



Public Perspectives on Housing and Affordability in Nelson, Tasman and Marlborough

A report for the Affordable Housing in the Nelson, Tasman and Marlborough Regions: A Solutions Study Research Programme

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**Public Perspectives on Housing and Affordability in Nelson,
Tasman and Marlborough**

***A report for the Affordable Housing in
The Nelson, Tasman and Marlborough Regions: A Solutions Study
Research Programme***

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Contents

	Page
1. Introduction	1
2. Survey Method and Sample	1
3. The Housing Experience of NTM Respondents	4
4. Is there a Housing Problem in NTM?	12
5. Impact and Drivers of Housing Pressures	17
6. A Brief Comment on Implications	20

Tables

	Page
Table 2.1 Location of Surveyed Households	2
Table 2.2 Household Characteristics of Survey Respondents	3
Table 2.3 Socio-demographic Characteristics of NTM Survey Respondents and 2001 Census Profile of NTM	3
Table 3.1 Number of Bedrooms by Region	5
Table 3.2 Number of Bedrooms by Tenure	5
Table 3.3 Year Respondent Most Recently Moved to NTM Region	6
Table 3.4 Number of Changes in Residence since March 2001 by Region	6
Table 3.5 Number of Changes in Residence since March 2001 by Tenure	6
Table 3.6 Number of Dwellings Lived in Since Most Recent Move to the NTM Region	7
Table 3.7 Year Respondent Most Recently Moved to NTM by Number of Dwellings Lived In	7
Table 3.8 Mortgage Status of Respondent Homeowners	8
Table 3.9 Tenancy Characteristics of Respondent Non-homeowners	9
Table 3.10 Number of Homeowners with a Boarder/Renter	9
Table 3.11 Number of Homeowners with a Boarder/Renter in the Past Five Years (Excluding any Current Boarders/Renters)	9
Table 3.12 Weekly Rent	10
Table 3.13 Mean and Median Weekly Rental for a 3-bedroom home reported by NTM Survey Respondents and Tenancy Services Rental Figures for NTM	11
Table 3.14 Frequency of Accommodation Supplement Receipt	12
Table 3.15 Frequency of Accommodation Supplement Receipt by Tenure	12
Table 4.1 Perception of Problems in NTM	13
Table 4.2 Perceptions of Housing Availability in NTM	14
Table 4.3 Anxiety About Housing Provision	15

Table 4.4	Housing Satisfaction by Region	15
Table 4.5	Housing Satisfaction by Tenure	16
Table 4.6	Housing Preferences Among Tenants	16
Table 4.7	Provision of Temporary Housing	17
Table 5.1	Implications of Rental Housing Under-Supply	17
Table 5.2	Impacts of Housing Pressures	18
Table 5.3	Drivers of Housing Pressures	19
Table 5.4	Performance of Local Government	20

Annexes

Annex A	Questionnaire	22
Annex B	Gross Annual Personal Incomes of NTM Survey Respondents and 2001 Census Profile of NTM	33

1. INTRODUCTION

Problems with housing affordability in Nelson, Tasman and Marlborough pose a significant restraint on economic development and productivity in those regions. In particular, the interaction of housing and changing labour markets are seen as placing stress on workers, families and employers involved in emerging as well as key export industries, particularly industries that employ lower paid workers. The need for long-term housing solutions has been identified as critical to stabilising both the seasonal workforce and an increasing number of workers encouraged by Work and Income New Zealand to develop ‘portfolios’ of seasonal work across the horticultural, grape, fruit and fishing industries in such a way as to provide them with locally based employment throughout the year.

This report presents the findings of a survey of Nelson, Tasman and Marlborough (NTM) residents about their views on housing affordability. It is the second of two papers concerned with establishing the dynamics and perceptions of housing experience in Nelson, Tasman and Marlborough. The first paper is based on a series of in-depth individual and group interviews with those actively involved in the apparent interaction between NTM’s labour and housing markets. This, the second paper, is concerned with the extent to which the general public experience difficulties in housing access and affordability and/or consider housing affordability to be an important public issue within their communities.

This paper is concerned with how the people living in these regions themselves see the issue of housing affordability, whether they see housing imposing constraints on economic growth, and whether they see housing affordability as a barrier to the well-being of people living in the region. Those views of the public are important for two reasons. First, they provide an insight into the extent and nature of housing problems in the Nelson, Tasman, and Marlborough regions. Secondly, the survey of residents indicates the extent to which the development and implementation of housing solutions will find a public constituency of support.

The report is structured as follows. Section 2 sets out the survey methodology. Section 3 provides an overview of the housing experience of the survey respondents. Section 4 establishes whether the public in NTM see housing a critical regional problem and Section 5 describes the public’s views on the impacts and drivers of housing pressure in NTM. Section 6 makes a brief summary comment on the implications of the survey findings.

2. SURVEY METHOD AND SAMPLE

The survey consisted of telephone interviews with 612 households from the Nelson, Tasman and Marlborough regions. The survey was designed to take about 10-12 minutes using a structured close-ended questionnaire. A copy of the questionnaire is presented in Annex A. Respondents were asked to respond to up to 48 core questions relating to their:

- Housing profile including duration of residence in the region, tenure status, home-ownership aspirations and satisfaction with their current accommodation
- Perceptions of the extent to which housing affordability is a problem in their local area and pressures on local housing
- Concerns about housing and housing related issues, and
- Socio-demographic characteristics including household structure, age, income, ethnicity, and labour-force status.

CRESA commissioned phone survey company NRB to undertake the interviewing. Households for the survey were drawn randomly from the whitepages and a screening question was asked at the beginning of the survey as a double check to ensure the household was within one of the three target regions.¹ Table 2.1 sets out the numbers and proportions in each region. The response rate for this survey was 50 percent and is at an acceptable level for a telephone survey.

Table 2.1: Location of Surveyed Households

Region	Number of households	Percent of households	Margin of Error Percentage Points at 90% Confidence
Marlborough	302	49.3	±4.7
Nelson	156	25.5	±6.6
Tasman	154	25.2	±6.6
Total	612	100	±3.3

The margin of error for Nelson, Tasman and Marlborough at 95 percent confidence is ±4.0 percentage points. At 90 percent confidence the margin of error is ±3.3 percentage points. The margin of error for Marlborough at 95 percent confidence is ± 5.8 percentage points and ±4.7 percentage points at 90 percent confidence. For Nelson/Tasman the margin of error at 95 percent confidence is ±5.7 percentage points and ±4.7 percentage points at 90 percent confidence.

All telephone surveys tend to generate a degree of bias. Very low income groups, tenants and ethnic minorities frequently are difficult to contact by telephone. Establishing the extent of bias, however, is particularly difficult. Available census figures are four years old and there is every reason to expect that the 2006 socio-demographic profiles of Nelson, Tasman and Marlborough will show significant differences from the profile evident in the 2001 census.

Nevertheless, a comparison with the regional profiles of NTM in the 2001 census suggests that there is some potential for sample bias. Table 2.2 shows some deviation between the sample and the NTM census profile in relation to household characteristics. Over a third (37.7 percent) of respondent households were made up of a couple with no children compared to 29.9 percent for the NTM region in 2001. There is an under-representation of sole parents with children. Tenants are also under-represented in the NTM sample. Table 2.3 provides a comparison of the socio-demographic characteristics of the NTM survey respondents and the NTM population during the 2001 census.

¹ The use of a telephone survey means the survey is limited to those households with access to a telephone. Data from the 2001 Census indicates around 4 percent of New Zealand households nationally did not have access to a telephone at the time of the last Census. The figures for the NTM regions respectively are Marlborough 2.8 percent, Nelson 2.6 percent and Tasman 4.1 percent.

