District has not experienced rapid urban growth. As a predominantly rural district, with some rural towns and settlements, the planning for future housing and development has mainly focused on delivering stand-alone housing. Recently though, alongside other Future Proof councils, Waipa has experienced considerable growth pressures. The need for change in how growth is managed and planned has been recognised.

As early as 2009 the Waipa District Growth Strategy signalled the need to respond to emerging growth pressures and opportunities. Similarly, Waipa District Council has worked alongside its Future Proof partners to address growth in the wider Waikato sub-region.

In line with the Future Proof strategy direction, the Waipa District Growth Strategy, updated in 2017, signals a planned change to accommodate more growth, provide higher residential density in appropriate locations, the redevelopment of existing urban areas, and provision of appropriate housing for the elderly in close proximity to essential services.

In giving statutory effect to the growth strategy, the Waipa District Plan's strategic approach includes:

- A consolidated urban form with new development being integrated with infrastructure provision and focused within urban limits of existing towns and villages.

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<sup>14</sup> Waikato Regional Housing Initiative, 2018 Stocktake: <https://waikatoplan.co.nz/assets/Waikato-Plan/Projects/Final-Housing-Stocktake-Report-minor-change-6-September-2019.pdf>

- Greater redevelopment in urban areas with increased density of development particularly in Deferred Zones and future growth areas.
- For the ageing population, enabling a range of housing options.
- Town Concept Plans for Cambridge, Te Awamutu and Kihikihi, Ohaupo and, Pirongia.

A range of policies are in place to achieve these outcomes, including a policy that identifies the need for a range of accommodation for the elderly, enabling development to give effect to the agreed Future Proof settlement pattern and RPS, and achieving a yield in greenfield areas of 12-15 dwellings/hectare.

It includes objectives to enable a wide range of housing options in growth areas of Cambridge, Te Awamutu, Kihikihi, and Karāpiro. in a way that is consistent with the key elements of the character of each place.

As a predominantly rural district council, Waipa is advancing a degree of housing choice within its planning framework documents. The Council has recognised the need for greater housing choice and has started to put in place a range of provisions to enable a greater variety of housing development. This is likely to play out mostly in the growth cell areas of Cambridge, Te Awamutu, Kihikihi, Ohaupo and, Pirongia, and over time more broadly throughout the district

### 6.7.3 Hamilton City Council

The Hamilton City District Plan (the Plan) was made operative in 2017. It contains a range of provisions that encourage more dense residential housing developments, in keeping with the growth pressures confronting Hamilton City.


In recognition of its growth challenge and in response to the NPS UDC and Future Proof strategy, the Plan contains a target of residential growth of 50% infill and 50% greenfield. Key to achieving these targets are 'infill duplex provisions' that apply to the general suburban zone. This coupled with medium density provisions applying in greenfield developments, and high density provisions applying in the CBD, Hamilton is trying to enable a greater number of houses within the urban area at greater densities than have been developed in the past.

Importantly the Plan contains an objective that identifies the need for a range of housing types and densities to meet the needs of a diverse range of people and communities. Relevant policies include that:

- Residential development provides a range of household choices and the diversity of cultural and social needs.
- Higher density residential development is located within and close to central city, suburban and neighbourhood centres, hospitals, tertiary education facilities and parks, open space and high amenity areas.

Whilst these provisions, especially the duplex and apartment provisions in the suburban zone enabling of 2-3 storey houses, have helped to achieve residential capacity targets, it has also led to some public push-back where duplexes are seen, by some in the community, as ruining existing suburban amenity.

In response to both this and the new challenges presented by the NPS UD, the Council is now looking at different approaches that can achieve greater housing density – these are likely to be incorporated into a plan change that meets requirements of NPS UD.



The Council officers believe that this plan change is likely to reflect an underlying philosophy of locational density, based around centres and transport nodes, but they acknowledge that this needs additional work and refinement to apply in the Hamilton context. An example is that more clarity is needed about optimum locations for infill development, rather than a broad suburban-wide approach. The duplex provisions can be seen as an interim step to achieve some better urban density outcomes (whilst delivering much needed housing capacity), whilst more comprehensive work gets underway to deliver higher density in appropriate locations.

While the Plan specifically identifies and provides for a range of housing typologies, in general officers suggest that insufficient housing diversity is currently being delivered. They recognise a need to beef up these provisions, but consider that within the Hamilton planning and political context, a more specific and directive approach is unlikely to be effective. Officers have signalled that new provisions could include design outcomes, rather than descriptive provisions. The NPS UD provides an opportunity to consider new approaches to housing density and typologies.

The emerging Hamilton-Waikato Metro Spatial Plan, currently being drafted as a key part of the Hamilton to Auckland Corridor Plan, is likely to be able to provide some useful pointers for a plan change. It will provide a vision and spatial framework for the emerging Hamilton Hamilton-Waikato metro area, with a 30-year plan for priority development areas and enabling investment. Housing choice and affordability is a key consideration of the metro-plan.


Hamilton City Council owns no council-owned housing. But advice from officers indicate that the Council is beginning to ask questions about potentially changing this, including possible zoning approaches that could help to deliver social housing. This could be addressed through the Housing Strategy and action plan.

Hamilton City has identified the need for greater residential density and housing choice, and this is provided for in the Plan, particularly through widespread duplex provisions. There has also been some success in housing density and variety in the CBD and new greenfield areas. However, there is a concern that while the Plan provisions have provided more overall density, it has not delivered sufficient housing choices, especially 1-2 bedroom dwellings. The Council is heading towards advancing a more centres based approach which could better identify the need for housing choices and possibly include incentives and other enabling provisions to ensure their market delivery.

#### **6.7.4 Waikato District Council**

The Waikato District is a predominantly rural district, with several small rural towns, such as Ngaruwahia, Te Kauwhata, Huntly, and Tuakau, that serve the broad rural area. However, growth pressures have been mounting from Auckland in the north and Hamilton immediately to the south.

The operative district plan reflects Waikato district's rural nature containing a lot of planning provisions that seek to protect rural values, natural character and amenity, rural production and lifestyle choices. The provision of housing and the need for housing choice to meet community needs is not highlighted as an important issue for the district. The residential zone provides for low density (450m<sup>2</sup> serviced, 2,500 unserviced) housing development. The Plan provides little provision or incentive for the market to deliver housing variety.



Managing growth pressure is identified as an issue, and policies are in place that direct development to existing towns, villages. Development targets are identified in order to meet the requirements of the NPS UDC.

The Waikato 2070 Growth and Economic Strategy was adopted in 2020. It recognises the Future Proof strategy and signals the need for some local changes including the need for higher density housing, particularly around local towns. It also supports protection of quality soils, countryside living options, avoiding natural hazards, etc.

The Waikato District has recognised the need for a plan review and this is now underway. Consistent with the Growth and Economic Strategy, part of the district plan review has looked at how to better manage growth and bringing the Waikato District more closely aligned to the Future Proof strategy principles – including providing medium density as well as low density stand-alone housing. There is likely to be a new ‘Village Zone’ applied to appropriate rural townships – Ngaruwahia and Te Kauwhata, Huntly, Pokeno, Raglan and Tuakau.

A key concern for the Waikato District is the cost of growth supporting infrastructure, especially given the small rating base of the district. This has meant the Council has looked to major developers to pay for infrastructure. It has also meant that they are seeking alternative funding mechanisms to pay for infrastructure.

Over and above district plan provisions for housing development, Waikato District has retained some pensioner housing. There is currently some interest from Kāinga Ora to invest and develop in the district. The Waikato District has existing provisions enabling the development of papakāinga housing.


Like other councils in the Waikato, the Waikato District has experienced steep increases in housing prices, so affordable housing is a rising concern, so too reduced levels of home ownership.

Up until recently, the Waikato District, was a very rural district, but now faces considerable urban growth pressures from both the north and the south. It needs to confront these new growth demands and challenges, but at the same time seek to protect its rural production sector, avoid versatile soils and natural hazard areas, yet pay for core infrastructure. This despite being a small, relatively poor, district with a low rating base.

## 6.8 Planning Barriers, Incentives and Opportunities

Policy settings and plan provisions, while not the only factors, are key determinants of local housing outcomes. The extent that policy direction and consequent plan provisions enable a variety of housing types, within the RMA context, is often critical to the type and quantum of houses delivered by the private sector.

All of the Future Proof councils contain some provisions to address urban growth pressures and housing supply. They also refer to the Future Proof strategy and/or RPS, but each plan has different responses to give effect to this direction. Most are moving towards a more sophisticated response, based primarily on the requirements of the NPS UD, the Future Proof strategy, and the realities of increasing growth pressure.



The emphasis appears to be on developing a better spatial planning response to growth, based on a 'centres-approach' where most new urban growth is directed to existing urban areas, towns and villages with existing infrastructure, services and facilities. However, to date there is little evidence of a specific concern about a lack of supply in housing choices (although overall housing capacity shortfalls are generally identified).

As highlighted above, the policy settings and plan provisions differ for each of the Future Proof councils. So too do local conditions, market demand, community expectations, public investment and many other matters driving housing outcomes. It is difficult therefore to arrive at a single set of barriers, blockages or opportunities affecting the development of housing variety. However, based on stakeholder interviews and reviews of the various plans, the following matters are potentially affecting the types of houses being supplied in the Waikato.

### 6.8.1 Policy Clarity and Certainty

Making housing choice a high profile, widely accepted issue. Having a clear issue with an unambiguous policy for the development of housing variety is critical. While there is some evidence of this amongst the Future Proof councils, generally this is lacking at the moment. It is clear in the Future Proof strategy and in the Waikato Regional Policy Statement, but less so in the district plans. District plans need to signal their clear commitment to achieving both housing supply and housing variety. Currently, aside from Hamilton City, no plan includes an objective to ensure the delivery of a variety of housing typologies, to meet their communities' needs. Nor do any of the Waikato plans include a policy direction seeking to achieve housing affordability.

### 6.8.2 Differential Zoning

Zoning that specifically identifies and provides for areas of urban intensification and/or housing variety enable councils to focus planning and investment to help deliver desired housing outcomes. It also signals to the community and private sector developers what is expected in these localised areas.

Both Auckland Council and Christchurch City Council use a differential zoning approach.

The Auckland Unitary Plan contains a range of urban zones that set clear expectations for the type of housing intended for each zone, which is then reflected in the development controls. Below is an example for the Mixed House Urban Zone:

#### ***'H5. Residential – Mixed Housing Urban Zone***

##### *H5.1. Zone description*

*The Residential – Mixed Housing Urban Zone is a reasonably high-intensity zone enabling a greater intensity of development than previously provided for.*

*Over time, the appearance of neighbourhoods within this zone will change, with development typically up to three storeys in a variety of sizes and forms, including detached dwellings, terrace housing and low-rise apartments. This supports increasing the capacity and choice of housing within*

*neighbourhoods as well as promoting walkable neighbourhoods, fostering a sense of community and increasing the vitality of centre.'*

The development controls for each zone reflect the desired level of urban density and hence housing typology expected within each zone.

**Table 6.8.2 Comparison of Key Development Controls in Three Residential Zones of the AUP**

Performance Standard	Mixed House Suburban zone	Mixed House Urban zone	The Terrace Housing and Apartment Building Zone
Dwelling Height	8metres	11metres	16metres
Front Yard Setback	3metres	2.5metres	1.5metres
Height to Boundary	45° from 2.5m on boundary	45° from 3m on boundary	45° from 3m on boundary
Coverage	Must not exceed 40%	Must not exceed 35%	Must not exceed 50%
Impervious Surfaces	Must not exceed 60%	Must not exceed 60%	Must not exceed 70%
Outdoor Living Space	20m <sup>2</sup>	20m <sup>2</sup>	20m <sup>2</sup>
Minimum Dwelling Size	30m <sup>2</sup>	30m <sup>2</sup>	30m <sup>2</sup>
Minimum Lot Size	600m <sup>2</sup>	400m <sup>2</sup>	300m <sup>2</sup>

The greater the housing density that is desired, the more enabling the development controls.

The Christchurch District Plan follows a similar approach. The CDP includes a policy to establish new medium density residential areas to meet demand for housing in locations where the following amenities are available within 800 metres walkable distance of the area:

- a bus route
- a key activity centre or larger suburban commercial centre
- a park or public open space with an area of at least 4000m<sup>2</sup>
- a public full primary school, or a public primary or intermediate school.


It seeks to encourage comprehensively designed, high quality and innovative, medium density residential development within these areas.

The Residential Medium Density Zone - providing for medium scale and density of predominantly two or three storey buildings, including semi-detached and terraced housing and low-rise apartments

All of the Waikato plans advance a traditional zoning approach that generally seeks to protect rural production, avoid conflicting activities, protect local amenity values, whilst allowing urban development in some appropriate areas. While this is appropriate given statutory responsibilities under the RMA, it means that positive housing outcomes, such as housing variety, are given little emphasis.

Both Hamilton and Waipa plans have differentiated zones that identify areas for more-dense or different forms of housing, compared to more traditional suburban zones. This approach is encouraged and needs





greater emphasis, aligned with enabling planning provisions (see below) that help to deliver specific housing outcomes in these zones.

The NPS UD helps in this regard, including clear policy direction to adjust plans to include density near centres and rapid transport.

### **6.8.3 Enabling Provisions**

Enabling planning provisions, aligned to intensification zones, incentivise the types of development anticipated in these zones, such as smaller, attached, 1-2 bedroom dwellings on smaller sites. Urban intensification zones should have both a clear policy direction and enabling provisions that incentivise the development of a variety of housing types, sizes, densities and price points.

Some enabling and incentivising planning provisions used elsewhere to encourage greater housing variety include:

- Ensure desired housing types are permitted activities, if performance standards are met
- Have simple activity tables of ‘permitted, RD, non-complying – this ensures clarity and certainty. To do this Council needs to be very clear about the issues it wants to manage. Leave other, non-important issues out.
- In the urban intensification zone, have a high permitted threshold (say 3 dwellings per site) subject to compliance with a minimum of performance standards (for key issues needing control – daylight, access, etc) to provide flexibility to achieve good design.
- Have a relatively low lot size in the urban density zone, and correspondingly generous performance standards to encourage a mix of attached dwelling typologies. This provides flexibility for a range of housing types and price points.
- In the urban density zone disincentivise large lot or stand-alone dwellings.
- Use assessment criteria for urban design outcomes instead of complicated rules.

By targeting specific enabling provisions to the urban intensification zone, councils are signalling a clear intent that they are serious about delivering new housing types in this zone.


### **6.8.4 Enabling Processes**

In addition to enabling planning provisions, councils need to back this up with enabling processes. This starts at the top where there is political commitment to delivering housing choice and the concomitant trade-offs on issues such as increased height, changed suburban amenity, etc.

Anecdotal feedback suggests that there is a reluctance amongst at least some Future Proof councils to fully commit to urban intensification and housing choice. Without this commitment, true housing choice outcomes are unlikely to be delivered, or only delivered sporadically. Councils should commit to granting consent to developments that achieve identified housing outcomes. Indeed, council officers and politicians alike should be advocating for good quality, well located urban intensification and housing choice to meet the needs of their communities.

### **6.8.5 Subdivision and Density Controls**

In the urban intensification zone, subdivision standards should be tailored to encourage a range of smaller housing types. The specific urban intensification zone anticipates a new urban amenity associated with



housing density. This need not be a concern to the community, particularly if other less dense residential zones seek to protect suburban amenity. This matter is specifically identified in the NPS UD.

NPS Policy 6: When making planning decisions that affect urban environments, decision-makers have particular regard to the following matters:

- a) that the planned urban built form in those RMA planning documents may involve significant changes to an area, and those changes:
  - I. may detract from amenity values appreciated by some people but improve amenity values appreciated by other people, communities, and future generations, including by providing increased and varied housing densities and types; and
  - II. are not, of themselves, an adverse effect

Performance Standards need to be flexible in density zone, to be enabling not controlling. A potential way forward is to identify design outcomes, rather than constricting performance standards.

Future Proof councils have tried, to some degree, to make it easier for greater density to be delivered in identified zones. While this is a step in the right direction, a broader suite of enabling provisions and controls is likely to be more effective.

### **6.8.6 Other Provisions**


There are a range of other mechanisms and provisions that can be tailored to an urban intensification zone to incentivise greater density and housing variety:

- Introduce a maximum carparking or no-carparking standard especially if the zone is highly accessible by active modes or other transit options exist.
- Consider tailoring the development contributions policy to incentivise smaller housing types.
- Introduce a 'good solutions guide' that identifies idealised housing typologies that fit well within the urban intensification zone and are likely to get quickly granted consent.
- Make use of the new Urban Development Act 2020 to collaborate or partnership with Kāinga Ora to redevelop urban areas and deliver a wider range of housing types.
- Look to work with other community housing providers to develop less mainstream housing types, including low cost housing, to meet community housing needs.

### **6.8.7 Infrastructure Investment**

One of the major hurdles preventing housing development is the lack of infrastructure in place, due in part to the high costs councils face in investing in trunk infrastructure. All Future Proof councils identified the cost of infrastructure as a key problem. Indeed, work is underway to look at infrastructure issues and implications, such as the Three Waters study already underway in the Waikato and the Department of Internal Affairs' Infrastructure Funding and Financing project in the Waikato.

Infrastructure funding constraints is not a new problem and recently Central Government has sought to identify alternative funding approaches that can help to alleviate some of the costs to councils. The Infrastructure Funding and Financing Act 2020 goes some way to provide an alternative funding source for



infrastructure. While not a panacea for this issue, it provides some hope of councils avoiding the full cost of infrastructure provision to new growth areas.

### 6.8.8 Affordable housing

There is no easy way to ensure the delivery of affordable housing. Making a variety of housing types easier for the housing development sector to deliver, provides the opportunity for lower cost housing. However, this does not guarantee affordable housing will result. Future Proof councils may have to consider alternative approaches, such as ‘shared equity housing’ where the costs of housing are shared between the owner and council or Housing Association.

Recently, as part of its urban growth agenda Central Government introduced the Progressive Home Ownership Scheme, which is targeted at low-income families who are struggling to get a deposit together or pay a mortgage. This scheme involves a household owning a part of the house and a provider owns the remainder, with the household buying that portion back over time. It is a model used successfully overseas and in New Zealand.

