

Queenstown Lakes Community Housing Trust

2020 Renters Survey

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EXECUTIVE SUMMARY

The Queenstown Lakes Community Housing Trust (QLCHT) undertakes a Renters' Survey every three to four years. Its purpose is to understand the Queenstown Lakes District tenant community, in terms of housing satisfaction, intentions of settling in the district, aspirations to buy a home and barriers faced. The 2020 Renters Survey is the fourth of its kind, with previous surveys undertaken in 2009, 2012 and 2016.

With the outbreak of COVID-19 at the start of 2020, consideration was given to the appropriateness of conducting the survey at this time. Ultimately, it was decided that conducting the survey as planned would provide a unique snapshot in time and a baseline with which to measure personal economic recovery in a particular demographic. Subsequently, this year's survey has expanded to include questions around wellbeing and the personal impact of COVID-19.

FINDINGS

Respondents were predominantly female (74%), New Zealand citizens (60%), NZ European ethnicity (40%), aged 30 to 39 years (40%) and living in Queenstown (82%).

Compared to previous surveys, there is a noticeable reduction in the proportion of the 20s age demographic and an increase in the 40s and 50s demographic (33%). Consequently, there is an increased number of households with children (44%). Many in this older demographic have lived in the district five years or longer, indicating it remains difficult to enter into home ownership, regardless of age. Our tenant community appear more settled than indicated in previous surveys, with 73% hold citizenship or residency, 19% living in the district between 5 and 10 years and 29% living in the district for 10 years or longer.

In terms of current housing satisfaction, 'location', 'landlord relationship' and 'security of tenancy' rated highest with 94%, 89% and 87% of respondents (respectively) being moderately to very satisfied. 'Affordability' and 'warm and dry', continue to be the two lower rated areas of satisfaction with 34% and 25% (respectively) saying they are not satisfied.

Almost a quarter of respondents stated they are not able to adequately heat their homes, primarily due to the cost of heating and poor insulation. With the introduction of the Healthy Homes Standards, we would expect to see improved results around keeping a home warm and dry.

29% of respondents have lived elsewhere in New Zealand in the past five years. **When asked to compare their renting experiences with that in the Queenstown Lakes District, well over half of those respondents rated 'affordability', 'cost of heating your home' and 'choice/variety of rental properties' as being worse in the Queenstown Lakes District.** It will be interesting to see how the economic impact of COVID-19 affects affordability and choice/variety of rental properties in the district.

There are a vast majority that wish to remain in the area long term and a vast majority that would like to purchase a home in the district. **Housing affordability continues to feature largely as a barrier to both, on a few fronts; the inability to save for a deposit due to the high cost of living and incommensurate incomes, housing affordability itself and the current financial impact of COVID-19 (reduced income and job instability).**

Although 89% state that housing affordability is, or could be, a barrier to remaining in the district long term, there is a large proportion of those (68%) who plan to remain in the district for the foreseeable. Given that many of those have already been living in the district for five years or longer, this indicates a reasonable proportion of the tenant community are prepared to rent in the district long term.

78% aspire to buy a home in the district and when asked about a timeframe to buy, the most common response was in the next one to three years (41%) and nearly a quarter of respondents in the longer term. Whilst many gave reasons such as increasing income, increasing deposit and reducing debt for waiting, many also said they're waiting for greater job stability and hopefully reduced house prices, both in response to the impact of COVID-19.

In regards to wellbeing and the personal impact of COVID-19, 79% experienced some degree of lost income, either through redundancy or reduced hours of work. To, compensate, 70% have cut surplus spending; 60% reduced their grocery bill and 56% used their car less. While these are sound budgeting choices, some are having to go further with 12% going into debt, 6% no longer making debt repayments, 4% not using any heating and most worryingly, 14% are skipping meals.

Whilst almost three quarters have had their rent reduced by their landlord, 43% of those respondents say their rent is still unaffordable, due to the degree of financial impact from COVID-19. When asked in what ways they feel supported, 77% of respondents stated friends, with the next largest group stating work, 60%. Next highest at 25% was extended family and it was interesting to learn that 55% have family that they're connected to in New Zealand.

As work features heavily as a source of support, it would be a fair assumption that those experiencing redundancy would also likely experience a significant loss of support at the same time, compounding any distress.

When asked about any positive experiences as a result of COVID-19 lockdown, it was pleasing to see that 94% of respondents have experienced something positive.

In regards to affordable housing, it was interesting to see a greater preference for smaller properties compared to previous survey results. 39% indicated they would like a three-bedroom property and 51% indicated smaller. This is quite a shift and it is unclear whether this is due simply to preference, an acceptance based on affordability, growing environmental awareness, or the influence of alternative housing movements such as tiny houses.

When asked about QLCHT, 56% have heard of QLCHT but a third of that were not aware of any QLCHT housing programmes (this equates to around 62% who know little or nothing about QLCHT). In learning about QLCHT, the most common source of information is word of mouth (69%); through community talk and through family and friends, both of which present challenges due to the lack of influence over the information passed on. There is a significant branding opportunity within the tenant community to raise awareness.

ABOUT THE SURVEY

The 2020 Renters Survey was written and conducted by Corina Sommerville, Housing Services Manager of QLCHT. The survey was open for two weeks, from 30th May 2020 to 14th June 2020. It ran online through Survey Monkey, with access to the survey via a supplied link. The survey was open to all tenants in the Queenstown Lakes District to complete.

Distribution of the survey was through the following channels:

- QLCHT waiting list, QLCHT website home page and boosted post on QLCHT Facebook page
- QLCHT Trustees and QLDC councillors to distribute
- Printed and online advertisements in the Mountain Scene and Lakes Weekly Bulletin
- Queenstown and Wanaka property managers to distribute to their database of tenants
- Queenstown and Wanaka schools to include their newsletters
- Queenstown and Wanaka Chamber of Commerce to distribute to their database
- Queenstown and Wanaka interagency groups to email to their database
- Pinned on the Upper Clutha Trading Post, Queenstown Trading, For Rent in Queenstown and Wanaka House Rentals Facebook pages

As an incentive, all respondents had the opportunity to enter the draw to win one of eight \$150 Prezzy Cards in appreciation of their participation.

The total survey population size is 13,143, being the total population of residential tenants in the Queenstown Lakes District, based on most recent data (2018 Census). In total, 551 respondents completed the survey however, 26 of those owned the homes they lived in and therefore not deemed usable. This report focuses on the remaining 525 respondents who are residential tenants.

Based on an industry standard confidence level of 95%, the margin of error is 5%. Survey research with a margin of error between 4% and 8% is deemed acceptable. A full set of survey questions can be viewed on www.qlcht.org.nz/our-publications/surveys/

RESPONDENTS

There has been a clear shift in demographics since the 2016 Renters Survey. The 2020 Renters Survey indicates the 20's age group has declined, replaced by a greater number of people in their 40's. Given this increased maturity, there is also an increased number of families with children renting in the district.

This growing population of more mature tenants, many of whom have been living here for 5 years or longer, indicates that even in the 40's age demographic, it remains difficult to enter into home ownership. Regardless, 75% of this age demographic still intend to live in the district long term. In future surveys, it would be interesting to find out if their decision to settle in the district is at all driven by the unique experiences and opportunities available to their children.

7% of respondents identified as Maori. 3% of respondents identified as Pacific Peoples. 44% of households have children.

Compared to 2016, there is a reduced number of tenants on working visas (27%), with a much larger proportion holding citizenship or residency. Subsequently, our tenant community doesn't appear to be quite as transient, with a larger proportion of tenants already settled here for five years or longer and a greater number intending to stay for the foreseeable future. The survey showed that people are settling in the area for longer as tenants, as 48% of respondents have lived in the area for five years or longer compared to 32% in 2016.

When analysing the reasons for choosing to live in the district, most residency groups stated a clear top two of 'work/business opportunities' and 'it's a beautiful place to live' as the key drivers. Interestingly, Australian citizens had a third equally represented reason of 'sport and recreation' added into the mix.

DEMOGRAPHIC

The residency status graph (below left) indicates a higher demographic of NZ citizens in 2012, however in the 2012 survey there was no ‘Australian Citizen’ option. It is likely that in 2012 those who were Australian Citizens selected ‘New Zealand citizen’ given there is no requirement for this group to obtain visas or residency in order to settle in New Zealand.

Fig. 1 – Residency status

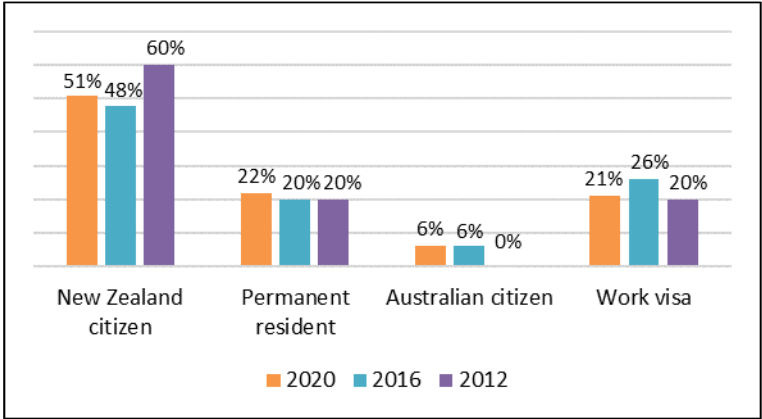


Fig. 2 - Ethnicity

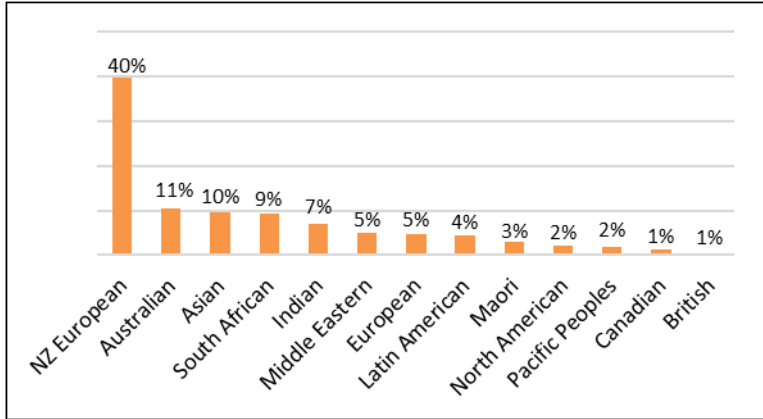


Fig. 3 - Visa type

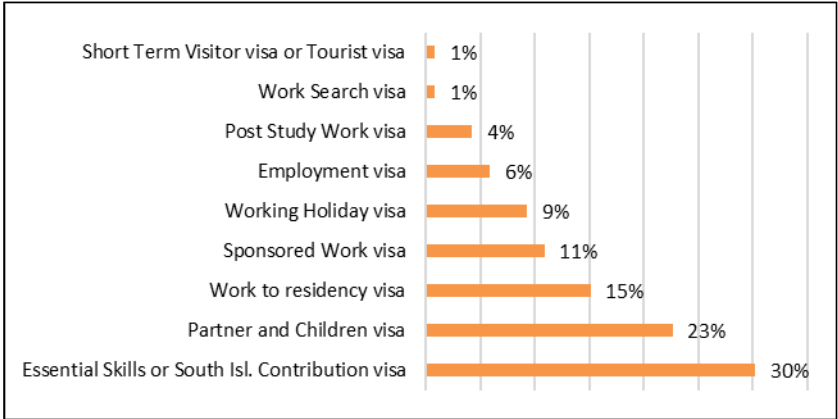
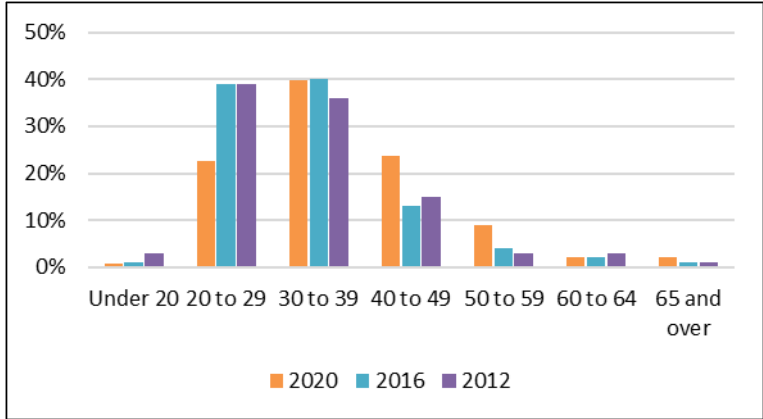


Fig. 4 – Age (years)



GEOGRAPHIC

Fig. 5 – Number of years in the Queenstown Lakes district

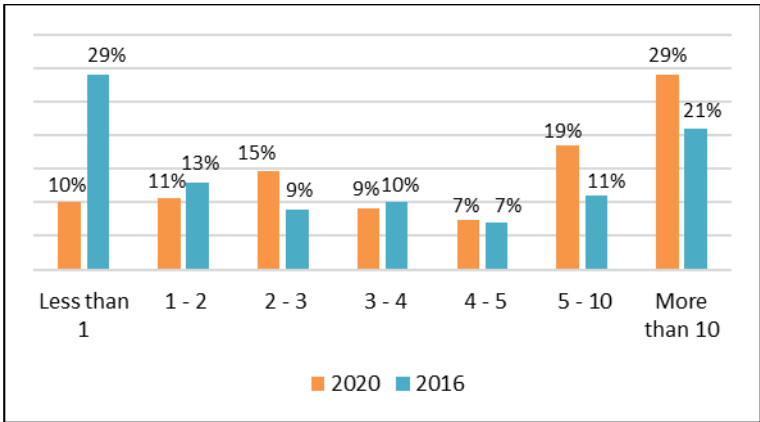


Fig. 7 – What area do you currently live in?

