

FINDINGS OF THE 2019 LEASE PURCHASE RESIDENT SURVEY

Authors: Cody R. Price, PhD & Katie F. Fallon, PhD



EXECUTIVE SUMMARY

The Office of Housing Policy and the Office of Multifamily Housing created and disseminated a survey to households living in properties that received Lease Purchase allocations from OHFA. The survey asked residents about their experiences finding housing, their preferences for home and neighborhood, their satisfaction with their current housing, preparation for homeownership, knowledge and interest in lease purchase, and information related to past and future mobility.

This report summarizes results from the Lease Purchase survey and connects the results to broader trends in the LIHTC and affordable housing. Throughout, we attempt to highlight differences between the Lease Purchase and broader LIHTC populations.

Overall, Lease Purchase residents were satisfied with their homes and neighborhoods. Residents were most satisfied with the size of the house and least satisfied with maintenance. A majority of respondents were interested in purchasing their home, however there were some large barriers standing in the way of a successful purchase. First, awareness of the Lease Purchase program was low in that many were never notified that they lived in a Lease Purchase property. Second, residents reported very low awareness and ability to take advantage of the programs intended to lead to successful homeowners, specifically a savings account through their property management and/or educational courses to prepare for homeownership. Finally, the length of the waiting period, 15 years, was considered too long for many.

Findings from this survey highlight the need for more clarity and education for residents about the Lease Purchase program. Findings highlight the need to reconsider maintenance requirements in light of the low likelihood of conversion from rentership to homeownership.

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METHODOLOGY

We distributed a survey to all 6,083 households living in OHFA-funded Lease Purchase homes in 2019. Residents received a letter inviting them to take part with a paper survey and a link to the survey available electronically via SurveyMonkey. Residents received two additional reminders after the initial survey invitation.

Survey questions focused on mobility, current housing and neighborhood preferences, satisfaction with their housing and neighborhood, barriers to finding suitable housing, preparation for homeownership, knowledge and interest in lease purchase, and demographic information. Surveys were distributed between June and August 2019. Full survey text is in Appendix A.

SAMPLE

We received 608 usable responses, which is about a 10 percent response rate. Table 1 shows demographics of the sample compared to the broader Ohio Lease Purchase population. There are strong similarities with gender¹, race, and ethnicity. However, the sample is slightly older than the population and reported higher incomes than the Lease Purchase population.

	Sample	Entire Population
Age, Mean	49.22	44.30
Age, Median	48.00	42.00
Male	12.30%	13.01%
Female	81.60%	86.21%
White	18.60%	17.30%
Black	69.10%	61.54%
Other race	3.50%	2.36%
Hispanic	2.00%	3.08%
Not Hispanic	86.70%	43.38%
Income, Mean	\$22,206	\$16,144

TABLE 1. RESPONDENT DEMOGRAPHICS COMPARED TO ALL OHFA LEASE PURCHASE RESIDENTS

1 A category's percent may not equal 100 percent due to missing responses on that question.

FINDINGS: PREVIOUS LOCATION AND TENURE STATUS

A majority of surveyed residents (59.6%) moved less than 5 miles from their previous home to their current home (Table 2). This is roughly 10 percent higher than general <u>LIHTC residents</u>, but is on par with other movers within Ohio and the U.S.

Almost all residents (86.5%) were renting prior to moving into their their home; though 6.23% previously owned their own home and 7.24% lived in another living situation (i.e. homeless or living with somebody without paying rent). Further, 48% of residents previously lived in single family housing, followed by 22% in an apartment, 13% in a duplex/triplex, and 10% in a townhouse.

TABLE 2. DISTANCE MOVED FROM PREVIOUS HOME TO CURRENT HOME

	%
Less than 1 mile	16.3
1 to 5 miles	43.3
6 to 10 miles	17.9
11 to 20 miles	10.4
More than 20 miles	8.6

FINDINGS: SEARCH FOR NEW HOUSING

We asked residents what barriers they faced when searching for a house. Respondents indicated that the largest barrier was finding a place with an opportunity for ownership (Figure 1). Given the average income of the population surveyed is only about \$22,000 per year, when the median home price in Ohio was \$132,317 in 2019, it may be unsurprising that many of them could not find an option for purchase.



FIGURE 1. BARRIERS TO HOUSING WHEN SEARCHING FOR A NEW HOME

The next most prevalent barriers were finding a home in their price range and a home that would accept their voucher. These barriers were reflected in open-ended responses, one respondent stated the biggest challenge was "finding a house with enough bedrooms in my price range", and another said they "had a hard time finding a decently structured home in a good/safe working class neighborhood in my price range." Another said, "it was very hard to find a nice home in a good neighborhood. Although I had a voucher at the time, the choices were slim!"

We asked residents why they chose to live in their current Lease Purchase property. Top answers included the number of bedrooms and the low rent (Figure 2). One respondent said, "I chose to stay in this neighborhood because with it being part of a subdivision, all of the homes look the same...I liked the fact that the home had four bedrooms and two full bathrooms and it was basically brand new".



