



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 1st 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