Table 2.2: Household Characteristics of Survey Respondents

Household Characteristics	NTM Survey Respondents		NTM 2001 Census	
	n	%	n	%
Tenure				
Owned	527	86.1	32,130	72.6
Not owned	85	13.9	12,135	27.4
Total	612	100	44,265	100
Household Type				
One person only	133	21.7	10,869	23.9
Couple with no children	231	37.7	13,611	29.9
Couple with child(ren)	188	30.7	12,012	26.4
Couple with other adult(s) but not children	15	2.5	894	2.0
Couple with child(ren) and other adults	12	2.0	792	1.7
One parent with children	21	3.4	3,918	8.6
One parent with child(ren) and other adults	3	0.5	942	2.1
Two families with or without others	2	0.3	495	1.1
Other multi-person household	7	1.1	1932	4.2
Total	612	99.9	45,465	99.9

Table 2.3: Socio-demographic Characteristics of NTM Survey Respondents and 2001 Census Profile of NTM

Socio-demographic Characteristics	NTM Survey Respondents		NTM 2001 Census	
	n	%	n	%
Sex				
Male	297	48.5	60,411	49.3
Female	315	51.5	62,070	50.7
Total	612	100	122,481	100
Ethnicity (multiple response)				
European	588	93.6	111,825	89.6
Maori	31	4.9	9,891	7.9
Pacific	1	0.2	1,218	1.0
Asian	3	0.5	1,617	1.3
Other	5	0.8	237	0.2
Total	628	100	124,788	100
Age				
15-19 years	0	0.0	7,848	8.2
20-29 years	23	3.8	12,957	13.5
30-39 years	89	14.5	17,892	18.6
40-49 years	136	22.2	18,570	19.3
50-59 years	126	20.6	15,624	16.3
60 years or over	236	38.6	23,118	24.1
Total	610	99.7	96,009	100
Gross Annual Personal Income				
\$15,000 or less	133	21.7	39,969	46.0
\$15,001 to \$25,000	119	19.4	18,165	20.9
\$25,001 to \$40,000	127	20.8	16,821	19.4
\$40,001 to \$70,000	135	22.1	9,153	10.5
\$70,001 or more	43	7.0	2,733	3.1
Total	557	91	86,841	99.9
Employment Status				
Employed in either full-time or part-time paid work	381	62.3	19,524	63.9
Not employed in paid work, but searching for paid work	13	2.1	858	2.8
Not available for paid work	218	35.6	10,191	33.3
Total	612	100	30,573	100

The survey respondents show a number of socio-demographic features that show differences from the regional profile compiled from 2001 Census data including:

- The over representation of respondents in the 50-59 years and 60 years plus age groups.
- A slight over representation of respondents identifying their ethnicity as New Zealand European.
- Considerable under-representation of the \$15,000 or less personal income bracket.

The comparison of the personal income of survey participants needs to be treated with care. There is no doubt that there is an under-participation of low income people. It should be noted that increases in personal incomes since 2001 suggest that lower proportions of the population will be in the \$15,000 or less category.²

It should be noted that the sample represents, within the stated margin of errors, the population of NTM as a whole and its constituent regions. While occasionally analysis is presented regarding the experience of various sub-groups (such as renters) in the sample, the sample does not represent those sub-groups and those experiences should not be generalised to the population of that group over NTM or any of its regions

3. THE HOUSING EXPERIENCE OF NTM RESPONDENTS

Although there is some bias in the sample, particularly in relation to the proportion of the NTM respondents in rental dwellings, the survey data does provide a substantial body of data related to the NTM housing experience, particularly among owner occupiers. This section presents the data related to:

- stock characteristics
- duration of residence
- residential movement
- tenure status
- prevalence of boarding
- rents
- housing assistance

Stock characteristics

Table 3.1 shows the number of bedrooms reported by NTM survey respondents. The most common house size across all three regions was the three bedroom house followed by the four bedroom house. Over two fifths of all respondents were currently living in a three bedroom house while just under thirty percent were living in four bedroom houses.

² Income data for Nelson, Marlborough and Tasman is presented in Annex B.

Table 3.1: Number of Bedrooms by Region

Number of Bedrooms	Marlborough		Nelson		Tasman	
	n	%	n	%	n	%
1 bedroom	7	2.3	4	2.6	3	1.9
2 bedrooms	52	17.2	29	18.6	25	16.2
3 bedrooms	139	46.0	72	46.2	70	45.5
4 bedrooms	86	28.5	45	28.8	45	29.2
5 bedrooms	13	4.3	3	1.9	7	4.5
6 bedrooms	4	1.3	3	1.9	3	1.9
7 bedrooms or more	1	0.3	0	0.0	1	0.6
Total	302	99.9	156	100	154	99.8

Table 3.2: Number of Bedrooms by Tenure

Number of Bedrooms	Owners		Tenants	
	n	%	n	%
1 bedroom	6	1.1	8	9.4
2 bedrooms	78	14.8	28	32.9
3 bedrooms	246	46.7	35	41.2
4 bedrooms	163	30.9	13	15.3
5 bedrooms	23	4.4	0	0.0
6 bedrooms	9	1.7	1	1.2
7 bedrooms or more	2	0.4	0	0.0
Total	527	100	85	100

As Table 3.2 shows, there is a distinct preponderance of houses with fewer bedrooms among tenants compared to owner occupiers.

Duration of residence

Table 3.3 shows the year the respondent most recently moved to the Nelson, Tasman or Marlborough regions. Around sixteen percent of all respondents had lived in NTM for over 40 years. Marlborough had the highest proportion of residents who had lived in the region for 40 years or more (17.3 percent) followed by Tasman and Nelson (15.5 percent and 12.8 percent respectively). Respondents who had lived in the region for over 40 years included a number who had been born in the region. Almost six percent were born in the Nelson region, just over seven percent were born in the Tasman region and around nine percent were born in the Marlborough region.

Around two thirds of the Nelson respondents (65.4 percent) had most recently moved to the area within the last 20 years. Nearly half (44.9 percent) moved to Nelson within the last 10 years. Similarly, just under two thirds of the Tasman and Marlborough respondents (61.7 percent and 62.2 percent respectively) had most recently moved to the area within the last 20 years. Nearly half (48.7 percent) moved to Tasman and over a third (37.7 percent) to Marlborough within the last 10 years.

Table 3.3: Year Respondent Most Recently Moved to NTM Region

Year	Marlborough		Nelson		Tasman	
	n	%	n	%	n	%
1935-1945	2	0.7	0	0.0	1	0.6
1946-1955	5	1.7	3	1.9	5	3.2
1956-1965	18	6.0	8	5.1	7	4.5
1966-1975	21	7.0	11	7.1	11	7.1
1976-1985	41	13.6	23	14.7	24	15.6
1986-1995	74	24.5	32	20.5	20	13.0
1996-2005	114	37.7	70	44.9	75	48.7
Not moved from Region	27	8.9	9	5.8	11	7.2
Total	302	100.1	156	100	154	99.9

Movement

Table 3.4 shows that, at the time of the survey, around 40 percent of NTM respondents had not changed residences since March 2001. This is broadly consistent with the 2001 Census. At the 2001 Census regional population figures for movement within 5 years (i.e. 1996 to 2001) indicated between two-fifths to around a half of the population had been living at their then current address for five years or more (Nelson 44.5 percent, Marlborough 48.1 percent and Tasman 50.5 percent and 46.9 percent nationally).

Table 3.4: Number of Changes in Residence since March 2001 by Region

No. of moves	Marlborough		Nelson		Tasman	
	n	%	n	%	n	%
0	182	60.3	93	59.6	91	59.1
1	71	23.5	32	20.5	29	18.8
2	23	7.6	13	8.3	16	10.4
3-4	19	6.3	16	10.2	16	10.3
5-6	6	2.0	2	1.3	2	1.3
7+	1	0.3	0	0.0	0	0.0
Total	302	100	156	99.9	154	99.9

Table 3.5: Number of Changes in Residence since March 2001 by Tenure

No. of moves	Owners		Tenants	
	n	%	n	%
0	339	64.3	27	31.8
1	113	21.4	19	22.4
2	40	7.6	12	14.1
3-4	28	5.3	23	27.1
5-6	6	1.1	6	4.7
7+	1	0.2	1	0.0
Total	527	99.9	88	100.1

Tenants are more likely to move repeatedly than owners. However, it should be noted that in these regions, over half (54.2 percent) of the tenants surveyed reported having only one or less moves in the last four years (Table 3.5).

Respondents were also asked about their most recent move³ to the NTM region and how many different dwellings they had lived in since then. As Table 3.6 shows, nearly half of Nelson and Marlborough respondents (49.4 percent and 47.0 percent respectively) and over half of Tasman respondents (55.2 percent) had not moved house since moving to the region. It appears that movement within the region is less frequent than nationally. A national movement survey carried out by CRESA in 2005⁴ indicated 39.2 percent of respondents nationally had not moved house since moving to the area they were living in at the time of the survey.

