



# MESSAGING & DATA LAB: HOUSING SURVEY

## — TOPLINE TAKEAWAYS

*Conducted January 2026—2,000 Registered Voters Surveyed*

**Executive Summary:** This survey paints a simple picture: housing costs are delaying big life choices, voters think government red tape is a big part of the problem, and there's broad support for policies that cut fees, speed up building, and expand the workforce, especially when incentives reward places that actually reform.

### Housing Costs are Changing Real Life Decisions

When asked whether housing costs have caused them to delay specific major life decisions, most report at least one delay:

- ★ **51%** say housing costs have delayed a major life decision
  - **74% of young people (18-34)** have delayed a major life decision
  - **68% of Hispanics** have delayed a major life decision
  - **44% of parents with kids at home** have delayed a major life decision

The most common life milestones being delayed include:

- ★ **29%** delaying a move to a new community
- ★ **19%** delaying a move for a better job
- ★ **14%** delaying retirement
- ★ **13%** delaying having a child (rising to **25% among Hispanics**)

Younger adults are especially affected. Among voters ages **18-34**:

- ★ **43%** have delayed moving to a new community



- ★ **35%** have delayed moving for a better job
- ★ **27%** have delayed having a child
- ★ **23%** have delayed getting married

### **Broader pressure beyond formal delays:**

In a *separate question* focused on job mobility — not whether a move was formally delayed — voters were asked whether housing affordability has *affected their ability* to move for a better job. On this measure, **34%** say yes, including **59% of voters ages 18–34**, **61% of Hispanics**, and **40% of Independents**.

### **Housing costs keep people from starting families and pursuing other life milestones:**

- ★ **11%** say housing costs have delayed **getting married**, rising to **23%** among voters ages 18–34
- ★ **13%** of voters say high housing costs have delayed **having a child**; **25% of Hispanics** have delayed **having a child because of housing costs**
- ★ Among **young adults ages 18–34**, that number **more than doubles to 27%**

These aren't abstract concerns. For younger Americans especially, the cost of housing is shaping when or whether they feel financially secure enough to settle down, buy a home, and start a family.

## **Voters Think Government Red Tape is the Real Driver of Housing Costs**

When asked how much “government fees, mandates, green energy requirements, and red tape” contribute to higher housing costs in their community:

- ★ **72% say government red tape contributes to high housing costs**
  - **37%** say “a lot”



- **35%** say **“a little”**

And when asked, **64%** say **rules that block new construction methods contribute** to high housing costs: **32%** say those rules contribute **“a lot,”** and **32%** say **“a little.”**

## **Who Gets Blamed the Most for Making it Hard to Buy a Home?**

Voters were asked to rank six groups from **1 (most responsible)** to **6 (least responsible)** for making it difficult for young families to afford a home. The share ranking each as **#1** is telling:

- ★ **State and local government bureaucrats — 28%** rank #1 (highest)
- ★ **“Something else” — 20%** rank #1
- ★ **Wall Street investors — 19%** rank #1
- ★ **Illegal immigrants — 13%** rank #1
- ★ **Homebuilders — 11%** rank #1
- ★ **Foreign buyers — 8%** rank #1

**Bottom line:** Far and away, the blame lies with state and local bureaucrats. **50%** rank state and local government bureaucracy as the first or second most responsible for making it difficult for young families to buy a home with next closest at **35%** (Wall Street), **33%** (Homebuilders), and **30%** (Foreign Buyers).

## **What Do People Say Are the Biggest Reasons Homeownership is Out of Reach?**

When asked which factors are the bigger reasons people struggle to buy homes in their community, the top answers are economic basics:

- ★ **Property taxes — 42%** (54% lean GOP)
- ★ **High financing costs / interest rates — 42%**
- ★ **High down payments — 39%** (48% Black, 44% Hispanic)



Then a second tier:

- ★ **Shortage of homes for sale — 17%**
- ★ **Homeowners insurance costs — 17%**
- ★ **Government fees and permitting costs — 17%**

## **Voters Back Supply-Side Reforms When Tied to Local Action to Cut Red Tape and Fees**

Several “build more / remove barriers” ideas draw majority support:

### **Cutting the added cost of government fees**

- ★ Voters were told government fees add **about \$94,000** to a new home, and asked about a voluntary partnership to reduce unnecessary costs/delays:
  - **74% favor** (38% strongly + 36% somewhat) offering **tax incentives to encourage homebuilding in areas where local governments significantly reduce government fees on new construction**
  - **67% favor** giving priority access to existing federal housing/infrastructure/workforce funds to communities that reduce local fees (28% strongly + 39% somewhat)

### **Training more construction workers**

- ★ **75% favor** using federal funds to help states/localities train skilled construction workers and make it easier to enter apprenticeships

### **Factory-built / modern construction**

- ★ **58% favor** giving priority federal funds to states/localities that allow factory-built construction methods meeting the same standards as traditional building
- ★ On whether the federal government should encourage standard rules to make factory-built homes easier: **44% say yes, 41% say communities should decide, 15% not sure**



## Helping People Buy a Home is Popular, with Some Appetite for Conditions

### Mortgage assistance for first-time buyers

- ★ **69% favor** federal assistance to reduce monthly mortgage payments for first-time homebuyers (37% strongly + 32% somewhat)
- ★ When asked whether mortgage assistance should go to **all buyers** or **only in communities that reduce government fees**, voters split:
  - **57% all buyers**
  - **31% only in communities that reduce fees**
  - **12% not sure**

### Popular “Family Balance Sheet” Idea: Let 529s be Used for a First Home

Allowing 529 education savings to be used for education or a first home purchase gets **67% support** (26% strongly + 41% somewhat).

### Opportunity Zone Support in Areas that Reduce Government Fees

**63% support** (22% strongly + 41% somewhat) offering tax incentives to private investors who fund home building for working families in areas where local governments work to reduce permitting delays and unnecessary building costs.

### Other Tested Ideas Worth Noting

- ★ Tax credit to help pay down mortgage for 1<sup>st</sup> time homebuyer family who has child within 5 years: **63% favor**



- ★ Government helping finance construction along with private investors: **55% favor**
  - **If this policy were limited to areas that reduce government fees, 52% favor**
- ★ Additional ~15% fee on non-U.S. citizens buying newly built homes: **54% favor** (59% Hispanics favor)
- ★ Federal funding to renovate homes vacated after deportations: **55% favor**
- ★ **44% support** federal government encouraging standardizing rules to make it easier to build factory-built homes vs. **41% support** communities setting their own rules

### **AFPI Policy Recommendations**

- ★ Using federal leverage to incentivize state and local governments to cut excessive fees, streamline permitting, and reduce construction delays
- ★ Prioritizing federal housing, infrastructure, and workforce funds for communities that remove barriers to homebuilding
- ★ Establishing a market-driven Working Families Housing Fund to finance workforce housing in jurisdictions that pursue reform
- ★ Expanding skilled-trades training to address labor shortages and reduce construction costs
- ★ Supporting modern construction methods, including factory-built housing, to speed delivery and lower prices while maintaining safety and quality
- ★ Empowering families to build wealth by allowing 529 education savings accounts to be used toward first-time home purchases