FIGURE 2. REASONS THEY CHOSE TO LIVE IN A LEASE PURCHASE HOME

Comparing reasons for choosing a Lease Purchase home to the barriers with finding a house, the Lease Purchase program appears to meet residents' desires and provides them with opportunities that they may not have been able to find in the broader market, specifically, a pathway to ownership, lower rent, and sufficient bedrooms for their families.

For neighborhood amenities (Figure 3), residents most preferred a safer and more attractive neighborhood, followed by being comfortable in their community, walkability, and good schools. The least important neighborhood characteristics to respondents were being near a new job, being near social services, or access to job training programs.



FIGURE 3. RESPONDENT PREFERENCES FOR NEIGHBORHOOD PROXIMITY

One of the key differences between LIHTC and Lease Purchase respondents is the importance of schools. Lease Purchase residents ranked proximity to better schools as being one of their top neighborhood priorities, while schools were at the bottom of LIHTC resident preference rankings. This difference may be related to the older average age of residents and the fewer number of children in LIHTC units compared to Lease Purchase respondents.

FINDINGS: SATISFACTION WITH CURRENT HOUSING

Overall satisfaction with the decision to live in lease purchase is relatively high. Residents generally agree they are happy with their units. Of all residents, 64.03% said they are happy or very happy they chose to live in a lease purchase unit and 62.80% would recommend the Lease Purchase program.

Residents are more satisfied with their home than neighborhood; 72.87% are satisfied or very satisfied with their home, compared with only 53.02% that are satisfied or very satisfied with their neighborhood. This pattern is reflected in safety as well – 74.69% feel safe or very safe in their home, while only about 56.26% feel safe or very safe in their neighborhood. These findings are similar to LIHTC residents, where residents felt safer and more satisfied with their home compared to their neighborhood.

Digging into aspects of the home, respondents were most satisfied with the number of bedrooms, size of the living room, and the garage (Figure 4). Residents are least satisfied with ADA accessibility features and storage. Unit storage is a common issue of dissatisfaction among both LIHTC and Lease Purchase residents. Individuals in comments also have problems with the lack of storage in areas such as the kitchen.



FIGURE 4. PERCENT SATISFIED WITH HOME ATTRIBUTES

Lower satisfaction with neighborhood attributes is visible in most components of neighborhood access and design that the survey asked about (Figure 5). The highest level of neighborhood satisfaction is for access to local organizations, such as churches (65.7%), followed closely by access to doctors (65.5%), satisfaction with the building's location in the neighborhood (65.3%), and transit access (63.8%).



FIGURE 5. PERCENT SATISFIED WITH NEIGHBORHOOD ATTRIBUTES

Of the top ranked preferences that residents stated (Figure 3), respondents are moderately satisfied with friendliness or comfort of their neighborhood (59.1%) and attractiveness (49.9%). However, satisfaction with attributes that residents most preferred, including schools (46.4%) and jobs (37.8) are some of the areas of least satisfaction for respondents. The area of least satisfaction is proximity to community facilities, like parks (19.2%). The lack of perceived amenities is reflected in the open-ended responses as well.

[My] current neighborhood-lacks major public library w/ good services - shops- grocery and public transportation- affordable, clean, safe, reliable, and on time. The community needs life (services) coffee houses, bookstores, shops- fresh flower shops- grocery stores- restaurants- theatres- galleries- stuff.

Their lower perceptions of safety in the neighborhood may relate to their lower satisfaction with police protection, and the perception that their homes are in neighborhoods with higher crime. Respondents included the following comments:

Simply giving residents better location choices, these homes are always in a drug, crime, or violent areas and then we get charged too much for rent but the location doesn't match pricing.

The neighborhood is terrible people are scared to report because of safety issue

My garage and home have been broken into 5 times since I've lived here. My mini-van was stolen too and totaled. I am very afraid for my children and myself.

By region, Lease Purchase residents in urban neighborhoods feel less safe in their neighborhood and their homes than those in suburban and rural neighborhoods (Table 3). Rural respondents feel most safe in their neighborhood and home.

	Neighborhood (%)	Home (%)
Urban (N 353)	48.73	72.36
Suburban (N 137)	64.96	74.10
Rural (N 100)	70.00	83.67

TABLE 3. PERCEPTION OF SAFETY BY URBAN, SUBURBAN, RURAL

FINDINGS: MAINTENANCE

As Lease Purchase homes have more rigid requirements for maintenance and home upkeep than standard LIHTC units, we asked residents about their satisfaction with the maintenance they receive, how much of their own time and money they spend on maintenance, and the degree to which they understand their maintenance responsibilities.

Figure 5 shows that residents, on average, strongly agree that the items in their home are in working order and that they understand their maintenance responsibilities (72%) as they are outlined in their contract. However, residents responded less favorably regarding the support and communication they receive from their property manager. Only 46% responded that they received the right amount of maintenance support.