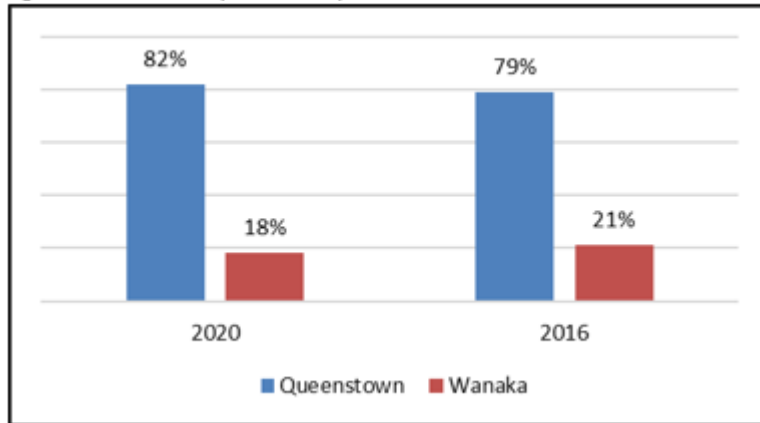


Fig. 6 – Reasons for choosing to live in the Queenstown Lakes district

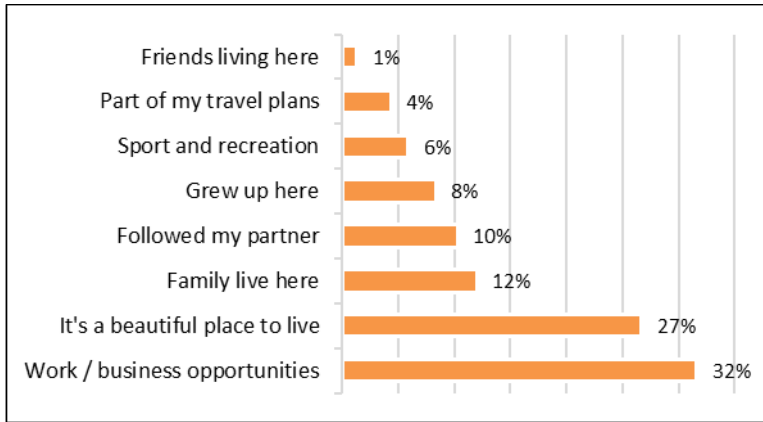
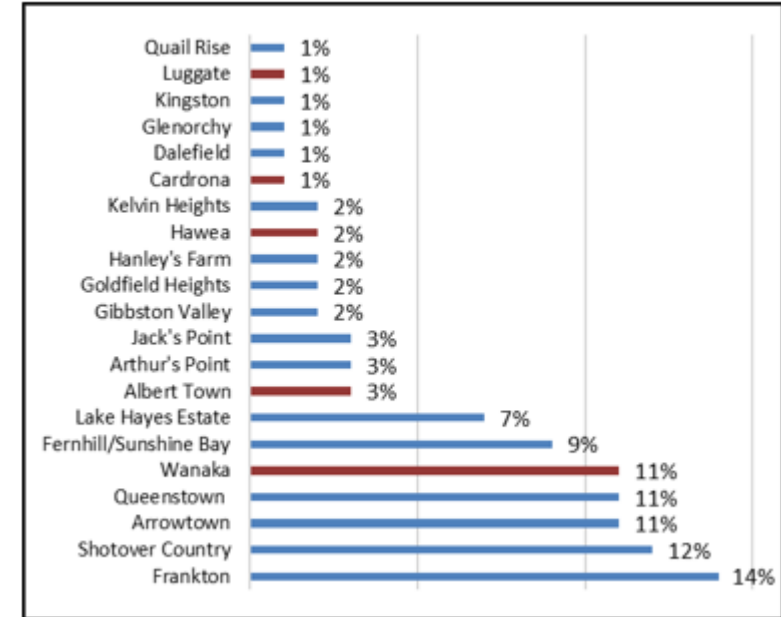


Fig. 8 – What is your current location? (Wanaka locations shown in red)



CURRENT TENANCY

Below is a summary breakdown of household configuration for all survey respondents.

	Without flatmates or boarders	With flatmates or boarders
Single, no children	6%	13%
Couple, no children	17%	20%
Single, with children	7%	2%
Couple, with children	27%	8%

3% of respondents share their bedroom with someone other than their partner or children.

There has been a significant increase in the number of respondents who live with their partner. In 2016 it was 45%, increasing to 72% in 2020. There has also been an increase in the number of respondents who have children living with them. In 2016 it was 28%, increasing to 44% in 2020. Solo parent families make up 9% of total respondents.

When asked about satisfaction of their current home, in comparison to 2016 survey results, there was a slight improvement in 'affordability', a significant improvement in 'security of tenancy', with location remaining much the same. In 2020, three new categories were added, being 'warm and dry', 'landlord relationship' and 'well maintained'.

It was pleasing to see a high degree of satisfaction in regards to 'landlord relationship'. A large proportion of tenants have had their rent reduced, thereby strengthening satisfaction with their landlord relationship, but it is also possible that some may have answered this cautiously for fear of jeopardising their tenancy. 'Warm and dry' didn't feature too highly in regards to satisfaction, with 43% of respondents being less than moderately satisfied.

29% of respondents lived elsewhere in New Zealand in the past 5 years and were asked to compare their renting experiences. The table below summarises the comparison in renting experiences to other parts of the country.

	Better in Q-L district	About the same	Worse in Q-L district
Affordability	7%	15%	78%
Cost of heating	5%	27%	68%
Variety	10%	28%	62%
Quality	22%	43%	35%
Overcrowding	13%	58%	29%
Security of tenancy	10%	64%	26%

The impact of COVID-19 in our district has seen an increased number of long-term rental properties coming onto the market, which should see 'variety' improved. However, 'affordability' and 'cost of heating' continue to feature significantly, as an area considered worse than other parts of the country.

CURRENT TENANCY TYPE

Fig. 9 – Who do you rent through?

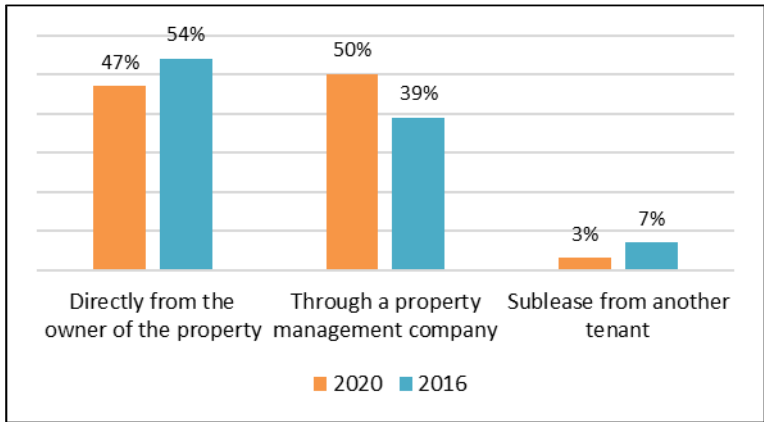


Fig. 10 – What is your renting situation?

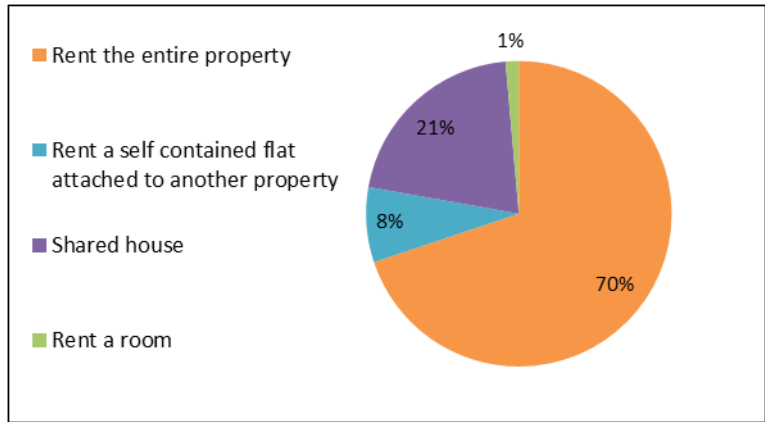


Fig. 11 – How many bedrooms does your home have?

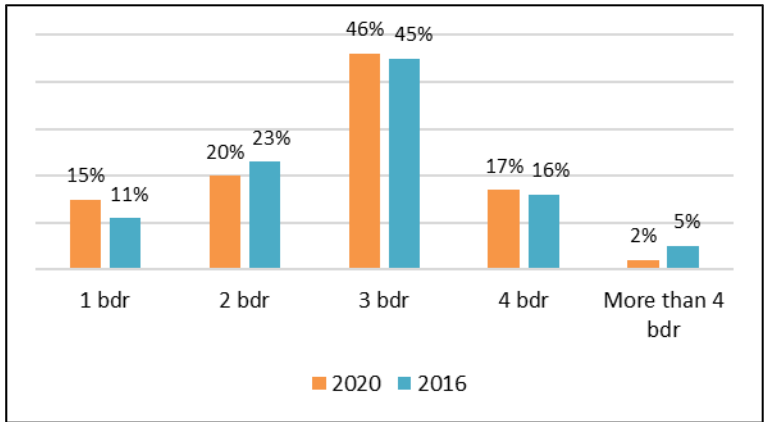


Fig. 12 – Rental situation / age comparison

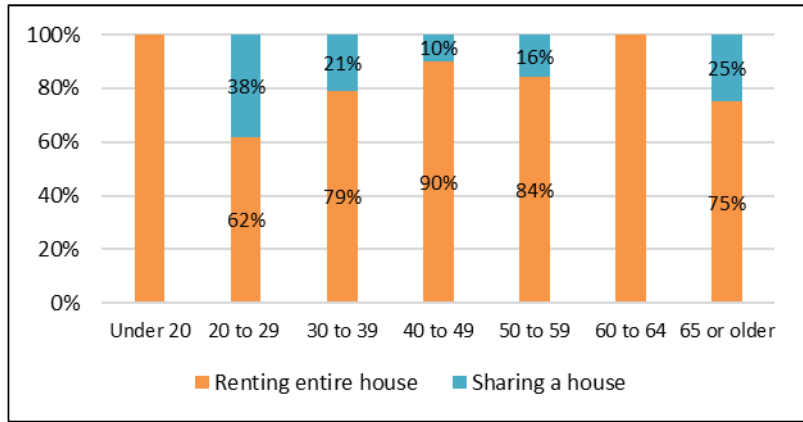


Fig. 12 excludes 'under 20s' as this demographic is only .5% of respondents and therefore not a fair representation.

CURRENT HOUSEHOLD CONFIGURATION

Fig. 13 – Do you live with a spouse/partner?

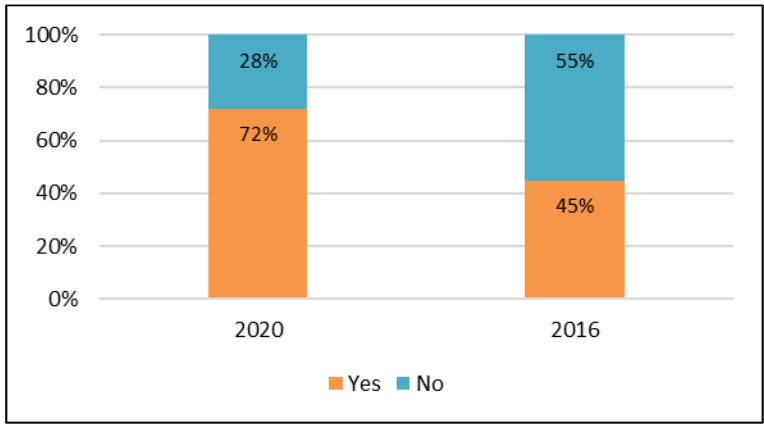


Fig. 14 – Do you live with children?