Table 3.6: Number of Dwellings Lived in Since Most Recent Move to the NTM Region

Number of Dwellings	Marlborough		Nelson		Tasman	
	n	%	n	%	n	%
1	142	47.0	77	49.4	85	55.2
2	63	20.9	40	25.6	42	27.3
3	42	13.9	17	10.9	17	11.0
4	24	7.9	6	3.8	6	3.9
5-9	28	9.3	16	10.3	4	2.4
10+	3	1.0	0	0.0	0	0.0
Total	302	100	156	100	154	99.8

As could be expected an analysis of movement patterns by duration in the area shows those who have lived in the region longer tend to be more likely to have lived in multiple houses than new comers (see Table 3.7). However this is not always the case – a small number of respondents living in NTM in excess of 50 years have not moved house and some relative new comers to the area (within the last 5 years) have moved house 3 or more times.

Table 3.7: Year Respondent Most Recently Moved to NTM by Number of Dwellings Lived In

Year of most recent move	Number of Dwellings Lived in Since Most Recent Move										Total
	1		2		3		4		5 or more		
	n	%	n	%	n	%	n	%	n	%	
Marlborough											
Not moved from Region	1	3.7	5	18.5	7	25.9	7	25.9	7	25.9	27
1935-1945	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2
1946-1955	1	20.0	1	20.0	1	20.0	1	20.0	1	20.0	5
1956-1965	5	27.8	5	27.8	4	22.2	1	5.6	3	16.7	18
1966-1975	6	28.6	5	23.8	2	9.5	2	9.5	6	28.6	21
1976-1985	14	34.1	9	22.0	5	12.2	6	14.6	7	17.1	41
1986-1995	35	47.3	10	21.3	17	23.0	5	6.8	7	9.5	74
1996-2005	78	68.4	28	24.6	6	5.3	2	1.8	0	0.0	114

³ Asking about the most recent move enables a count of movement within the District but excludes any earlier residence in the region if the respondent had moved away and then returned.

⁴ Based on a nationwide random survey of 1,001 respondent households undertaken as part of the FRST funded 6 year research programme *Building Attachment in Communities and Families Affected by Transience and Residential Movement*.

Year of most recent move	Number of Dwellings Lived in Since Most Recent Move										Total
	1		2		3		4		5 or more		
	n	%	n	%	n	%	n	%	n	%	
Nelson											
Not moved from Region	2	22.2	1	11.1	0	0.0	1	11.1	5	55.6	9
1935-1945	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
1946-1955	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3
1956-1965	2	25.0	4	50.0	0	0.0	0	0.0	2	25.0	8
1966-1975	4	36.3	1	9.1	3	27.3	1	9.1	2	18.2	11
1976-1985	12	52.2	4	17.4	4	17.4	2	8.7	1	4.3	23
1986-1995	13	40.6	10	31.3	4	12.5	2	6.3	3	9.4	32
1996-2005	42	60.0	19	27.1	6	8.6	0	0.0	3	4.3	70
Tasman											
Not moved from Region	1	9.1	3	27.3	4	36.4	1	9.1	2	18.1	11
1935-1945	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1
1946-1955	2	40.0	3	60.0	0	0.0	0	0.0	0	0.0	5
1956-1965	2	28.6	5	71.4	0	0.0	0	0.0	0	0.0	7
1966-1975	4	36.4	5	45.5	2	18.1	0	0.0	0	0.0	11
1976-1985	12	50.0	7	29.2	2	8.3	1	4.2	2	8.3	24
1986-1995	10	50.0	4	20.0	5	25.0	1	5.0	0	0.0	20
1996-2005	54	72.0	14	18.7	4	5.3	3	4.0	0	0.0	75

Tenure Status

The majority of NTM respondents (86.8 percent) own the house they live in (see Table 2.2). As Table 3.8 shows the majority (85 percent) of respondent homeowners in Nelson were currently, or had previously paid off a loan or mortgage on their house – compared to over three quarters (78.1 percent) in Marlborough and around 70 percent in Tasman. Just over a fifth (21.9 percent) of Marlborough homeowners and around thirty percent of Tasman homeowners had never had a loan or mortgage on their home.

Table 3.8: Mortgage Status of Respondent Homeowners

Mortgage status	Marlborough [^]		Nelson		Tasman [*]	
	n	%	n	%	n	%
Paid off/paying off a loan/mortgage on this house	203	78.1	113	85.0	92	70.2
Never had a loan or mortgage on this house	57	21.9	20	15.0	39	29.8
Total	260	100	133	100	131	100

[^] 2 missing data ^{*} 1 missing data

Of the 85 respondents who did not own the house they lived in (see Table 2.2), only five reported that their accommodation was provided with the job of someone in the household. As Table 3.9 shows the majority of respondents rented their home from a private person or trust. The most common type of rental agreement is a periodic tenancy although fixed term rental arrangements appear more common in Nelson and Tasman than Marlborough. The majority of rentals are provided unfurnished.

Table 3.9: Tenancy Characteristics of Respondent Non-homeowners

	Marlborough		Nelson		Tasman	
	n	%	n	%	n	%
Landlord type						
A private person or trust	31	77.5	20	87.0	19	86.4
Housing New Zealand Corporation	4	10.0	3	13.0	2	9.1
An employer of someone in the household	2	5.0	0	0.0	1	4.5
Other business or organisation	2	5.0	0	0.0	0	0.0
A City or District Council	1	2.5	0	0.0	0	0.0
Total	40	100	23	100	22	100
Tenancy Type						
Periodic	30	75.0	16	69.6	15	68.2
Fixed term	6	15.0	5	21.7	5	22.7
Other type or none	2	5.0	2	8.7	1	4.5
Unknown	2	5.0	0	0.0	1	4.5
Total	40	100	23	100	22	99.9
Provision of Furnishings						
Fully furnished	7	17.5	2	8.7	2	9.1
Partly Furnished	1	2.5	1	4.3	1	4.5
Unfurnished	32	80.0	20	87.0	19	86.4
Total	40	100	23	100	22	100

Boarding

Only a small minority of homeowners accommodated someone paying rent or board. Thirty-one respondents reported having a boarder or renter in their home at the time of the survey (see Table 3.10).

Table 3.10: Number of Homeowners with a Boarder/Renter

Any Boarders/renters	Marlborough		Nelson		Tasman	
	n	%	n	%	n	%
Yes	13	5.0	9	6.8	9	6.8
No	249	95.0	124	93.2	123	93.2
Total	262	100	133	100	132	100

Most commonly the boarder/renter was a close relative such as a parent, sibling or child. Twenty of the 31 households with a current boarder/renter reported that the individual(s) boarding/renting were related to them. In twenty-eight of the 31 households the boarder/renter lived in the household full-time, three households reported they had a part-time boarder/renter.

Those homeowners who did not have a current boarder/renter were asked whether they had had a boarder, or someone paying rent for a room in the same house they owned and occupied, at any time over the past five years. As Table 3.11 shows, in addition to the 31 households with a current boarder/renter, a further 46 households reported having a boarder/renter over the past 5 years.

Table 3.11 Number of Homeowners with a Boarder/Renter in the Past Five Years (Excluding any Current Boarders/Renters)

Any Boarders/renters in the past 5 years	Marlborough		Nelson		Tasman	
	n	%	n	%	n	%
Yes	25	10.0	14	11.3	7	5.7
No	224	90.0	110	88.7	116	94.3
Total	249	100	124	100	123	100

Of the 46 households who had had a boarder/renter in the past, 24 (52.2 percent) said they would consider having another boarder/renter in future. The most common reason for no longer having a boarder/renter was that after the boarder had left or moved out and not been replaced. But there were a set of concerns that suggested some resistance to taking on boarders/renters, including respondents noting:

- lack of privacy
- too much work/responsibility
- wanting the freedom
- needing the extra space
- conflicts with boarder/renter
- no longer needing the extra income
- personal issues
- housing not adequate for boarders/renters
- personal safety concerns
- the expenses associated with boarders/renters
- difficulties finding the right person.

Rents

Of the 85 respondents who did not own the house they lived in, the majority said they paid rent weekly or fortnightly for their accommodation. Ten respondents said they do not pay rent for the house they live in (see Table 3.12). The weekly rent paid for accommodation in Nelson ranged from \$50 to \$450. The median weekly rent paid in Nelson was \$209 and the mean weekly rent is \$205. In Tasman the weekly rent paid for accommodation ranged from \$41 to \$290. The median weekly rent in Tasman was \$190 and the mean weekly rent is \$188. The reported weekly rent paid for accommodation in Marlborough ranged from \$40.00 to \$250. Based on the figures reported by respondents the median weekly rent paid is \$170.00 and the mean weekly rent is \$166.94.