The Queenstown Lakes Community Housing Trust (QLCHT) has been using a successful shared ownership housing scheme for many years now. An important component of the success of the QLCHT is the ‘inclusionary zoning’ policies put in place by the Queenstown Lakes District Council. Under this policy, property developers developing housing through Special Housing Area legislation are required to provide to council 10% of the net developed area for all new SHA subdivisions. This form of development contribution provides the QLCHT with the land to develop affordable housing for its shared equity schemes.

The Queenstown model is considered the most comprehensive approach by a local authority in New Zealand to advance shared equity housing schemes. In effect it introduces an intermediate housing market, which sits alongside the private sector housing market, and provides residents with access to lower cost, secure housing in one of New Zealand’s most expensive real estate markets.

A more traditional approach used by councils to provide affordable housing has been investment in council owned and managed pensioner housing to aid some of its residents with low cost housing in retirement and/or during hardship. Most councils no longer do this, although it remains a potential way forward to develop and supply low cost housing that the market is failing to deliver. Councils’ ownership of land, buying power and planning expertise makes them well positioned to revisit pensioner housing options.

## 6.9 Summary

The Future Proof councils contain some provisions to address urban growth pressures and housing supply. They refer to the Future Proof strategy, settlement pattern and/or Waikato Regional Policy Statement. However, there is no consistent reference to the provision of housing choice, nor are there clear provisions in place to ensure a variety of housing types are developed. Most Future Proof councils have recognised the need to more fully address housing choice and are moving towards a more sophisticated response. Ideally this should include raising the profile of housing choice as an urgent matter in each jurisdiction, the inclusion of a dedicated zone that expressly provides for greater density and housing choice, plus a range of enabling provisions and processes to ensure a range of housing typologies are delivered.

## 7 Conclusion

The purpose of this report was to investigate housing preferences in the Future Proof sub-region, in order to identify what housing typologies will be needed in the future and to identify any existing blockages that may prevent households meeting their housing needs in the manner they prefer. To do this, a survey of residents in the sub-region indicated their housing preferences, which when modelled against income constraints, provides some clear conclusions about the types of housing most needed by the community in the future.

It is clear from this study that residents in the Future Proof sub-region prefer larger dwellings and are generally willing to trade off, both the type of dwelling and its location, in favour of having a bigger dwelling. However, dwelling price remains a critical consideration - and is the main driver for residents changing dwelling preferences. As price increases, people become relatively less likely to select larger dwellings.

Overall, the demand for stand-alone dwellings remain significant. However, demand for attached dwelling, such as apartments, terraces and duplexes, grows significantly. There is a growing appetite for attached dwellings and these types of dwellings become more and more accepted over time. For all districts, the largest growth in demand is for two bedroom dwellings. Conversely, demand for larger sections remains stable in more rural areas.

A conclusion that **did not emerge** was that of people willing to trade house size and a section for proximity to the centre or other areas of high urban amenity as was the case when this study was carried out in Auckland. A key reason for that might be the relative scale of the two cities. In Auckland, a respondent who may wish to select a stand-alone house on a largish section had choices that included very significant travel distances and travel times to the major employment centres (Metropolitan Centres and the CBD). For these respondents the choice might have included up to an hours' travel each way, each day. For those people, trading the traditional New Zealand standalone house and land for a smaller, joined property in close proximity to employment centres made more sense. In addition, the scale of Auckland compared with Hamilton, means that being close to the CBD or the larger Metropolitan Centres meant being close to significant urban amenities such as theatres, Libraries, major parks as well as wide ranging and deep retail choices, restaurants and bars. The range of amenities and their number may not be replicated in smaller centres, so the pull factors for living in higher density environments are not strong in these centres.

In Hamilton, the majority of households are significantly closer to the centre than in Auckland. This means the trade-offs in terms of travel time and cost are significantly lower. When combined with a reduced set of pull factors into the centre, means respondents feel they can have their cake and eat it too. They do not feel the need to make the trade-offs to achieve everything Hamilton has to offer.

Some of the key findings from the economic analysis include;

- People were more likely to choose semi-detached, attached and apartment dwellings over stand-alone dwellings when dwelling sizes were larger (as determined by the number of bedrooms) – small, attached dwellings are not as preferred.
- People were willing to trade-off their preferred location in order to live in a larger dwelling, with respondents being more likely to choose a dwelling in a non-preferred location when the dwelling was larger.


- As price increases, people became relatively less likely to select a larger dwelling. This holds for stand-alone dwellings and attached (albeit at lower confidence levels).
- People were less likely to select an apartment dwelling as the price increased.
- Survey respondents placed significant importance on size, being willing to trade-off preferred dwelling type and location in order to have a dwelling of an acceptable size/bedroom numbers.
- Although willing to make trade-offs to ensure a larger dwelling, people remain sensitive to price.
- Demand for standalone housing in all Districts remains significant over the next 30 years, yet, diminishes as a proportion overtime.
- The data shows that there is an appetite for attached housing and that these types of houses become more acceptable overtime.
- Demand growth for larger sections remains stable for Waikato and Waipa. These findings are likely driven by the semi-rural/rural characteristics of the area and desire of the population to continue this kind of lifestyle.
- The forecast model projects a significant shift in the dwelling typology makeup of Waipa over the next 30 years, specifically an increase in semi-detached housing.
- For all Districts the largest growth in demand is for 2 bedroom dwellings reflective of an ageing population.
- Plan enabled capacity for smaller joined up dwellings must be provided for by Councils in the medium to longer term.
- Aligning demand with capacity highlights that while the provisions in the Hamilton District Plan provide sufficient capacity (at least at the theoretical level) to accommodate attached dwelling demand, provisions in both the Waikato District and Waipa District plans need to be carefully assessed against a likely increase in demand for more intensive forms of accommodation in the near and significantly more in the more distant future.

When assessed against current policy frameworks in the Future Proof sub-region, there are some clear opportunities for improvement that will better ensure the supply of housing types is aligned with stated preferences. Fortunately, all councils have already recognised the changing demand for housing and most have started to address this in their various policy and planning documents. Further, the Development Capacity Study indicates that adequate realisable capacity exists – however, that is not enough to ensure the right type of dwelling is developed to meet the preferences and needs of the community.

If councils are to avoid a mismatch between future housing supply and demand, it will be important that councils specifically advance targeted planning provisions that will ensure changing housing demand is met by the market. These provisions should continue to enable the development of stand-alone housing, but put greater emphasis on enabling a shift to smaller, attached and semi-detached dwellings, especially focused on delivering smaller 1-2 bedroom dwellings.

While the provisions are likely to vary according to each jurisdiction, the general approach should include:

1. Ensuring ‘housing choice’ is made a high profile issue, that gains the attention and support of the community.
2. Including a focused and targeted approach to drive greater housing choice in strategic and planning documents, led by the Waikato Regional Policy Statement.
3. Including a new zone or zones dedicated to advancing greater density and housing choice in appropriate areas (such as near centres, public facilities, services, transport nodes).

- 
4. Undertake a comprehensive review of the interrelationships between the policy direction and rules and methods to establish how best to make the zones more enabling. This to include making attached dwelling typologies easier to develop and disincentivising larger stand-alone dwelling types.
  5. Putting in place enabling processes, that ensure developers can easily make use of the enabling provisions.
  6. Consider the use of other mechanisms such as:
    - Reinvesting in pensioner housing.
    - Expanding provisions relating to papakāinga housing
    - Collaboration with Kāinga Ora and social housing providers to develop additional supply of housing density and choice.
    - Investing in supporting infrastructure, including investigating the opportunities enabled by the Infrastructure Financing and Funding Act 2020.
    - Investigating opportunities to advance affordable housing through shared equity housing schemes



# Appendix A – Survey Technical Report



Future Proof

The Housing We'd Choose

A Study of Housing Preferences,  
Choices, and Trade-Offs in Hamilton

Technical Report | September 2020





<b>1</b>	<b>Report Context</b>	<b>3</b>
<b>2</b>	<b>Research Overview</b>	<b>5</b>
<b>3</b>	<b>The Survey Components</b>	<b>7</b>
3.1	Method	8
3.2	Sample Design	9
3.3	Questionnaire Design	9
3.4	Questionnaire Programming	10
3.5	Questionnaire Pilot	10
3.6	Housing Preferences	10
3.7	Housing Trade-Offs: A Discrete Choice Experiment	11
3.8	Quality Control	13
3.9	Data Cleaning	13
<b>4</b>	<b>Appendix One: Questionnaire</b>	<b>14</b>

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# Report Context



Future Proof commissioned Research First and Market Economics to complete a project to help Hamilton City Council, Waikato District Council and Waipa District Council understand housing preferences in the Waikato in 2020. The aims of this project were to:

1. Investigate the housing types that residents prefer when buying or renting a home;
2. Understand the trade-offs involved in arriving at these preferences; and
3. Explore differing preferences within different segments of the population

This research project replicated a 2011 Australian study conducted by the Grattan Institute, entitled *The Housing We'd Choose*.

The findings of this study are intended to assist the Councils by:

- Providing new evidence regarding the nature of housing demand in the area; and
- Informing the ongoing development of policy and planning at the local and central government level.

This report outlines how that study was completed. It is an adjunct to the report, prepared by Market Economics.

## Research Overview



This research project was based on a 2011 Australian study conducted by the Grattan Institute, entitled The Housing We'd Choose.

Research First surveyed a representative sample of 804 respondents from Hamilton, Waikato and Waipa districts between 24 June and 6 July 2020 and quotas were set to ensure life stage and geographic coverage.

Data was collected through a two-staged process. The first stage involved identifying individuals who were representative of the population. Second, those who agreed to participate were sent a link to the online survey that they then could complete in their own time.

This survey covered what respondents look for when choosing a place to live and asked for feedback on a range of housing options and designs. It was conducted online in order to give respondents the time they needed to make decisions, and to properly conduct the choice experiment, including accounting for financial limitations and presenting visuals.

The available sample contained 29,105 records. Of these, 1,724 indicated that they were interested in taking part in the survey. This equates to a response rate of 6%. Out of the 1,724 individuals who started the online survey, 804 completed the questionnaire. This equates to a completion rate of 47%. With an achieved sample size of 804, the results have a margin of error of +/-3.5% at a 95% confidence level.

## The Survey Components



### 3.1 Method

Design of the quantitative research took into account two major requirements:

- The total sample needed to be representative of the region's population, so the results could be extrapolated; and
- The survey would need to involve a discrete-choice experiment where participants were shown a range of housing choices (but where the choices available to them were constrained by their personal circumstances).

Consequently, an online survey was required because it can filter choices and show visual material. The benefits of this method include:

- **Cost-effective data collection.** Online data collection is cost-effective as there is no interviewer present (and labour costs are minimised);
- **Asynchronous completion.** Online data collection allows for respondents to complete the survey in their own, to maximise response rates; and
- **Sophisticated questionnaire programming.** Modern online survey technology allows options to be presented, and a discrete choice experiment to be conducted.

## 3.2 Sample Design

Quota-based sampling was used to ensure the results are representative of the region's population.

The sample framework was designed to encompass different household types and different areas of the region.

**Table 3.2.1: Locations - Population, Quotas and Completed Surveys**

Location	Household Estimates	Quota	Surveys Complete
Hamilton City	63,215	400	411
Waikato District	27,996	200	189
Waipa District	22,325	200	204
<b>Total</b>		800	804

**Table 3.2.2: Household type - Population, Quotas and Completed Surveys**

Household type	Household Estimates	Quota	Surveys Completed
One-person households (aged <65 years)	8,265	70	67
One-person households (aged >65 years)	12,082	102	81
Couples without children (aged <65 years)	10,288	87	93
Couples without children (aged >65 years)	14,900	126	125
Couple/single with children	43,862	372	379
Other multi-person household	4,928	42	55
Other			4
<b>Total</b>		800	804

## 3.3 Questionnaire Design

Research First's experience with online surveying demonstrates that questionnaire design is the key to successful research outcomes. There is considerable evidence that both participation and completion rates for surveys are negatively correlated with questionnaire difficulty in general and length in particular.

When introducing the survey, Research First ensured that the participant was provided with a credible expectation of the duration of the survey. Research First worked with Market Economics to ensure the survey questions were concise, free from misinterpretation, and provided a credible opportunity for the generation of effective data.

The full questionnaire is available in Appendix One.



### 3.4 Questionnaire Programming

The survey was programmed in Voxco, the online survey software used by Research First. Voxco is a robust quantitative survey platform, which allows researchers to program questionnaires in complex ways.

The data form used by the research team ensured participants could not simply 'skip' through fields of relevant information.

The use of a software system like Voxco is instrumental in delivering high quality data because it limits the opportunity for invalid or erroneous data in the datafile.

### 3.5 Questionnaire Pilot

All surveys undertaken by Research First are subject to a pilot phase. For this project, the online survey was initially piloted internally in 'test' mode by Research First staff. A second pilot was then conducted during the "soft launch" phase. The first 20 responses to the online survey were analysed to ensure individuals were able to complete the survey with ease.

This extensive testing process aimed to make sure the questionnaire was fit for purpose, and the resulting data would best meet the Councils' needs. Research First believes that high quality data collection relies on maximising response rates through a simple, clear questionnaire.

### 3.6 Housing Preferences

The first part of the survey aimed to identify the relative importance of different housing attributes (when unconstrained by income or assets). It first gathered some additional demographic details, including home ownership, current location of home, and tenure. It then explored residents' motivations to move, and locations under consideration.

To explore preferences for housing attributes, respondents were shown a list of 48 different housing attributes (see the questionnaire in Appendix One). These attributes were organised into four categories. Respondents were shown one category at a time, and asked to rate each attribute as 'not important', 'of some importance' or 'very important'.

Respondents were then shown the items they had selected as being 'very important', and asked to rank the top five. These were presented as their set of top five preferences for housing attributes.

### **3.7 Housing Trade-Offs: A Discrete Choice Experiment**

The second part of the survey aimed to develop an understanding of the actual trade-offs that residents make when choosing a house. This stage of the project explored how residents considered housing type, size and location within the constraints of their incomes and assets.

The method chosen for this was a discrete choice experiment. This is a rigorous research method which can be used to assess the trade-offs residents would make when choosing a house. The experiment aimed to determine the relative importance the population places on location, housing type, and housing size. It also aimed to assist in the creation of a choice model based on the hypothetical choices made in the study. Through statistical analysis of choices between different housing options, the experiment can help determine what choices the population would make in a real-world scenario.

Research First worked with Market Economics and the Councils to determine the types of housing, number of bedrooms, locations and values for use in the survey. These variables were considered, and a total of 96 different housing options were constructed.

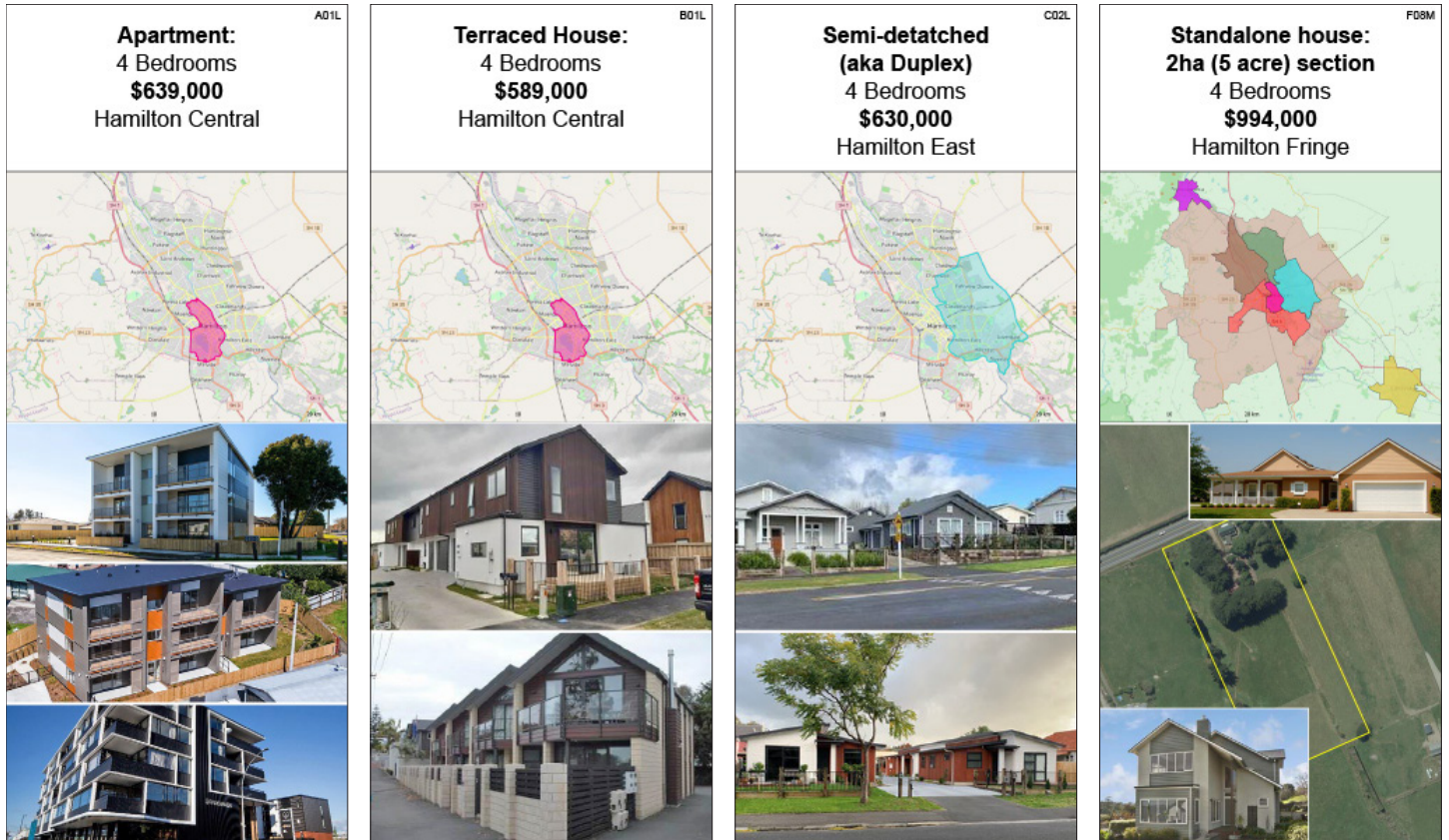
Market Economics then determined realistic costs for each housing option, in order to be able to incorporate budgetary constraints in the model. Housing cost estimates were generated by location, by typology based on a standard development feasibility model.