FIGURE 5. MAINTENANCE SATISFACTION

When asked about the division of labor between property management and the resident on maintenance responsibilities, on average, residents said management assumed about 68.5% of the maintenance, leaving the tenant with about 31.5% of the responsibilities. On average, residents said that they spent about 2 hours and \$128 per month on maintenance; and 85% have had to purchase tools or equipment to maintain their home. Further, 45% of the respondents (23% - minor impact; 14% - moderate impact; 8.4% - major impact) indicated that the cost of maintenance and repair had a negative impact on their ability to save money to purchase their home. One respondent wrote in comments:

I've been in my home for 12 years, my dishwasher ONLY worked for the first year. I was told over and over they would fix it or replace it. They never did. Every year my basement would flood. the sump pump would always bust creating a pool in my back yard. It was like pulling teeth to get them to come fix anything.

Another respondent also expressed concern on maintenance response time, saying, "The maintenance is extremely slow. It took 8 months just to receive a replacement handle for the refrigerator door."

Some respondents felt that the maintenance responsibilities should not be put on the resident. One respondent said, "I have never rented a unit where maintenance costs were my responsibility. I was upset when I was told I had to help with any of the costs in my current unit." Others echoed this opinion: "The maintenance process and costs should solely be the responsibility of the owners until a process to purchase has been started. The renter should not have to invest one dime into a property they may not desire to purchase."

Some respondents indicated that maintenance affects their desire to stay in place and buy the property. "I am not interested in purchasing this house it has a lot of maintenance problems flooring, walls (water damage) in kitchen house not worth buying." It also appears to affect the degree to which individuals may save money: "As for me it has just been a little hard to save money when you have to buy all supplies for the home to keep the up keep of it and that's what most home owners do and I understand, but as I stated before I have a new property manager and I yet have seen her and or even hear from her for that matter." Further, one resident said:

[Property Manager] should consider updates. After 13 years, only work done was floor in bathroom & kitchen. No painting, no grounds, no windows, no appliances, etc.... We don't own yet and it is still your investment if you plan to have me buy it in the future rather than be a renter.

FINDINGS: INTEREST IN PURCHASING HOME

A substantial number of respondents indicated they did not know purchasing the home was an option when they moved into their home, with a respondent saying, "We have not been given any information on a pathway to ownership of this house and we would like to receive information on this program." When asked about the amount of Lease Purchase information they received at move-in, only 35% said they received the right amount of information and a majority responded that they either received no or very little information. A little over a quarter (27%) reported that they were not notified about the Lease Purchase status of their home at move-in and a third (32%) received less information than they would have liked at move-in.

Lack of communication between residents and property managers/owners about the Lease Purchase program appears to be a large stumbling block for those who would eventually want to purchase their home. A respondent said, "More communication...I need more facts. Cost of home, repairs, etc. Credit, time frame. Right now we just have heard rumors." Another respondent said, "Was not aware of a lease/purchase program... Would recommend lease purchase program to others, if I were aware."

More than half of respondents (60%) said the ability to purchase was important to them when selecting this home. Over two-thirds of respondents (69%) are interested or very interested in purchasing their home (Figure 6). Only about 17% of respondents are not interested in purchasing.



FIGURE 6: INTEREST IN PURCHASE

The vast majority of those who are interested in buying their home would like to buy within the next five years (Figure 7). A third (33%) of respondents are ready to buy but cannot because of the 15-year waiting period. Residents appear to become more interested in buying their home the longer they live in the home. Roughly two-thirds (63.3.%) of respondents who have lived in their home for five years or less want to buy. Whereas, almost three-quarters (70.1%) of those who have lived in their home for 11-15 years want to buy, and 74.4% of those who have been in the home more than 16 years want to buy.



FIGURE 7. YEARS UNTIL RESIDENTS WANT TO BUY THEIR HOME

Although residents are interested in purchasing their home, many residents in the Lease Purchase program are cost burdened (Figure 8), paying over 30 percent of their income for housing. 79 percent of residents are moderately cost burdened (i.e. spending between 30 to 50 percent of income for housing) or severely cost burdened (i.e. spending over 50 percent of neuronal for housing).



FIGURE 8: SEVERITY OF COST BURDEN

CONVERSION TO HOMEOWNERSHIP

Despite the desire to purchase their current home rather soon, residents do not appear to be prepared to purchase their home. This is reflected in responses for preparedness; only 50% feel they are on the pathway to homeownership.

This may be due, in part, to the fact that residents do not appear to be able to participate in most of the program components that are intended to put them on a pathway to purchase. The Lease Purchase program, in theory, has three specific components that are intended to prepare residents for eventual home purchase. First, residents are expected to do more of the maintenance and repair for the home. Second, residents are supposed to have access to a savings plan through the management agency, which theoretically helps them put aside money for a down-payment. Third, educational classes on creditworthiness, financial preparation, and home ownership are supposed to be available for residents so that they are prepared for home ownership.