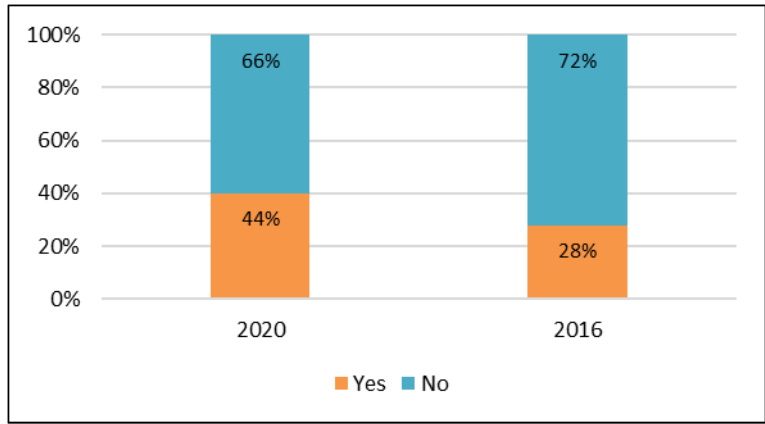


Fig. 15 – How many others do you live with? (Excluding partners and children)

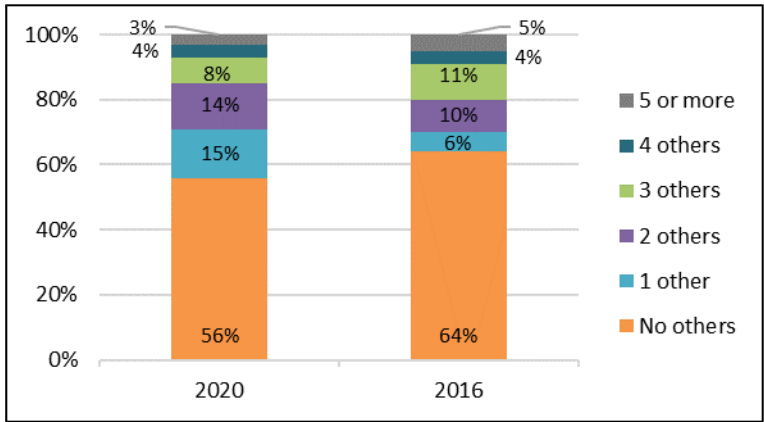
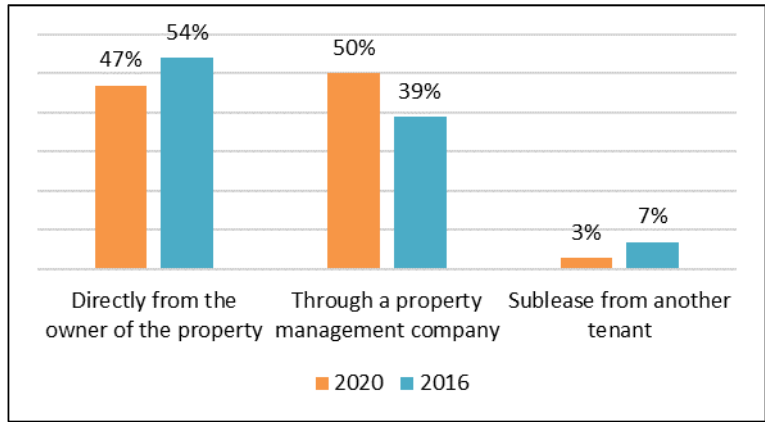


Fig. 16 – Who do you rent through?



COST OF CURRENT HOUSING

Fig. 17 shows a gap in 2016 data for rents beyond \$600. This is because in 2016 there was only the option of ‘greater than\$600’. However, 19% of respondents said their rent was greater than \$600 a week. In 2020, 51% of respondents said their rent was greater than \$600 a week.

Fig. 17 – What is the full weekly rent for your home?

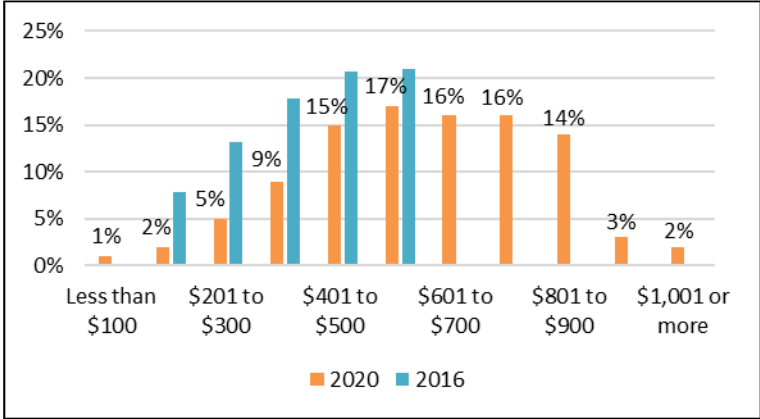


Fig. 18 – If in a shared home, what is the weekly amount of rent you pay?

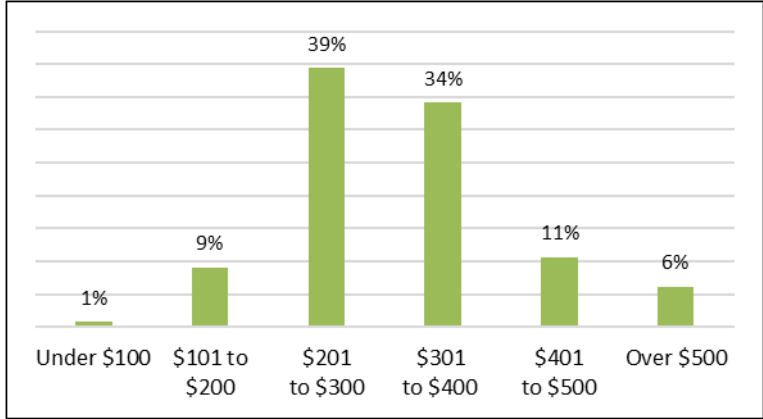
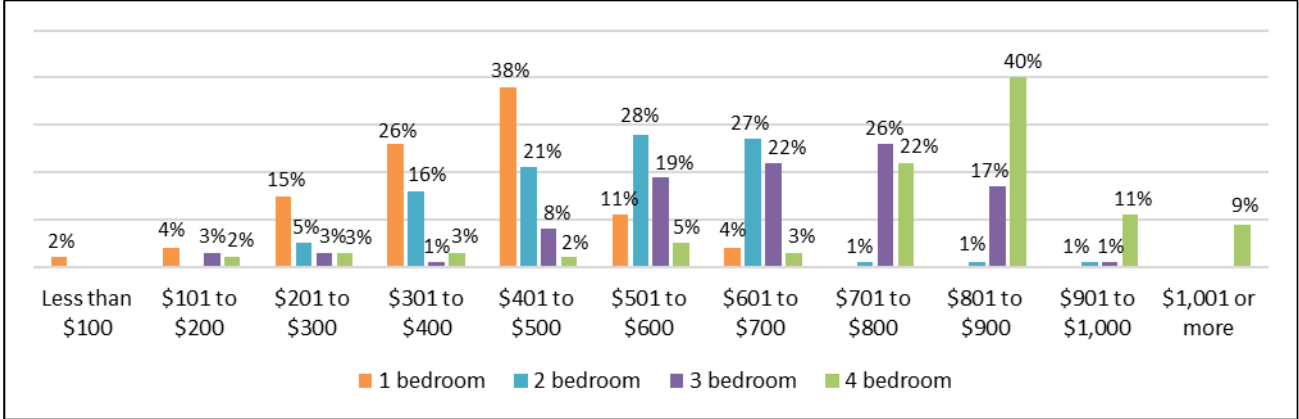


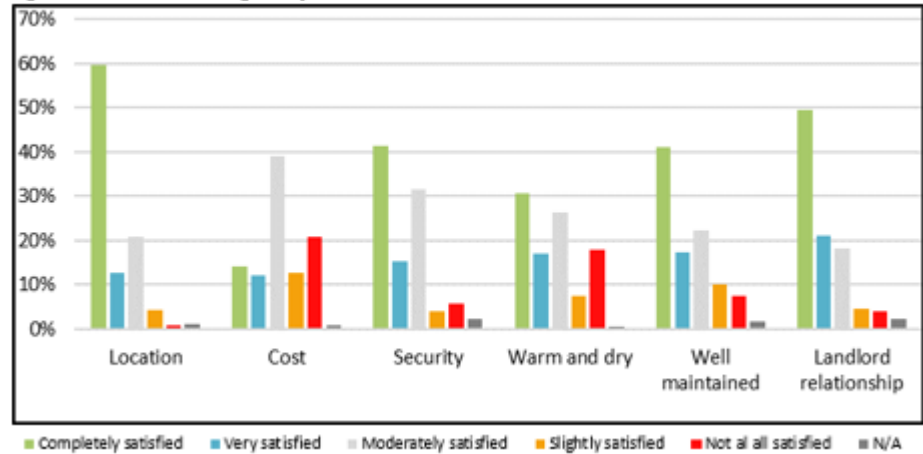
Fig. 19 – Full weekly rent, by number of bedrooms



In 2020, 34% of rents included other expenses, predominantly phone and internet, electricity and gas. Less than 5% had streaming subscriptions, food or cleaning consumables included in their rent. Those with expenses included in their rent were predominantly in a shared house and a small of those in a self-contained flat attached to another property.

HOUSING SATISFACTION

Fig. 20 – Current housing satisfaction



23% of respondents are not able to adequately heat their homes, due to the reasons shown in Fig. 21.

Fig. 21 – Barriers to adequate heating (select all that apply)

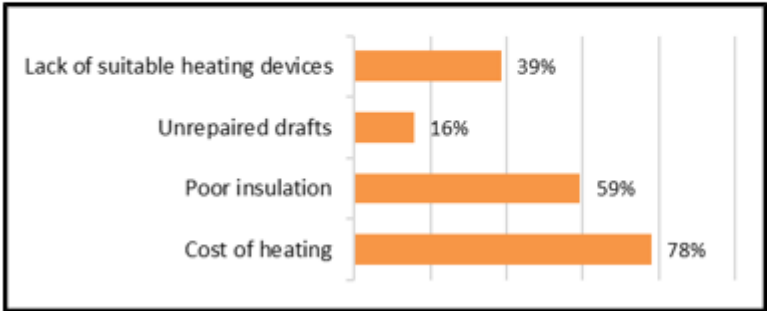
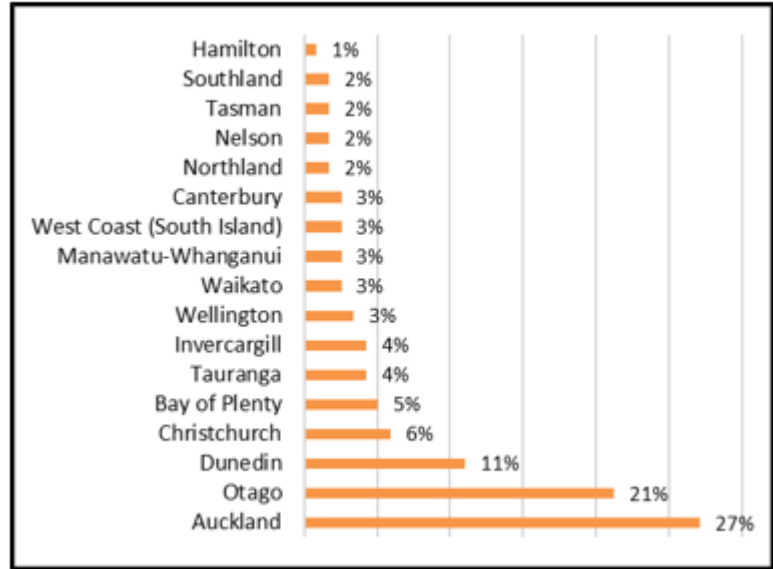
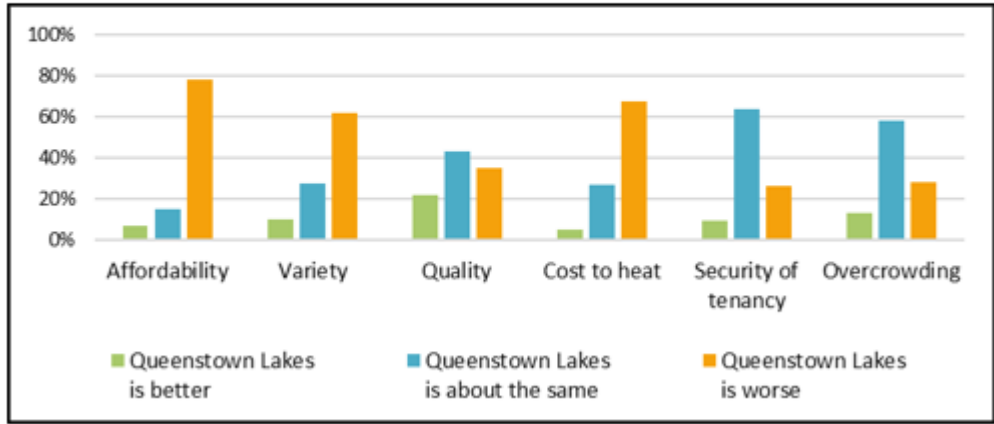


Fig. 22 – Part of New Zealand lived in prior



29% of respondents have lived elsewhere in New Zealand in the past five years. Fig. 22 shows where they lived prior. Fig. 23 illustrates how their tenant experience compares.