Housing costs were pre-estimated for each location/typology option as an input into the trade-off questions. Market Economics also used detailed rental information from MBIE (which shows rental levels by property type and size, by location) to establish the key patterns and parameters of the rental sector. It was important for the study to determine rental prices and buying prices, and treat each separately (as the rental and buying markets may make choices in different ways).

In this choice experiment, a full-factorial model was not appropriate (because of the number of potential choice sets and the need for real-world application). Hence, the experiment first determined each respondents' budgetary constraints. This was done by developing a simple budget calculator, similar to a mortgage calculator. The budget calculator defined the maximum mortgage repayments a household could afford, based on key factors such as income, assets, dependents, interest rates, loan term and recommended limits of the share of household income spent on housing costs. Net assets were excluded from calculations of the maximum rent that households could afford.

The Grattan study employed conditional logit modelling to determine the degree to which respondents valued one option over another. For this model to be reproduced, it was necessary to reduce the total potential combination of housing options presented to any one respondent. Each respondent therefore received four sets of four choices, each within their budgetary constraints. An example is shown in Figure 3.5.1. They were finally presented the four options they had chosen, and asked which was their most preferred.

Figure 3.5.1: Example Choice Set



### **3.8 Quality Control**

Research First has a commitment to good quality data. To this end, Research First included quality control processes, such as:

- Pre-testing the questionnaire;
- Using appropriate software to ensure data collection is managed in an efficient manner;
- Back-up of all data to an offsite location on a regular basis to ensure there is no accidental loss of response due to system failure; and

Research First reviewed the final data set to ensure that it was as clear and concise as possible.

## Appendix One: Questionnaire





## PART ONE: Telephone Invitation

CATI introduction text

**INITIAL INTRODUCTION:** Good <%~\_DayPart\_%> my name is <%~\_IterName\_%> from Research First, an independent research company.

I'm calling today on behalf of Future Proof Partners to carry out research about housing in Hamilton City, and the Waipa and Waikato Districts.

Housing is an important issue in Hamilton and in the surrounding areas and Future Proof wish to better understand people's housing choices and preferences.

*Slight pause*

Would you be interested in taking part?

*Pause for response – continue if yes, if no ask if anyone else in the household would like to take part.*

Thanks so much, I will explain a bit more about the survey.

It is in two parts:

First, we'll gather a few details over the phone, which will only take a few minutes.

Then I'll send you a link to an online survey, which should take around 20-25 minutes to complete and you can do in your own time over the next week.

Everyone who takes part is also entered into a prize draw for a chance to win \$500 cash, or a donation to a charity of their choice.

Do you have time available now to help out?

---

### Screening Questions

Single Response

**SC1. Are you employed in the market research industry?**

<u>Code</u>	<u>Description</u>	<u>Routing</u>
1	No	
2	Yes	End2Screening

---

Single Response

**SC2. Are you over 18 years of age?**

<u>Code</u>	<u>Description</u>	<u>Routing</u>
1	Yes	
2	No	End2Screening

---

### Information

Before we begin, please note that:



Research First is a member of the Research Association of New Zealand, and we abide by their established Code of Practice, which guarantees confidentiality.

This means that:

We will never pass on information to the client or any other company, which might identify you personally;

You have the right to have your personal data corrected or removed from our database;

You have the right to decline, or withdraw from the research at any time;

This call is recorded for training and auditing purposes.

Single Response

**READ OUT:** I'd like to start by asking a few questions about you and your household. The information will be used for ensuring that we talk to a wide and representative cross section of Waikato residents.

**SC3.** Which of the following types best describes your household make up: *Read out.*

Quotas	Description	Open category
	One person households (aged under 65 years old)	
	One person households (aged 65 years and over)	
	Couple without children (aged under 65 years old)	
	Couple without children (aged 65 years and over)	
	Parent(s) or caregiver(s) with children	
	Other multi-person household (e.g., flatting/ student flat etc)	
	Other (please specify)	

## Current Suburb or Town Living

Single Response

**SC4.** To ensure that we include people from all over the Future Proof Area, can you please tell me which suburb or town you currently live in?

*Interviewer-* Type the first 3 letters of the suburb and select "show list". From the list you can select the suburb

Code	Description	20	Taupiri-Lake Kainui	40	Flagstaff East
1	Aka Aka	21	Ngaruawahia	41	Rototuna Central
2	Mangatangi	22	Kainui-Gordonton	42	Pukete East
3	Tuakau Rural	23	Te Kowhai	43	Te Manatu
4	Tuakau	24	Whatawhata West	44	Rototuna South
5	Onewhero	25	Horotiu	45	Te Rapa South
6	Pokeno Rural	26	Horsham Downs	46	Saint Andrews West
7	Port Waikato- Waikaretu	27	Whatawhata East	47	Saint Andrews East
8	Pokeno	28	Rotokauri	48	Queenwood (Hamilton City)
9	Pukekawa	29	Hamilton Park	49	St James
10	Maramarua	30	Eureka-Tauwhare	50	Crawshaw
11	Rangiriri	31	Tamahere North	51	Huntington
12	Te Akau	32	Pukemoremore	52	Western Heights (Hamilton City)
13	Te Kauwhata	33	Tamahere South	53	Nawton West
14	Huntly Rural	34	Te Rapa North	54	Nawton East
15	Waerenga	35	Flagstaff North	55	Chartwell
16	Huntly	36	Rotokauri- Waiwhakareke	56	Forest Lake (Hamilton City)
17	Raglan	37	Flagstaff South	57	Chedworth
18	Whitikahu	38	Rototuna North		
19	Te Uku	39	Pukete West		



58	Beerescourt	77	Hamilton Lake	94	Riverlea
59	Miropiko	78	Peachgrove	95	Peacocks
60	Porritt	79	Hamilton East Village	96	Te Pahu
61	Dinsdale North	80	Hamilton West	97	Ngahinapouri
62	Maeroa	81	Greensboro	98	Lake Cameron
63	Dinsdale South	82	Hamilton East Cook	99	Lake Ngaroto
64	Fairfield (Hamilton City)	83	Melville North	100	Kaipaki
65	Whitiora	84	Hamilton East	101	Pirongia
66	Enderley North	85	Melville South	102	Hautapu Rural
67	Fairview Downs	86	Deanwell	103	Pokuru
68	Temple View	87	Bader	104	Te Rahu
69	Swarbrick	88	Hillcrest West (Hamilton City)	105	Fencourt
70	Kahikatea	89	Hillcrest East (Hamilton City)	106	Cambridge
71	Frankton Junction			107	Karapiro
72	Kirikiroa	90	Silverdale (Hamilton City)	108	Pukerimu
73	Enderley South			109	Te Awamutu
74	Ruakura	91	Glenview	110	Rotoorangi
75	Claudelands	92	Resthill	111	Tokanui
76	Hamilton Central	93	Fitzroy	112	Maungatautari
				113	Rotongata

### First Name

Text

**SC5.** Can you please provide me with your first name? We will only use this for internal auditing purposes, and to personalise our emails to you.

*Write first name ONLY even if they give you surname.*

<#Question>

### Email Address

Text

**SC6.** As I mentioned at the start of this call, the research involves an online survey. This is because it's easier for you to understand what we are asking you to do if you can see the questions on a screen.

Can I please take your email address so I can send you through a unique link to the online survey?

*IMPORTANT– Please check and confirm the spelling of the email - read it back to them.*

*The link to the questionnaire will be sent to the respondents email address when you select "next".*

### Farewell

Info Page

**SC7.** Ok, that concludes this call.

The link will be sent immediately, so if you don't receive it, please check your spam folder - it will be sent from 'survey@researchfirst.co.nz'.

Thanks so much for your time and assistance, just to remind you my name is \$1 from Research First, have a great day.





## **PART TWO: Online Survey**

### **Email invite**

Thanks for taking the time to speak with us on the phone, and for your interest in taking part in the Future Proof Partners Housing We'd Choose survey.

Here is the link to the online survey: **[insert link]**

As our interviewer explained on the phone, we are interested in the types of choices that people from the Waikato make and the preferences they have when choosing a home.

The online survey will ask you about your current situation and the things that are important to you when choosing a home, and then present you with various options of types of housing in Hamilton City, and the Waipa and Waikato Districts.

The survey should take around 20-25 minutes to complete. You don't have to finish it all in one sitting - you can close your browser, and it will remember where you go up to. Just click on the link in this email when you are ready to take part.

Everyone who takes part is also entered into a prize draw to win \$500 cash, or a donation to a charity of their choice.

You will not be personally identified by this research, and we take your confidentiality seriously. For your information, we have included a link to our privacy policy.

If you have any questions about the research, please contact the project manager, James Maguire, on 0800 101 275.

### **Web Introduction**

Info Page

**Welcome to the Future Proof Partners "Housing We'd Choose" survey!**

**We are interested in the types of choices that people from the Waikato make and the preferences they have when choosing a home. The survey will ask you about your current situation and the things that are important to you when choosing a home, and then present you with various options of types of housing in Hamilton City, and the Waipa and Waikato Districts.**

**It should take around 20-25 minutes, and you don't have to finish it all in one sitting - if you close your browser, it will remember where you got up to if you click the link in your invite email again.**

**Everyone who takes part is also entered into a prize draw to win \$500 cash, or a donation to a charity of their choice.**

**If you have any questions about the research, please contact Research First on (0800) 101 275.**

**You will not be personally identified by this research, and we take your confidentiality seriously. For your information, we have included a link to our privacy policy (please click here).**

**Please click below to begin.**

---

## **SECTION 1: About your Current Situation**

Single Response

**The first part of the questionnaire asks about your current housing situation, such as the type of dwelling you live in, how long you have lived there, and your future housing requirements.**

**Q1. What type of dwelling do you currently live in?**

<u>Code</u>	<u>Description</u>	<u>Open category</u>
1	A stand-alone dwelling	
2	A unit or attached dwelling (e.g. duplexes, townhouses or terraced housing)	
3	An apartment or unit in a building up to 2 storeys	
4	An apartment or unit in a building 3 storeys or more	
98	Other dwelling (e.g. caravan, cabin, houseboat)	



Single Response

**Q2. Who owns the dwelling that you currently live in?**

<u>Code</u>	<u>Description</u>	<u>Open category</u>
1	I own this dwelling with a mortgage	
2	I own this dwelling without a mortgage	
3	I jointly own this dwelling with other people with a mortgage	
4	I jointly own this dwelling with other people without a mortgage	
5	A family trust owns this dwelling	
6	Parents / other family members or a partner owns this dwelling	
7	A private landlord who is not related to me owns this dwelling	
8	A local authority or council owns this dwelling	
9	Housing New Zealand/Kāinga Ora owns this dwelling	
98	Other state landlord (such as Department of Conservation, Ministry of Education, Iwi)	
99	Don't know	

Single Response

**Q3. How long have you lived in your current dwelling?**

<u>Code</u>	<u>Description</u>
1	Less than one year
2	1 year to just under 2 years
3	2 years to just under 5 years
4	5 years to just under 10 years
5	10 years or more

Single Response

**Q4. Do you plan on moving in the next five years?**

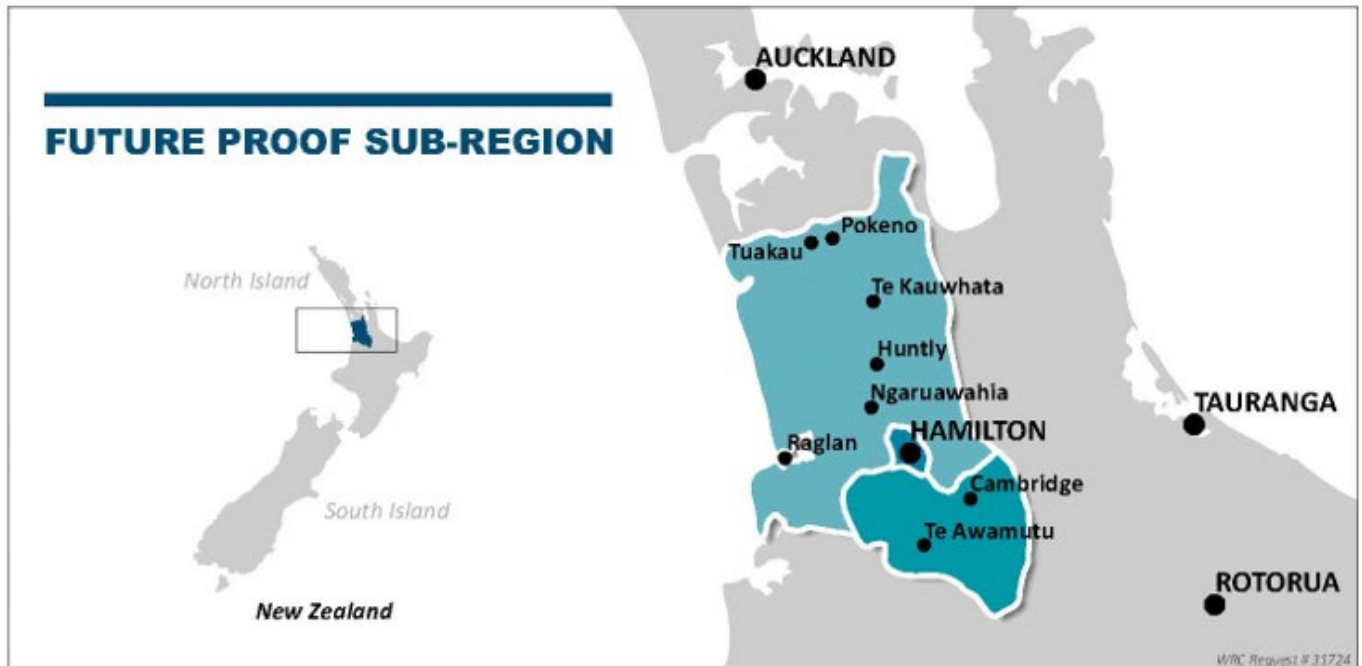
<u>Code</u>	<u>Description</u>
1	Yes
2	No
3	Unsure

**ASK IF Q4 = 1, ELSE SKIP**

Single Response

**Q5(a). Where are you thinking of moving to?**

<u>Code</u>	<u>Description</u>
1	Within the area highlighted on the map
2	Outside of the area highlighted on the map
3	Unsure



**ASK IF Q5a = 1, ELSE SKIP**

Single Response

**Q5(b).** What part of the Future Proof Area are you considering moving to?

Please click on 'select an answer' below and choose from the dropdown menu. If your chosen suburb does not appear, please type it in the space provided at 'Other'

Code	Description				
1	Aka Aka	30	Eureka-Tauwhare	57	Chedworth
2	Mangatangi	31	Tamahere North	58	Beerescourt
3	Tuakau Rural	32	Pukemoremore	59	Miropiko
4	Tuakau	33	Tamahere South	60	Porritt
5	Onewhero	34	Te Rapa North	61	Dinsdale North
6	Pokeno Rural	35	Flagstaff North	62	Maeroa
7	Port Waikato-Waikaretu	36	Rotokauri-Waiwhakareke	63	Dinsdale South
8	Pokeno	37	Flagstaff South	64	Fairfield (Hamilton City)
9	Pukekawa	38	Rototuna North	65	Whitiora
10	Maramarua	39	Pukete West	66	Enderley North
11	Rangiriri	40	Flagstaff East	67	Fairview Downs
12	Te Akau	41	Rototuna Central	68	Temple View
13	Te Kauwhata	42	Pukete East	69	Swarbrick
14	Huntly Rural	43	Te Manatu	70	Kahikatea
15	Waerenga	44	Rototuna South	71	Frankton Junction
16	Huntly	45	Te Rapa South	72	Kirikiri
17	Raglan	46	Saint Andrews West	73	Enderley South
18	Whitikahu	47	Saint Andrews East	74	Ruakura
19	Te Uku	48	Queenwood (Hamilton City)	75	Claudelands
20	Taupiri-Lake Kainui	49	St James	76	Hamilton Central
21	Ngaruawahia	50	Crawshaw	77	Hamilton Lake
22	Kainui-Gordonton	51	Huntington	78	Peachgrove
23	Te Kowhai	52	Western Heights (Hamilton City)	79	Hamilton East Village
24	Whatawhata West	53	Nawton West	80	Hamilton West
25	Horotiu	54	Nawton East	81	Greensboro
26	Horsham Downs	55	Chartwell	82	Hamilton East Cook
27	Whatawhata East	56	Forest Lake (Hamilton City)	83	Melville North
28	Rotokauri			84	Hamilton East
29	Hamilton Park			85	Melville South
				86	Deanwell



87	Bader	94	Riverlea	104	Te Rahu
88	Hillcrest West (Hamilton City)	95	Peacockes	105	Fencourt
89	Hillcrest East (Hamilton City)	96	Te Pahu	106	Cambridge
90	Silverdale (Hamilton City)	97	Ngahinapouri	107	Karapiro
91	Glenview	98	Lake Cameron	108	Pukerimu
92	Resthill	99	Lake Ngaroto	109	Te Awamutu
93	Fitzroy	100	Kaipaki	110	Rotoorangi
		101	Pirongia	111	Tokanui
		102	Hautapu Rural	112	Maungatautari
		103	Pokuru	113	Rotongata
990	Other (please specify)				

---



Single Response

**Q6. What would be the main factor that would motivate you to move?** [\[Randomise answering options\]](#) |

Description

Open category

To change to a better location, (e.g. closer to work or study, family or amenities)

To get into a particular school zone or catchment

To have a bigger home

To have a smaller home

To move from renting to buying a home

To live in a more affordable home

If there was a change in my personal circumstances (e.g. who I would live with)

Other (please specify)

## SECTION 2: About your Preferred Housing Features

The next part of the survey examines how important various features are to you when you think about choosing a place to live. This includes features related to general location, proximity to local facilities, the local environment, the property, and the dwelling itself.