However, survey responses indicate that, aside from the maintenance burden, the other two preparatory components are largely unavailable to them. Over two-thirds of respondents reported that classes on job placement (81.3%), adult education (77.2%), budgeting (71.4%), and credit counseling (68.9%) are never offered (Figure 9). Home buyer education appears to be offered most frequently; almost 20% of respondents say that these classes are offered yearly. However, 65% of respondents say that home buyer education is never offered. This suggests that either classes are not publicized or that residents are unaware or that these courses are in fact never offered.



FIGURE 9. FREQUENCY OF CLASSES

For those that have taken the courses, about two-thirds of those who have taken classes are satisfied with them (Figure 10). This suggests that when classes are provided, residents find them to be effective and informative.



FIGURE 10: SATISFACTION WITH CLASSES

The largest barriers preventing residents from taking classes provided by management include that the classes are not advertised, followed by classes are not relevant, and that classes are not scheduled during times they can attend (Figure 11).



FIGURE 11: BARRIERS TO TAKING CLASSES

The savings plans that are supposed to be offered to residents also appear to be underutilized (Table 5). Less than 20% of respondents indicated they are enrolled in a savings plan. In open-ended comments, many individuals said they were unaware that there was a savings plan option: "I did not know there is mandatory saving plan for me". Some have tried proactively to get access to a savings plan, but have been met with resistance: "I have called several time to get enrolled and no one yet has returned my call." As a result, some residents feel that they have lost funds that were supposed to be put towards their savings plan: "13 years paying round-figure of 600/month. 94,000 paid!!"

Enrolled in Mandatory Savings Plan	3.63%
Enrolled in Down Payment Contribution Plan	3.47%
Enrolled in Participant Savings Plan	4.29%
Not Enrolled in any plan	84.65%

TABLE 5. ENROLLMENT IN SAVINGS PLAN

In a somewhat disturbing set of comments, a small number indicated that they were told they were initially enrolled, but they either have no further information or the funds have been misallocated.

I was told at the beginning of the program in 2003 that I would be enrolled in a down payment contribution program but was told that the owners of [my building] in Toledo Ohio misappropriated/stole the money. So now I am on my own.

I think I enrolled in this one but was never told how it works

POLICY RECOMMENDATIONS BASED ON KEY FINDINGS

Findings from the Lease Purchase report suggest that as housing units, the program appears to be relatively successful. Individuals are relatively satisfied with their homes and the amenities that single-family homes provide. However, there is certainly room to improve neighborhood conditions, safety, and local amenities in future Lease Purchase properties. Overall, Lease Purchase residents demonstrate levels of satisfaction roughly commensurate to those residents in non-Lease Purchase LIHTC units. Below, we highlight some of the key findings from this survey and provide policy recommendations.

Finding: Residents are more satisfied with the size of the home and the number of rooms provided in Lease Purchase housing.

Recommendation: Single-family homes should continue to be considered as a way to house families.

Single-family housing plays an important role in providing housing that is appropriate for families with multiple children, as low-income renters have access to larger units through Lease Purchase than through traditional multi-family LIHTC properties. However, there should be a focus on balancing single and double bedroom rental units with multiple bedroom rental units for those who have larger families. While single family home purchase is one avenue for larger families, there should be a strong portfolio of options for those who need multiple bedrooms.

Finding: Respondent awareness of the programmatic specifics tied to Lease Purchase is low.

Recommendation: Require more information be given to residents at multiple time points throughout their tenure.

Respondents have received very little information indicating that they live in a Lease Purchase unit. They expressed receiving even less information about the specific programmatic components of the Lease Purchase program such as education courses and down payment savings plan. As a result, property managers and owners should provide residents with a set timeline and guidelines that inform residents of key dates and programmatic events. This would not only increase engagement with the residents but also prepare them for homeownership.

Finding: Resident maintenance requirements for the program are high.

Recommendation: Re-consider these maintenance requirements and potentially suspend them.

Compared to traditional rental units, Lease Purchase residents are expected to take on a much larger burden of maintenance to theoretically help them prepare for home ownership. However, as a result, satisfaction with maintenance responsibilities in Lease Purchase units is far lower than it is in non-Lease Purchase LIHTC units. Because of their responsibility, residents are burdened with high monthly costs tied to maintenance, which may further stress their financial capabilities. Given the low rate of conversion to home ownership, and the requirement of 15 years renting prior to the option to purchase, maintaining these high expectations seem unreasonable. The current expectations should be modified to reduce requirements for maintenance, and to require tenant-input only when the unit is within 3 to 5 years of the conversion period and if the renter is on a clear pathway to homeownership.

Finding: Pathways intended to help make renters more bankable and ready for homeownership outside maintenance are limited.

Recommendation: Make clear and enforceable guidelines on the degree to which these program criteria are implemented. Compliance on these components may need to increase in order to monitor these offerings.

While the Lease Purchase program theoretically intends to help renters transition to homeowners, residents report a lack of access to the support needed as part of that transition, namely education classes and a down payment savings program. While these services are supposed to be offered by the management companies, there is a clear lack of awareness among respondents. Residents are unaware of and/or unable to take classes on home buyer education and credit counseling. Similarly, residents currently cannot access any sort of savings program that could facilitate a down payment.

