



Wellbeing
Waikato
TOIORA O WAIKATO

Research.
Knowledge.
Storytelling.

2025

'HouseMate' Platform

Summary



Purpose Statement:

This mahi, led by the Waikato Wellbeing Project, aims to create more affordable housing in the Waikato.

Prepared for:



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Future Proof
Te Tau Titoki

Prepared by:

Veros

HouseMate: A one-stop platform for home buyers

The intent behind HouseMate* is to provide a personalised, one-stop digital platform designed to guide buyers through the entire journey of purchasing a home. It brings together financial tools, education, scenario modelling, and trusted industry connections into a single, easy-to-use experience.

Most suited to first home buyers, the platform helps users understand what they can afford and compare realistic options. It is also about helping people learn the home-buying process step by step and support them to make confident, informed decisions about new homes, smaller homes, and higher-density housing.

It is designed to replace today's fragmented, confusing home-buying experience with one trusted place that supports users from the moment they start thinking about buying a home.

**HouseMate is a working title aimed to demonstrate the nature of the platform.*

Live Prototype of Platform

A prototype version of the platform has been built to demonstrate its intent and opportunities. This is only in concept stage.



Principles behind the platform

Today's first home buyers move between a dozen different websites, tools, lenders, and sources of advice. Much of the information is generic, inconsistent, or biased toward the source providing it.

HouseMate responds by bringing everything together in one personalised neutral platform. The platform is built around four core principles being:

1. Personalised guidance
2. Grounded in affordability with realistic scenarios, not generic advice
3. Full cost transparency
4. Trusted pathways and support

Personalised guidance

Every feature is intended to be tailored to the user's unique financial situation (both current and likely in the future based on their occupation and likelihood of career progression and income raises), household needs, lifestyle, and long-term goals.

Grounded in affordability with realistic scenarios, not generic advice

Unlike other platforms that exist which start by asking what kind of house a person wants and needs. This platform will be focused on affordability, grounding options and scenarios based on the unique financial circumstances of the user.

In addition, the intention is that users see real examples that show the financial and non-financial pros and cons of different pathways:

- Buying new vs an existing
- Buying a smaller home
- Renovating a doer upper
- Choosing a lower-cost location
- Stretching to buy a larger home

Full cost transparency

Often the full cost of different homes is not fully understood at the outset. It is important that house hunters understand this in circumstances where their budget is already tight. This platform looks at affordability and costs beyond just the mortgage. The platform includes rates, insurance, maintenance, and other long-term costs first-home buyers often overlook.

Trusted pathways and support

Users will be able to connect with verified lenders, advisors, solicitors, builders, and councils through one trusted interface.

Together, these features make the home-buying journey clearer, simpler and more achievable.

Bring clarity to a fragmented system

HouseMate directly addresses several system-wide challenges:

- **Fragmented information:** There is plenty of advice available, but it is scattered, inconsistent and often generic. HouseMate centralises it and personalises it.
- **Financial literacy needs:** The platform builds knowledge and confidence, making complex concepts understandable.
- **Market barriers to smaller more affordable homes:** Many households are open to living smaller but aren't aware of the benefits or trade-offs. HouseMate promotes smaller homes as smart choices.
- **Decision overwhelm:** The sheer number of steps, unknowns, and forms of advice makes buying a home feel unachievable. HouseMate reduces that stress and empowers users.
- **Supporting more affordable housing choices:** Focusing only on affordable options, the platform helps people focus on homes that are less likely to stretch their budget.

What makes this different?

All you need to know in one place, personalised to your unique housing wants, needs, and finances.



See the whole journey/process

Not just answers to your questions, but a complete view of your journey from start to finish.



Voice First Assistance with HouseMate

Talk naturally to HouseMate about your situation. No forms to fill unless you want to.



Local Waikato Focus

Properties, providers and programmes relevant to the Waikato region.



Safe & Realistic

Clear about when to get professional advice. No pushy sales, just honest guidance.