Please provide an answer for each individual item and be as honest as you can in your responses.

Even if you are not intending to move in the near future, you can still complete this section. Please consider how important each of them would be to you, in your current circumstance, if you were to think about choosing a place to live.

If any of the features are not applicable to your current situation, please select "Not important".

Single Grid

**Q7. Please rate the importance of the following general location features. Please provide an answer for each individual item below.** [\[Randomise answering options\]](#)

<u>Code</u>	<u>Description</u>
1	Not important
2	Of some importance
3	Very important

### General location features

<u>Description</u>	<u>Condition</u>
Near family and friends	
Easy access to places of work	
Easy access to City or town centre	
Easy access to shops	
Easy access to the airport	
Easy access to bars / pubs / nightlife	
Easy access to restaurants and cafes	
Easy access to university or place of study	
Ability to cycle to work or study	
Easy access to public transport	
In a familiar area	



Single Grid

**Q8. Please rate the importance of the proximity to the following facilities. Please provide an answer for each individual item below.** [\[Randomise answering options\]](#)

<u>Code</u>	<u>Description</u>
1	Not important
2	Of some importance
3	Very important

**Proximity to facilities**

List definition

Description	Condition
Near a sports club/fields	
Near a golf course	
Near a park or reserve	
Near a community centre	
Near a gym	
Near a library	
Near to a place of worship	
Near the coast or beach	
Near a GP/healthcare provider	
Near a hospital	
Near a preferred school	

---

Single Grid

**Q9. Please rate the importance of the following aspects of the local environment. Please provide an answer for each individual item below.** [\[Randomise answering options\]](#)

<u>Code</u>	<u>Description</u>
1	Not important
2	Of some importance
3	Very important

**Aspects of the local environment**

List definition

Description	Condition
Sea view	
Park view	
City view	
Presence of trees	
A physically attractive neighbourhood	
Safe from crime	
Away from busy roads	
Away from industrial areas	
Sense of community	
Lack of noise	
Safe from natural hazards (e.g. flooding, landslide, earthquake)	
Vibrancy	
Rural/semi-rural character	

---



Single Grid

**Q10. Please rate the importance of the following property features. Please provide an answer for each individual item below. [Randomise answering options]**

<u>Code</u>	<u>Description</u>
1	Not important
2	Of some importance
3	Very important

**Property features**

List definition

<u>Description</u>	<u>Condition</u>
Freehold title	
Is on a flat section	
No stairs	
Standalone dwelling	
Attached dwelling (e.g. duplexes, townhouses or terraced housing)	
North facing	
Section easy to maintain	
Large section	
Has a lawn	
Balcony/courtyard/outdoor dining space	
Adequate off-street parking	
Fully fenced	
Sunny	

**ONLY SHOW ITEMS RATED VERY IMPORTANT IN Q7 TO Q10**

**Q11. The table below includes all the items you have rated as being very important. Can you now please rank your top 5 preferences, in order of importance?**

**Please record your preferred order by typing 1 (most important preference), 2, 3, 4 and 5 in the boxes below. You may only enter one of each ranking.**

<u>Property</u>	<u>Value</u>
Randomise list	Yes
Randomise	0
Maximum	5
Possible VALUES	1,2,3,4,5
Minimum total	1
Maximum total	15
Whole numbers only	Yes
All numbers unique	Yes
Empty allowed	Yes



## SECTION 3: Living and Working

### Living and Working Suburbs

#### SHOW Q12 AND Q13 ON THE SAME SCREEN

Next, we need to know which suburbs you live and work in.

**Q12.** You have told us you are currently living in **(FILL FROM SC4)**

Single Response

**Q13.** Which suburb are you currently working in?

Please click on 'select an answer' below and choose from the dropdown menu. If your chosen suburb does not appear, please type it in the space provided at 'Other'

If you are not currently employed or you work in more than one area, please choose the relevant option at the top of the page.

#### DROPDOWN LIST

Code	Description	Code	Description	Code	Description
1	Aka Aka	31	Tamahere North	62	Maeroa
2	Mangatangi	32	Pukemoremore	63	Dinsdale South
3	Tuakau Rural	33	Tamahere South	64	Fairfield (Hamilton City)
4	Tuakau	34	Te Rapa North	65	Whitiora
5	Onewhero	35	Flagstaff North	66	Enderley North
6	Pokeno Rural	36	Rotokauri-Waiwhakareke	67	Fairview Downs
7	Port Waikato-Waikaretu	37	Flagstaff South	68	Temple View
8	Pokeno	38	Rototuna North	69	Swarbrick
9	Pukekawa	39	Pukete West	70	Kahikatea
10	Maramarua	40	Flagstaff East	71	Frankton Junction
11	Rangiriri	41	Rototuna Central	72	Kirikiriroa
12	Te Akau	42	Pukete East	73	Enderley South
13	Te Kauwhata	43	Te Manatu	74	Ruakura
14	Huntly Rural	44	Rototuna South	75	Claudelands
15	Waerenga	45	Te Rapa South	76	Hamilton Central
16	Huntly	46	Saint Andrews West	77	Hamilton Lake
17	Raglan	47	Saint Andrews East	78	Peachgrove
18	Whitikahu	48	Queenwood (Hamilton City)	79	Hamilton East Village
19	Te Uku	49	St James	80	Hamilton West
20	Taupiri-Lake Kainui	50	Crawshaw	81	Greensboro
21	Ngaruawahia	51	Huntington	82	Hamilton East Cook
22	Kainui-Gordonton	52	Western Heights (Hamilton City)	83	Melville North
23	Te Kowhai	53	Nawton West	84	Hamilton East
24	Whatawhata West	54	Nawton East	85	Melville South
25	Horotiu	55	Chartwell	86	Deanwell
26	Horsham Downs	56	Forest Lake (Hamilton City)	87	Bader
27	Whatawhata East	57	Chedworth	88	Hillcrest West (Hamilton City)
28	Rotokauri	58	Beerescourt	89	Hillcrest East (Hamilton City)
29	Hamilton Park	59	Miropiko	90	Silverdale (Hamilton City)
30	Eureka-Tauwhare	60	Porritt	91	Glenview
		61	Dinsdale North		





92	Resthill	100	Kaipaki	108	Pukerimu
93	Fitzroy	101	Pirongia	109	Te Awamutu
94	Riverlea	102	Hautapu Rural	110	Rotoorangi
95	Peacockes	103	Pokuru	111	Tokanui
96	Te Pahu	104	Te Rahu	112	Maungatautari
97	Ngahinapouri	105	Fencourt	113	Rotongata
98	Lake Cameron	106	Cambridge		
99	Lake Ngaroto	107	Karapiro		

- 990 Other (please specify)  
 994 I work outside Hamilton, Waipa or Waikato  
 995 I am not currently working  
 996 I am retired  
 997 I am a student  
 998 I work from home  
 999 I work in more than one part of Hamilton, Waipa or Waikato

---

## Preference Map

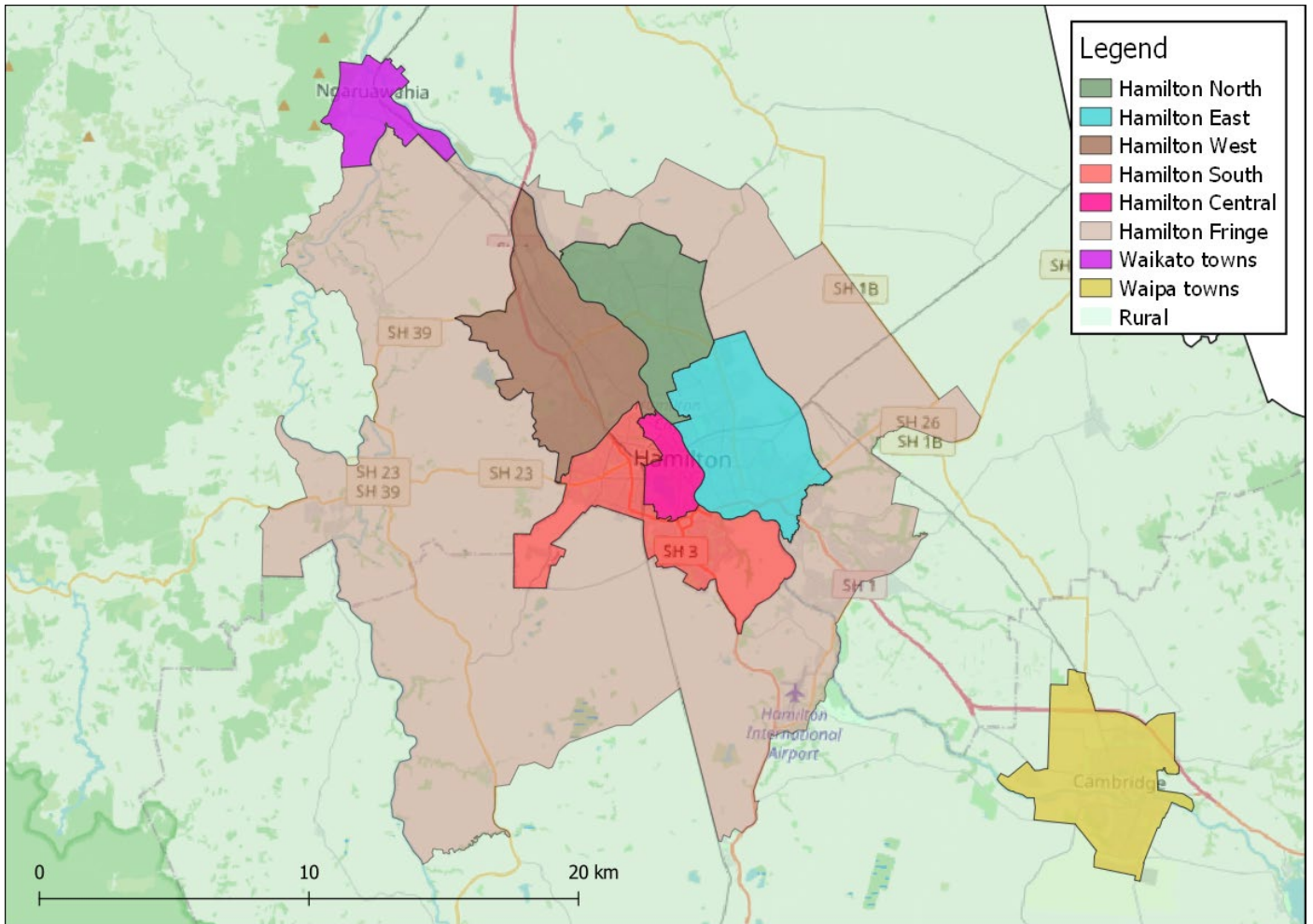
Single Grid

**Q14. Please look at the map below. Given your financial situation and your knowledge of house prices and rents in Waikato, please select the two areas where you would most like to live. Please use the grid below the map to indicate your first and second choices.**

	<u>Code</u>	<u>Description</u>
<b>Q14_A1</b>	1	First choice:
<b>Q14_A2</b>	2	Second choice:

<u>Code</u>	<u>Description</u>
1	Hamilton Central
2	Hamilton East
3	Hamilton South
4	Hamilton West
5	Hamilton North
6	Waikato Towns
7	Waipa Towns
8	Hamilton Fringe
9	Waipa Rural
10	Waikato Rural







## Financial Description

The rest of the survey focuses on the housing you would choose to buy, or to rent, within the Future Proof Area. In order to do this, we need to first ask some questions relating to your current financial situation.

The following questions are designed to calculate a maximum amount for your household to buy, or to rent, within your preferred parts of the Future Proof Area.

Please answer the questions as honestly and accurately as you can.

The information you provide will remain confidential and will only be used for the purposes of this survey.

Click below to continue.

---

## Household Composition

**Q15.** To factor in the typical living costs (e.g. food, utilities, rates, insurance etc.) of running a household of your size, please indicate the number of dependents that would be living with you.

---

### Composition Adult

Numerical

**Q15\_ADULT**

Description

To start with, please can you tell us how many adults are currently living in your household, including yourself? By adults we mean people aged 18 years and over.

---

### Composition Child

Numerical

**Q15\_CHILD**

Description

And how many children aged up to 18 are living with you? By that we mean on a full-time basis (more than five days a week) Please enter '0' if children do not reside with you

---

**HOUSEHOLD\_SIZE = (Q15\_ADULT) + (Q15\_CHILD)**

---

## Presence of a Second Income Earner

Single Response

**Q15a.** Is the household income earned by one person, or more than one person?

<u>Code</u>	<u>Description</u>
0	One person
1	More than one person

**SECOND\_EARNER = IF(Q15b='More than one person',1,0)**

---



## Income

Single Response

**Q16. Please select your annual household income range (before tax) from the list below: If you don't know, please give your best estimate.**

Code	Description
1	less than \$30,000
2	\$30,000 - \$34,999
3	\$35,000 - \$39,999
4	\$40,000 - \$44,999
5	\$45,000 - \$49,999
6	\$50,000 - \$59,999
7	\$60,000 - \$69,999
8	\$70,000 - \$79,999
9	\$80,000 - \$89,999
10	\$90,000 - \$99,999
11	\$100,000 - \$109,999
12	\$110,000 - \$119,999
13	\$120,000 - \$129,999
14	\$130,000 - \$139,999
15	\$140,000 - \$149,999
16	\$150,000 - \$174,999
17	\$175,000 - \$199,999
18	\$200,000 - \$224,999
19	\$225,000 - \$249,999
20	\$250,000 - \$274,999
21	\$275,000 - \$299,999
22	\$300,000 - \$324,999
23	\$325,000 - \$349,999
24	\$350,000 - \$374,999
25	\$375,000 - \$399,999
26	\$400,000 or more

**INCOMEVAL = PRJ(Q16, 30000, 30000, 35000, 40000, 45000, 50000, 60000, 70000, 80000, 90000, 100000, 110000, 120000, 130000, 140000, 150000, 175000, 200000, 225000, 250000, 275000, 300000, 325000, 350000, 375000, 400000)**

## Credit Limits

Numerical

**Q17. What are your credit limits on the following?**

**Please type the amount in the appropriate boxes below  
Please enter '0' if an item doesn't apply.  
Please do not include commas or decimal points.**

	Code	Description
<b>Q17_CC</b>	1	Credit card/s:
<b>Q17_OD</b>	2	Overdraft:



## Grouped Expenses

### Fixed Expenses

**Q18.** Fixed Expenses are expenses that you are committed to regularly paying (such as hire purchase payments, child support, personal loans or student loans). This does not include typical household living costs such as groceries, power, rent and mortgage.

Please calculate a combined amount for your household and type it in the box below:

Please enter '0' if an item doesn't apply.

Please do not include commas or decimal points.

Please also indicate whether this combined amount is on a weekly, fortnightly, monthly or annual basis:

### Expenses

Numerical

**Q18\_A1** Description

Total expenses or outgoings:

### Expenses Timing

Single Grid

Frequency of payment:

<b>Q18_B1</b>	<u>Code</u>	<u>Description</u>
	0	No expenses
	1	Weekly
	2	Fortnightly
	3	Monthly
	4	Yearly

**EXPENSES\_NORMAL = ([Q18\_A1]) \***

**IF((Q18\_B1=0),0,(IF((Q18\_B1=1),4.25,(IF((Q18\_B1=2),2.125,(IF((Q18\_B1=3),1,(IF((Q18\_B1=4),0.083,0))))))))))**

## Equity

Single Response

**Q19.** Please select the amount of money you could realistically raise for a deposit on a home. It could include equity on an existing property, savings, help from family or other assets/ investments you may choose to sell.

Please remember to include any grants you may be entitled to such as FirstHome or money from your KiwiSaver Investments. If you don't know, please give your best estimate.

<u>Code</u>	<u>Description</u>
1	less than \$50,000
2	\$50,000 - \$99,999
3	\$100,000 - \$149,999
4	\$150,000 - \$199,999
5	\$200,000 - \$249,999
6	\$250,000 - \$299,999
7	\$300,000 - \$349,999
8	\$350,000 - \$399,999
9	\$400,000 - \$449,999
10	\$450,000 - \$499,999
11	\$500,000 - \$599,999
12	\$600,000 - \$699,999
13	\$700,000 - \$799,999



14	\$800,000 - \$899,999
15	\$900,000 - \$999,999
16	\$1,000,000 - \$1,099,999
17	\$1,100,000 - \$1,199,999
18	\$1,200,000 - \$1,299,999
19	\$1,300,000 - \$1,399,999
20	\$1,400,000 - \$1,499,999
21	\$1,500,000 or more

**EQUITYVAL = PRJ(Q19, 50000, 50000, 100000, 150000, 200000, 250000, 300000, 350000, 400000, 450000, 500000, 600000, 700000, 800000, 900000, 1000000, 1100000, 1200000, 1300000, 1400000, 1500000)**

---

### Calculation

**INCOME\_CALC = ((([INCOMEVAL])/10000) \* 62533)**

**ADDITIONAL\_INC =** if second income earner present add \$53k, if not add \$0.

**ADULT\_CALC =** If second income earner present (Q15a=1), then Adult\_Calc = (Q15\_Adult – 2) \* 48750. If only one earn (Q15a=0), then Adult\_Calc = (Q15\_Adult – 1) \* 48750)

**CHILDREN\_CALC = (([Q15\_CHILD]) \* 12500)**

**OVERDR\_CALC = ((([Q17\_OD]) / 1000) \* 7000)**

**CC\_CALC = ((([Q17\_CC]) / 100) \* 400)**

**FIX\_CALC = ((([EXPENSES\_NORMAL] - 2000) / 10) \* 1400)**

**TOTAL\_CALC = (((((( [INCOME\_CALC] ) + ([ADDITIONAL\_INC] ) - ([ADULT\_CALC] ) ) - ([CHILDREN\_CALC] ) ) - ([OVERDR\_CALC] ) ) - ([CC\_CALC] ) ) - ([FIX\_CALC] ) )**

**TOTALMORT\_INCLEQ = ([TOTAL\_CALC] + ([EQUITYVAL])**

**RENT\_CALC = (([INCOMEVAL] / 100) \* 30)**

**MONTHLY\_RENT = ([RENT\_CALC] / 12)**

**WEEKLY\_RENT = TRC (([RENT\_CALC] / 52)**

**BUY SKIP (GO TO RENT) IF:**

**(TOTALMORT\_INCLEQ\_NUM < 322000) OR (TOTALMORT\_INCLEQ\_NUM < 445000 AND HOUSEHOLD\_SIZE >= 5)**

**RENT SKIP (GO TO Q22) IF:**

**(WEEKLY\_RENT < 253) OR (WEEKLY\_RENT < 333 AND HOUSEHOLD\_SIZE >= 5)**

**If more than one Buy option available, go to Buy Section.**

**If not, check that more than one Rent option is available, then go to Rent Section.**

**If less than one Buy or Rent options available, go to Q22**





### **Text for BUY SECTION**

In this part of the survey you will be presented with various housing options that would potentially be available to you.