In its current state, while the Lease Purchase program provides some benefits as a rental property, there is a very low likelihood that the program will have substantial conversion to home ownership. Residents are uneducated about the program and unsupported in their journey to home purchase. As a result, requirements for maintenance are rather unreasonable, as the justification for renter maintenance is that they are being prepared for home ownership.



Resident Preferences and Satisfaction with Housing Survey



Before Entering Survey

Please enter your unique six-digit code located in the cover letter.



If you would prefer to take the survey online, please visit **https://www.surveymonkey.com/r/2019OhioHousingSurvey** and enter your six-digit code.

Informed Consent

Study Title: Resident Preferences and Satisfaction with Housing Survey **Researchers:** Dr. Cody R. Price and Dr. Katie Fallon

Purpose: The survey asks about your housing preferences and satisfaction. You are asked to participate because you live in a lease purchase or rent-to-own property OHFA has funded. Your feedback will help us make policy decisions and develop future projects.

Eligibility: This survey should be filled out by the head of your household. You must be 18 years of age or older to participate.

Voluntary Participation: Participation in this survey is voluntary. You may decline to participate by checking "No" at the end of this document or by simply not returning the consent form. You may stop taking the survey at any time without penalty or loss of benefits. You may also skip any questions that you do not want to answer.

Tasks/Procedures: The survey asks you about your preferences and satisfaction with your housing and neighborhood, and some background questions. Your answers are confidential. The survey should take you about 10 to 15 minutes to complete.

Incentives: At the end of the survey, you may choose to provide your email address or 10-digit U.S. phone number to enter yourself into a drawing to win one of ten \$50 gift cards. The odds of winning will depend on the total number of entries received. The winners will be randomly selected by a number generator. Your email address or phone number will only be used to notify you if you won the gift card. Your email address or phone number will not be linked with your answers.

Benefits: You will not receive any direct benefit from your participation in the survey.

Risks: This survey involves minimal risk. There is a very small chance that your responses could be used to identify you.

Confidentiality: The survey is confidential. Your unique 6-digit code (ID) links to your responses, but it is used only by the research team to know who has completed the survey and who has not. Your participation in this survey will not affect your current housing, your answers will not be shared with your landlord or anyone beyond the research team. After the study has closed, the researchers will not make any effort to match your ID to your response. For online responses only: IP addresses will be suppressed so responses cannot be tracked back to you.

Duration of Study: The survey should take about 10 to 15 minutes to complete. Once we close the survey, you will be notified if you won a gift card. We will then analyze the survey results. Reports will be made available on our website at www.ohiohome.org.

Contacts and Questions: If you have any questions or complaints about the survey, contact Cody Price (cprice@ohiohome.org or 614-644-7704).

Please indicate below whether or not you consent to participate in the survey.

Yes, I consent

○ No, I do not consent to participate - please take me off your list for further contact regarding this study

By completing and mailing back this survey, you are consenting to participate in the research.

Resident Preferences and Satisfaction with Housing Survey

The following questions are about your current lease purchase home.

- 1. What year did you move into your current home?
- 2. At move in, how much information did you receive about the lease purchase program and/or homeownership from your property manager?
 - O More than I would like.
 - O About right.
 - O Less than I would like.
 - O I have not been told my home is a lease purchase home.

3. Why did you choose to live in a lease purchase home? Rate the importance of each of the following:

	Not At All Important	Slightly Important	Important	Fairly Important	Very Important	N/A
Monthly rent is lower than other rental options	0	0	0	0	0	0
This was the only unit available in my price range	0	0	0	0	0	0
To have a home with enough bedrooms	0	0	0	0	0	0
Opportunity to purchase this home in the future	0	0	0	0	0	0
More freedom to modify my home than a traditional rental	0	0	0	0	0	0
To access a neighborhood I liked	\bigcirc	0	0	0	0	0
This was the only unit available in my preferred neighborhood	0	0	0	0	0	0
Other (please specify):						

4. When you were searching for your home, did you experience any problems with the following situations?

	Don't Know	No Problem	Some Problem	Big Problem	N/A
Finding a home with enough bedrooms	0	0	0	0	0
Finding a landlord that will accept your Housing Choice Voucher or Section 8 voucher	0	0	0	0	0
Finding a home that is in your price range	0	0	0	0	0
Finding a neighborhood that has the amenities and services you need	0	0	0	0	0
Finding a home that provides a pathway to ownership	0	0	0	0	0
Finding a home where you felt welcome in the neighborhood	0	0	0	0	0
Not having access to transportation to look for a home	0	0	0	0	0
The move was forced and not my choice	0	0	0	0	0
Other (please specify):	•	1			