Fig. 23 – Renting in the Queenstown Lakes district, compared to renting elsewhere in NZ



EMPLOYMENT

Respondents were asked to provide answers in this section based on their employment and income **prior to COVID-19**.

The highest represented occupation was Accommodation and Food Services at 20%, then Tourism Operations at 13%. 64% of respondents stated they had a degree or trade qualification, but only 54% of those worked in their chosen field.

29% of respondents work a standard 40 hour week, with 39% of respondents working less than that and 31% working more.

Household incomes have improved slightly since 2016, with a greater proportion earning over \$50,000 per annum. Noticeably, there are also far fewer earning under \$30,000 per annum. Even with this shift, 14% of respondents use consumer debt to regularly supplement their income and 27% of respondents use consumer debt to occasionally supplement their income. Whilst this might be a reflection of respondents spending habits, the high number of those who use consumer debt to supplement their income (41%), would indicate incomes aren't commensurate with the cost of living in the district.

Gathering accurate information on total income can be difficult, as the question is sometimes misunderstood and spouse incomes left out or flatmates incomes included. However, the survey has also asked respondents to identify their income sources thereby reducing the risk of error. Those identified as misunderstanding the question (slightly less than 1%), were not included in income analysis.

OCCUPATION AND INCOME

Fig. 24 – Occupation

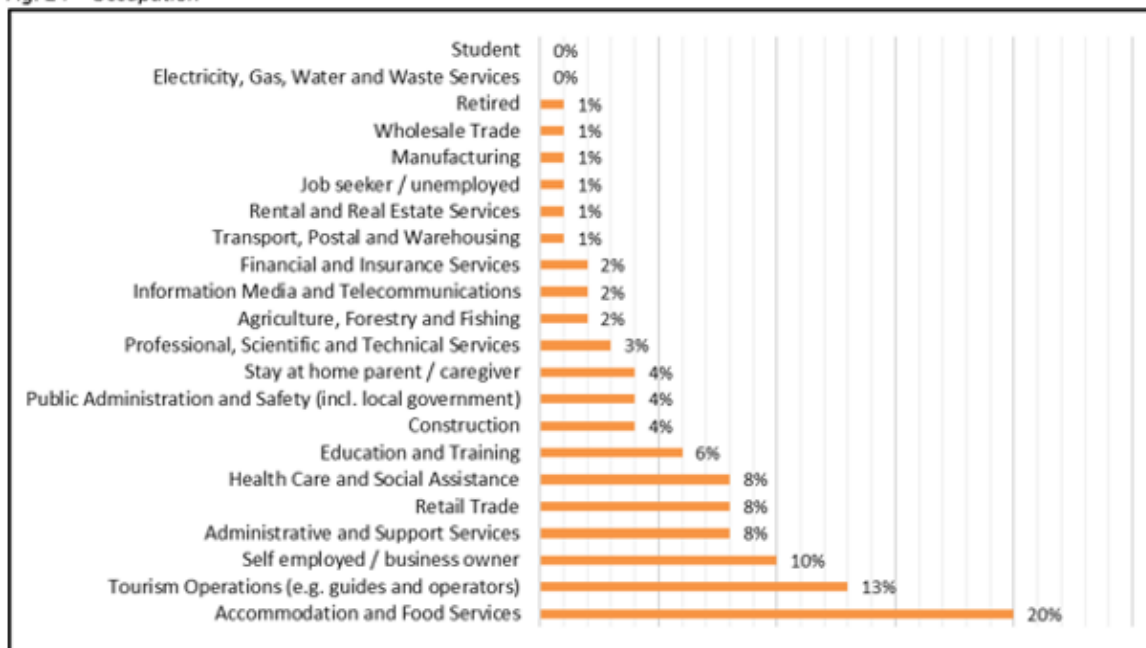


Fig. 25 – Household annual income

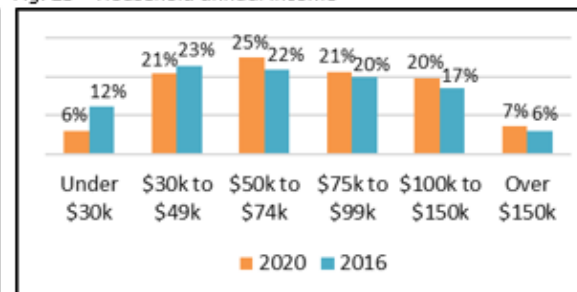


Fig. 26 – Hours worked each week

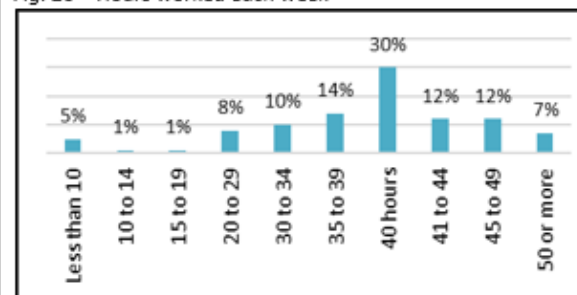
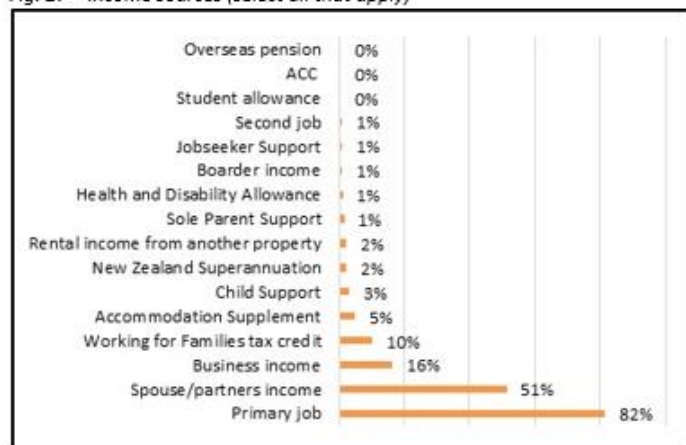


Fig. 27 – Income sources (select all that apply)



HOUSING GOALS

If you calculate all those who indicated their only barrier to buying is affordability, but would like to settle in the district long term (or are unsure of how long due only to affordability), that is 89% of respondents. The remaining 11% don't plan to buy as they are not settling here, they own property elsewhere or they don't want the responsibility of owning.

67% of respondents have said they intend to remain in the district for the foreseeable future, even though affordability is a barrier to purchasing a home. This indicates quite a large proportion who accept the prospect of renting long term.

Survey findings indicate that a small percentage of respondents may possibly be hoping to buy a property for investment reasons, as 6% indicated that whilst they don't intend to remain the area, they do aspire to buy.

11% of survey respondents have previously owned a home in the Queenstown Lakes district, but are now renting, with 80% of that hoping to own a property in the area again. The rest predominantly site affordability as an issue, with a few stating they don't intend to stay in the area long term.

19% of survey respondents own a property they are not currently living in. Of those properties, 49% are overseas and 38% generate rental income.

78% of those who currently own a property they are not living in, aspire to buy a property in the district. Yet 58% do not intend to sell their property to assist with purchasing in the district.

PLANS TO STAY IN THE DISTRICT

Fig. 28 – Planned length of stay in the Queenstown Lakes district

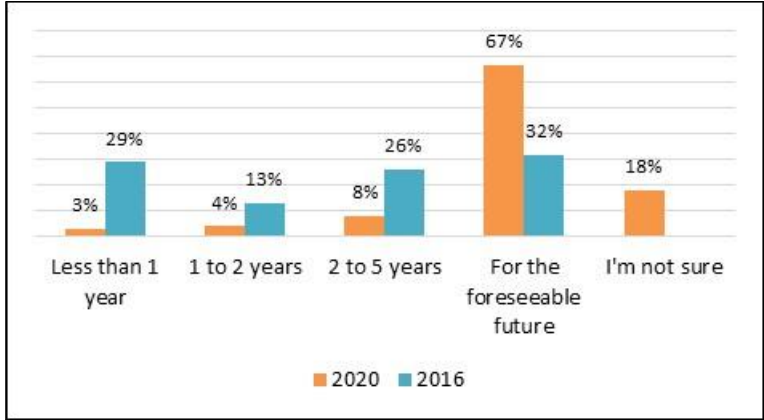


Fig. 29 – Is housing affordability a barrier to staying?

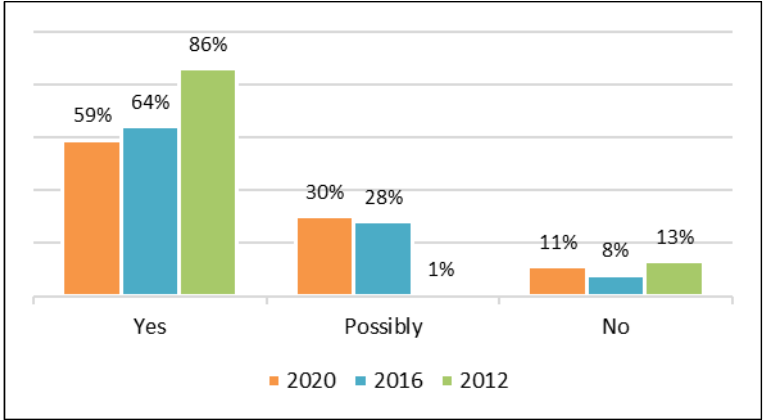


Fig. 30 shows the results from the question ‘Do you aspire to buy a home in the Queenstown Lakes area, now or in the future?’ In the 2016, there was no ‘maybe’ option included in this question. In 2020, nobody selected ‘maybe’ as an answer.

Fig. 30 – Do you aspire to buy in the Queenstown Lakes district now or in the future?

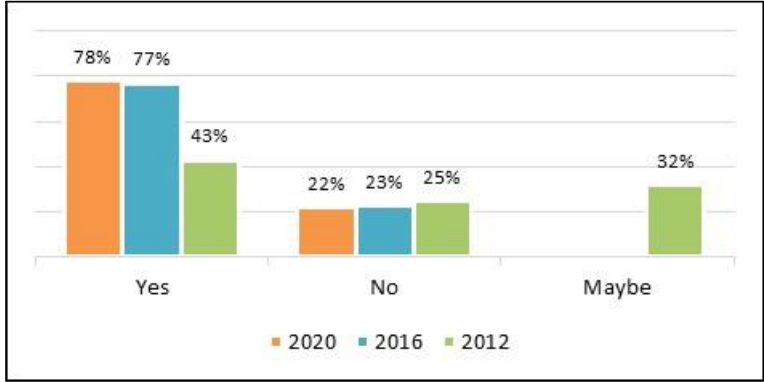
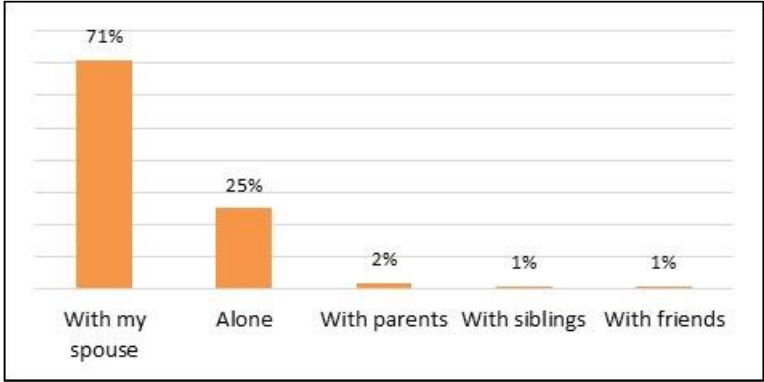


Fig. 31 – Who do you intend to buy with?



ASPIRATION TO BUY

Fig. 32 – Reasons for aspiring to buy (select all that apply)

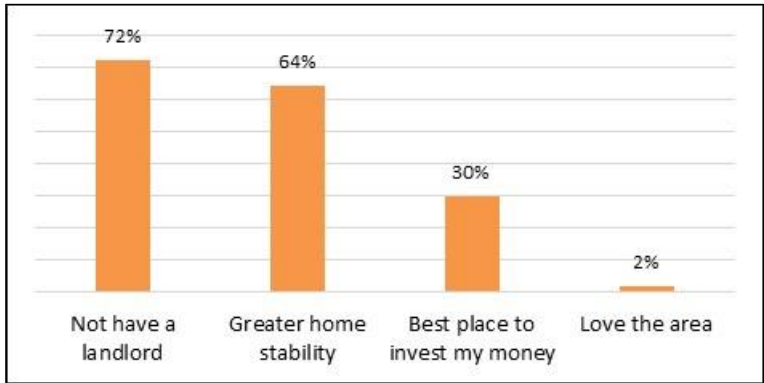


Fig. 33 – Reasons for no aspiration to buy (select all that apply)

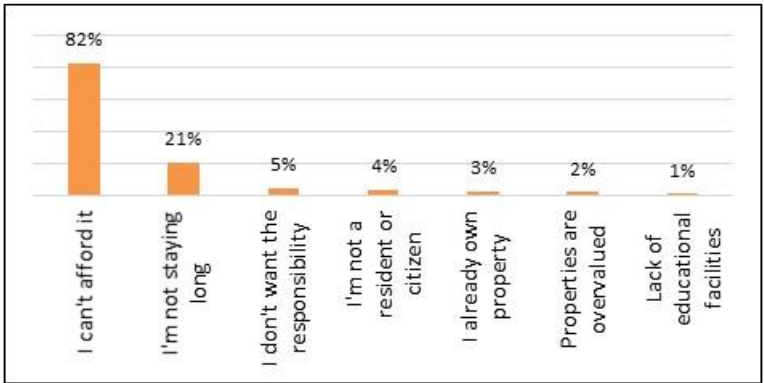


Fig. 34 – What area do you aspire to buy in?