Connect with experts

Connect you with trusted experts and guidance and support to help you into an affordable home.



Chat to HomeMate

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Creating demand for the homes we need most

One of the platform's most important objectives is to support more uptake of higher density, more affordable housing typologies. Townhouses, walk-ups, and smaller apartments are often the most attainable options, but developers need presales to secure financing. However, for buyers, purchasing off-the-plan is unfamiliar and can feel risky.

Research from Squirrel highlights this challenge:

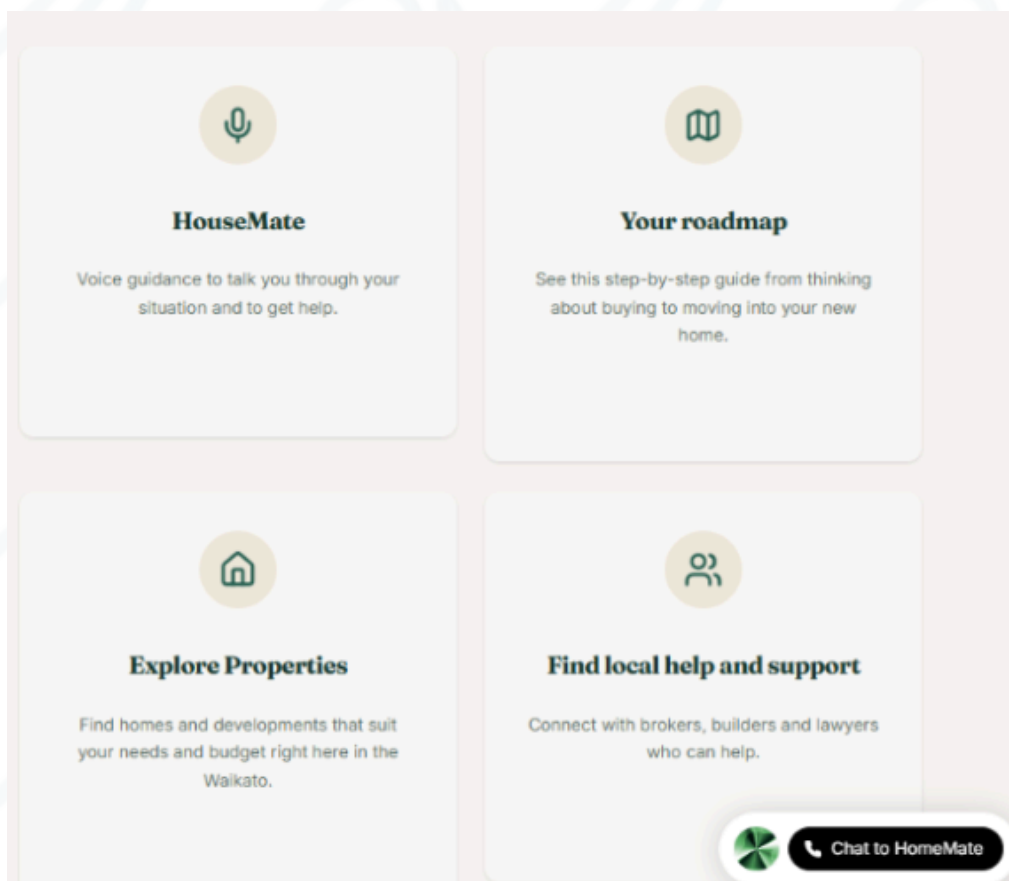
- 44% worry about build delays
- 38% are unfamiliar with the process
- 25% fear the finished home won't match expectations.

Parents and advisors often can't help, because they've never bought off-the-plan either.

How HouseMate helps unlock housing supply

HouseMate helps bridge this gap and supports the delivery of more intensive housing development in the Waikato by:

- Explaining off-the-plan buying in plain language, step by step
- Addressing common fears and misconceptions
- Providing guidance on contracts, milestones, delays, and protections
- Showing benefits like lower deposits and quicker savings timelines
- Connecting real buyers with real developers who need presales to establish their projects.