Table 3.12: Weekly Rent

Weekly Rent	Marlborough*		Nelson^		Tasman ⁺	
	n	%	n	%	n	%
No rent paid	5	13.5	1	5.0	4	21.0
Under \$50	1	2.7	0	0.0	1	5.3
\$50-\$99	3	8.1	2	10.0	1	5.3
\$100-\$149	8	21.6	4	20.0	1	5.3
\$150-\$199	6	16.2	3	15.0	5	26.3
\$200-\$249	9	24.3	3	15.0	3	15.8
\$250+	5	13.5	7	35.0	4	21.0
Total	37	99.9	20	100	19	100

* 3 missing data ^ 3 missing data ⁺ 3 missing data

It should be noted that the weekly rents reported by survey respondents appear to be lower than the average market rents for the Nelson, Tasman and Marlborough regions respectively. The mean weekly rent reported by NTM survey respondents for 3 bedroom rentals ranged from \$171 to \$202, while the median weekly rent ranged from \$180 to \$200. By comparison average weekly figures reported by Tenancy Services for Blenheim, Central Nelson and Tasman District (Richmond/Murchison) are considerable higher for three bedroom houses and three bedroom flats (see Table 3.13).⁵

Table 3.13: Mean and Median Weekly Rental for a 3-bedroom home reported by NTM Survey Respondents and Tenancy Services Rental Figures for NTM

Ave. Weekly Rental	NTM Survey Respondents 3-bedroom home	Tenancy Services Data 3-bedroom house	Tenancy Services Data 3-bedroom flat
Marlborough			
Mean Weekly Rent	\$171	\$260	\$237
Median Weekly Rent	\$181	\$260	\$240
Nelson			
Mean Weekly Rent	\$185	\$273	\$235
Median Weekly Rent	\$180	\$260	\$250
Tasman			
Mean Weekly Rent	\$202	\$276	\$251
Median Weekly Rent	\$200	\$280	\$250

It is unclear exactly why reported rents appear to be lower than regional market rates. A number of respondents also reported paying minimal rents which will have reduced the overall reported averages. It is also possible that some tenants rented from family members. Kinship-based renting is known to reduce rental rates. Moreover, under those arrangements bonds may not be paid and/or lodged with Tenancy Services. Tenancy Services data is based on market rents for non-government owned properties for which bonds have been lodged. The survey respondents include HNZA tenants and a local government tenant. In addition, five respondents reported the house was provided with the job of someone living in the home – it is unclear whether rentals provided under this arrangement are subsidised by the employer and are therefore let at less than the current market rents.

Housing Assistance

Overall less than ten percent of respondents receive an accommodation supplement.⁶ As Table 3.14 shows accommodation supplement receipt is higher in Tasman and Marlborough than Nelson. Of those in receipt of an accommodation supplement, respondents from Nelson and Tasman are more likely to be homeowners (15 or 62.5 percent) compared to Marlborough respondents where tenants are more likely to be in receipt of an accommodation supplement than homeowners (see Table 3.15).

⁵ These figures are taken from Tenancy Services website and are based on averages from bonds received for the period 1 September 2005 to 28 February 2006. <http://www.dbh.govt.nz/housing/tenancy/Market-Rent/market%20rent%20region.asp> [last accessed 13 March 2006].

⁶ The Accommodation Supplement is a non-taxable benefit that provides financial assistance with housing costs to eligible low income earners and families.

Table 3.14: Frequency of Accommodation Supplement Receipt

Receipt of Accommodation Supplement	Marlborough		Nelson*		Tasman	
	n	%	n	%	n	%
Yes	23	7.6	8	5.3	16	10.4
No	279	92.3	144	94.7	138	89.6
Total	302	99.9	152	100	154	100

* missing data 4

Table 3.15: Frequency of Accommodation Supplement Receipt by Tenure

Tenure Status	Accommodation Supplement		No Accommodation Supplement	
	n	%	n	%
Marlborough				
Owned	9	39.1	253	90.7
Not owned	14	60.9	26	9.3
Total	23	100	279	100
Nelson*				
Owned	5	62.5	125	86.8
Not owned	3	37.5	19	13.2
Total	8	100	144	100
Tasman				
Owned	10	62.5	122	88.4
Not owned	6	37.5	16	11.6
Total	16	100	138	100

* missing data 4

4. IS THERE A HOUSING PROBLEM IN NTM?

Given that this sample tends to over-represent homeowners and under-represents very low income populations, it could be expected that participants would express relatively high degrees of satisfaction with housing in NTM. This is not the case. There is a striking contrast between the predictably high level of satisfaction participants report in relation to their own housing situation and the high level of anxiety they have about the accessibility, quality and affordability of housing in the region as a whole.

As Table 4.1 shows, it is housing that the residents of NTM see confronting their communities with the greatest problems. Over two thirds of the respondents described the lack of affordable rental housing as a community problem. Almost three-quarters believed that access to home-ownership was problematic. By way of contrast, less than half of respondents identified pollution as a public issue of some concern to them.

Table 4.1: Perception of Problems in NTM

Perceived Housing Issue	Big Problem		Moderate Problem		No Problem		Don't Know	
	n	%	n	%	n	%	n	%
NTM Total (n = 612)								
Lack of Affordable Rental	269	44.0	152	24.8	95	15.5	96	15.7
Lack of Affordable House to Buy	262	42.8	192	31.4	120	19.6	38	6.2
Job Lay offs/Unemployment	61	10.0	203	33.2	305	49.8	43	7.0
Crime	48	7.8	350	57.2	210	34.3	4	0.7
Pollution	44	7.2	234	38.2	329	53.8	5	0.8
Marlborough (n = 302)								
Lack of Affordable Rental	154	51.0	78	25.8	38	12.6	32	10.6
Lack of Affordable House to Buy	119	39.4	101	33.4	61	20.2	21	7.0
Job Lay offs/Unemployment	27	8.9	79	26.2	176	58.3	20	6.6
Crime	21	7.0	183	60.6	96	31.8	2	0.7
Pollution	16	5.3	122	40.4	160	53.0	4	1.3
Nelson (n = 156)								
Lack of Affordable Rental	44	28.2	37	23.7	32	20.5	43	27.6
Lack of Affordable House to Buy	63	40.4	46	29.5	37	23.7	10	6.4
Job Lay off/Unemployment	12	7.7	60	38.5	73	46.8	11	7.1
Crime	17	10.9	77	49.4	61	39.1	1	0.6
Pollution	20	12.8	59	37.8	77	49.4	0	0.0
Tasman (n = 154)								
Lack of Affordable Rental	71	46.1	37	24.0	25	16.2	21	13.6
Lack of Affordable House to Buy	80	51.9	45	29.2	22	14.3	7	4.5
Job Lay off/Unemployment	22	14.3	64	41.6	56	36.4	12	7.8
Crime	10	6.5	90	58.4	53	34.4	1	0.6
Pollution	8	5.2	53	34.4	92	59.7	1	0.6

It is true that just under two-thirds of respondents identified the incidence of crime as problematic. But even here, the people of NTM regard the magnitude of the problems around housing as greater than the problems around crime. Only 7.8 percent of NTM respondents described crime as a ‘big problem’ in their communities. A lack of affordable rentals was described, however, as a ‘big problem’ by 44 percent of respondents. Similarly, a lack of affordable houses for purchase by owner-occupiers was described as a ‘big problem’ by 42.8 percent of respondents.

There are some interesting differences between Nelson, Tasman and Marlborough residents in terms of proportions of residents who consider housing problematic for the community and in relation to the magnitude of the housing problem. Over half the Marlborough residents described a lack of affordable rental as a ‘big problem’. That proportion comparable to the 46.1 percent of Tasman residents who had similar views about the supply of affordable rentals in their region. Nelson residents were less likely to see the supply of affordable rental as problematic.⁷ They were very much less likely to consider under-supply of affordable rental housing as a ‘big problem’. Only 28.2 percent of Nelson respondents did so compared to 51.0 percent of Marlborough respondents and 46.1 percent of Tasman residents. Notably, in both Nelson and Tasman the supply of affordable houses for potential owner-occupiers in the area is seen by high proportions of residents as a ‘big problem’ rather than the supply of rental housing.

⁷ 51.9 percent compared to 76.8 percent in Marlborough and 70.1 percent in Tasman.