5. Please rate your satisfaction with the different parts of your home.

	Very Dissatisfied	Dissatisfied	Neither Dissatisfied nor Satisfied	Satisfied	Very Satisfied	N/A
Sizes of bedrooms	0	0	0	\bigcirc	\bigcirc	0
Size of living room	0	0	0	0	0	0
Size of cooking spaces	0	0	0	0	0	0
Number of bedrooms	0	0	0	0	0	0
Accessible for people with disabilities	0	0	0	0	0	0
Location of your home in your neighborhood	0	0	0	0	0	0
Adequate storage space	0	0	0	0	0	0
Size of garage	0	0	0	\bigcirc	\bigcirc	0

Resident Preferences and Satisfaction with Housing Survey

6. How interested are you in purchasing your current home?

- O Very Interested
- O Somewhat Interested
- O Neutral
- 7. If you are interested in purchasing your home, when do you plan to purchase it?
 - O Less than a year
 - O One to two years
 - $\bigcirc \quad \text{Three to five years} \\$
 - O Six to eight years

- O Somewhat Not Interested
- O Not Interested
- O Eight to ten years
- O More than 10 years
- O I do not plan to purchase my home
- O I don't know

8. If you do not plan to purchase your home and you plan to move, where do you plan to move to?

- O Stay in current neighborhood
- O Move to another part of town
- O Move to another part of the state
- O Move to another part of the country

Other (please specify): _____

- O Move outside of the country
- Move to a retirement community or assisted living facility
- O I don't know
- O N/A I plan to purchase my home

9. Please indicate your level of agreement with each of the following statements.

	Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
I receive the right amount of support from my property manager in maintaining my home	0	0	0	0	0
Essential items in my home (i.e. heating, plumbing, etc.) are in working order	\bigcirc	0	0	0	0
My property manager communicates with me on a regular basis	\bigcirc	0	0	\bigcirc	0
I feel more stable in my lease purchase home than I did in traditional rentals	0	0	0	0	0
I understand all of the responsibilities and consequences included in my lease contract	\bigcirc	0	0	\bigcirc	0
I am happy I chose to live in a lease purchase unit	\bigcirc	0	0	\bigcirc	0
I feel like I am on a pathway to homeownership in my current housing situation	0	0	0	0	0
I would recommend the lease purchase program to other people.	\bigcirc	0	0	0	0
I am ready to purchase my home now, but I cannot purchase my home because it is not for sale	\bigcirc	0	\bigcirc	\bigcirc	0
The 15 year waiting period before purchase is the right amount of time to prepare for home ownership	0	0	0	0	0
In my lease property home, I am gaining valuable experience that is preparing me to be a homeowner	\bigcirc	0	0	0	0

10. What changes would you recommend to make the lease purchase program better for residents?

Resident Preferences and Satisfaction with Housing Survey

The following questions are about <u>maintenance</u> on your current lease purchase home.

11. Fill in the circle that best represents the share of maintenance labor and costs between you and your property manager.



- 12. How much time do you spend in an average month on home repairs and maintenance?
 - O 0 Hours
 - O 1-5 Hours
 - O 6-10 Hours

- O 11-20 Hours
- O 21+ Hours
- 13. Fill in the circle that best represents how much money you spend in an average month on home repairs and maintenance?



- 14. How do you get the tools or equipment you use for repair or to maintain your home (e.g. a lawnmower)? (check all that apply)
 - □ I have purchased tools and equipment for myself.
 - □ I rent tools or equipment from my management company.

- □ I borrow tools or equipment from my management company.
- □ I rent tools or equipment from another organization.
- □ I borrow tools or equipment from others at no cost.

15. Have the costs of maintenance and repair negatively impacted your ability to save money to purchase your home?

- O No Impact
- O Minor Impact

- O Moderate Impact
- O Major Impact

16. Please describe your satisfaction with the maintenance process and costs for living in a lease purchase home compared to your other rental experiences.

The following questions are about <u>services</u> sometimes provided by the property management company.

17. How frequently does your management company offer you the opportunity to participate in the following services?

	Daily	Weekly	Monthly	Yearly	Never
Homebuyer education classes	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
Credit counseling	0	0	0	0	0
Adult education and jobs training	\bigcirc	\bigcirc	\bigcirc	\bigcirc	0
Job placement assistance	0	0	0	0	0
Budgeting classes	\bigcirc	0	\bigcirc	0	0

18. Rate your satisfaction with the following services provided by your property management company.

	Very Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Very Dissatisfied	Not Offered	Offered, but I have not attended
Homebuyer education classes	\bigcirc	0	0	0	\bigcirc	0	0
Credit counseling	\bigcirc	0	0	0	0	0	0
Adult education and jobs training	0	0	0	0	0	0	0
Job placement assistance	0	0	0	0	0	0	0
Budgeting classes	\bigcirc	\bigcirc	0	\bigcirc	\bigcirc	0	0

Other services you use or would like to have (please specify): ______

19. What barriers prevent you from taking the classes provided by management? (select all that apply)

- □ Transportation issues
- □ Classes are not advertised
- □ The classes cost too much
- Classes are not scheduled at times I can attend
- I don't have time for classes because of work
- □ I can't find childcare
- □ Classes are not relevant to me

Other (please specify): _____

20. Are you enrolled in a mandatory savings, down payment contribution, and/or participant savings plan?

□ I am enrolled in a mandatory savings plan.