Who HouseMate is for

Primary Users

- First-home buyers
- Low-to-moderate income households
- People considering new builds or smaller homes.

System Participants & Stakeholders

- **Councils:** Better informed buyers align with local housing strategies and reduce pressure on planning teams
- **Developers:** More presales and greater confidence in compact, affordable typologies
- **Iwi and Māori organisations:** A tool that supports financial literacy and housing pathways
- **Lenders and Advisors:** Better prepared applicants with clearer expectations.
- **Community Housing Providers:** A resource for clients navigating ownership pathways.
- **Developers and Builders:** A way to match buyers with appropriate homes earlier.

HouseMate Home **Your journey map** Your properties Your service providers Help & Support

Your journey map

A step-by-step guide to buying an existing or buying a new home in the Waikato. Start where you are, and we'll help you get to the next step.

- STAGE 0**
Just thinking about it
Exploring possibilities and understanding if home ownership is right for you.
Goal: A clear decision on whether to pursue home ownership now or later.
- STAGE 1**
Money & eligibility basics
Checking your finances, savings, and creating a budget.
Goal: Understanding your budget and deposit goals.
- STAGE 2**
Clarifying the brief
Deciding what kind of home you need and where you want to live.
Goal: A clear list of 'must-haves', 'nice-to-haves', and how your budget relates to them.
- STAGE 3**
Finance pre-work and advice
Getting pre-approved for a loan and organising your deposit.
Goal: Mortgage pre-approval and a ready deposit.
- STAGE 4**
Searching and shortlisting
Doing properties and finding the ones that match your budget and brief.

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Current Feedback from people on the prototype

Early feedback on the HouseMate prototype has reinforced the need for a single, trusted platform to support first-home buyers. Users describe the current experience as fragmented, confusing, and heavily biased toward whichever organisation is providing the advice.

Here's some of the feedback on the current prototype:

"Yes, there are tools that cover individual pieces (Sorted, Trademe, bank calculators, KO), but nothing that brings everything together in one place. That's your biggest selling point."

"One thing I was thinking of is how it builds trust with the buyers, if they don't genuinely trust the app, they won't lean on it for the big decisions, and they won't get the full benefit from it. So almost everything in the platform should be designed to build that trust and make them feel like they're in safe hands."

"As a recent home buyer (second home) – don't think something like this exists – you seem to have to bounce around multiple sites to get all the info you need and it always seems quite skewed to the site providing the info (e.g. Lender.) So, as you say there is no 'one stop shop.' The step-by-step journey map to work through is super useful".

This feedback demonstrates the platform's potential value as a trusted, neutral, personalised place where buyers can get the increased clarity.



The Path to Adoption

To understand whether HouseMate should proceed to full development, there is the need to validate demand, test its system-wide value, and ensure there is a sustainable model for ownership, maintenance, and governance. Next steps include:

1. Confirm the platform's potential

- Continue gathering feedback on the prototype to ensure it meets real user needs.
- Test with councils, developers, lenders, iwi organisations, and CHPs to confirm benefits and value.
- Identify where the platform could integrate with existing tools and initiatives.
- Identify how information and data from the platform can be used to support improved policy making for urban development in the Waikato.

2. Develop a full business case

Building a production-ready platform will cost \$100,000 - \$200,000 depending on functionality. Annual operating and maintenance costs could cost between \$50,000 and \$75,000 again depending on functionality. A business case will address:

- Whether the platform is worth doing
- Who will own the platform
- Who will champion and govern it
- Who will manage content and updates
- How will be benefits be measured
- Who will fund its development
- Who will fund its maintenance
- Potential revenue streams and their viability

3. Decide the delivery model

Based on the business case, confirm:

- Whether the platform proceeds to full development
- The delivery partners
- The governance structure
- The funding approach
- The long-term maintenance plan

These steps ensure the platform has a clear pathway to become a trusted, sustainable tool that supports both home buyers and the wider housing system.



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