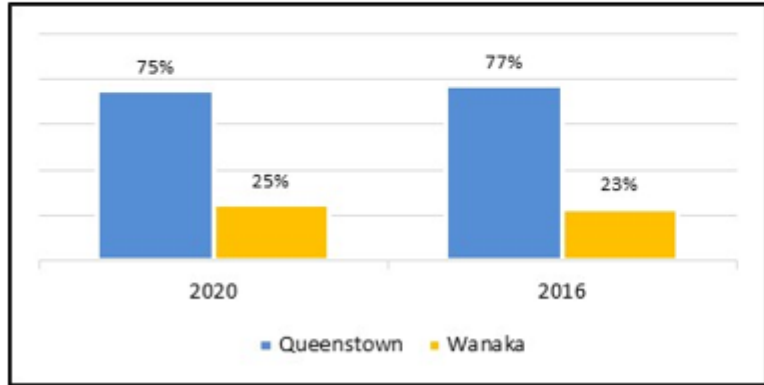
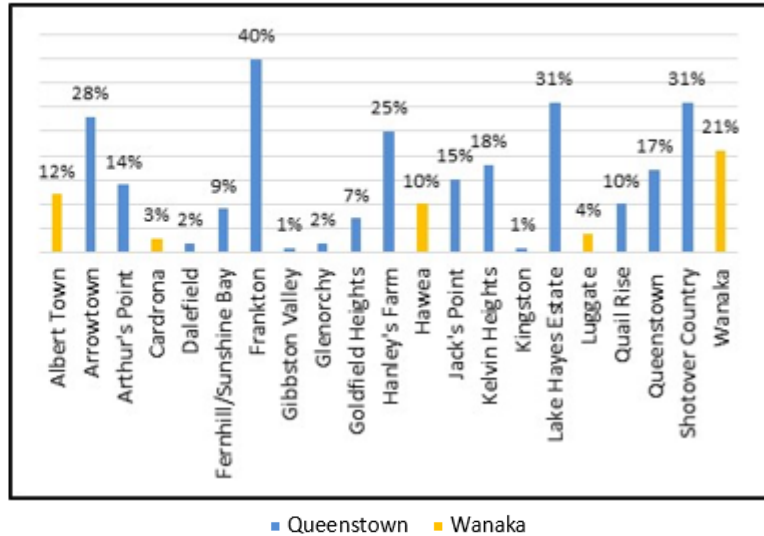


Fig. 35 – Preferred location (select up to three)



TIMEFRAME TO BUY

Fig. 36 – When are you planning on buying?

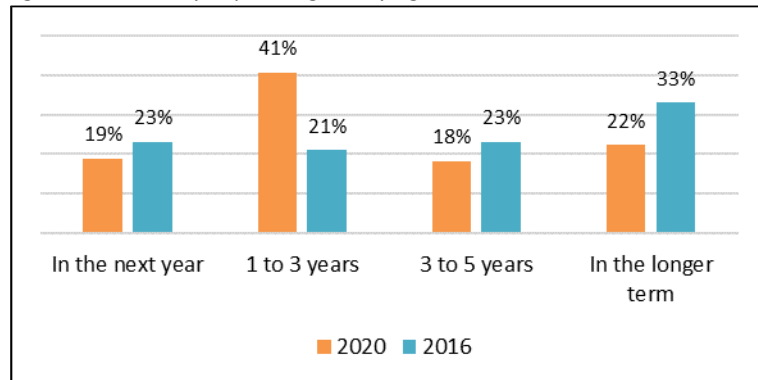
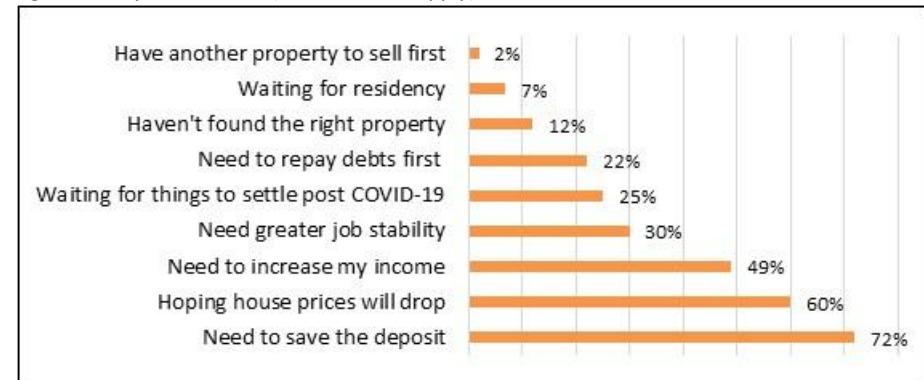


Fig. 37 – Why not sooner? (Select all that apply)



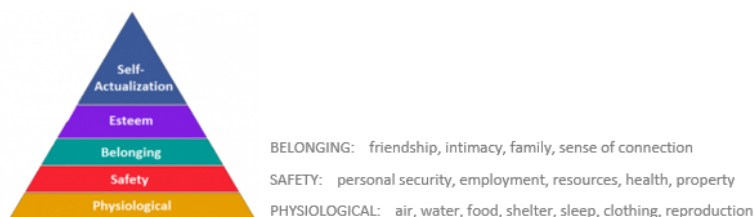
Respondent comments when asked about housing affordability as a barrier to remaining in the district:

- We love being here where our grandkids are but we are having to work hard to be here when we should be in our retirement years. And Queenstown wages are terrible. You are paid small town wages but paying higher than the Auckland city. It should not be allowed.
- If my rent goes up, I probably can't afford to live by myself. And under no circumstances do I want to share with strangers. Living on my own till my daughter can get back to NZ.
- Have been wanting to buy a first home here but has been too unaffordable for me to purchase anything.
- If my husband is made redundant, we won't be able to stay. It's too expensive.
- Buying doesn't look like an option for us here.
- We can't save to buy our own home here.
- I have been homeless for 2wks in Arrowtown in between rentals and even considered living in my car.
- We will never be able to afford a house here and therefore have to move.
- Most of the jobs in the area are tourism/retail/hospo. I feel like I will never earn enough to be able to afford a house in the area.
- I wish I could fast-track residency and get a house now! Can't afford to build, but I could probably afford a house.
- It's far too high for families.
- Very difficult to get on the house market.
- Huge difficulty with high prices for first home buyers.
- Difficulty in buying a home or piece of land without a 30-year mortgage and share the house with flatmates to be able to pay the mortgage.
- We are anchored by our commitment to the community.
- Getting on the property ladder to own a home appears extremely difficult.

- Looking to buy house from Housing Trust or Kiwibuild.
- Would love to buy if the market allows.
- It is the sole reason we will likely have to move elsewhere.
- I have been saving for years. And as a single person it is very challenging with the amount it costs to live here.
- Once residency is done next year the next step would be to purchase a home.
- Unregulated Airbnb's are killing our residential suburbs, the council just rubber stamp everything without actually considering the overall feel or affordability of residential housing areas.
- Currently building but with a large mortgage.
- I have lived here for more than 5 years and have seen how the rent have increased from room to houses. But many employers pay above the minimum wage, because it is more expensive to live here.
- Am fully aware worth the low wages here at present, we will never be able to afford to live here long term. The rich have already made it inaccessible by buying up holiday homes and leaving them empty for the majority of the year.
- I'm a solo parent, 3 kids. I can't find an affordable home anywhere...you missed that question.
- Only because with renting I have to move regularly due to short term lease or owners wanting to move back in.
- Housing is unaffordable especially for first home buyers.
- I can't afford to buy here as a single income family with a child. So if I do eventually save enough for a deposit, it will most likely have to be out of the area. The cost of rent here though is stopping me from saving for a deposit easily as wages are also low. So, I will probably move when my daughter has finished high school.
- Rent and housing prices way too steep for average income in Queenstown.
- I would stay here if I could but I can't due to housing.
- The chances of affording a house here are quite slim but we are hoping something within our budget will come up.
- I haven't considered living anywhere else at the moment besides QT.
- With reduction the house is affordable, but work opportunities lacking.

WELLBEING (POST COVID-19 LOCKDOWN)

This section was added into the survey in order to take a snapshot of wellbeing amongst our tenant population, as the country starts to emerge from COVID-19 lockdown to a very different world. In writing these questions consideration was given to aspects of physiological, safety and belonging, all of which are fundamental human needs as documented in Maslow's Hierarchy of Needs (below). The questions are fairly rudimentary and this section is in no means an in-depth look into the overall wellbeing of our community, but instead a quick look at some key factors that would impact a person's wellbeing.

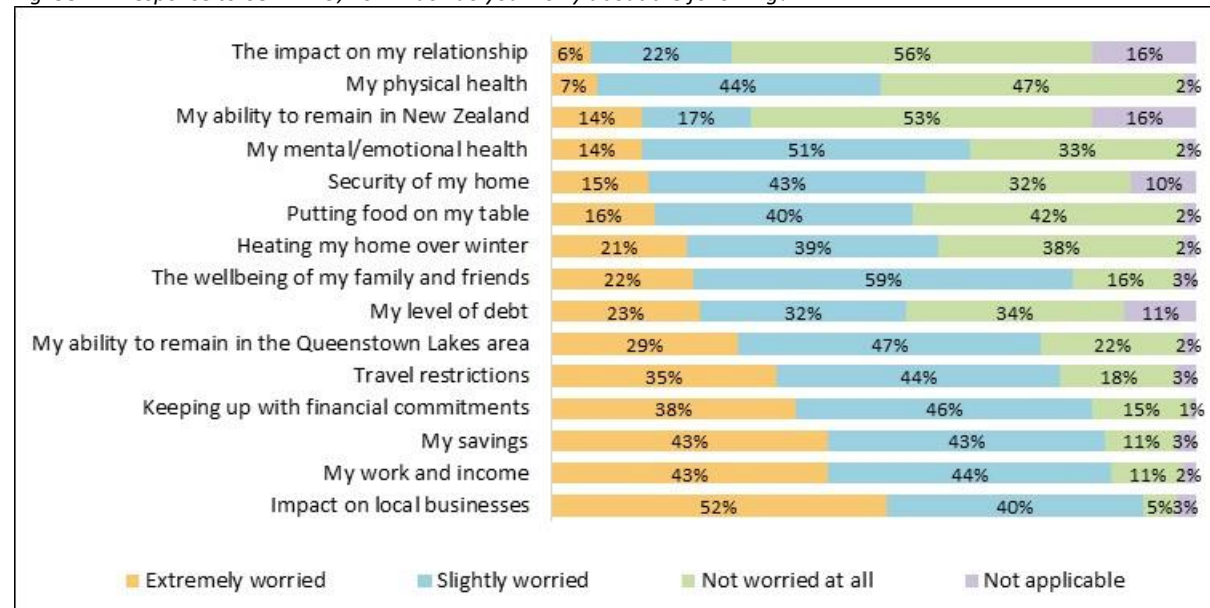


Respondents were asked to rate how much they worry about certain life aspects that have a high likelihood of being negatively impacted by COVID-19. By categorising the questions into either physiological, safety or belonging, the results showed that safety needs rated most worrisome, with belonging next and physiological needs third. Most worrisome for respondents is the economic impact of COVID-19 on local businesses. As the vast majority of respondents wish to remain in the district for the foreseeable, it stands to reason that there would be so many concerned about the impact on the local business community.

Need Type	Description	Extremely or slightly worried	Not worried at all	Not applicable
Safety	Impact on local businesses	92%	5%	3%
Safety	My work and income	88%	11%	1%
Safety	My savings	85%	11%	4%
Safety	Keep up with financial commitments	84%	15%	1%
Belonging	Wellbeing of family and friends	82%	16%	2%
Belonging	Travel restrictions	79%	18%	3%
Belonging	Ability to remain in the district	76%	22%	2%
Safety	My mental/emotional health	66%	33%	1%
Physiological	Heating my home over winter	60%	38%	2%
Physiological	Security of my home	59%	32%	9%
Physiological	Putting food on my table	56%	42%	2%
Safety	My level of debt	55%	34%	11%
Safety	My physical health	51%	47%	2%
Belonging	My ability to remain in New Zealand	31%	53%	16%
Belonging	The impact on my relationship	29%	56%	15%

CONCERNS OVER THE IMPACT OF COVID-19

Fig. 38 – In response to COVID-19, how much do you worry about the following?