The supply of affordable rental dwellings and affordable rental homes for owner-occupation tends to be seen as a local problem. As Table 4.2 shows, 41.7 percent of respondents in NTM considered that the supply of affordable rentals of a reasonable quality was ‘below average’. A similar view that the supply of houses available for owner occupation was ‘below average’ was found among 39.2 percent of NTM residents.⁸

Table 4.2: Perceptions of Housing Availability in NTM

Perceived Housing Availability	Above Average		Average		Below Average		Don't Know	
	n	%	n	%	n	%	n	%
NTM Total (n = 612)								
Reasonable Quality & Affordable Rental	57	9.3	188	30.7	255	41.7	112	18.3
Reasonable Quality & Affordable to Buy & Own	119	19.4	220	35.9	240	39.2	33	5.4
Quality Rental	119	19.4	233	38.1	108	17.6	152	24.8
Affordable Rental	106	17.3	165	27.0	205	33.5	136	22.2
Marlborough (n = 302)								
Reasonable Quality & Affordable Rental	23	7.6	95	31.5	144	47.7	40	13.2
Reasonable Quality & Affordable to Buy & Own	56	18.5	118	39.1	107	35.4	21	7.0
Quality Rental	50	16.6	130	43.0	58	19.2	64	21.2
Affordable Rental	54	17.9	89	29.5	104	34.4	55	18.2
Nelson (n = 156)								
Reasonable Quality & Affordable Rental	17	10.9	46	29.5	47	30.1	46	29.5
Reasonable Quality & Affordable to Buy & Own	33	21.2	51	32.7	64	41.0	8	5.1
Quality Rental	27	17.3	50	32.1	25	16.0	54	34.6
Affordable Rental	28	17.9	31	19.9	45	28.8	52	33.3
Tasman (n = 154)								
Reasonable Quality & Affordable Rental	17	11.0	47	30.5	64	41.6	26	16.9
Reasonable Quality & Affordable to Buy & Own	30	19.5	51	33.1	69	44.8	4	2.6
Quality Rental	42	27.3	53	34.4	25	16.2	34	22.1
Affordable Rental	24	15.6	45	29.2	56	36.4	29	18.8

Again there were differences between the perspectives of Nelson, Tasman and Marlborough residents respectively. Almost half (47.7 percent) of Marlborough residents believed the supply of reasonable quality rental housing was ‘below average’ compared to only 30.1 percent of Nelsonians and 41.6 percent of Tasman residents. The preoccupation with the costs of entering home ownership in Nelson and Tasman compared to the Marlborough preoccupation with rental market is also evident in Table 4.2.

With regard to the rental market, it is clear that it is the supply of *affordable* rental housing that is seen as problematic in each of the regions, rather than the *quality* of the rental stock. In Marlborough, 59.6 percent of residents believed that the supply of quality rentals was ‘average’ or ‘above average’. Only 19.2 percent of Marlborough residents believed it to be ‘below average’ compared to 34.4 percent of Marlborough

⁸ The notion of ‘above average’, ‘average’, ‘below average’ is, of course, based on an individuals experience and perceptions. Those perceptions may or may not be objectively demonstrable.

residents who considered that the supply of affordable rentals was ‘below average’ in the Marlborough housing market. Similar, differentials are found among Tasman resident and, although to a slightly less marked extent, among Nelson residents.

Table 4.3 shows that housing access problems were considered by significant proportions of residents as of concern. Forty-seven percent of NTM residents were concerned that people would be resorting to living in poor quality housing. Well over half (58.5 percent) expressed concern that inadequacies in the housing market would mean that people could not get the housing that they needed. Concerns about housing quality were most likely to be expressed by Marlborough residents.

Table 4.3: Anxiety About Housing Provision

	Worry		Not a Worry		Don't Know	
	n	%	n	%	n	%
NTM Total (n = 612)						
People living in poor quality housing	289	47.2	166	27.1	157	25.7
People can't get housing they need	358	58.5	126	20.6	128	20.9
Marlborough (n = 302)						
People living in poor quality housing	154	51.0	82	27.2	66	21.9
People can't get housing they need	184	60.9	67	22.2	51	16.9
Nelson (n = 156)						
People living in poor quality housing	67	42.9	35	22.4	54	34.6
People can't get housing they need	78	50.0	29	18.6	49	31.4
Tasman (n = 154)						
People living in poor quality housing	68	44.2	49	31.8	37	24.0
People can't get housing they need	96	62.3	30	19.5	28	18.2

When asked about satisfaction with their *own* housing conditions, a quite different picture emerges. As Table 4.4 shows, Nelsonians were least satisfied but even 91.7 percent of the Nelson respondents expressed satisfaction. Notably, however, Nelsonian tenants were considerably less likely to be satisfied with their housing (82.6 percent expressed satisfaction) compared to Nelson homeowners, 93.2 percent of whom expressed satisfaction. Similarly, Nelson renters were less likely to express satisfaction with their housing situation compared to Marlborough tenants (97.5 percent expressing satisfaction) or Tasman residents (95.5 percent expressing satisfaction) (Table 4.5).

Perhaps, those lower levels of expressed satisfaction in Nelson residents reflects a higher proportion of residents with frustrated home ownership aspirations. Table 4.6 shows that while universally higher proportions of tenants have a preference for home ownership than renting, this is most pronounced among Nelson/Tasman tenants.

Table 4.4: Housing Satisfaction by Region

	Satisfied		Neither Satisfied or Dissatisfied		Dissatisfied	
	n	%	n	%	n	%
NTM Total (n = 612)	584	95.4	11	1.8	17	2.8
Marlborough (n = 302)	292	96.7	4	1.3	6	2.0
Nelson (n = 156)	143	91.7	4	2.6	9	5.8
Tasman (n = 154)	149	96.8	3	1.9	2	1.3

Table 4.5: Housing Satisfaction by Tenure

	Satisfied		Neither Satisfied or Dissatisfied		Dissatisfied	
	n	%	n	%	n	%
NTM Total (n = 612)						
Homeowners	505	85.8	7	1.3	15	2.8
Renters	79	92.9	4	4.7	2	2.4
Marlborough (n = 302)						
Homeowners	253	96.6	4	1.5	5	1.9
Renters	39	97.5	0	0.0	1	2.5
Nelson (n = 156)						
Homeowners	124	93.2	1	0.8	8	6.0
Renters	19	82.6	3	13.0	1	4.3
Tasman (n = 154)						
Homeowners	128	97.0	2	1.5	2	1.5
Renters	21	95.5	1	4.5	0	0.0

Table 4.6 Housing Preferences Among Tenants

	Number	Percent
NTM Total (n=85)		
Would prefer to live in a house I own	59	69.4
Would <u>not</u> prefer to live in a house I own	25	29.4
Not worried either way	1	1.2
Marlborough (n=40)		
Would prefer to live in a house I own	26	65.0
Would <u>not</u> prefer to live in a house I own	13	32.5
Not worried either way	1	2.5
Nelson (n=23)		
Would prefer to live in a house I own	17	73.9
Would <u>not</u> prefer to live in a house I own	6	26.1
Not worried either way	0	0.0
Tasman (n=22)		
Would prefer to live in a house I own	16	72.7
Would <u>not</u> prefer to live in a house I own	6	27.3
Not worried either way	0	0.0

Finally it should be noted that 7.2 percent of the surveyed households reported that they had people temporarily staying with them. In a quarter of those households the numbers temporarily accommodated involved three or more people. In over half (54.6 percent) of the households with temporary residents,⁹ the stay duration to date was in excess of three weeks (Table 4.7).

⁹ People staying temporarily in a household may include people paying board. Typically, however, these are informal arrangements with undefined and variable financial contributions by a temporary resident.