Given the details you provided previously, our calculator suggests that you could potentially afford to buy a house worth: **TOTALMORT\_INCLEQ**

Consider the options in each set carefully before moving forward to the next set. There will be a maximum of four sets and a final decision set.

Please note that the same housing options may be presented under multiple sectors. Your preferred sectors have been considered, but some options may be excluded due to affordability. Also it may be possible that you are shown housing that you feel is impractical for your household or family type. Please make a selection based on the most attractive and best fit in other respects as you will be given the opportunity to explain this after your final selection.

Please assume that all the housing options presented are new and of medium standard quality.

Click below to continue.

### **Text for RENT SECTION**

In this part of the survey you will be presented with various housing rental options that would potentially be available to you.

Given the details you provided previously, our calculator suggests that you could potentially afford a rental of: **WEEKLY\_RENT** per week.

Consider the options in each set carefully before moving forward to the next set. There will be a maximum of four sets and a final decision set.

Please note that the same housing options may be presented under multiple sectors. Your preferred sectors have been considered, but some options may be excluded due to affordability. Also it may be possible that you are shown housing that you feel is impractical for your household or family type. Please make a selection based on the most attractive and best fit in other respects as you will be given the opportunity to explain this after your final selection.

Please assume that all the housing options presented are new and of medium standard quality.

Click below to continue.





---

### **Buy Set 1 or Rent Set 1**

Single Response

Please select your preferred [housing / rental] option from the following options (Set 1).

To make your choice, click on the image of your preferred option until the frame changes from yellow to black, then click the arrow at the bottom of the page to advance to the next set.

Please choose carefully as you will not be able to alter your selection by going back.

Please assume that all the housing options presented are new and of medium standard quality.

### **Buy Set 2 or Rent Set 2**

Single Response

Please select your preferred [housing / rental] option from the following options (Set 2).

To make your choice, click on the image of your preferred option until the frame changes from yellow to black, then click the arrow at the bottom of the page to advance to the next set.

Please choose carefully as you will not be able to alter your selection by going back.

Please assume that all the housing options presented are new and of medium standard quality.

### **Buy Set 3 or Rent Set 3**

Single Response

Please select your preferred [housing / rental] option from the following options (Set 3).

To make your choice, click on the image of your preferred option until the frame changes from yellow to black, then click the arrow at the bottom of the page to advance to the next set.

Please choose carefully as you will not be able to alter your selection by going back.

Please assume that all the housing options presented are new and of medium standard quality..

### **Buy Set 4 or Rent Set 4**

Single Response

Please select your preferred [housing / rental] option from the following options (Set 4).

To make your choice, click on the image of your preferred option until the frame changes from yellow to black, then click the arrow at the bottom of the page to advance to the next set.

Please choose carefully as you will not be able to alter your selection by going back.

Please assume that all the housing options presented are new and of medium standard quality..



## Buy Decide on One or Rent Decide on One

Single Response

Final Set<sup>1</sup>

Below are your chosen options from the preceding questions. Please select your most preferred housing option overall.

To do this, drag the images from the top part of the screen, down into the bottom part of the screen, with your most preferred on the left.

---

### Decisions Making Factors

Single Response

**Q20.** If you planned to move tomorrow, does the housing option you ranked as your most preferred reflect the housing you would choose given your current financial situation?

[Show image of most preferred option](#)

<u>Code</u>	<u>Description</u>
1	Yes <a href="#">[GOTO Q21]</a>
2	No <a href="#">[GOTO Q20b]</a>
3	Don't know <a href="#">[GOTO Q20b]</a>

---

### Why?

Open Ended

**20b.** What would you have preferred and why?

---

### Top 3

Numerical

**Q21.** In order to understand how you chose your preferred housing option please rank the following factors in order of importance where 1 is most important and 4 is least important.

Please record your preferred order by typing 1, 2, 3 or 4 in the boxes below. You may only enter one of each ranking.

<u>Code</u>	<u>Description</u>
1	Location (the area you chose)
2	House type (If the house is a specific type e.g. detached, semi-detached or an apartment)
3	Dwelling features (size of lot, number of parking spaces, presence of garden, number of bedrooms and living areas)
4	Dwelling value (perceived value for money of the housing option)

---

<sup>1</sup> If they are only shown one set, then they don't need to be asked the final rank question. However, can you record their selection to Set 1 as their Most Preferred option in the final rank question? Then can you go to Q20 and show this image?



## Rent Option

(RentSet1 is not asked) and (MonthlyRent > 941)

Single Response

**Now that you have looked at the purchase options, would you be interested in seeing what would be available as a rental?**

<u>Code</u>	<u>Description</u>	<u>Routing</u>
1	Yes	[GOTO RentSection]
2	No	

---

## SECTION 4: About you

Lastly a few questions about you. This is so we can compare the results for different groups of people who live in Waikato.

Single Response

**Q22. In which of the following age groups do you belong?**

<u>Code</u>	<u>Description</u>
1	18 - 24
2	25 - 29
3	30 - 34
4	35 - 39
5	40 - 44
6	45 - 49
7	50 - 54
8	55 - 59
9	60 - 64
10	65 - 69
11	70 - 74
12	75+

---

Single Response

**Q23. How many years in total have you lived in your current town/city?**

Description

- Less than one year
- 1 year to just under 2 years
- 2 years to just under 5 years
- 5 years to just under 10 years
- 10 years or more



---

Multiple Response

**Q24. Which ethnic group or groups do you identify with? You may choose more than one.**

<u>Description</u>	<u>Open category</u>	<u>Exclusive</u>
NZ European/ Pakeha		
Maori		
Pacific Islander		
Asian		
Middle Eastern/ Latin American/ African		
Other (please specify)	•	
Prefer not to say		•

---

### Comments

Open Ended

**Q25. Are there any additional comments you would like to make in respect of this survey?**

---

**End 1**

Thank you for completing the survey, your efforts are greatly appreciated.

Your name will be entered into the prize draw. If you win, you will have the choice of \$500 cash, or a donation to a charity of our choice.

Please remember that the answers you provide will remain confidential.

If you have any questions about the research please contact James Maguire on 0800 101 257.

Good luck with the prize draw.

You may close your browser window now, or this page will direct to the Research First website shortly.

---



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## Appendix B – Survey sample

The survey sample was derived from Research First’s database of land line and mobile phone numbers, which contains over several hundred thousand household records.

Distribution of the final survey sample by household type, household income, respondent ethnicity and age are discussed below. The characteristics of the final survey sample are compared to the results from the 2018 Census for households living in the 9 catchment areas of Future Proof sub-region.

All results were weighted to correct for over-representation.

### Household type

Market Economics used 2013 Census data<sup>15</sup> to design a representative sample of household types within each sector (Table A.1), and Research First applied all efforts to ensure that the final sample reflected this spread (see Table A.2 for final sample). This was achieved by the inclusion of questions in the initial telephone contact to ascertain the individual’s household composition and the part of Future Proof sub-region they lived in.

**Table A.1: Distribution of household type by catchment areas, 2018<sup>16</sup> Census (%)**

Sector	One-person households	Couples without children	Couple/sin gle with children	Other multi-person household	TOTAL
Sector 1: Hamilton Central	1%	1%	1%	0%	3%
Sector 2: Hamilton South	3%	3%	6%	1%	13%
Sector 3: Hamilton West	2%	3%	5%	1%	10%
Sector 4: Hamilton North	2%	4%	7%	0%	13%
Sector 5: Hamilton East	4%	3%	7%	2%	16%
Sector 6: Hamilton Fringe	1%	2%	3%	0%	5%
Sector 7: Waikato towns	2%	2%	4%	0%	9%
Sector 8: Waipa towns	3%	4%	6%	0%	13%
Sector 9: Rural	3%	6%	8%	1%	17%
<b>TOTAL</b>	<b>21%</b>	<b>27%</b>	<b>47%</b>	<b>5%</b>	<b>100%</b>

<sup>15</sup> 2018 Census data was not available at the time – however, the 2013 and 2018 Census data for household types within each sector are very comparable.

<sup>16</sup> The 2018 Census has not yet released data on age characteristics of households.

The final sample is broadly similar to the segments required to produce a representative sample. The main differences between the final survey sample and the distribution of household types across the Future Proof sub-region population are as follows:

- Under-representation of households in Rural sector 9 (17% in the population and 12% in the survey sample).
- Over-representation of households in Waipa towns sector 8, with 13% in the population (compared to 21% in the survey).
- Under-representation of smaller one person households, with 18% of households in the sample being one-person (compared with 21% in the population).

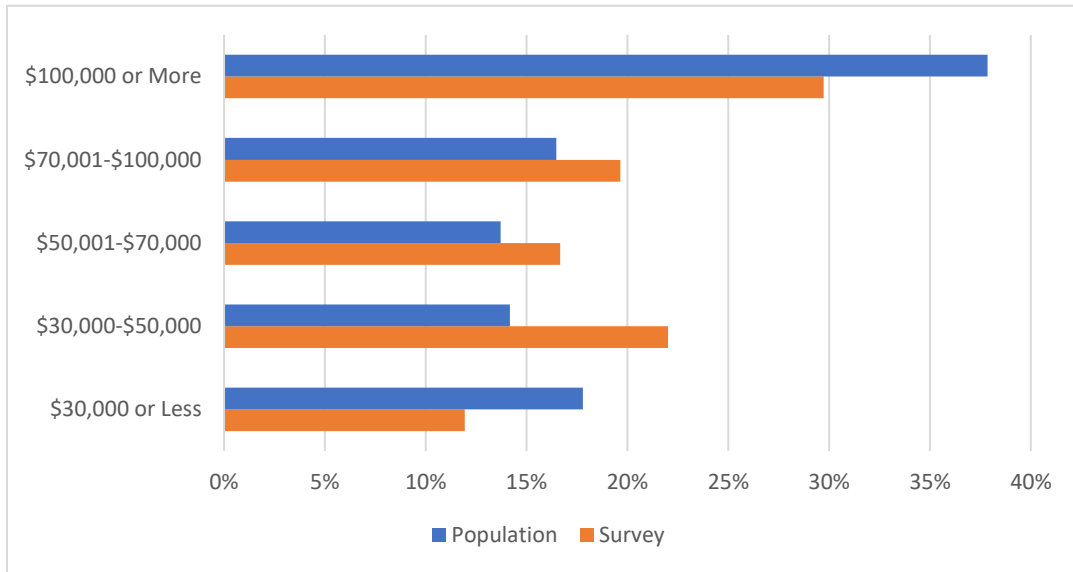
**Table A.2: Distribution of household type by sector, survey sample (un-weighted) (%)**

Sector	One-person households	Couples without children	Couple/sin gle with children	Other multi-person household	TOTAL
Sector 1: Hamilton Central	0%	1%	1%	0%	3%
Sector 2: Hamilton South	3%	4%	6%	1%	15%
Sector 3: Hamilton West	2%	2%	3%	1%	8%
Sector 4: Hamilton North	2%	2%	6%	1%	12%
Sector 5: Hamilton East	4%	3%	4%	2%	13%
Sector 6: Hamilton Fringe	0%	1%	4%	0%	6%
Sector 7: Waikato towns	1%	3%	5%	1%	10%
Sector 8: Waipa towns	4%	7%	10%	0%	21%
Sector 9: Rural	1%	4%	5%	1%	12%
<b>TOTAL</b>	<b>18%</b>	<b>27%</b>	<b>47%</b>	<b>7%</b>	<b>100%</b>

**Household income**

Respondents in the final survey sample have a similar distribution of household income to the overall population (see Table A.3). Broadly, the distribution in the sample (orange bars) for the middle-income groups (\$50,000-\$100,000) is reasonably similar to the population (blue bars). There is a slight under-representation in the lower income group of \$30,000 or less.

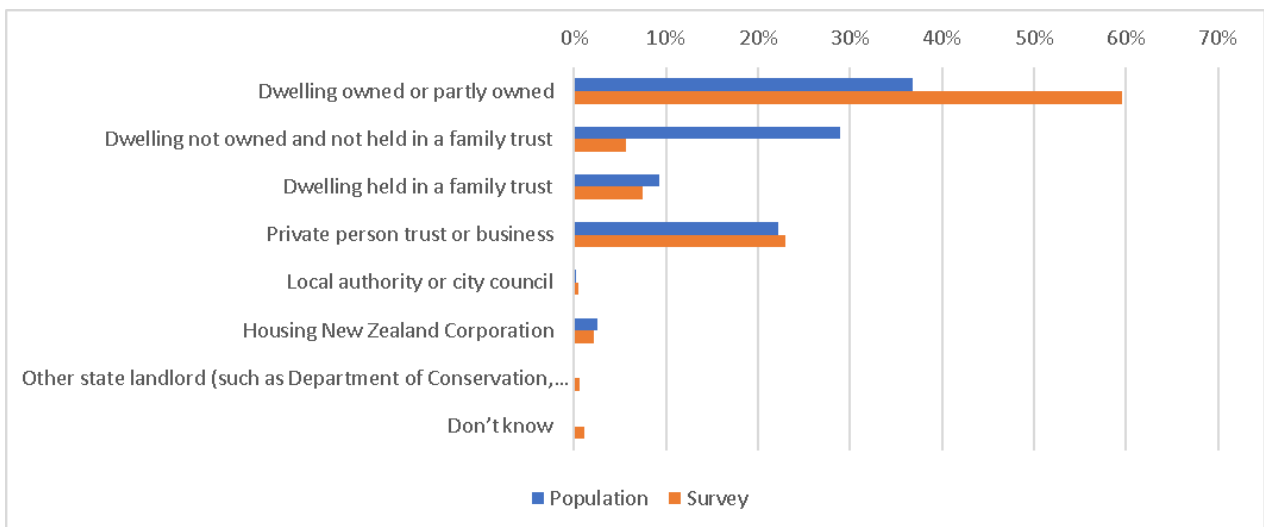
**Table A.3: Household income distribution, survey sample vs population**



**Tenure**

The survey sample also included a significantly larger proportion of respondents who own their house (own their own or jointly) either outright (25%) or with a mortgage (34%) than in the general population. This means that the sample has captured fewer households in rental properties than exists in the rest of the population.

**Table A.4: Dwelling tenure, survey sample compared to population**

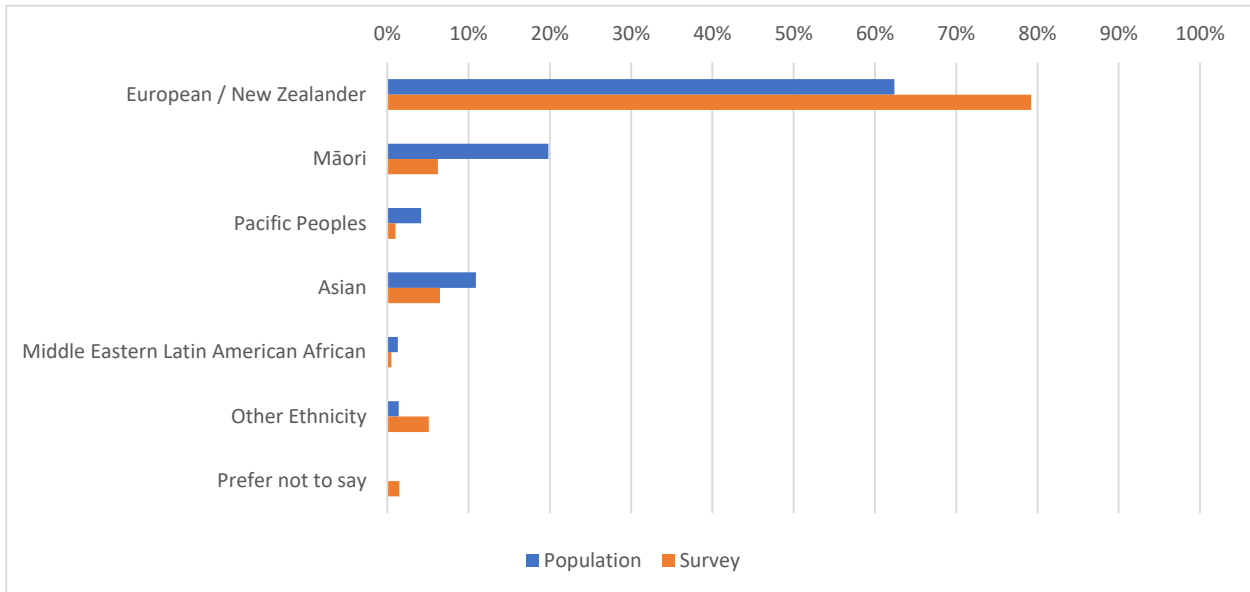


**Ethnicity**

There was an over-representation of European respondents in the final survey sample, compared to the overall population. This has meant that the survey sample includes smaller proportions of Maori, Pacific Peoples and Asian than is present in the wider Future Proof sub-region population.