Respondent comments:

- Everything is about balancing always looking for specials. And sometimes you just do without some things.
- I'm worried about not seeing my elderly mother in Australia also.
- I fear that if we don't find any jobs, my partner and I would have to go back to our country, which is a disaster.
- Affording pet food.
- First winter here, lot more expensive for electricity/gas than we are used to.
- I'm also worried that we're in too great a rush to get back to business as usual instead of taking this moment of pause to look at new ways of diversifying our economy that has the environment and community well-being at its core.
- I'm concerned about local government's inadequate facilitation of new accommodation, infrastructure and the inequality of outcomes for lower socio economic groups (including foreigners) in the QLDC.

FINANCIAL CHANGES

Fig. 39 – COVID-19 impact on work

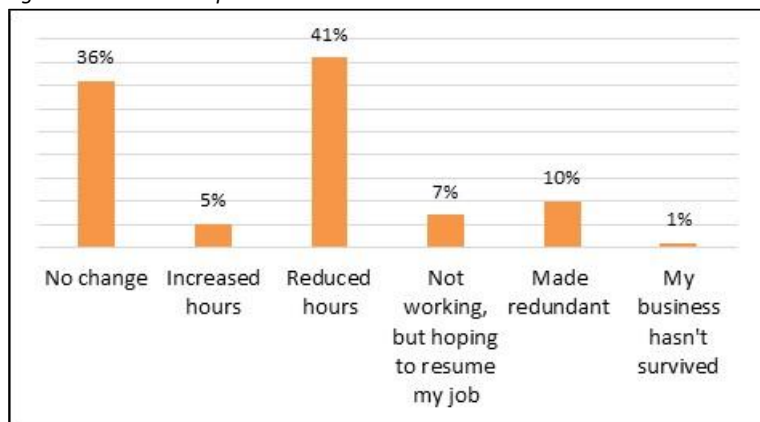
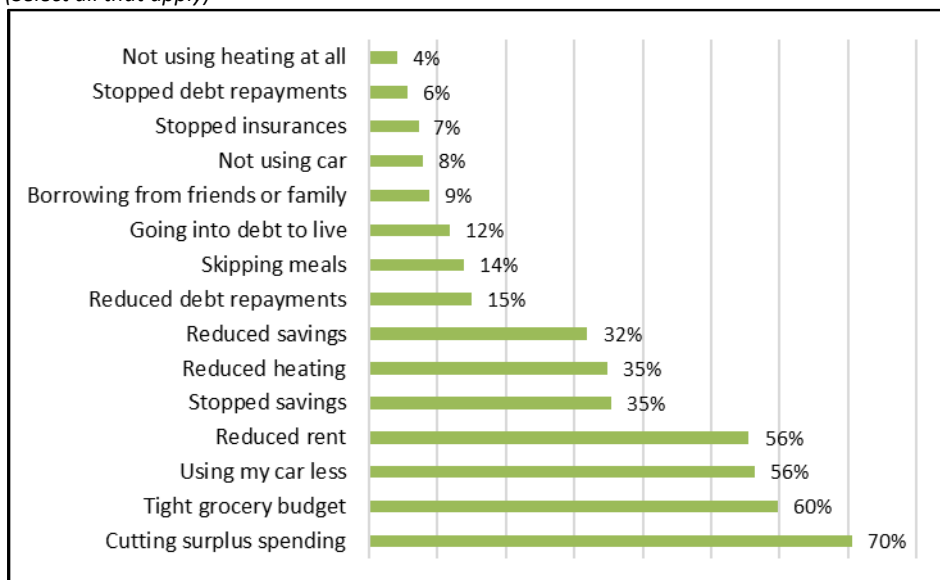


Fig. 40 – What financial changes have you made since COVID-19 lockdown?
(Select all that apply)



Respondent comments:

- No significant changes.
- Reduce rent temporarily.
- Don't go anywhere or do anything cannot afford to.
- Forced to use car more because Kelvin Heights bus schedule was changed to eliminate school students from using it before and after school each day.
- Forgoing essential dental surgery to save money.
- No Real change to spending habits.
- Groceries too high for meat so the family all vegetarian.
- Right to live NZ.
- I gave notice on rental & moved into work - so save.
- Pulling money out of super.
- Reduced insurance/cut one out.
- My fiancé's family are currently supporting us financially right now. They send us a monthly allowance so we can survive.
- Using savings.
- Have changed my home utilities providers to work better for me. For example, we're now with electric kiwi and really push to maximize their free hour of power.
- Cancelled gym membership.
- We moved to a cheaper and smaller house.
- Just losing saving.
- Growing my own food.
- Being a WINZ sickness beneficiary means this is my life all the time, covid or no covid.

RENT REDUCTION

Fig. 41 – In response to COVID-19, has your landlord reduced your rent?

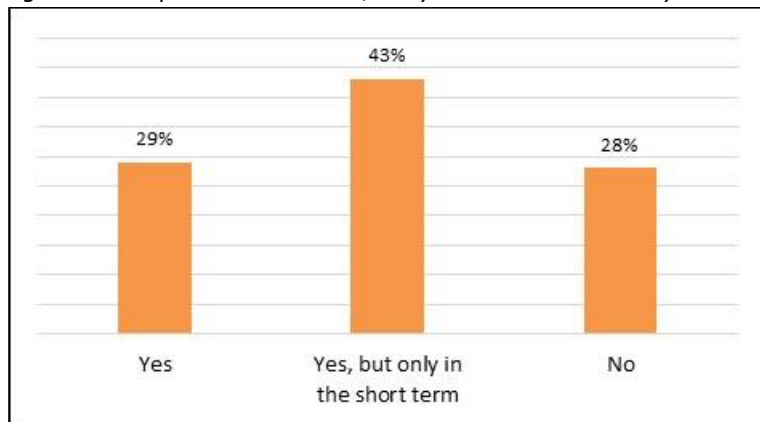
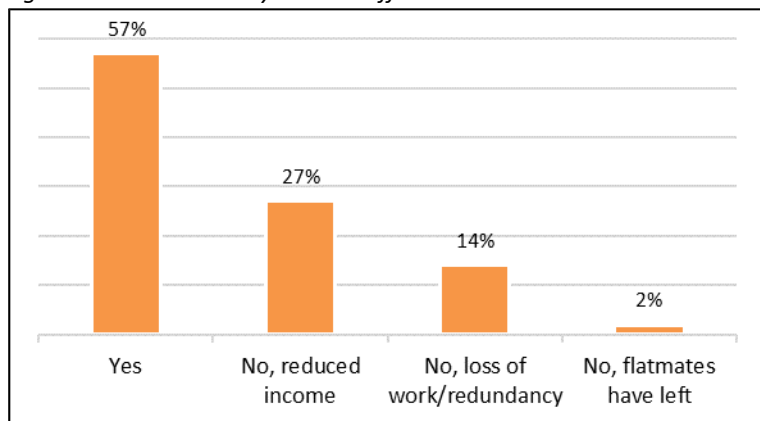


Fig. 42 – Has this made your rent affordable?

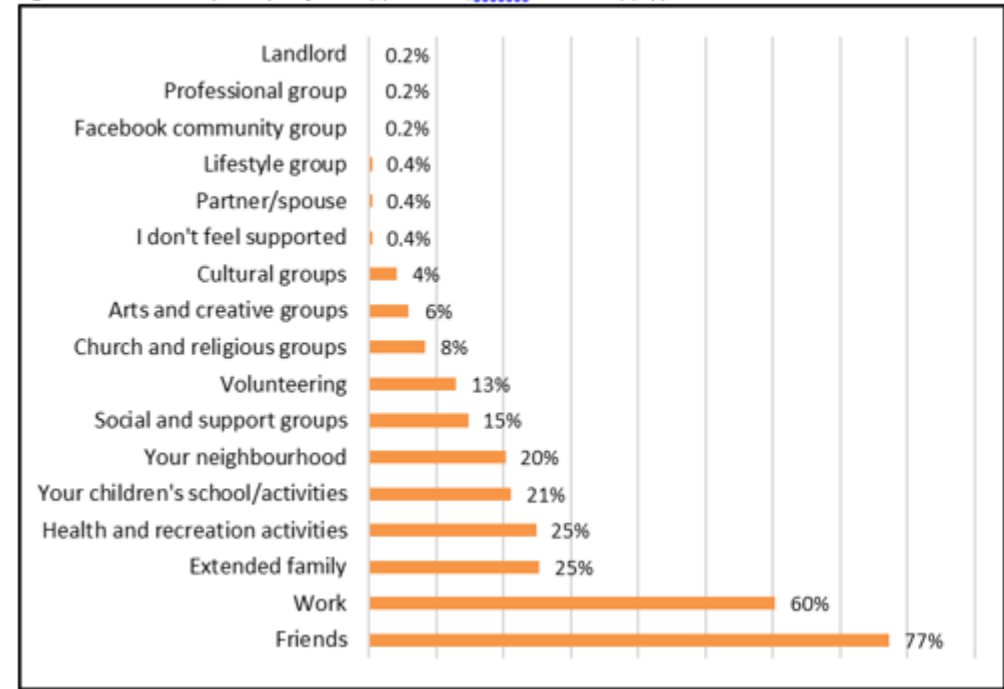


Respondent comments:

- It is still 45% of our income.
- No, tenants left due to loss their job.
- No 590 a week is not affordable when getting minimum wage pay and now on reduced hours and husband with no work in Queenstown.
- My rent has been reduced but it is still 67% of my income and I still don't consider this to be affordable.
- Helps me stress less. I feel it's more manageable even low we have reduced hours and less money. I feel great full for the rent deduction.
- No due to not receiving child support from Father of children.
- No - only reduced by \$50 per week for a short term.
- No. flatmates left during covid19 and agency reduced rent not 30% but 20%.
- Rent is reduced but so is wages so the same.
- Yes, for now but my partner is out of the job. Also, a couple that lives with us are out of the job.
- Just, but now on only one income.
- We were paying \$850 a week for our house now we pay \$600 because we told our landlord with our reduced hours we have no choice to move out and she negotiated a higher amount and we came back to her with \$600 a week as the highest we can pay. We are unsure how long we have this rate for though.
- Currently yes but some of us have been made redundant and possibly more to come so unsure what the future holds at this stage.
- No due to flatmates leaving.
- At least my weekly pay can now cover the whole rent.
- No as haven't been able to find a flatmate.
- They would only sign a 6 month lease when we renewed at \$600 but it may increase in six months time. We have been in this house for 3 years.
- More affordable, but we are losing the other 2 housemates due to COVID. So now it's too much.
- Yes, but my hours have been reduced which makes it more difficult.
- But only just. Future work unknown.
- No, due to flatmate losing job and leaving QT.
- I've been made redundant so it helps but still is a little stressful.
- They just discounted the room that could not be filled so my rent and my flatmates rent has not changed.
- Only just make the rent but living on credit card to pay all bills and survive here.
- No as my partner is on ACC with minimum and I am on reduced income.

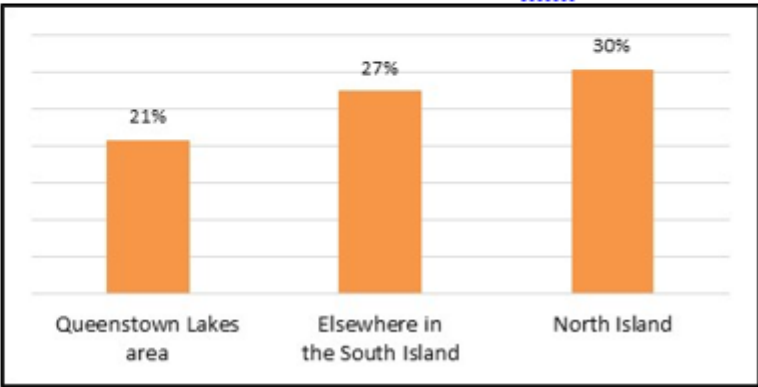
FEELING CONNECTED

Fig. 43 – In what ways do you feel supported? (select all that apply)



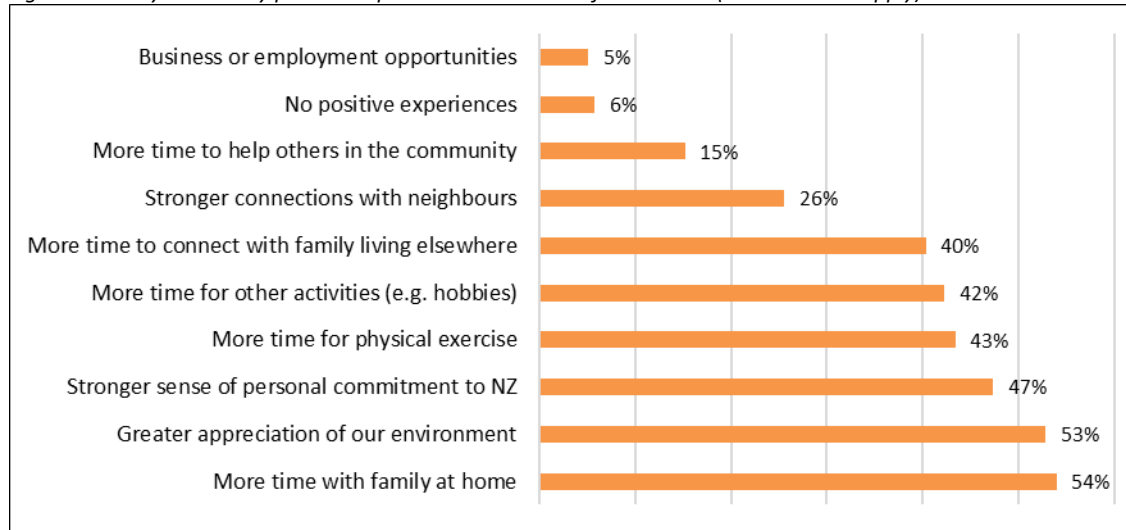
55% of respondents have family that they're connected to in New Zealand. Fig. 44 shows where in New Zealand their family are living.