Table 4.7 Provision of Temporary Housing

	NTM Total		Marlborough		Nelson/Tasman	
	n	%	n	%	n	%
Numbers of People Staying Temporarily						
1	23	52.3	10	47.6	13	56.5
2	9	20.5	6	28.6	3	13.0
3	4	9.1	2	9.5	2	8.7
4+	8	18.2	3	14.3	5	21.7
<i>Total</i>	44	100.1	21	100.0	23	99.9
Length of Stay to Date						
Less than 1 week	10	22.7	8	38.1	2	8.7
1 to 2 weeks	10	22.7	6	28.6	4	17.4
3 to 4 weeks	8	18.2	3	14.3	5	21.7
5 to 8 weeks	4	9.1	1	4.8	3	13.0
9 to 12 weeks	4	9.1	2	9.5	2	8.7
13 weeks or more	8	18.2	1	4.8	7	30.4
<i>Total</i>	44	100	21	100.1	23	99.9
Length of Expected Stay						
Less than 1 week	7	15.9	6	28.6	1	4.3
1 to 2 weeks	3	6.8	3	14.3	0	0.0
3 to 4 weeks	6	13.6	3	14.3	3	13.0
5 to 8 weeks	6	13.6	4	19.0	2	8.7
9 to 12 weeks	5	11.4	2	9.5	3	13.0
13 weeks or more	11	25.0	3	14.3	8	34.8
Unsure	6	13.6	0	0.0	6	26.1
<i>Total</i>	44	99.9	21	100.1	23	99.9

5. IMPACT AND DRIVERS OF HOUSING PRESSURES

A lack of affordable housing is seen as having both regional and family impacts. There is an overwhelming view (80.2 percent) that housing is unaffordable for needed workers. This is particularly evident in Marlborough where 81.5 percent of residents are of that view. Associated with this view is a belief among 61.4 percent of NTM residents that the cost of housing is hurting the local economy. Over three-fifths of respondents agree there are people who want to live in the community that can not due to a lack of suitable long-term rental housing (Table 5.1). Only a few of the existing residents are concerned that they will be pushed out of their communities because of the costs of housing. Nevertheless, 60.5 percent of NTM residents expressed concern that their children, grandchildren or other family members would be unable to live in proximity to them because of housing costs. Almost half of residents believed that their own children would not be able to own their own home in the community (Table 5.2).

Table 5.1: Implications of Rental Housing Under-Supply

There are people who want to live in this community but they can't get suitable, long-term rental housing	Agree		Neither Agree or Disagree		Disagree		Don't Know	
	n	%	n	%	n	%	n	%
NTM Total (n = 612)	381	62.3	29	4.7	71	11.6	131	21.4
Marlborough (n = 302)	241	70.9	16	5.3	29	9.6	43	14.2
Nelson (n = 156)	68	43.6	12	7.7	30	19.2	46	29.5
Tasman (n = 154)	99	64.3	6	3.9	16	10.4	33	21.4

Table 5.2: Impacts of Housing Pressures

	Worry		Not a Worry		Don't Know/ Not Applicable	
	n	%	n	%	n	%
NTM Total (n = 612)						
Cost of housing too expensive for workers we need	491	80.2	79	12.9	42	6.9
Cost of housing is hurting local economy	376	61.4	137	22.4	99	16.2
I or members of my household have to spend too much time commuting to work because affordable housing closer is not available	71	11.6	294	48.0	247	40.4
My children, grandchildren and other family will not be able to afford to live close by	370	60.5	169	27.6	73	11.9
I will not be able to stay in the area because of housing costs	118	19.3	378	61.8	116	19.0
Cost so unaffordable I will never own my own home here	69	11.3	199	32.5	344	56.2
Cost so unaffordable my children will never own their own home here	288	47.1	174	28.4	150	24.5
Marlborough (n = 302)						
Cost of housing too expensive for workers we need	246	81.5	36	11.9	20	6.6
Cost of housing is hurting local economy	170	56.3	85	28.1	47	15.6
I or members of my household have to spend too much time commuting to work because affordable housing closer is not available	31	10.3	148	49.0	123	40.7
My children, grandchildren and other family will not be able to afford to live close by	167	55.3	99	32.8	36	11.9
I will not be able to stay in the area because of housing costs	48	15.9	198	65.6	56	18.5
Cost so unaffordable I will never own my own home here	32	10.6	103	34.1	167	55.3
Cost so unaffordable my children will never own their own home here	121	40.1	103	34.1	78	25.8
Nelson (n = 156)						
Cost of housing too expensive for workers we need	119	76.3	26	16.7	11	7.1
Cost of housing is hurting local economy	102	65.4	25	16.0	29	18.6
I or members of my household have to spend too much time commuting to work because affordable housing closer is not available	24	15.4	70	44.9	62	39.7
My children, grandchildren and other family will not be able to afford to live close by	95	60.9	42	26.9	19	12.2
I will not be able to stay in the area because of housing costs	30	19.2	91	58.3	35	22.4
Cost so unaffordable I will never own my own home here	17	10.9	37	23.7	102	65.4
Cost so unaffordable my children will never own their own home here	83	54.5	31	19.9	42	26.9
Tasman (n = 154)						
Cost of housing too expensive for workers we need	126	81.8	17	11.0	11	7.1
Cost of housing is hurting local economy	104	67.5	27	17.5	23	14.9
I or members of my household have to spend too much time commuting to work because affordable housing closer is not available	16	10.4	76	49.4	62	40.3
My children, grandchildren and other family will not be able to afford to live close by	108	70.1	28	18.2	18	11.7
I will not be able to stay in the area because of housing costs	40	26.0	89	57.8	25	16.2
Cost so unaffordable I will never own my own home here	20	13.0	59	38.3	75	48.7
Cost so unaffordable my children will never own their own home here	84	54.5	40	26.0	30	19.5

There are considerable differences in Nelson, Tasman and Marlborough regarding perceptions around the drivers of affordability problems. What is consistent across the regions is that only a

minority of residents, albeit substantial minorities, consider that the regulatory environment is a generator of housing affordability problems.

As Table 5.3 shows, residents see both demand-side problems¹⁰ and supply side problems¹¹ as the key drivers of affordability problems. The perceived relative importance of the drivers does vary between Nelson, Tasman and Marlborough. In Marlborough, over two-thirds (72.5 percent) of residents explain affordability problems in Marlborough as generated by an under-supplied rental market. In Nelson, however, rental under-supply is perceived by only 43.6 percent of respondents as a critical driver. Instead, inward migration and the income structure of the region tend to be identified as critical factors. In Tasman, regulatory restrictions do receive some prominence as a driver of unaffordability among 39.6 percent of residents. Most, however, like Nelsonians, focus on inward migration and the income structure of the region.

In addition, there is a widespread view in each of the regions that local government engagement with unsolved housing issues is below average (Table 5.4).

Table 5.3: Drivers of Housing Pressures

	Agree		Neither Agree or Disagree		Disagree		Don't Know	
	n	%	n	%	n	%	n	%
NTM Total (n = 612)								
Too many restrictions on housing types that can be built	178	29.1	92	15.0	241	39.4	101	16.5
Too many people moving in or living here has increased demand and made houses less affordable	351	57.4	72	11.8	147	24.0	42	6.9
Lack of good paying jobs makes housing unaffordable	351	57.4	66	10.8	147	24.0	48	7.8
Not enough rental properties and this drives the price too high	374	61.1	43	7.0	95	15.5	100	16.3
Marlborough (n = 302)								
Too many restrictions on housing types that can be built	74	24.5	38	12.6	143	47.4	47	15.6
Too many people moving in or living here has increased demand and made houses less affordable	172	57.0	32	10.6	83	27.5	15	5.0
Lack of good paying jobs makes housing unaffordable	171	56.6	31	10.3	82	27.2	18	6.0
Not enough rental properties and this drives the price too high	219	72.5	21	7.0	36	11.9	26	8.6
Nelson (n = 156)								
Too many restrictions on housing types that can be built	43	27.6	37	23.7	44	28.2	32	20.5
Too many people moving in or living here has increased demand and made houses less affordable	79	50.6	26	16.7	35	22.4	16	10.3
Lack of good paying jobs makes housing unaffordable	80	51.3	20	12.8	36	23.1	20	12.8
Not enough rental properties and this drives the price too high	68	43.6	12	7.7	30	19.2	46	29.5

	Agree		Neither Agree or Disagree		Disagree		Don't Know	
	n	%	n	%	n	%	n	%
Tasman (n = 154)								
Too many restrictions on housing types that can be built	61	39.6	17	11.0	54	35.1	22	14.3
Too many people moving in or living here	100	64.9	14	9.1	29	18.8	11	7.1

¹⁰ "Lack of good paying jobs"

¹¹ Too many people relative to the number of dwellings, or under supply of rental properties.

has increased demand and made houses less affordable								
Lack of good paying jobs makes housing unaffordable	100	64.9	15	9.7	29	18.8	10	6.5
Not enough rental properties and this drives the price too high	87	56.5	10	6.5	29	18.8	28	18.2