- □ I am enrolled in a down payment contribution plan.
- I am enrolled in a participant savings plan.
- $\hfill\square$ I am not enrolled in any of these plans.

Other (please specify): _____

- 21. To the best of your knowledge, does your lease agreement allow you to conduct an independent inspection or assessment of the value of your home?
 - Yes
 - O No

 \bigcirc

O Unsure

The following questions are about your <u>neighborhood</u>.

22.	Where did you live before moving into your current home?
	Address:
	City:
	State: ZIP:
23.	Roughly, how far away is your previous home from your current home?
	 Less than 1 mile away 1 to 5 miles away 6 to 10 miles away More than 20 miles away
24.	On average, how much did you pay in monthly rent and utilities in your previous home?
\$0	\$1,000 \$2,000+
0	
5.	Which of the following best describes the type of housing of your previous home?
	O Apartment/Condo O Townhouse
	O Single Family House O Mobile Home
	O Duplex/Triplex O I was homeless.
	Other (please specify):
26.	Which of the following best describes the type of ownership of your previous home?
	 Renter Renter Renter
	O Homeowner pay rent.
	O I was homeless.
	Other (please specify):

Resident Preferences and Satisfaction with Housing Survey

27. For the following, please rate how important each of the following was when you decided to move to your neighborhood.

	Not at all Important	Slightly Important	Important	Fairly Important	Very Important	No Opinion
The neighborhood is safer	0	0	0	0	0	0
The neighborhood is more walkable	0	0	0	0	0	\bigcirc
The neighborhood is more attractive (no trash or abandoned buildings)	0	0	0	0	0	0
The neighborhood has better schools for your children	0	0	0	0	0	0
To be closer to child care	0	0	0	0	0	0
To be closer to dining and entertainment	0	0	0	0	0	\bigcirc
To be closer to shopping, such as a grocery store, pharmacy, etc. and restaurants	0	0	0	0	0	0
To be closer to organizations, such as your church	0	0	0	0	0	0
To be closer to social services, such as a food pantry or a case worker	0	0	0	0	0	0
To be closer to your job or other employment opportunities	0	0	0	0	0	0
To be closer to continuing education opportunities to get new job skills, like a community college or training center	0	0	0	0	0	0
To get a new job	0	0	0	0	0	\bigcirc
To be closer to medical care or your doctor	0	0	0	0	0	0
To be closer to public transportation	0	0	0	0	0	0
To be closer to nature/outdoors	0	0	0	0	0	0
To be closer to recreational places like a park, jogging path, or gym	0	0	0	0	0	0
To be in a racially and ethnically diverse neighborhood	0	0	0	0	0	\bigcirc
To be closer to friends and family	0	0	0	0	0	0
You felt comfortable in the community/neighborhood when you visited it	0	0	0	0	0	0
You already lived in this neighborhood and you didn't want to leave it	0	0	0	0	0	0
A friend or family member recommended the neighborhood	0	0	0	0	0	0

Other (please specify): _____

28. Please rate the accuracy of the following statements

	Not at all Accurate	Slightly Accurate	Fairly Accurate	Very Accurate
I have family members who live close to me	\bigcirc	0	0	0
I have friends who live close to me	0	0	0	0
I have a strong community/social network who live close to me	0	0	0	0

29. Please rate your satisfaction for the following aspects of your neighborhood:

	Very Dissatisfied	Dissatisfied	Neither Dissatisfied nor Satisfied	Satisfied	Very Satisfied	N/A
Attractiveness of neighborhood	0	0	0	\bigcirc	\bigcirc	0
Exterior lighting of your neighborhood	\bigcirc	0	0	\bigcirc	\bigcirc	0
Cleanliness of neighborhood	\bigcirc	\bigcirc	0	\bigcirc	\bigcirc	0
Police protection of your neighborhood	0	0	0	\bigcirc	\bigcirc	0
Friendliness of neighbors	\bigcirc	0	0	\bigcirc	\bigcirc	0
Accessible to public transit	\bigcirc	0	0	\bigcirc	\bigcirc	0
Accessible to cycling facilities (trails, paths, etc.)	0	0	0	\bigcirc	0	0
Accessible to community facilities (parks, schools, etc.)	0	0	0	0	0	0
Accessible to shops and services	\bigcirc	0	0	\bigcirc	\bigcirc	0
Accessible to healthcare providers like a doctor or clinic	0	0	0	0	0	0
Accessible to an affordable child care facility	\bigcirc	0	0	\bigcirc	\bigcirc	0
Accessible to organizations, such as your church	0	0	0	0	\bigcirc	0
Accessible to well-paying jobs	\bigcirc	0	0	\bigcirc	\bigcirc	0
Accessible to well-performing schools	0	0	0	0	0	0
Accessible to heathy, affordable food/grocery options	0	0	0	\bigcirc	0	0