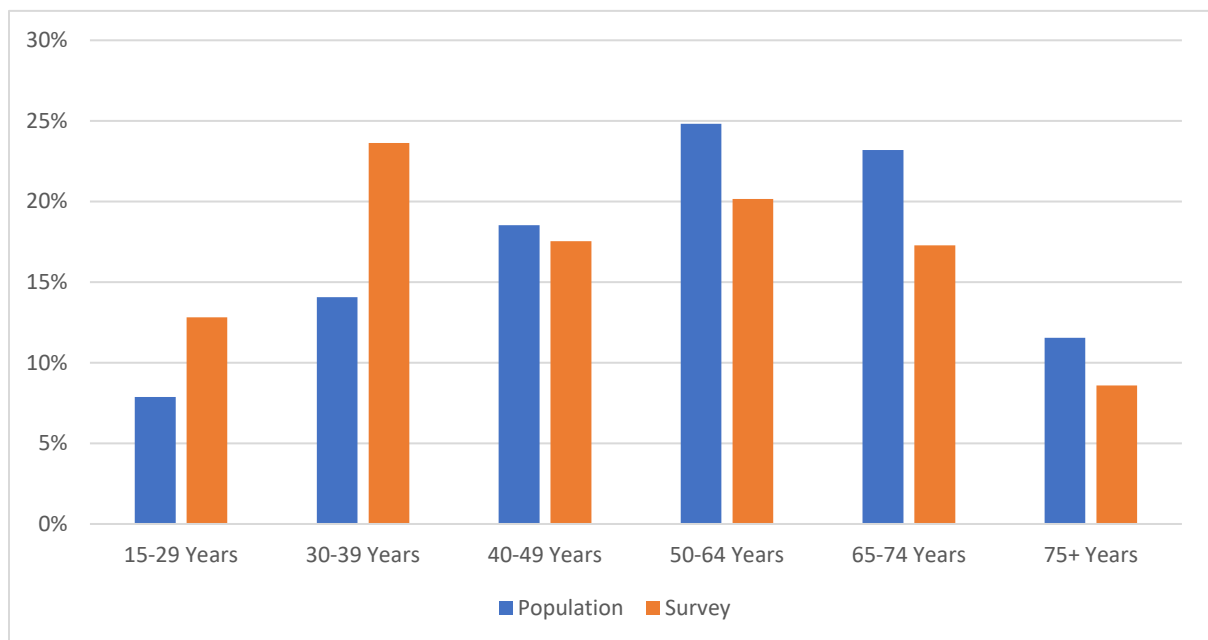
**Table A.5: Ethnic distribution, survey sample compared with population**



**Age**

There was an under-representation of people in older age groups (>50 years) in the final survey sample compared to the general population, and a corresponding over-representation of people in younger age groups (<40 years). See Table A.6.

**Table A.6: Age distribution, survey sample compared with population**





## Weighting method

In this study we have used standard population weights, based on the number of households within each sector that are of the four different household types (see Table A.1).

Generally, in sample surveys observations are selected through a random process, but different observations may have different probabilities of selection. In this study the weights are equal to the inverse of the probability of being sampled. A weight of  $W_i$  for the  $i$ th observation means that the  $i$ th observation represents  $W_i$  elements in the population from which the sample was drawn. It should be stressed that weighting adjustment is only effective if the auxiliary variables used are correlated with important survey variables and/or with response behaviour.

It is considered that a respondents' decision about dwelling choices, is correlated to their current household type, tenure, and location. While income is an important issue, it has been excluded because of the relatively close fit of the sample to the population. It is also considered that given the size of the sample, it would not be prudent to add a further dimension to the weighting.

Finally, ethnicity of the respondent has been excluded as it is very difficult to accurately associate the respondent's demographics to a household. These characteristics can change within a household according to the individual surveyed. For example, the respondent may be of one ethnicity (i.e. European) while others in the household may be of another ethnicity (i.e. Chinese). In terms of ethnicity of the population, there is no sensible method for calculating weights for households.

This issue also applies to age distribution. However, the census does collect information about the reference person. The reference person is the individual who completed the dwelling form on census night. Any relationship(s) information collected on the census dwelling form refers to the relationship an individual has to the reference person. We consider that it is not possible to directly ascertain how the sample respondents compare to the reference person from the households in the general populations. For this reason, a weighting based on age structure of reference person may be spurious.

# Appendix C –Detailed Survey Results

In this appendix a sample of some of the more detailed survey responses are presented. In this instance features, aspects and characteristics that respondents indicated were ‘Very Important’ in the dwelling selection process. Note that the results for Waikato District and Waipa District have been combined to ensure robustness in terms of sample size and confidence intervals. The top 3 in each row are highlighted in orange – unless tied in which case more are highlighted.

Figure 0.1: Future Proof Respondents Locational Features – Very Important

			Q7 Please rate the importance of the following general location features.										
Area	Income	Household Type	Near family and friends	Easy access to places of work	Easy access to City or town centre	Easy access to shops	Easy access to the airport	Easy access to bars / pubs / nightlife	Easy access to restaurants and cafes	Easy access to university or place of study	Ability to cycle to work or study	Easy access to public transport	In a familiar area
FPP Sub-Region	<\$100,000	Couple without children (aged 65 years and over)	18.4%	2.1%	13.7%	22.2%	3.0%	1.3%	5.6%	1.3%	2.1%	15.8%	14.5%
FPP Sub-Region	\$100,000+	Couple without children (aged 65 years and over)	25.0%	5.0%	5.0%	20.0%	10.0%	0.0%	10.0%	0.0%	5.0%	10.0%	10.0%
FPP Sub-Region	<\$100,000	Couple without children (aged under 65 years old)	10.8%	16.1%	11.8%	18.3%	2.2%	2.2%	8.6%	4.3%	5.4%	9.7%	10.8%
FPP Sub-Region	\$100,000+	Couple without children (aged under 65 years old)	8.6%	16.2%	12.4%	14.3%	4.8%	4.8%	9.5%	4.8%	8.6%	8.6%	7.6%
FPP Sub-Region	<\$100,000	One person households (aged 65 years and over)	24.0%	3.3%	15.3%	22.0%	4.0%	0.0%	3.3%	0.7%	2.0%	14.7%	10.7%
FPP Sub-Region	\$100,000+	One person households (aged 65 years and over)	5.3%	5.3%	21.1%	21.1%	5.3%	5.3%	15.8%	0.0%	0.0%	10.5%	10.5%
FPP Sub-Region	<\$100,000	One person households (aged under 65 years old)	12.7%	14.6%	13.4%	19.1%	4.5%	3.2%	5.1%	5.1%	5.7%	10.2%	6.4%
FPP Sub-Region	\$100,000+	One person households (aged under 65 years old)	10.0%	20.0%	20.0%	20.0%	0.0%	0.0%	10.0%	0.0%	10.0%	10.0%	0.0%
FPP Sub-Region	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
FPP Sub-Region	\$100,000+	Other (please specify)	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FPP Sub-Region	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	8.2%	18.0%	13.1%	14.8%	4.9%	3.3%	6.6%	3.3%	6.6%	11.5%	9.8%
FPP Sub-Region	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	14.0%	23.3%	14.0%	16.3%	2.3%	0.0%	0.0%	2.3%	9.3%	11.6%	7.0%
FPP Sub-Region	<\$100,000	Parent(s) or caregiver(s) with children	16.0%	18.4%	9.7%	14.6%	1.3%	1.3%	4.7%	6.3%	6.1%	9.7%	11.9%
FPP Sub-Region	\$100,000+	Parent(s) or caregiver(s) with children	13.9%	19.6%	13.1%	15.5%	2.0%	2.0%	8.6%	5.7%	5.7%	5.3%	8.6%
FPP Sub-Region	<\$100,000	TOTAL	16.2%	12.4%	12.1%	18.1%	2.7%	1.6%	5.2%	4.0%	4.6%	11.7%	11.4%
FPP Sub-Region	\$100,000+	TOTAL	12.9%	17.8%	13.1%	15.8%	3.2%	2.5%	8.4%	4.5%	6.5%	7.2%	8.1%
<b>FPP Sub-Region</b>	<b>TOTAL</b>	<b>TOTAL</b>	<b>15.3%</b>	<b>13.9%</b>	<b>12.4%</b>	<b>17.4%</b>	<b>2.8%</b>	<b>1.8%</b>	<b>6.1%</b>	<b>4.2%</b>	<b>5.2%</b>	<b>10.5%</b>	<b>10.5%</b>

Figure 0.2: Future Proof Respondents Proximities – Very Important

			Q8 Please rate the importance of the proximity to the following facilities.										
Area	Income	Household Type	Near a sports club/fields	Near a golf course	Near a park or reserve	Near a community centre	Near a gym	Near a library	Near to a place of worship	Near the coast or beach	Near a GP/health care provider	Near a hospital	Near a preferred school
FPP Sub-Region	<\$100,000	Couple without children (aged 65 years and over)	1.3%	1.3%	13.2%	3.3%	1.3%	14.6%	10.6%	6.0%	28.5%	19.2%	0.7%
FPP Sub-Region	\$100,000+	Couple without children (aged 65 years and over)	5.3%	10.5%	15.8%	0.0%	5.3%	10.5%	10.5%	10.5%	15.8%	15.8%	0.0%
FPP Sub-Region	<\$100,000	Couple without children (aged under 65 years old)	2.7%	5.4%	10.8%	5.4%	13.5%	5.4%	10.8%	8.1%	18.9%	13.5%	5.4%
FPP Sub-Region	\$100,000+	Couple without children (aged under 65 years old)	6.1%	6.1%	15.2%	6.1%	13.6%	6.1%	7.6%	9.1%	10.6%	9.1%	10.6%
FPP Sub-Region	<\$100,000	One person households (aged 65 years and over)	0.0%	2.9%	12.5%	3.8%	1.0%	15.4%	6.7%	4.8%	33.7%	19.2%	0.0%
FPP Sub-Region	\$100,000+	One person households (aged 65 years and over)	7.1%	0.0%	7.1%	7.1%	7.1%	21.4%	7.1%	7.1%	14.3%	21.4%	0.0%
FPP Sub-Region	<\$100,000	One person households (aged under 65 years old)	1.8%	3.5%	12.3%	5.3%	7.0%	15.8%	1.8%	17.5%	24.6%	10.5%	0.0%
FPP Sub-Region	\$100,000+	One person households (aged under 65 years old)	0.0%	0.0%	25.0%	0.0%	12.5%	12.5%	12.5%	0.0%	25.0%	12.5%	0.0%
FPP Sub-Region	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FPP Sub-Region	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FPP Sub-Region	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	2.9%	0.0%	14.7%	2.9%	2.9%	8.8%	8.8%	14.7%	20.6%	11.8%	11.8%
FPP Sub-Region	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	4.8%	4.8%	23.8%	0.0%	14.3%	0.0%	0.0%	9.5%	14.3%	14.3%	14.3%
FPP Sub-Region	<\$100,000	Parent(s) or caregiver(s) with children	3.0%	1.3%	12.7%	4.0%	4.0%	5.7%	5.0%	6.0%	20.7%	8.0%	29.7%
FPP Sub-Region	\$100,000+	Parent(s) or caregiver(s) with children	6.5%	2.7%	16.2%	2.2%	5.4%	4.9%	3.8%	7.0%	12.4%	8.1%	30.8%
FPP Sub-Region	<\$100,000	TOTAL	2.0%	1.9%	12.7%	4.0%	3.7%	10.1%	6.7%	7.3%	24.6%	12.9%	14.1%
FPP Sub-Region	\$100,000+	TOTAL	6.1%	3.8%	16.3%	2.9%	8.0%	6.1%	5.1%	7.7%	12.8%	9.9%	21.4%
<b>FPP Sub-Region</b>	<b>TOTAL</b>	<b>TOTAL</b>	<b>3.3%</b>	<b>2.5%</b>	<b>13.9%</b>	<b>3.6%</b>	<b>5.0%</b>	<b>8.8%</b>	<b>6.2%</b>	<b>7.4%</b>	<b>20.9%</b>	<b>11.9%</b>	<b>16.4%</b>

Figure 0.3: Future Proof Respondents Local Environment Features – Very Important

Q9 Please rate the importance of the following aspects of the local environment.															
Area	Income	Household Type	A physically attractive neighbourhood											Rural/semi-rural character	
			Sea view	Park view	City view	Presence of trees	A physically attractive neighbourhood	Safe from crime	Away from busy roads	Away from industrial areas	Sense of community	Lack of noise	Safe from natural hazards (flood, landslide, earthquake)		Vibrancy
FPP Sub-Region	<\$100,000	Couple without children (aged 65 years and over)	1.8%	2.7%	0.9%	8.5%	8.9%	14.7%	8.3%	12.5%	8.0%	10.2%	16.3%	1.6%	5.4%
FPP Sub-Region	\$100,000+	Couple without children (aged 65 years and over)	4.5%	1.5%	1.5%	6.1%	7.6%	13.6%	10.6%	18.2%	4.5%	7.6%	13.6%	1.5%	9.1%
FPP Sub-Region	<\$100,000	Couple without children (aged under 65 years old)	0.9%	1.9%	1.9%	10.8%	5.6%	15.0%	10.3%	13.1%	7.0%	11.3%	14.6%	4.2%	3.3%
FPP Sub-Region	\$100,000+	Couple without children (aged under 65 years old)	2.4%	3.3%	1.4%	9.4%	10.4%	15.6%	9.4%	12.3%	3.3%	9.4%	12.7%	3.3%	7.1%
FPP Sub-Region	<\$100,000	One person households (aged 65 years and over)	1.5%	2.3%	1.5%	9.9%	8.8%	16.7%	7.3%	14.0%	8.2%	8.5%	15.5%	2.6%	3.2%
FPP Sub-Region	\$100,000+	One person households (aged 65 years and over)	0.0%	2.6%	2.6%	10.5%	7.9%	21.1%	7.9%	13.2%	5.3%	7.9%	15.8%	2.6%	2.6%
FPP Sub-Region	<\$100,000	One person households (aged under 65 years old)	2.9%	1.6%	1.6%	9.0%	7.0%	18.0%	9.4%	11.5%	6.1%	10.7%	13.9%	2.9%	5.3%
FPP Sub-Region	\$100,000+	One person households (aged under 65 years old)	0.0%	3.6%	0.0%	10.7%	10.7%	14.3%	7.1%	14.3%	10.7%	10.7%	14.3%	3.6%	0.0%
FPP Sub-Region	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%	25.0%	0.0%	0.0%	25.0%	25.0%	0.0%
FPP Sub-Region	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	12.5%	12.5%	12.5%	12.5%	0.0%	0.0%	25.0%	0.0%	12.5%	
FPP Sub-Region	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	1.1%	3.2%	1.1%	10.8%	8.6%	20.4%	8.6%	12.9%	5.4%	9.7%	14.0%	1.1%	3.2%
FPP Sub-Region	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	4.9%	3.9%	1.0%	10.8%	4.9%	15.7%	6.9%	7.8%	9.8%	8.8%	13.7%	4.9%	6.9%
FPP Sub-Region	<\$100,000	Parent(s) or caregiver(s) with children	1.6%	2.1%	0.7%	9.0%	7.0%	18.1%	10.2%	11.3%	7.7%	9.8%	15.0%	1.8%	5.8%
FPP Sub-Region	\$100,000+	Parent(s) or caregiver(s) with children	1.7%	2.2%	0.6%	9.5%	8.3%	17.2%	10.3%	11.8%	6.3%	11.4%	11.9%	2.6%	6.3%
FPP Sub-Region	<\$100,000	TOTAL	1.7%	2.2%	1.1%	9.2%	7.6%	17.0%	9.3%	12.2%	7.5%	9.9%	15.2%	2.2%	5.0%
FPP Sub-Region	\$100,000+	TOTAL	2.2%	2.5%	0.9%	9.5%	8.4%	16.6%	9.7%	12.0%	6.0%	10.3%	12.6%	2.9%	6.4%
<b>FPP Sub-Region</b>	<b>TOTAL</b>	<b>TOTAL</b>	<b>1.8%</b>	<b>2.3%</b>	<b>1.0%</b>	<b>9.3%</b>	<b>7.8%</b>	<b>16.8%</b>	<b>9.4%</b>	<b>12.1%</b>	<b>7.0%</b>	<b>10.0%</b>	<b>14.4%</b>	<b>2.4%</b>	<b>5.4%</b>

Figure 0.4: Future Proof Respondents Property Features – Very Important

			Q10 Please rate the importance of the following property features.												
Area	Income	Household Type	Freehold title	Is on a flat section	No stairs	Standalone dwelling	Attached dwelling (duplex, townhouses, terraced)	North facing	Section easy to maintain	Large section	Has a lawn	Balcony/courtyard/outdoor dining space	Adequate off-street parking	Fully fenced	Sunny
FPP Sub-Region	<\$100,000	Couple without children (aged 65 years and over)	10.6%	8.1%	7.8%	9.2%	0.8%	8.7%	9.4%	1.9%	6.5%	6.1%	10.5%	8.3%	12.2%
FPP Sub-Region	\$100,000+	Couple without children (aged 65 years and over)	13.3%	6.7%	4.4%	10.0%	1.1%	7.8%	10.0%	4.4%	7.8%	4.4%	12.2%	5.6%	12.2%
FPP Sub-Region	<\$100,000	Couple without children (aged under 65 years old)	9.2%	4.6%	2.5%	11.3%	1.7%	4.2%	9.7%	4.6%	8.0%	9.2%	12.6%	10.9%	11.3%
FPP Sub-Region	\$100,000+	Couple without children (aged under 65 years old)	12.1%	4.4%	2.2%	10.7%	1.5%	6.6%	7.7%	7.4%	8.8%	8.8%	11.8%	7.0%	11.0%
FPP Sub-Region	<\$100,000	One person households (aged 65 years and over)	10.0%	9.3%	9.3%	6.6%	0.0%	8.3%	11.0%	0.4%	6.6%	7.6%	9.8%	7.6%	13.4%
FPP Sub-Region	\$100,000+	One person households (aged 65 years and over)	11.9%	8.5%	10.2%	5.1%	0.0%	10.2%	10.2%	3.4%	5.1%	6.8%	8.5%	8.5%	11.9%
FPP Sub-Region	<\$100,000	One person households (aged under 65 years old)	11.4%	7.5%	4.3%	7.9%	0.8%	6.7%	13.8%	2.0%	5.1%	7.5%	13.4%	6.3%	13.4%
FPP Sub-Region	\$100,000+	One person households (aged under 65 years old)	13.8%	3.4%	0.0%	10.3%	0.0%	10.3%	13.8%	0.0%	6.9%	10.3%	10.3%	6.9%	13.8%
FPP Sub-Region	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	33.3%
FPP Sub-Region	\$100,000+	Other (please specify)	10.0%	0.0%	0.0%	10.0%	0.0%	0.0%	10.0%	0.0%	10.0%	20.0%	10.0%	10.0%	20.0%
FPP Sub-Region	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	8.2%	4.7%	4.7%	8.2%	0.0%	3.5%	10.6%	2.4%	11.8%	5.9%	15.3%	10.6%	14.1%
FPP Sub-Region	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	8.1%	5.4%	3.6%	16.2%	1.8%	5.4%	7.2%	4.5%	10.8%	5.4%	11.7%	10.8%	9.0%
FPP Sub-Region	<\$100,000	Parent(s) or caregiver(s) with children	10.0%	5.7%	2.7%	11.9%	0.8%	5.6%	7.6%	5.8%	9.2%	6.7%	11.0%	9.9%	12.9%
FPP Sub-Region	\$100,000+	Parent(s) or caregiver(s) with children	10.9%	4.6%	2.1%	11.8%	1.1%	6.9%	7.0%	5.8%	9.7%	9.3%	10.8%	8.9%	11.1%
FPP Sub-Region	<\$100,000	TOTAL	10.1%	6.9%	5.1%	10.0%	0.7%	6.7%	9.3%	3.5%	7.8%	6.9%	11.1%	9.0%	12.8%
FPP Sub-Region	\$100,000+	TOTAL	11.2%	4.9%	2.7%	11.5%	1.2%	6.9%	7.6%	5.7%	9.2%	8.6%	11.0%	8.4%	11.2%
FPP Sub-Region	TOTAL	TOTAL	10.5%	6.2%	4.3%	10.5%	0.9%	6.7%	8.7%	4.2%	8.3%	7.5%	11.1%	8.8%	12.3%