Fig. 44 – Where in New Zealand do you have family? (select all that apply)



POSITIVE COVID-19 EXPERIENCES

Fig. 45 – Have you had any positive experiences as a result of COVID-19? (Select all that apply)



Respondent comments:

- Reduced rent but other people are now fighting to get money of us that they feel I owe.
- Enjoyed the peace and quiet of no cars when in Level 4 :-)
- I have never felt so committed to New Zealand like I have since the pandemic went down. NZ took better care of me than my own ** home country (USA). I will become a contributing member of this incredible society.
- Really appreciating what an amazing place it is here and how much I want it to be my long-term home.
- Nice New Zealanders ready to help.
- Time off needed.
- Appreciate the affect lockdown has had on the environment worldwide.
- New community initiatives.
- Greater work flexibility, working from home has been really positive.
- I've personally really struggled after toxic breakup in relationship during lock down had to flee my home and chew through my \$1000 savings to get set up in another house.
- Less traffic.
- Book reading.
- The slower pace of life with more time for the things that actually matter in life was amazing! I think a 4-day work week would help to maintain this positive aspect to lockdown.
- Strong sense that our current government have made the correct big decisions. Was beginning to feel unsafe pre lock down but feel that the government have ensured our safety.
- Sense of purpose at work.
- Friends (who are my family) always checking on me. I'm blessed!

AFFORDABLE HOUSING - QLCHT

56% of respondents have heard of the QLCHT.

Fig. 46 – How did you hear about QLCHT?

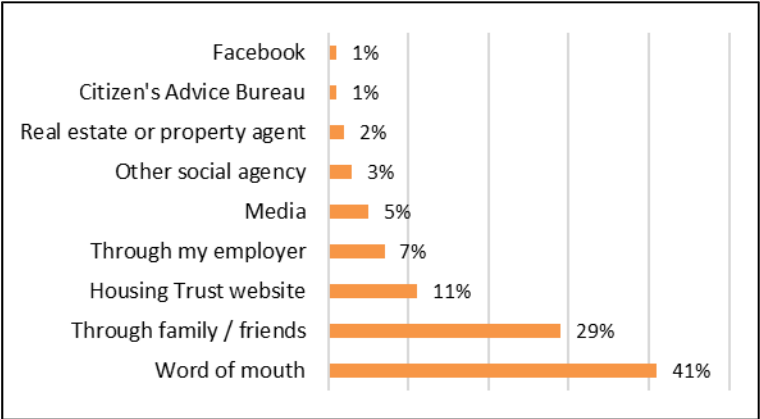


Fig. 47 – What QLCHT programmes are you aware of? (Select all that apply)

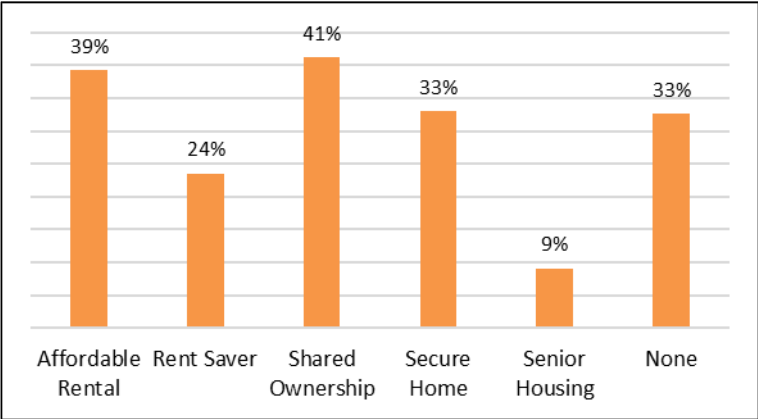
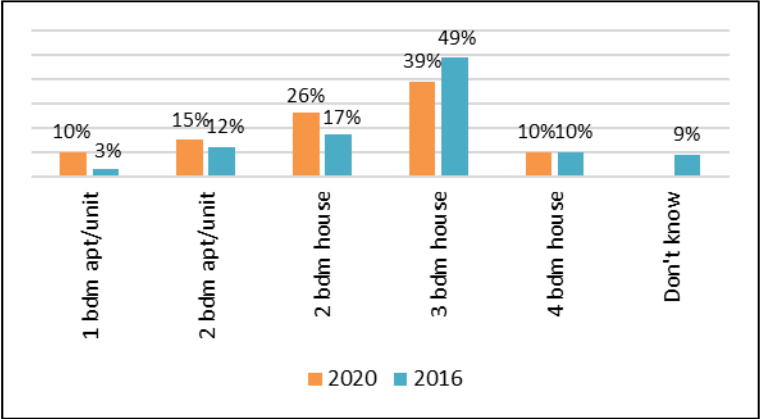


Fig. 48 – What sort of affordable housing would you like made available?



APPENDIX 1: SURVEY RESPONDENT COMMENTS

AFFORDABILITY

- That realistically getting a mortgage is near impossible under 30 with QT prices.
- Prices are a bit high.
- I work hard, make above average money but feel I will never be able to own a home and worry that I will not be able to retire. I will have to work until the day I die in order to pay the weekly rent. It is such a sad outlook.
- Hoping that house prices would be more affordable.
- Would like it to be more affordable, as it is far from affordable especially whilst comparing to the rest of the country where wages are similar but housing is less. Though financially aside, Queenstown lakes is a fantastic place to live.
- The high price of land to build on. High rental property prices.
- Areas in Queenstown where there are sunlight are too expensive.
- Local residents average income households that make up the majority of everyday workers being able to afford to buy houses, not just people with lots of money, and more houses under 550-600k that should not be the standard 2-3 bedroom house price, pricing Local long term everyday people Out of house market, have to rent when 40+ years old, can't sustain with tourists paying sky high rent, covid had shown that! Need to provide for working class who are building the town figuratively and literally.
- If GST can be dropped on new builds and reduce them by 15%, this would greatly improve affordability.
- There should be a level that people can afford to survive comfortably.
- It is the number one thing that impacts my enjoyment of living here and ability to fully commit to living here. Impossible on one income with children.
- I work remotely but if I had to work in Queenstown my skills would not transfer to a similar level/paying job in Queenstown. This disparity between jobs and cost of housing/living make it tough to be able to purchase a home Queenstown or surrounds.
- SHA's are silly - Bridesdale and Northlake are small, doll-house cottage types that are overpriced. They should not be allowed - and we can't even afford one of those! Hanleys farm - built for first homeowners - but all owned by developers, speculators - lower priced? Nope getting up to the million dollar mark...
- Prices have risen beyond affordability for many and I am hoping the economic fallout from COVID-19 makes it easier for us to buy or build our first home (providing we both keep our jobs of course!).
- We have owned houses in the past and at some point invested that money in a business, so now we have no deposit to buy a house. It seems that banks lend money to people who own houses to invest in businesses, but not the other way round, so we have made a life changing error which potentially means we are stuck renting forever.
- Housing to purchase or rent has been over-inflated for 7years, it would be good to see more home affordability.
- I noticed a drop in house prices when I was looking for new house while in lock down and was lucky to snap up cheaper house that was ex Air BNB in Arrowtown but have now noticed prices all back to pre focus prices (unaffordable).
- I work hard and sacrifice a lot to save extra money for my own home. However when an entry house and land is \$650k.. how are you meant to get ahead on the wages in the area, by yourself whilst paying such high rent and the prices of houses go up faster than your savings.
- Our family have been in the wakatipu since 1976. The only reason I stay is due to my parents being here still and in their 80s. My husband and I want to go as it is too unaffordable here now.
- The income of this area does not match the living cost, most people even those on a decent wage still can't even save or enjoy life because all they are occupied with is getting by ensuring they can pay off debt or just get by pay check to pay check.

- We have lived here 8 years and always rented but unable to save a deposit for a house.
- Rental prices are way too high for what you get. Most of the houses are old and you then spend a fortune in heating bills over the winter to stay warm. Some form of deduction should be made for houses over a certain age to help have the fund to cover the heating bills so you can stay warm in the winter.
- I think there needs to be re-assessment of looking at the average salaries for most locals in the area and the realistic prices of affordable housing. With high rents, low salaries, how are we able to save to even afford a deposit for an affordable house. There should perhaps be some relief on the amount of deposit for affordable housing. Houses should come warm, insulated, with renewable energy resources such as Solar panels to help keep bills down. A garden, to at least have the option to be sustainable and grow your own food. Storage is also very important. The majority of 1/2 bedroom flats or units for rent, are tacked on to the side or top of existing houses, usually with no weather proof storage. This is Queenstown, a place with mountain bike trails, two ski mountains, and a plethora of outdoor activities...so places without storage for families or couples is just plain ridiculous. If you are here long term, you're going to have lots of outdoor stuff with you. It's just completely impractical to not have the space in the majority of these rentals. That is the number one reason we remain in a larger shared house, because we have a garage. We have looked at lots of other property rentals as a couple, but none with storage.
- If one needs warm private accommodation one needs to pay a high price, elderly people are not into sharing type situations with multiple different age groups.
- Rents are ridiculous for people to try and save for their own home at the same time.
- Rental agents stating in letters to tenants that they continually check market rents to ensure landlords are getting the "market rate" for their property's and then putting tenants rents up before leases are up for renewal seems criminal to us. We have been loyal and longstanding respectful tenants, but to have our rent increased by \$30 per week 3 weeks before xmas really made us question our future in Queenstown. Rental agents don't seem to care about tenants and they are one of the main reasons rents were going up and up. Plus having inspections every 3 months after us having rented this property for 4 years now and never once getting a bad report seems like an invasion of privacy. It makes you think that rental property owners in Queenstown are greedy and don't have morals. But we actually think its rental agents that are the issue, not our landlord who lives out of town.
- It would be grateful if the rent is reduced and make affordable to everyone. Some people pay the huge rent as they have no other option in front of them such as job, family with their dependent children. It very hard to get a place if you have a baby. I really like the place and want to settle here but this huge living coast here make me stressed out. My 90% goes for rent .it's my humble request if the council could implement some sort of helps for the people who likes to live here.
- I hope landlords pay less mortgage so that tenants don't have burden and stress for paying ridiculous price of rent. I pay 730\$ per week for 3 bedroom house in QT and share with 3 people. I hope we would have more opportunities to rent properties of 1or 2 bedroom houses or apartments with affordable price. What we need is getting a private life with our love ones.
- The rents have reduced but they are still expensive and as soon as the demand increases for rental properties rents will increase again. I would love to have a home for life!
- Renting cost should be less as current situation.
- I guess the government have to make something about the rental prices, it's too expensive in Queenstown and we almost make money just for rent and food, we stay here 'cause the healthy and safety is really better than our country and the money here have more value than ours. I think rental prices have to be accessibly for everyone.
- The days of landlord calculating rents on a per room basis must disappear. They should match what a typical sole family can afford rather than grouping strangers into rooms per house. Air BnB income should be taxed at 45% so more houses remain in the rental market and holiday makers are made to support motels and hotels.
- Rent is too expensive. One third to half of our wedges gone for rent. We don't need designers house at all. Just comfy own room!
- Enforcing affordable rent.
- Put it this way I can rent a 3 bedroom house in Dunedin (pre covid) with a backyard for at least \$100 less than I would spend on a studio apartment here. I get this is a tourist town but for us citizens who live here it's unrealistic. 6 month leases shouldn't be a thing either as people just want to hike their prices up in summer and winter.
- Lower rent as I am living with family and house affordability as Queenstown only source of income is tourism.
- Reduce rent.
- My rent was reduced during the lockdown and until the 15 June. This has made a big difference in our savings. My partner and I have a join account for the bills, groceries and rent. Since the rent has been reduce we don't have to top up this account. We always have money left even for any emergency that we might have. Our groceries have improve, we can

buy more veggies, meat and fish. And at the end of the month we have money left to treat our self to a night out, or a small getaway. Our rent went from 460 to 350. Fortnightly we are paying \$220 less and that is making our life so much easier. It would be great to have a rent of \$350 for our own place the whole year. I think it is affordable for a couple and if you compare with the rest of NZ, 350 for a 1 bedroom apartment is not even that cheap. But I would happily pay that.