30. How safe do you feel in each of the following areas?

	Very Unsafe	Unsafe	Neither Unsafe nor Safe	Safe	Very Safe
Your neighborhood	0	0	0	\bigcirc	0
Your home	0	0	0	0	0

31. Overall, how satisfied are you with the following areas?

	Very Dissatisfied	Dissatisfied	Neither Dissatisfied nor Satisfied	Satisfied	Very Satisfied
Your neighborhood	0	\bigcirc	0	0	0
Your home	0	0	0	0	0

32. How do you usually get from your home to a point of interest like your place of employment, grocery store, etc.?

Car, truck, motorcycle, or van - I drive alone
 Car, truck, motorcycle, or van - I carpool or Ride with friends/family
 Public transportation like a bus, streetcar, light rail, or train
 Demand Responsive Transit

The following questions are about your <u>demographics</u>.

33. Including yourself, how many people living in your home fit into the following age categories:

	Children	Adults	Older Adults
	(0 to 17 years of age)	(18 to 54 years of age)	(55 years of age or older)
Number of people in household			

34. Do any individuals in your home experience or have the following?(Mark all that apply)

- □ Is deaf or has serious difficulty hearing.
- □ Is blind or has serious difficulty seeing even when wearing glasses.
- Has serious difficulty concentrating, remembering, or making decisions due to a health condition.
- □ Has serious difficulty walking or climbing stairs.

35. What year were you born? (example: 1984)

36. To which gender idenity do you most identify?

- O Male
- O Female
- O Transgender, Male to Female
- O Transgender, Female to Male

37. Of the following, which do you consider yourself to be?

- O Heterosexual (Straight)
- O Gay or Lesbian
- O Bisexual
- O Questioning

38. Are you of Hispanic, Latino, or of Spanish or Mexican origin?

- O Yes
- O No

39. How would you describe yourself? (Select all that apply)

- □ White or Caucasian
- □ Black or African American
- Asian or Asian American
- American Indian or Alaska Native
- 40. What is your marital status?
 - O Single, Never Married
 - O Married or Domestic Relationship
 - O Widowed

- $\hfill\square$ Has difficulty dressing or bathing.
- Has difficulty doing errands alone, such as visiting a doctor's office or shopping, due to a physical, mental, or emotional condition.
- □ None of the above
- □ Prefer not to answer

- O Transgender, Do Not Identify as Male or Female
- O Prefer Not to Answer
- O Not Listed (please specify):
- O Prefer Not to Answer
- O Other (please specify):
- O Prefer Not to Answer
- □ Native Hawaiian or Other Pacific Islander
- □ Some Other Race
- □ Prefer Not to Answer
- O Divorced
- O Separated

Resident Preferences and Satisfaction with Housing Survey

41. What is the highest degree or level of school you have completed?

- O Eighth grade or less
- O Some high school but no diploma
- High school graduate, diploma or the equivalent (for example: GED)
- O Some college credit but no degree
- O Trade/technical/vocational training

42. What is your current employment status?

- Employed full time
 (40 or more hours per week)
- Employed part time (20 to 39 hours per week)
- Employed part time (1 to 19 hours per week)
- Unemployed and currently looking for work

- O Associate degree
- O Bachelor's degree
- O Master's degree
- O Professional degree
- O Doctorate degree
- Unemployed and not currently looking for work
- O Student
- O Retired
- O Homemaker
- O Self-Employed
- O Unable to Work
- O Other (please specify):

43. What was your total household income for 2017, including income from all sources?



44. On average, how much do you pay for rent and utilities per month?



- 45. Are you currently using Housing Choice Voucher assistance, commonly known as Section 8, to help pay for rent?
 - O Yes

O No

If yes, when did you start receiving assistance? (Example: October 2015):

46. Other than a Housing Choice Voucher, do you receive any other subsidies or assistance from a federal, state, or local government?

Have you been notified by your property manager or landlord	about your rights as a tenant (regardless of
f yes, please describe:	
O Yes	O No

47. Have you been notified by your property manager or landlord about your rights as a tenant (regardless of your gender) under the Violence Against Women Act (VAWA)? (Select all that apply)

I received a Notice of Occupancy Rights under VAWA	 I received a flyer or newsletter about VAWA
My lease had a VAWA Addendum	No notification
	□ I don't know
Other (please specify):	

Debriefing

Thank you very much for your time and participation in this study. The results of the survey will be used to help inform housing policy and will aid in the development of future projects.

Please provide any additional comments about your housing satisfaction or preferences that may not have been covered in the survey.

Please enter your email address or 10-digit U.S. phone number to be entered in the drawing to win a \$50 gift card for participating in this survey.

Note: Your email address or phone number will **only** be used to inform you if you won the gift card. We will notify you if you won when the survey closes.



57 East Main Street Columbus, OH 43215 Phone 614.466.7970 Toll Free 888.362 6432 Fax 614.644.5393 TDD 614.466.1940 Web www.ohiohome.org





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