Figure 0.5: Hamilton City Respondents Locational Features - Very Important

			Q7 Please rate the importance of the following general location features.										
TA	Income	Household Type	Near family and friends	Easy access to places of work	Easy access to City or town centre	Easy access to shops	Easy access to the airport	Easy access to bars / pubs / nightlife	Easy access to restaurants and cafes	Easy access to university or place of study	Ability to cycle to work or study	Easy access to public transport	In a familiar area
Hamilton	<\$100,000	Couple without children (aged 65 years and over)	15.1%	2.7%	12.3%	24.7%	2.7%	0.0%	5.5%	1.4%	2.7%	21.9%	11.0%
Hamilton	\$100,000+	Couple without children (aged 65 years and over)	23.1%	7.7%	0.0%	23.1%	7.7%	0.0%	7.7%	0.0%	7.7%	7.7%	15.4%
Hamilton	<\$100,000	Couple without children (aged under 65 years old)	6.9%	16.7%	11.1%	16.7%	2.8%	2.8%	9.7%	2.8%	6.9%	12.5%	11.1%
Hamilton	\$100,000+	Couple without children (aged under 65 years old)	5.7%	12.5%	14.8%	15.9%	3.4%	5.7%	9.1%	5.7%	9.1%	9.1%	9.1%
Hamilton	<\$100,000	One person households (aged 65 years and over)	21.6%	3.9%	14.7%	21.6%	3.9%	0.0%	2.9%	1.0%	2.9%	16.7%	10.8%
Hamilton	\$100,000+	One person households (aged 65 years and over)	0.0%	9.1%	27.3%	18.2%	0.0%	9.1%	18.2%	0.0%	0.0%	9.1%	9.1%
Hamilton	<\$100,000	One person households (aged under 65 years old)	10.0%	16.7%	12.2%	20.0%	4.4%	1.1%	3.3%	7.8%	6.7%	13.3%	4.4%
Hamilton	\$100,000+	One person households (aged under 65 years old)	10.0%	20.0%	20.0%	20.0%	0.0%	0.0%	10.0%	0.0%	10.0%	10.0%	0.0%
Hamilton	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	8.5%	16.9%	11.9%	15.3%	5.1%	3.4%	6.8%	3.4%	6.8%	11.9%	10.2%
Hamilton	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	10.0%	23.3%	13.3%	20.0%	3.3%	0.0%	0.0%	3.3%	10.0%	13.3%	3.3%
Hamilton	<\$100,000	Parent(s) or caregiver(s) with children	12.4%	15.5%	9.2%	15.5%	2.0%	1.2%	5.6%	6.8%	8.0%	13.1%	10.8%
Hamilton	\$100,000+	Parent(s) or caregiver(s) with children	10.0%	18.2%	14.5%	13.6%	1.8%	1.8%	8.2%	8.2%	9.1%	4.5%	10.0%
Hamilton	<\$100,000	TOTAL	12.8%	12.7%	11.3%	18.2%	3.1%	1.2%	5.4%	4.6%	6.2%	14.5%	9.9%
Hamilton	\$100,000+	TOTAL	8.8%	16.0%	14.5%	16.0%	2.7%	3.1%	8.0%	5.7%	8.8%	7.6%	8.8%
Hamilton	TOTAL	TOTAL	11.7%	13.6%	12.2%	17.6%	3.0%	1.8%	6.2%	5.0%	6.9%	12.5%	9.6%

Figure 0.6: Hamilton City Respondents Proximities - Very Important

			Q8 Please rate the importance of the proximity to the following facilities.										
TA	Income	Household Type	Near a sports club/fields	Near a golf course	Near a park or reserve	Near a community centre	Near a gym	Near a library	Near to a place of worship	Near the coast or beach	Near a GP/health care provider	Near a hospital	Near a preferred school
Hamilton	\$100,000+	Couple without children (aged 65 years and over)	10.0%	10.0%	20.0%	0.0%	10.0%	10.0%	10.0%	20.0%	0.0%	10.0%	0.0%
Hamilton	<\$100,000	Couple without children (aged under 65 years old)	3.1%	6.3%	9.4%	6.3%	9.4%	6.3%	12.5%	6.3%	18.8%	15.6%	6.3%
Hamilton	\$100,000+	Couple without children (aged under 65 years old)	6.6%	4.9%	16.4%	6.6%	13.1%	6.6%	8.2%	8.2%	9.8%	9.8%	9.8%
Hamilton	<\$100,000	One person households (aged 65 years and over)	0.0%	3.3%	16.7%	5.0%	0.0%	15.0%	10.0%	5.0%	28.3%	16.7%	0.0%
Hamilton	\$100,000+	One person households (aged 65 years and over)	11.1%	0.0%	0.0%	11.1%	11.1%	33.3%	0.0%	11.1%	0.0%	22.2%	0.0%
Hamilton	<\$100,000	One person households (aged under 65 years old)	3.7%	3.7%	11.1%	3.7%	0.0%	18.5%	3.7%	18.5%	22.2%	14.8%	0.0%
Hamilton	\$100,000+	One person households (aged under 65 years old)	0.0%	0.0%	25.0%	0.0%	12.5%	12.5%	12.5%	0.0%	25.0%	12.5%	0.0%
Hamilton	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	3.6%	0.0%	14.3%	3.6%	3.6%	10.7%	7.1%	10.7%	21.4%	10.7%	14.3%
Hamilton	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	7.7%	0.0%	30.8%	0.0%	23.1%	0.0%	0.0%	7.7%	7.7%	15.4%	7.7%
Hamilton	<\$100,000	Parent(s) or caregiver(s) with children	2.4%	1.2%	14.5%	4.2%	6.0%	7.2%	3.6%	4.2%	19.3%	8.4%	28.9%
Hamilton	\$100,000+	Parent(s) or caregiver(s) with children	3.5%	3.5%	14.1%	3.5%	4.7%	5.9%	3.5%	7.1%	12.9%	7.1%	34.1%
Hamilton	<\$100,000	TOTAL	2.0%	2.3%	14.0%	4.6%	4.0%	10.0%	6.9%	6.3%	22.3%	12.3%	15.4%
Hamilton	\$100,000+	TOTAL	5.4%	3.8%	16.1%	4.3%	9.7%	7.5%	5.4%	8.1%	10.8%	9.7%	19.4%
Hamilton	TOTAL	TOTAL	3.2%	2.8%	14.7%	4.5%	6.0%	9.1%	6.3%	6.9%	18.3%	11.4%	16.8%

Figure 0.7: Hamilton City Respondents Local Environment Features - Very Important

			Q9 Please rate the importance of the following aspects of the local environment.												
TA	Income	Household Type	Sea view	Park view	City view	Presence of trees	A physically attractive neighbourhood	Safe from crime	Away from busy roads	Away from industrial areas	Sense of community	Lack of noise	Safe from natural hazards (flood, landslide, earthquake)	Vibrancy	Rural/semi-rural character
Hamilton	\$100,000+	Couple without children (aged 65 years and over)	6.9%	3.4%	3.4%	3.4%	10.3%	10.3%	13.8%	13.8%	3.4%	10.3%	13.8%	3.4%	3.4%
Hamilton	<\$100,000	Couple without children (aged under 65 years old)	1.4%	2.9%	2.9%	10.0%	6.4%	15.0%	10.0%	12.1%	7.9%	9.3%	15.0%	5.7%	1.4%
Hamilton	\$100,000+	Couple without children (aged under 65 years old)	2.7%	4.7%	2.0%	10.1%	10.7%	14.8%	8.7%	11.4%	4.0%	8.7%	14.8%	4.0%	3.4%
Hamilton	<\$100,000	One person households (aged 65 years and over)	1.0%	3.5%	2.0%	10.9%	8.4%	17.3%	6.9%	13.9%	7.4%	7.9%	15.8%	3.0%	2.0%
Hamilton	\$100,000+	One person households (aged 65 years and over)	0.0%	3.4%	3.4%	10.3%	10.3%	20.7%	6.9%	10.3%	6.9%	6.9%	13.8%	3.4%	3.4%
Hamilton	<\$100,000	One person households (aged under 65 years old)	3.1%	1.6%	2.3%	10.1%	6.2%	18.6%	7.8%	12.4%	6.2%	10.9%	14.0%	3.1%	3.9%
Hamilton	\$100,000+	One person households (aged under 65 years old)	0.0%	3.6%	0.0%	10.7%	10.7%	14.3%	7.1%	14.3%	10.7%	10.7%	14.3%	3.6%	0.0%
Hamilton	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	1.3%	3.8%	1.3%	12.5%	10.0%	20.0%	8.8%	10.0%	5.0%	11.3%	11.3%	1.3%	3.8%
Hamilton	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	5.5%	4.1%	1.4%	9.6%	5.5%	16.4%	8.2%	8.2%	8.2%	8.2%	13.7%	4.1%	6.8%
Hamilton	<\$100,000	Parent(s) or caregiver(s) with children	1.8%	2.8%	1.2%	8.4%	7.8%	19.2%	9.4%	11.4%	8.0%	10.4%	14.2%	2.2%	3.2%
Hamilton	\$100,000+	Parent(s) or caregiver(s) with children	2.2%	3.3%	0.7%	7.7%	10.3%	18.5%	10.0%	12.5%	5.2%	11.4%	12.5%	2.6%	3.0%
Hamilton	<\$100,000	TOTAL	1.7%	2.7%	1.7%	9.8%	7.7%	17.9%	8.8%	11.9%	7.4%	10.3%	14.6%	3.0%	2.7%
Hamilton	\$100,000+	TOTAL	2.8%	3.8%	1.4%	8.6%	9.8%	16.8%	9.3%	11.7%	5.5%	10.0%	13.5%	3.3%	3.5%
Hamilton	TOTAL	TOTAL	2.0%	3.0%	1.6%	9.4%	8.4%	17.5%	9.0%	11.8%	6.8%	10.2%	14.2%	3.1%	2.9%

Figure 0.8: Hamilton City Respondents Property Features Identified as Very Important

			Q10 Please rate the importance of the following property features.												
TA	Income	Household Type	Freehold title	Is on a flat section	No stairs	Standalone dwelling	Attached dwelling (duplex, townhouses, terraced)	North facing	Section easy to maintain	Large section	Has a lawn	Balcony/courtyard/outdoor dining space	Adequate off-street parking	Fully fenced	Sunny
			Hamilton	<\$100,000	Couple without children (aged 65 years and over)	9.8%	8.8%	8.3%	9.8%	0.5%	8.3%	9.3%	1.0%	6.2%	6.7%
Hamilton	\$100,000+	Couple without children (aged 65 years and over)	13.6%	6.8%	4.5%	11.4%	2.3%	9.1%	11.4%	2.3%	9.1%	4.5%	9.1%	4.5%	11.4%
Hamilton	<\$100,000	Couple without children (aged under 65 years old)	8.1%	5.6%	3.1%	10.0%	1.9%	4.4%	11.3%	3.1%	8.8%	9.4%	11.3%	11.3%	11.9%
Hamilton	\$100,000+	Couple without children (aged under 65 years old)	10.4%	4.9%	2.7%	9.3%	2.2%	7.1%	9.3%	5.5%	8.2%	8.8%	12.1%	8.2%	11.0%
Hamilton	<\$100,000	One person households (aged 65 years and over)	8.4%	9.5%	8.8%	6.6%	0.0%	7.7%	10.6%	0.4%	7.0%	8.1%	11.4%	7.7%	13.9%
Hamilton	\$100,000+	One person households (aged 65 years and over)	11.4%	9.1%	11.4%	6.8%	0.0%	9.1%	9.1%	4.5%	6.8%	6.8%	6.8%	6.8%	11.4%
Hamilton	<\$100,000	One person households (aged under 65 years old)	11.1%	7.9%	4.8%	7.9%	0.8%	6.3%	15.1%	2.4%	4.8%	6.3%	13.5%	6.3%	12.7%
Hamilton	\$100,000+	One person households (aged under 65 years old)	13.8%	3.4%	0.0%	10.3%	0.0%	10.3%	13.8%	0.0%	6.9%	10.3%	10.3%	6.9%	13.8%
Hamilton	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	7.4%	4.4%	2.9%	8.8%	0.0%	4.4%	10.3%	2.9%	11.8%	7.4%	14.7%	10.3%	14.7%
Hamilton	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	7.7%	5.1%	2.6%	19.2%	2.6%	5.1%	6.4%	5.1%	11.5%	5.1%	10.3%	10.3%	9.0%
Hamilton	<\$100,000	Parent(s) or caregiver(s) with children	9.0%	6.9%	2.8%	11.1%	0.7%	6.4%	8.7%	5.1%	8.9%	6.6%	10.8%	9.7%	13.4%
Hamilton	\$100,000+	Parent(s) or caregiver(s) with children	10.1%	5.3%	2.2%	11.8%	2.2%	6.7%	8.7%	4.5%	8.4%	9.5%	10.1%	9.5%	10.9%
Hamilton	<\$100,000	TOTAL	9.0%	7.5%	4.9%	9.6%	0.6%	6.6%	10.1%	3.1%	7.9%	7.2%	11.2%	9.1%	13.3%
Hamilton	\$100,000+	TOTAL	10.4%	5.4%	3.0%	11.6%	2.0%	7.1%	9.0%	4.5%	8.6%	8.4%	10.4%	8.7%	10.9%
Hamilton	TOTAL	TOTAL	9.5%	6.8%	4.3%	10.3%	1.1%	6.7%	9.7%	3.6%	8.1%	7.6%	10.9%	9.0%	12.5%

Figure 0.9: Waikato and Waipa Respondents Location Features - Very Important

			Q7 Please rate the importance of the following general location features.										
Area	Income	Household Type	Near family and friends	Easy access to places of work	Easy access to City or town centre	Easy access to shops	Easy access to the airport	Easy access to bars / pubs / nightlife	Easy access to restaurants and cafes	Easy access to university or place of study	Ability to cycle to work or study	Easy access to public transport	In a familiar area
			Waikato & Waipa	<\$100,000	Couple without children (aged 65 years and over)	19.9%	1.9%	14.3%	21.1%	3.1%	1.9%	5.6%	1.2%
Waikato & Waipa	\$100,000+	Couple without children (aged 65 years and over)	28.6%	0.0%	14.3%	14.3%	14.3%	0.0%	14.3%	0.0%	0.0%	14.3%	0.0%
Waikato & Waipa	<\$100,000	Couple without children (aged under 65 years old)	23.8%	14.3%	14.3%	23.8%	0.0%	0.0%	4.8%	9.5%	0.0%	0.0%	9.5%
Waikato & Waipa	\$100,000+	Couple without children (aged under 65 years old)	23.5%	35.3%	0.0%	5.9%	11.8%	0.0%	11.8%	0.0%	5.9%	5.9%	0.0%
Waikato & Waipa	<\$100,000	One person households (aged 65 years and over)	29.2%	2.1%	16.7%	22.9%	4.2%	0.0%	4.2%	0.0%	0.0%	10.4%	10.4%
Waikato & Waipa	\$100,000+	One person households (aged 65 years and over)	12.5%	0.0%	12.5%	25.0%	12.5%	0.0%	12.5%	0.0%	0.0%	12.5%	12.5%
Waikato & Waipa	<\$100,000	One person households (aged under 65 years old)	16.4%	11.9%	14.9%	17.9%	4.5%	6.0%	7.5%	1.5%	4.5%	6.0%	9.0%
Waikato & Waipa	\$100,000+	One person households (aged under 65 years old)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waikato & Waipa	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Waikato & Waipa	\$100,000+	Other (please specify)	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waikato & Waipa	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	0.0%	50.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waikato & Waipa	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	23.1%	23.1%	15.4%	7.7%	0.0%	0.0%	0.0%	0.0%	7.7%	7.7%	15.4%
Waikato & Waipa	<\$100,000	Parent(s) or caregiver(s) with children	20.6%	22.2%	10.3%	13.4%	0.5%	1.5%	3.6%	5.7%	3.6%	5.2%	13.4%
Waikato & Waipa	\$100,000+	Parent(s) or caregiver(s) with children	17.0%	20.7%	11.9%	17.0%	2.2%	2.2%	8.9%	3.7%	3.0%	5.9%	7.4%
Waikato & Waipa	<\$100,000	TOTAL	20.6%	11.9%	13.2%	17.8%	2.2%	2.0%	4.9%	3.2%	2.6%	8.1%	13.4%
Waikato & Waipa	\$100,000+	TOTAL	18.8%	20.4%	11.0%	15.5%	3.9%	1.7%	8.8%	2.8%	3.3%	6.6%	7.2%
Waikato & Waipa	TOTAL	TOTAL	20.1%	14.2%	12.6%	17.2%	2.7%	1.9%	5.9%	3.1%	2.8%	7.7%	11.7%