Table 5.4 Performance of Local Government in Addressing Housing Need

	Above Average		Average		Below Average		Don't Know	
	n	%	n	%	n	%	n	%
NTM Total (n = 612)								
Improvements in the availability of affordable rental housing	18	2.9	59	9.6	312	51.0	223	36.4
Improvements in the availability of affordable housing for people to buy & own	15	2.5	66	10.8	335	54.7	196	32.0
Marlborough (n = 302)								
Improvements in the availability of affordable rental housing	5	1.7	33	10.9	159	52.6	105	34.8
Improvements in the availability of affordable housing for people to buy & own	5	1.7	31	10.3	166	55.0	100	33.1
Nelson (n = 156)								
Improvements in the availability of affordable rental housing	4	2.6	14	9.0	75	48.1	63	40.4
Improvements in the availability of affordable housing for people to buy & own	3	1.9	15	9.6	85	54.5	53	34.0
Tasman (n = 154)								
Improvements in the availability of affordable rental housing	9	5.8	12	7.8	78	50.6	55	35.7
Improvements in the availability of affordable housing for people to buy & own	7	4.5	20	13.0	84	54.5	43	27.9

6. A BRIEF COMMENT ON IMPLICATIONS

The concern expressed by NTM residents around housing provides a real example of the difference between ‘personal troubles’ and ‘public issues’. For while survey respondents expressed a high degree of satisfaction about their personal housing situation, they, nevertheless, considered housing to be a significant problem for their regions. In Nelson/Tasman the pre-occupation was with access to home ownership, in Marlborough access to affordable rental housing. Throughout NTM, access to affordable rental housing was seen as problematic by more respondents than problems of crime or pollution, and the magnitude of the housing problem was considered greater. Affordability is a constant theme. Thus, in relation to rentals, 57.5 percent reported that they believed that the supply of quality rentals was average or better, only 44.3 percent saw the supply of affordable rentals in the same light. There were

significant differences between the regions with more Marlborough residents believing that Marlborough has a below average supply of rentals compared to residents in Nelson and Tasman. There is a strong public view that people do have unmet housing need and that housing restraints present a real constraint on the local economy and exclude needed workers. That public consensus provides a platform for developing and implementing housing solutions.

**ANNEX A
QUESTIONNAIRE**



HOUSING AFFORDABILITY SURVEY

NELSON / TASMAN / MARLBOROUGH

“Good morning/afternoon/evening. I am Xxx Yyy from NRB, the research company. We are doing a survey on behalf of The Centre for Research, Evaluation and Social Assessment. We are talking with 600 people in Nelson City and Tasman and Marlborough Districts, to get a picture of how people feel about where they live.”

Q.A “Can I just check which city or district you live in? Is it..” (READ OUT AND CIRCLE ONE)

“Marlborough District” -----1

“Nelson City” -----2

“Tasman District” -----3

IF RESPONDENT NOT SURE, ASK AREA THEY LIVE IN AND CHECK AREA LIST

IF NONE OF THE ABOVE, THANK AND CLOSE

Can I please speak to the male/female/main or equal main head of household normally living in your house, who is at least 18 years or over?”

IF ELIGIBLE RESPONDENT IS NOT AVAILABLE, ASK WHEN HE/SHE IS LIKELY TO BE AVAILABLE AND RECORD DETAILS ON SAMPLING SHEET.

RE-INTRODUCE IF NECESSARY.

“Is now a good time to talk to you, or would you like to give me a time to call again?”
(RECORD APPOINTMENT DETAILS ON SAMPLING SHEET)

IF NEEDED

“We’re talking to 600 people, so your answers are used purely as statistics with everyone else’s. Nobody gets to know what any one person said.”

Q.1 "Do you live in a city, town or a rural area?" (CIRCLE ONE)

City -----1

Town -----2

Rural area-----3

Q.2 "What is the name of the <Q.1 ANSWER> where you live?" (RECORD)

Q.3 "When did you most recently move to <Q.2 ANSWER>? Please tell me the month and the year." (RECORD MOST RECENT MOVE TO Q.2 ANSWER)

_____ (month) _____ (year)

Born here and never left ----- 9999

Comment?

Q.4 "How many dwellings have you lived in, in <Q.2 ANSWER> since that most recent move in <Q.3 ANSWER>?" (RECORD NUMBER)

_____ dwellings

Q.5 "How many times have you moved residence altogether since March 2001? That would include moves within your area and between your present area and other areas."

(RECORD NUMBER) _____ times

“Please answer the following questions, thinking about the area you live in now.”

Q.6 “I am going to read out some statements. Please tell me how big a problem you think the following are for your area now. Would you say it is a very big problem, a fairly big problem, a moderate problem, a slight problem or not a problem?” (READ OUT AND CIRCLE ONE PER LINE)

	A very big problem	A fairly big problem	A moderate problem	A slight problem	Not a problem	Don't know
a. “Lack of suitable housing that is affordable to rent”	1	2	3	4	5	6
b. “Lack of suitable housing that is affordable to buy”	1	2	3	4	5	6
c. “Job layoffs and unemployment”	1	2	3	4	5	6
d. “Unaffordable interest rates”	1	2	3	4	5	6
e. “Crime”	1	2	3	4	5	6
f. “A polluted environment”	1	2	3	4	5	6

Q.7 “How concerned are you about the cost of housing in your area? Are you...” (READ OUT AND CIRCLE)

- “Very concerned” ----- 1
 “Somewhat concerned” ----- 2
 “Not at all concerned” ----- 3

Q.8 “How would you grade your area on the following things? Would you say it is well above average, above average, average, below average or well below average?” (READ OUT AND CIRCLE ONE PER LINE)

	Well above average	Above average	Average	Below average	Well below average	Don't know
a. “The availability of reasonable quality and affordable <u>rental</u> housing”	1	2	3	4	5	6
b. “The availability of reasonable quality and affordable housing for people to <u>buy and own</u> ”	1	2	3	4	5	6
c. “The <u>quality</u> of rental housing in your local area”	1	2	3	4	5	6
d. “The <u>affordability</u> of rental housing in your local area?”	1	2	3	4	5	6
e. “The council's attempts to improve the availability of affordable <u>rental</u> housing”	1	2	3	4	5	6
f. “The council's attempts to improve the availability of affordable housing for people to <u>buy and own</u> ”	1	2	3	4	5	6

Q.9 “How would you grade your area on the following things? Would you say it is well above average, above average, average, below average or well below average?”
(READ OUT AND CIRCLE ONE PER LINE)

	Well above average	Above average	Average	Below average	Well below average	Don't know
a. “Public transport to people’s <u>workplaces</u> ”	1	2	3	4	5	6
b. “Public transport to <u>services</u> ”	1	2	3	4	5	6
c. “The adequacy of the road system for transport to <u>work</u> ”	1	2	3	4	5	6
d. “The adequacy of the road system for transport to <u>services</u> ”	1	2	3	4	5	6

Q.10 “How much of a worry are the following for you in your area? Would you say it is a big worry, a moderate worry, a slight worry or not a worry?” (READ OUT AND CIRCLE ONE PER LINE)

	A big worry	A moderate worry	A slight worry	Not a worry	Don't know	Not applicable
a. “The cost of housing is getting too expensive for the people we need to work in this local area”	1	2	3	4	5	6
b. “My children, grandchildren and other family will not be able to afford housing and live close to me”	1	2	3	4	5	6
c. “I will not be able to stay in this area because of housing costs”	1	2	3	4	5	6
d. I, or members of my household, have to spend too much time commuting to and from work, because housing closer to where I work is not available at a price I can afford”	1	2	3	4	5	6
e. “The cost of housing is so unaffordable, I will never own my own home here”	1	2	3	4	5	6
f. “The cost of housing is so unaffordable that <u>my children</u> will never own their own home here”	1	2	3	4	5	6
g. “The cost of housing, including rental, is getting so unaffordable that it is hurting our local economy”	1	2	3	4	5	6
h. “People are living in poor housing because they can’t get homes here”	1	2	3	4	5	6
i. “People can’t get the housing they need”	1	2	3	4	5	6

Q.16 "Do you pay rent ..."
(READ OUT ALL AND CIRCLE ONE)

"Weekly"	-----1] →	GO TO Q.17
"Fortnightly"	-----2		
"Four weekly"	-----3		
"Monthly"	-----4		
"Or for some other period" (RECORD) _____] →	GO TO Q.17

DO NOT READ OUT: Do not pay rent ----- 7 → GO TO Q.18

Q.17 "How much rent do you pay <ANSWER TO Q.16>?"
\$ _____ (RECORD) Don't know – 9998 Refused - 9999

Q.18 "What sort of rental agreement do you currently have? Is it ..."
(READ OUT AND CIRCLE ONE)

"A periodic tenancy, that is, it is ongoing until either party gives notice"	1
"Or a fixed term tenancy, that is, it is a set period such as 12 months"	2

DO NOT READ OUT: Don't know 3

Q.19 "Would you prefer to live in a house you owned?" (CIRCLE ONE)
Yes - 1 No – 2