- Landlords are making it difficult for tenants by overcharging in the area.
- Need to control rent. At this stage rents are still high in regards to income and landlords want to put rents back up when everything goes back to normal but it will take a while, just because we open borders doesn't mean things are normal.
- I hope housing agents protects the tenants as well. Like the house we are renting don't have a separate meter. So, there are 2 unit but 1 power meter. Before we rented the house they told us the owner will pay temporarily the electric bill, after signing contract they told us we are supposed to pay electricity bec. owner changed his mind. I hope there will be a condominium type that the govt own like in Singapore. I think that way landlords and housing agents will think twice before raising prices.
- When we arrived here 4 years ago rents were \$600 PW and changed to \$800 PW in a matter of months. The heating of our rental that we've been at for the last 5 years is \$6500pa with us being frugal about heating. This has crippled us despite us earning well. If the rental market had been more reasonable and the heating less excessive we would have thrived more in the area. Groceries are so expensive too. If we had been able to pay less rent and save for an affordable home we would have been able to stay here but once covid hit we will have go return to auckland for a better cost of living. We don't want to go but we have to. The irony is now rents will probably be the cheapest they've been with plenty of choice but it's too late for us! Please work to bring rents in line with the average working class income and house prices too!
- Relief on breaking the lease early, and more affordable rent.
- I wish in the future the weekly rent will be affordable to everyone especially in us migrants sometimes you got the cheap accommodation but you are living with 15 people or more which is not comfortable that is based on my experienced before so I decided to live with three people which is more expensive but comfortable living.
- Prices are way too high .. rent is too high .. I would be worried if I had to try and find somewhere else to live for sure.
- One bedroom units are rented almost at the same price as two bedroom ones. Also many "luxury" homes available that I'm not sure who can afford.
- Some sort of rent freeze or lower Bonds would help renters. A basic house that's not \$600,000+ would also help.
- Still too expensive everything in Queenstown. It's hard to keep living in Queenstown.
- Rents being slightly cheaper, would be helpful.
- The reason I live out in Kingston is because my rent plus petrol is still cheaper than a house in Queenstown. The only thing that comes close to affordable in Queenstown are all units which are not a great surrounding for my daughter to grow up in. Also, there is a serious lack of houses to rent yet there is an over abundance of flats/units available.
- My current landlords are lovely and reduced my rent at the start of lockdown. My old landlords were Home and Co and they were awful to deal with, bullying and overly fussy with any small mark from wear and tear over 2 years of paying high rent for a wealthy farmers investment home. So I am very happy to not be renting with them and for the record I know a lot of renters who have had terrible experiences with that company. Hopefully you are aware of them and the issue.
- I hope it will be affordable to buy a house in Queenstown.
- Don't get me wrong I love it here in Queenstown/Arrowtown but with the prices of housing even after the covid outbreak I still can't afford to get a house, pay bills, petrol, and even been able to buy food. Having a dog also makes it hard to find a home, I understand home owners not wanting to risk their property. But how are people with good credit checks, house proud and have pets (that's well behaved) ment to be able to get anywhere in this town. I've been here for over 7yrs now and the prices of houses have gone up something shocking. Even having airB&B here takes away alot of houses and in return puts the prices up for people looking for something affordable. If nothing is going to change around here it wont be long before alot of kiwi locals will be moving to somewhere more affordable.

TYPE OF HOUSING

- Need more small houses or apartments. Allow alternative solutions such as tiny houses and house busses etc. Used in responsible ways.
- Wish there could be more housing that are suitable for couples wanting to start a family in the future. As most housing pre-covid are flatting situations. More 1 to 2 bedroom affordable apartments would help.
- Housing with decent size sections so you can actually enjoy the outdoors at home. There's a lot more housing with very small sections which doesn't really allow for children to have friends over, outdoor play sets, etc.
- Are there any affordable housing schemes in Queenstown?
- To be fair any affordable housing of 2 bedrooms or more would be great.
- Kiwibuild houses are not suitable for bigger families.
- It's not easy for single people here, and can lessen an individual's independence. There needs to be better options for smaller household units.
- To support co housing initiatives. They are driven by highly motivated people who work out how to use money wisely.
- Perhaps if the large tourism operators were required to provide staff house to more of their staff it would reduce the demand on the rental market; higher quality rooms (i.e. people not living in cupboards couch surfing or sharerooms just so they have a roof over their head) and help to reduce the cost of rent, helping people save more, or spend more in hobbies.
- I'd like to see more eco/tiny-small house communities. There's a significant portion of the population that wants a house and some green space, and would be happy to share that green space with other like minded individuals or families. We'd like to build small 70 to 80m2 so that it's affordable, efficient and low maintenance, which allows us to spend more time outdoors and doing the things we love instead of working to pay off crushing debt on an oversized house. Thanks for your time and the opportunity to provide feedback.
- It would be great to see an intentional community of movable homes that are cheaper to build. The houses are occupied permanently, the group governs itself with sociocratic principles. Land speculation is eliminated. Removable homes on leased land are attractive and affordable.
- Land should be made available on a 100 year lease like they used to be, with land out the equation better homes can be built without the ridiculous level of debt people are getting themselves into, I personally do not think a first home should cost more than \$350000 anywhere in NZ.
- We need density, apartment style for the overseas workers to free up houses for families.

QUALITY OF HOUSING

- Real estate agents and landlords don't seem to be aware of, or don't seem to care, that they have a legal obligation to meet healthy home standards.
- More Accountability for non insulated homes and ridiculous rent prices.
- The cost of your houses though Hough do not represent quality. The quality standards of housing is fairly low. Insulation and heating regulations and affordability needs to change. I come from Canada where average temperature is -35 in winter yet our houses are warmer and heating bills are lower. The condition some houses are in is nothing short of shocking and the fact that insulation is not understood and mandated as it is in North America is just as shocking.
- Stricter checks on suitability/condition of houses. \$600 per week for a single glazed, non-insulated 70's build house seems to be the norm because of the lack of accommodation. It's expensive to live very uncomfortably which in this day and age seems such a shame. I am not kiwi but I also believe there should be a lot more kiwi only housing, with income being the main factor in prioritising/choosing them and for single parent families too - especially in QLDC. Introduce rent bands with caps on houses - if someone wants to charge more for example then they must have a checklist that is carried out by a surveyor and the house is given a rating. Based on the rating the tenant knows they are paying correctly and the landlords aren't creaming it anymore.
- I hope there will be some kind of rule's or regulations that regulates or stop people on taking advantage of situations.
- For example if an old house, is being rented and it's unfurnished, not fully insulated or double glazed (basically didn't have what modern houses has). They can't rent it for a very high price.
- What I'm hoping is categorize houses, what state they are in, are they furnished or unfurnished. Basically does the price of the rent matches the state of the house.

HOUSING USE

- Think we should look really hard at the use of private housing for AirBnB - particularly houses that are always on AirBnB (not those who do it to their own house when they go away). We also need to improve the average incomes in this area - they are low.
- Stop air bnb, its killing the rental market.
- I used to live on a street in wanaka where we only had neighbours on our street for 3 weeks in the summer. There were rows of empty homes the rest of the year but no one seemed to be renting them out to people actually wanting to live and work in the area. It makes it harder to find something affordable when the properties that are here aren't being rented out.
- It seems like Queenstown has all of these million dollar homes, but none of the "worker" types such as myself could ever afford those. I understand investors and investment is important, but what about the poor folk who can't/won't ever be able to make or afford something like that?
- Investment properties should not be given priority. First Home buyers should have a fair chance to get onto the market with affordable houses.
- More long term rentals available and less Air bnbs.
- As many people say, airbnb is a massive hindrance to affordable housing. I wish NZ would ban it and other forms of it.

COVID-19 RELATED

- Things really need to change and I think Covid has been and will be an amazing reset for Queenstown. However I am hoping that when borders reopen Queenstown does not go back to its old ways. We are hoping to leave our tiny unit at the end of our lease in September and go into something bigger preferably a 2 or 3 bedroom as we are looking at staying here for the long term. We would like it to be more affordable first though.
- As small business owners we have been hit extremely hard by this situation. We are unsure if we can stay here and make it work or not.
- Concerned for the bleak future of employment and affordable homes for people in the QLDC area with loss of tourism and event jobs. Also - you asked about positive experiences during lock down but not the challenges - juggling two full time workers and kids at home, massively increased workloads and very limited free time.
- "Covid19 actually helped me find a place. Prior to that I had been looking for a place to rent for nearly 2 years. Prices were so unaffordable & the state of some of the properties was horrible to say the least.
- So, once Air bnb properties flooded the market I was able to attain a nice 2 bedroom/2 bathroom flat at a reduced price.

HOUSING TRUST

- I applied years ago and haven't heard anything back. Me and my partner are citizens he's kiwi and we could use help staying here. We have family and friends here who support and help when they can.
- Is the kiwibuild development still going to happen?
- You're doing a great job!!
- I and my family are looking forward to afford the one of your house project in the future here in Queenstown.
- We have been living here in Queenstown for almost 10 years, renting a house is a little hit pain.
- We hope and wish that one day housing trust will able to help us to give us a chance get the affordable house.
- You favour those who have children. Why can't you see that couples without children actually contribute more to the community, workforce and economy as we have more time and less commitment to said children. Doesn't that help push to keep us in Queenstown?
- More availability for senior housing. My elderly father has been waiting for 4 years and still nothing.

- I have been in contact with the housing trust and brief conversation suggested I was eligible for housing as had income. Now without a job and my savings being used to buy food, I'm not sure where that leaves me. I finally found a 4 broom rental at reduced rent for 16 weeks, that will go up in July to 550 then 600 in Sept. The house is cold and I'm afraid to heat it due to the cost of power. My food bills have gone up astronomically and I'm struggling. I've just started looking to what's in the area for support. It's incredibly stressful and my brave face/she'll be right isn't holding together very well.
- The condition is not easy to understand as I am from non-English - speaking country. A lot of info I do love to know in understandable way. Such as Can buyer transfer the lease to their child once the buyer pass away? The meaning of ground rent. Or what will happen if you sell the house back, how much you will get back from housing trust. Etc
- The income cap is not viable. We have been eligible but unable to access your the programme for 13 years - now our finances enable us we are no longer eligible. The shared ownership model was of most appeal.
- We have been on the housing waiting list to look into buying a property haven't heard anything, Paying 650\$ Pw into someone else's pocket isn't a good feeling - something needs to be done to help nz citizens to be able to afford buying there own place.
- The Housing Trust may be able to secure 'cheap' houses when the real estate market crashes in a few months.
- I have been registered for 2 years now and my current living conditions have led to depression, high blood pressure and severe stress. It has also been hard on my son.
- We need to be able to use our kiwi save to purchase a house in this area. We would like to eventually own the land like everyone else that purchases a house. End of the day we would like an asset, not to pay of a property that we never ever own, or only lease for 99 years. What is the benefit of all the hard work and payments if we never get to own the property outright.
- Never fully owning your house puts me off a bit. Having to rent the land too. If I ever decide to move back to Europe or sell, it has to be back to the trust. This is a new part and previous people didn't have to commit to this.
- What is available please?
- I hope I am able to get a house to rent or buy in time in the Hikuwai development.
- The waiting list should have an order I have been on the list for 6 years...
- The reason i havnt gone on the list of affordable housing is I do not want to leave Arrowtown, my children go to school in Arrowtown my support system of friends is Arrowtown and its a small community. I was told that you have to take what is on offer that you don't get to choose location of house. Rent has gone up from affordable 400\$ to twice the amount in just 4 years it is insane. I will not be squeezed out by rich overseas buyers my children are NZ and they deserve the right to live here.
- Thank you to the Housing Trust for making it possible for lower income earners to purchase homes in the QL area! Keep up the great work. Cross fingers I will be successful in purchasing a 2 bedroom Toru Apartment. I would love for my children in Auckland to come and visit and stay with me in my own home.

GENERAL COMMENTS

- Inaccessibility becomes long-lasting when every element of the process of finding a home focuses on individualism, rather than considering the wants of collectives, neighbourhoods or communities.
- Being treated as a New Zealander no matter where one lives , not you must be rich because you live in Queenstown, and you can pay the asking price.
- Diversification outside of tourism with other work opportunities.
- The council needs to put its community and housing/rental affordability high on its list. Get the tourists out of the residential suburbs keeping them available for workers and locals. There is enough commercial accommodation to look after the tourists. Think about the community not just about the money!

QUEENSTOWN LAKES COMMUNITY HOUSING TRUST

QLCHT is an independent, not for profit, community owned organisation whose establishment was initiated by the Queenstown Lakes District Council in 2007, after it recognised a growing issue with affordable housing in the Queenstown Lakes district. It is a registered community housing provider regulated by the Community Housing Regulatory Authority and a registered Public Housing provider with the Ministry of Housing and Urban Development.

QLCHT offers a variety of housing programmes, both rental and assisted ownership designed to help committed residents of the Queenstown Lakes District into decent affordable housing with secure tenure.

For further information about:

2020 Renters Survey

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