Figure 0.10: Waikato and Waipa Respondents Proximities - Very Important

			Q8 Please rate the importance of the proximity to the following facilities.										
Area	Income	Household Type	Near a sports club/fields	Near a golf course	Near a park or reserve	Near a community centre	Near a gym	Near a library	Near to a place of worship	Near the coast or beach	Near a GP/health care provider	Near a hospital	Near a preferred school
Waikato & Waipa	<\$100,000	Couple without children (aged 65 years and over)	1.8%	0.9%	13.2%	2.6%	1.8%	15.8%	9.6%	6.1%	28.1%	19.3%	0.9%
Waikato & Waipa	\$100,000+	Couple without children (aged 65 years and over)	0.0%	11.1%	11.1%	0.0%	0.0%	11.1%	11.1%	0.0%	33.3%	22.2%	0.0%
Waikato & Waipa	<\$100,000	Couple without children (aged under 65 years old)	0.0%	0.0%	20.0%	0.0%	40.0%	0.0%	0.0%	20.0%	20.0%	0.0%	0.0%
Waikato & Waipa	\$100,000+	Couple without children (aged under 65 years old)	0.0%	20.0%	0.0%	0.0%	20.0%	0.0%	0.0%	20.0%	20.0%	0.0%	20.0%
Waikato & Waipa	<\$100,000	One person households (aged 65 years and over)	0.0%	2.3%	6.8%	2.3%	2.3%	15.9%	2.3%	4.5%	40.9%	22.7%	0.0%
Waikato & Waipa	\$100,000+	One person households (aged 65 years and over)	0.0%	0.0%	20.0%	0.0%	0.0%	0.0%	20.0%	0.0%	40.0%	20.0%	0.0%
Waikato & Waipa	<\$100,000	One person households (aged under 65 years old)	0.0%	3.3%	13.3%	6.7%	13.3%	13.3%	0.0%	16.7%	26.7%	6.7%	0.0%
Waikato & Waipa	\$100,000+	One person households (aged under 65 years old)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waikato & Waipa	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waikato & Waipa	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waikato & Waipa	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	0.0%	0.0%	16.7%	0.0%	0.0%	0.0%	16.7%	33.3%	16.7%	16.7%	0.0%
Waikato & Waipa	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	0.0%	12.5%	12.5%	0.0%	0.0%	0.0%	0.0%	12.5%	25.0%	12.5%	25.0%
Waikato & Waipa	<\$100,000	Parent(s) or caregiver(s) with children	3.7%	1.5%	10.4%	3.7%	1.5%	3.7%	6.7%	8.2%	22.4%	7.5%	30.6%
Waikato & Waipa	\$100,000+	Parent(s) or caregiver(s) with children	9.0%	2.0%	18.0%	1.0%	6.0%	4.0%	4.0%	7.0%	12.0%	9.0%	28.0%
Waikato & Waipa	<\$100,000	TOTAL	2.1%	1.5%	11.4%	3.3%	3.3%	10.2%	6.6%	8.4%	27.0%	13.5%	12.6%
Waikato & Waipa	\$100,000+	TOTAL	7.1%	3.9%	16.5%	0.8%	5.5%	3.9%	4.7%	7.1%	15.7%	10.2%	24.4%
<b>Waikato &amp; Waipa</b>	<b>TOTAL</b>	<b>TOTAL</b>	<b>3.5%</b>	<b>2.2%</b>	<b>12.8%</b>	<b>2.6%</b>	<b>3.9%</b>	<b>8.5%</b>	<b>6.1%</b>	<b>8.0%</b>	<b>23.9%</b>	<b>12.6%</b>	<b>15.9%</b>

Figure 0.11: Waikato and Waipa Respondents Local Environment aspects - Very Important

Q9 Please rate the importance of the following aspects of the local environment.															
Area	Income	Household Type	Sea view	Park view	City view	Presence of trees	A physically attractive neighbourhood	Safe from crime	Away from busy roads	Away from industrial areas	Sense of community	Lack of noise	Safe from natural hazards (flood, landslide, earthquake)	Rural/semi-rural character	
			Waikato & Waipa	<\$100,000	Couple without children (aged 65 years and over)	2.0%	3.3%	0.8%	7.5%	9.3%	14.6%	8.0%	13.1%	8.3%	9.0%
Waikato & Waipa	\$100,000+	Couple without children (aged 65 years and over)	2.7%	0.0%	0.0%	8.1%	5.4%	16.2%	8.1%	21.6%	5.4%	5.4%	13.5%	0.0%	13.5%
Waikato & Waipa	<\$100,000	Couple without children (aged under 65 years old)	0.0%	0.0%	0.0%	12.3%	4.1%	15.1%	11.0%	15.1%	5.5%	15.1%	13.7%	1.4%	6.8%
Waikato & Waipa	\$100,000+	Couple without children (aged under 65 years old)	1.6%	0.0%	0.0%	7.9%	9.5%	17.5%	11.1%	14.3%	1.6%	11.1%	7.9%	1.6%	15.9%
Waikato & Waipa	<\$100,000	One person households (aged 65 years and over)	2.1%	0.7%	0.7%	8.6%	9.3%	15.7%	7.9%	14.3%	9.3%	9.3%	15.0%	2.1%	5.0%
Waikato & Waipa	\$100,000+	One person households (aged 65 years and over)	0.0%	0.0%	0.0%	11.1%	0.0%	22.2%	11.1%	22.2%	0.0%	11.1%	22.2%	0.0%	0.0%
Waikato & Waipa	<\$100,000	One person households (aged under 65 years old)	2.6%	1.7%	0.9%	7.8%	7.8%	17.4%	11.3%	10.4%	6.1%	10.4%	13.9%	2.6%	7.0%
Waikato & Waipa	\$100,000+	One person households (aged under 65 years old)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Waikato & Waipa	<\$100,000	Other (please specify)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%	25.0%	0.0%	0.0%	25.0%	25.0%	0.0%
Waikato & Waipa	\$100,000+	Other (please specify)	0.0%	0.0%	0.0%	12.5%	12.5%	12.5%	12.5%	12.5%	0.0%	0.0%	25.0%	0.0%	12.5%
Waikato & Waipa	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	0.0%	0.0%	0.0%	0.0%	0.0%	23.1%	7.7%	30.8%	7.7%	0.0%	30.8%	0.0%	0.0%
Waikato & Waipa	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	3.4%	3.4%	0.0%	13.8%	3.4%	13.8%	3.4%	6.9%	13.8%	10.3%	13.8%	6.9%	6.9%
Waikato & Waipa	<\$100,000	Parent(s) or caregiver(s) with children	1.4%	1.4%	0.4%	9.5%	6.3%	17.2%	10.9%	11.2%	7.4%	9.3%	15.6%	1.4%	8.1%
Waikato & Waipa	\$100,000+	Parent(s) or caregiver(s) with children	1.4%	1.4%	0.5%	10.6%	7.0%	16.3%	10.6%	11.3%	7.0%	11.3%	11.5%	2.6%	8.4%
Waikato & Waipa	<\$100,000	TOTAL	1.7%	1.8%	0.5%	8.7%	7.5%	16.1%	9.7%	12.5%	7.6%	9.5%	15.7%	1.4%	7.2%
Waikato & Waipa	\$100,000+	TOTAL	1.6%	1.2%	0.4%	10.3%	6.9%	16.4%	10.1%	12.3%	6.4%	10.7%	11.7%	2.5%	9.4%
Waikato & Waipa	<b>TOTAL</b>	<b>TOTAL</b>	<b>1.7%</b>	<b>1.7%</b>	<b>0.5%</b>	<b>9.2%</b>	<b>7.3%</b>	<b>16.2%</b>	<b>9.9%</b>	<b>12.4%</b>	<b>7.3%</b>	<b>9.9%</b>	<b>14.5%</b>	<b>1.8%</b>	<b>7.8%</b>

Figure 0.12: Waikato and Waipa Respondents Property Features - Very Important

			Q10 Please rate the importance of the following property features.												
Area	Income	Household Type	Freehold title	Is on a flat section	No stairs	Standalone dwelling	Attached dwelling (duplex, townhouses, terraced)	North facing	Section easy to maintain	Large section	Has a lawn	Balcony/courtyard/outdoor dining space	Adequate off-street parking	Fully fenced	Sunny
Waikato & Waipa	\$100,000+	Couple without children (aged 65 years and over)	10.8%	1.9%	3.2%	8.9%	17.1%	3.2%	4.4%	16.5%	7.0%	7.6%	8.2%	6.3%	5.1%
Waikato & Waipa	<\$100,000	Couple without children (aged under 65 years old)	14.0%	3.0%	2.0%	12.0%	4.0%	6.0%	4.0%	12.0%	10.0%	8.0%	10.0%	5.0%	10.0%
Waikato & Waipa	\$100,000+	Couple without children (aged under 65 years old)	11.7%	9.0%	11.0%	6.2%	6.9%	10.7%	8.6%	2.4%	5.9%	5.9%	6.2%	6.2%	9.3%
Waikato & Waipa	<\$100,000	One person households (aged 65 years and over)	5.1%	7.1%	20.4%	3.1%	22.4%	7.1%	5.1%	8.2%	4.1%	2.0%	4.1%	7.1%	4.1%
Waikato & Waipa	\$100,000+	One person households (aged 65 years and over)	7.7%	5.0%	4.5%	7.2%	16.7%	5.9%	7.2%	11.3%	6.8%	6.8%	7.7%	5.0%	8.1%
Waikato & Waipa	<\$100,000	One person households (aged under 65 years old)	0.0%	0.0%	5.6%	5.6%	16.7%	11.1%	5.6%	22.2%	5.6%	5.6%	11.1%	0.0%	11.1%
Waikato & Waipa	\$100,000+	One person households (aged under 65 years old)	7.8%	5.6%	12.8%	5.6%	16.7%	6.7%	1.7%	13.3%	7.2%	6.7%	4.4%	8.9%	2.8%
Waikato & Waipa	<\$100,000	Other (please specify)	5.0%	0.0%	10.0%	10.0%	15.0%	5.0%	5.0%	15.0%	5.0%	10.0%	5.0%	5.0%	10.0%
Waikato & Waipa	\$100,000+	Other (please specify)	11.8%	5.9%	11.8%	5.9%	0.0%	0.0%	11.8%	0.0%	11.8%	0.0%	17.6%	11.8%	11.8%
Waikato & Waipa	<\$100,000	Other multi-person household (e.g., flatting/ student flat etc)	9.1%	6.1%	6.1%	9.1%	0.0%	6.1%	9.1%	3.0%	9.1%	6.1%	15.2%	12.1%	9.1%
Waikato & Waipa	\$100,000+	Other multi-person household (e.g., flatting/ student flat etc)	10.8%	4.9%	3.7%	11.9%	3.1%	6.0%	5.9%	7.0%	9.1%	6.7%	10.2%	9.6%	11.1%
Waikato & Waipa	<\$100,000	Parent(s) or caregiver(s) with children	10.8%	4.9%	4.1%	10.5%	3.1%	7.9%	5.7%	6.5%	9.5%	8.3%	9.8%	8.3%	10.5%
Waikato & Waipa	\$100,000+	Parent(s) or caregiver(s) with children	10.7%	6.2%	7.0%	9.3%	5.2%	7.1%	7.7%	4.8%	7.0%	6.6%	9.8%	8.0%	10.6%
Waikato & Waipa	<\$100,000	TOTAL	10.6%	4.5%	6.3%	9.9%	5.2%	6.7%	5.7%	6.9%	8.9%	7.9%	10.1%	7.4%	9.9%
Waikato & Waipa	\$100,000+	TOTAL	10.5%	5.5%	6.5%	9.1%	7.3%	7.2%	6.3%	7.1%	7.6%	6.9%	9.0%	7.6%	9.3%
Waikato & Waipa	TOTAL	TOTAL	3.6%	6.6%	22.2%	2.4%	27.6%	8.7%	3.6%	9.0%	3.9%	2.4%	1.8%	5.1%	3.0%



## Appendix D - Statistical Relationship

The choice experiment data has been used to establish a conditional logit regression model for buyers. This statistical method tells us about the influence of location, size (using number of bedrooms as a proxy for size) and housing type on the probability that respondents would select any particular option. This method provides an understanding of the relative importance of the different characteristics of dwellings.

The conditional logit statistical technique included both primary effects and interaction effects,

- **Primary effects:** these are the individual effects of key characteristics of the housing options. The primary effects show the relative importance of individual aspects of house options, assuming that other aspects remain constant. For example the models provide estimates of the relationship between bedroom numbers and the probability of housing options being selected by respondents. This allows us to understand how the size of a house effects household's purchase decisions.
- **Interaction effects:** show the combined impact of multiple aspects being present within an individual housing choice, for example numbers of bedrooms in an attached house (typology). In this example the model provides an estimate of the likelihood that an attached house will be chosen as the numbers of bedrooms increases, However, note that in a model that includes interaction effects it is not possible to talk about the primary effects as the impact of holding all other variables constant, as the inclusion of interaction effects alters the stand-alone primary effects.

The following discussion provides summary results from the choice modelling. The analysis reported on here is limited to buyer data only as the number of rent based model was based on very small numbers.

### Buyer Choice Model

In order to understand the importance of different aspects of housing, both the primary effects and interaction effects must be considered. The complexity of the model means that there is no simple way to display these relationships because the overall effects are a function (combination) of different aspects of the housing.


The conditional logit model tested the interaction between the following characteristics:

- Size - number of bedrooms
- Type - dwelling type (stand-alone vs semi-detached vs attached vs apartment)
- Location - preferred location (in a preferred sector vs not in a preferred sector)
- Price – cost to buy.

All findings from the modelling are expressed in terms of the odds or likelihood that a person will choose that option, compared with a detached house in their location or preferred sector.

In this iteration of the model, locations within Future Proof sub-region have been combined into the respondents' preferred sector and 'everywhere else'. This provides insight into peoples' propensity to shift around Auckland but removes the location specific nature of that shifting.

### **Primary effects**



The primary effects in this model are all statistically significant. While the primary effects are mostly significant, the inclusion of the interaction effects means that the interpretation of the coefficients in isolation can be misleading.

However, it is still interesting to note that the relationships are significant, which means that they have important effects on housing choices. For example, semi-detached (0.227) attached (0.065) and apartments (0.058) dwellings have a much lower chance of being chosen than a stand-alone dwelling. The odds ratio for 'Zone Other' (0.475) indicates that respondents were happy to shift outside their preferred location (47.5% as likely) when viewed in isolation. The primary effects for Bedroom indicate that number of rooms is very important, with respondents more likely to pick dwellings with more bedrooms. Also as would be expected the primary effect of Price(0.881), indicates that as price increases the odds of selecting a dwelling decrease.

### Interaction effects

Most of the significant interaction effects relate to the number of bedrooms in the dwelling and typology. An odds ratio of 1.191 for the Bedroom\*Semi-Detached interaction effect means that as the number of bedrooms increases by 1, people are slightly more less than 1.2 times as likely to choose it. This compares with an odds ratio of 1.267 for the Bedroom\*Apartment effect. While this is only marginally more, the primary odds of selecting an apartment is 0.058 – which is extremely low, so while adding a bedroom increases the odds by approximately the same it is off a very low base.

Two interpretations of this interaction are possible. The first is that people are more likely to consider semi-detached, attached and apartment dwellings when they are of an acceptable size (and have enough bedrooms) for their needs. The second interpretation is that people are willing to trade-off their preferred dwelling type (stand-alone) in order to live in a larger dwelling.

As the number of bedrooms increases regardless of dwelling type, people are more likely to choose to move outside their preferred location. The Bedroom\*Sector Other effect has an odds ratio of just over one (1.039). This means that, in general, people prefer larger dwellings.

Note also that the type of dwelling when combined with 'Other Location' does not have a significant effect. This means that the propensity of a person to choose to move outside of their preferred location is not significantly affected by the typology of the dwelling (once other effects are held constant).

The last effect that has a degree of significance are the interactions of 'Apartment' and 'Price'. The odds ratios of less than one (0.911). This means that as price increases, the likelihood of a person selecting an apartment, decreases.

The table below (Table 0.1) shows the relationships that have been revealed by the statistical modelling. In summary, the influence of each variable is represented by the associated (coefficient) number in the second column of the table. The 'stars' beside each coefficient indicate whether the relationship is statistically significant. The greater the number of stars the more likely that the predicted relationship is statistically significant. In the case where there are no stars beside a coefficient, the relationship cannot be accepted as significant. Finally, the coefficients in this table are represented in odds ratio form, this provides an easier interpretation of the relationships.

Table 0.1: Choice model output – buyers

	Odds Ratio
<b>Primary Effects</b>	
Bedroom	1.133 ***
Semi-detached	0.227 ***
Attached	0.065 ***
Apartment	0.058 ***
Zone Other	0.475 ***
Price	0.881 ***
<b>Interaction Effects</b>	
Bedroom*Semi-detached	1.191 ***
Bedroom*Attached	1.208 ***
Bedroom*Apartment	1.267 **
Bedroom*Zone Other	1.039
Bedroom*Price	0.990
Zone Other*Semi-detached	0.869
Zone Other*Attached	0.976
Zone Other*Apartment	0.881
Semi-detached*Price	1.005
Attached*Price	0.971
Apartment*Price	0.911 ***
Zone Other*Price	0.990
<b>Model Information</b>	
Pseudo R2	0.14
Choice Observations	10,426
N	2,169

Note: \*\*\* 5% significance level, \*\*10% significance level, \*15% significance level

Broadly, the performance tests undertaken indicate that the model performs relatively well, in spite of a low R-square value (note that most models of this nature produce low R-square). This model has an R-squared of 0.14 and in terms of prediction, the buy model predicts the correct outcome for almost half the choice experiments (49.8%).