Q.20 "Which of the following best describes who is in your household?"
(READ OUT ALL AND CIRCLE ONE)

"One person only"	-----	01
"Couple with no children"	-----	02
"Couple <u>with</u> child(ren)"	-- -----	03
"Couple with other adult(s) but no children"	-----	04
"Couple with child(ren) and other adults"	-----	05
"One parent with child(ren)"	-----	06
"One parent with child(ren) <u>and</u> other adult(s)"	-----	07
"Two families [with or without other(s)]"	-----	08
"Three or more families [with or without other(s)]"	-----	09
"Several adults for example flatting together"	-----	10
"Other" (RECORD) _____		

INTERVIEWER CHECK: IF Q.12 = YES – 1, GO TO Q.21
IF Q.12 = NO – 2, GO TO Q.29

Q.21 "Have you...?" (READ OUT AND CIRCLE ONE)
"Paid off a loan or mortgage on this house" -----1
"Never had a loan or mortgage on this house" -----2

Q.22 "Does anyone in your household pay rent or board to live in this house?"
(CIRCLE ONE)

Yes - 1 No - 2 → GO TO Q.26

↓

Q.23 "Is that person a relative?"
(ALSO CIRCLE YES IF PARTNER'S RELATIVE)

Yes - 1 No - 2 → GO TO Q.25

↓

Q.24 "How are they related?" (CIRCLE ONE)

Parent, child, brother or sister 1

Another relation (RECORD) _____

Q.25 "Does the rent or board payer live in the house..."
(READ OUT ALL AND CIRCLE ONE)

"Full-time" --- 1] → GO TO Q.29

"or Part-time" --- 2]

Q.26 "In the past five years, have you had a boarder or someone paying rent for a room, in the same house that you own and occupy?"
(CIRCLE ONE)

Yes - 1 No - 2 → GO TO Q.29

↓

Q.27 "Which of the following reasons describe why you stopped having a boarder or renter in your house?" (READ OUT ALL AND CIRCLE - MULTIPLE RESPONSE)

- "Loss of privacy" 01
- "My age" 02
- "Too much work or responsibility to rent room" 03
- "Personal safety" 04
- "Too many disputes with the renter or boarder" 05
- "Loss of benefits or accommodation supplement" 06
- "Paying more tax" 07
- "Too expensive" 08
- "It's hard to get the right person" 09
- "Or some other reason" (RECORD) _____

Q.28 "Would you have a boarder or renter again in the future?"
(CIRCLE ONE)

Yes - 1 No - 2

Q.29 "Are there other people staying temporarily at your house?"
(CIRCLE ONE)

Yes - 1 No - 2 → GO TO Q.36

↓

Q.30 "How many people are staying temporarily at your house?"

_____ people (RECORD NUMBER)

Q.31 "How long have they been staying to date?"

_____ days / weeks / months / years (RECORD NUMBER AND CIRCLE PERIOD)

Don't know – 98

Refused - 99

Q.32 "How long do you expect them to stay with you in total?"

_____ days / weeks / months / years (RECORD NUMBER AND CIRCLE PERIOD)

Don't know – 98

Refused - 99

Q.33 "Are there any people in your household who really need a separate home of their own, but cannot obtain one?" (CIRCLE ONE)

Yes – 1

No – 2

GO TO Q.36



Q.34 "How many people are there who need a home of their own?"

_____ people (RECORD NUMBER)

Q.35 "And how many of these people are children?"

_____ people (RECORD NUMBER)

Q.36 "How satisfied are you with your current accommodation? Would you say you are..." (READ OUT ALL AND CIRCLE ONE)

"Very satisfied" -----1

"Fairly satisfied" -----2

"Neither satisfied nor dissatisfied" -----3

"Slightly dissatisfied" -----4

"Very dissatisfied" -----5



GO TO Q.38

GO TO Q.37

Q.37 "Can you please tell me what needs changing?" (RECORD VERBATIM & PROBE)

Q.38 "How many bedrooms does this house have?"

_____ bedrooms (RECORD NUMBER)

Q.39 "How satisfied are you with the number of bedrooms? Would you say you are..." (READ OUT ALL AND CIRCLE ONE)

"Very satisfied" -----1

"Fairly satisfied" -----2

"Neither satisfied nor dissatisfied" -----3

"Slightly dissatisfied" -----4

"Very dissatisfied" -----5



GO TO INTRO BEFORE Q.41

GO TO Q.40

Q.40 "How many bedrooms would you prefer to have?"

_____ bedrooms (RECORD)

"Finally I have a few questions which describe you, so we know we have talked to a wide cross-section of people."

Q.41 CIRCLE WITHOUT ASKING:

Male - 1

Female - 2

Q.42 "Please say "stop" when I call out the age group you come into."
(READ OUT AND CIRCLE)

"15-19 years" ----- 1

"20-29 years" ----- 2

"30-39 years" ----- 3

"40-49 years" ----- 4

"50-59 years" ----- 5

"60 years or over" ----- 6

DO NOT READ OUT: Refused ----- 7

Q.43 "Are you currently...?" (READ OUT ALL AND CIRCLE ONE)

"Employed in either full-time or
part-time paid work" ----- 1

"Not employed in paid work,
but searching for paid work" ----- 2

"Not available for paid work" ----- 3

Q.44 "What is the age of the youngest member of the household?"
(READ OUT ALL AND CIRCLE ONE)

"0-4 years" ----- 1

"5-14 years" ----- 2

"15-24 years" ----- 3

"25-64 years" ----- 4

"65 years or over" ----- 5

Q.45 "Which ethnic group do you belong to? You may mention more than one."
(CIRCLE EACH MENTIONED)

NZ European ----- 01

NZ Maori ----- 02

Samoan ----- 03

Cook Island Maori ----- 04

Tongan ----- 05

Niuean ----- 06

Tokelauan ----- 07

Chinese ----- 08

Indian ----- 09

Other _____ (RECORD)

REFUSED ----- 99

Q.46 "Which of these groups best matches your personal income before tax each year?
Please say "stop" when I get to the group your personal income comes into."

(READ OUT IN TURN AND CIRCLE WHEN TOLD TO STOP)

- "\$15,000 or less" ----- 1
- "\$15,001 to \$25,000" ----- 2
- "\$25,001 to \$40,000" ----- 3
- "\$40,001 to \$70,000" ----- 4
- "\$70,001 or more" ----- 5

DO NOT READ OUT:	
Don't know -----	6
Refused-----	7

Q.47 "Are you the person with the highest personal income in the household?" (CIRCLE ONE)

Yes - 1 No – 2 Don't know - 3

Q.48 "Do you receive an Accommodation Supplement?"

Yes - 1 No – 2 Don't know – 3

THANK AND CLOSE

"May I just have your first name in case my Supervisor wishes to audit this interview?" (RECORD)

Respondent's Name: _____

Telephone Number: _____

"On behalf of The Centre for Research, Evaluation and Social Assessment, thank you very much for talking with me. As I said, my name is Xxx and I'm from National Research Bureau."

Interview Duration: _____ minutes (RECORD)

CERTIFICATION: I hereby certify that this is a true and accurate record of an interview conducted by me at the time and with the person specified. TICK WHEN CHECKED:



INTERVIEWER'S NAME: _____ Date: _____
(Please PRINT)

Supervisor Sign: _____ Audit: _____

ANNEX B
GROSS ANNUAL PERSONAL INCOMES OF NTM
SURVEY RESPONDENTS AND 2001 CENSUS PROFILE OF NTM

Gross Annual Personal Incomes of NTM Survey Respondents and 2001 Census Profile of NTM

Gross Annual Personal Income	Nelson				Tasman				Marlborough			
	Survey		2001 Census		Survey		2001 Census		Survey		2001 Census	
	n	%	n	%	n	%	n	%	n	%	n	%
\$15,000 or less	31	21.4	13,545	45.4	30	21.1	13,569	47.4	72	26.7	12,855	45.3
\$15,001-25,000	28	19.3	6,114	20.5	35	24.6	5,889	20.6	56	20.7	6,162	21.7
\$25,001-40,000	35	24.1	5,820	19.5	34	23.9	5,328	18.6	58	21.5	5,673	20.0
\$40,001-70,000	40	27.6	3,402	11.4	29	20.4	2,919	10.2	66	24.4	2,832	10.0
\$70,001 or more	11	7.6	966	3.2	14	9.9	915	3.2	18	6.7	852	3.0
Total	145	100.0	29847	100.0	142	99.9	28620	100.0	270	100	28374	100.0



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