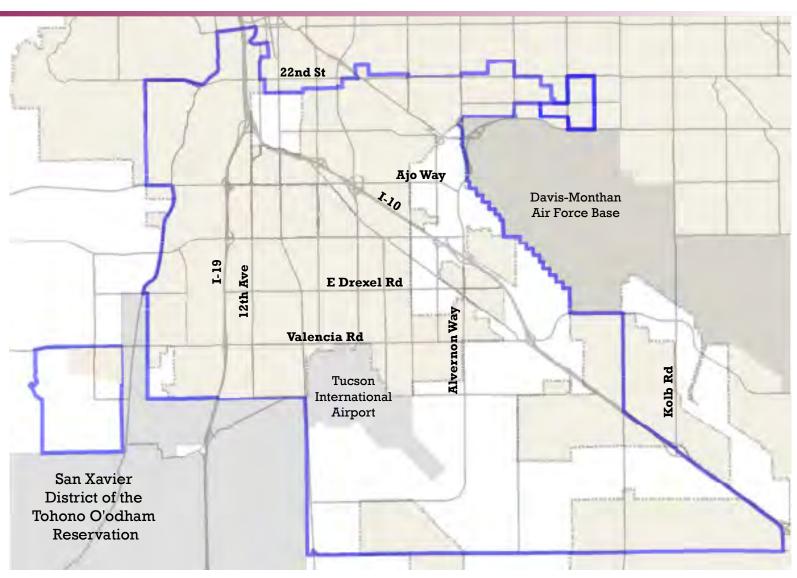
Community Planning and Project Evaluation

Neighborhood Stabilization Program 2 Pima County, Arizona

Volume III

Residential Data Collection Report

December 2012









Community Planning and Project Evaluation

Neighborhood Stabilization Program 2 Residential Data Collection, Volume III

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and Neighborhood Conservation
Pima County, Arizona

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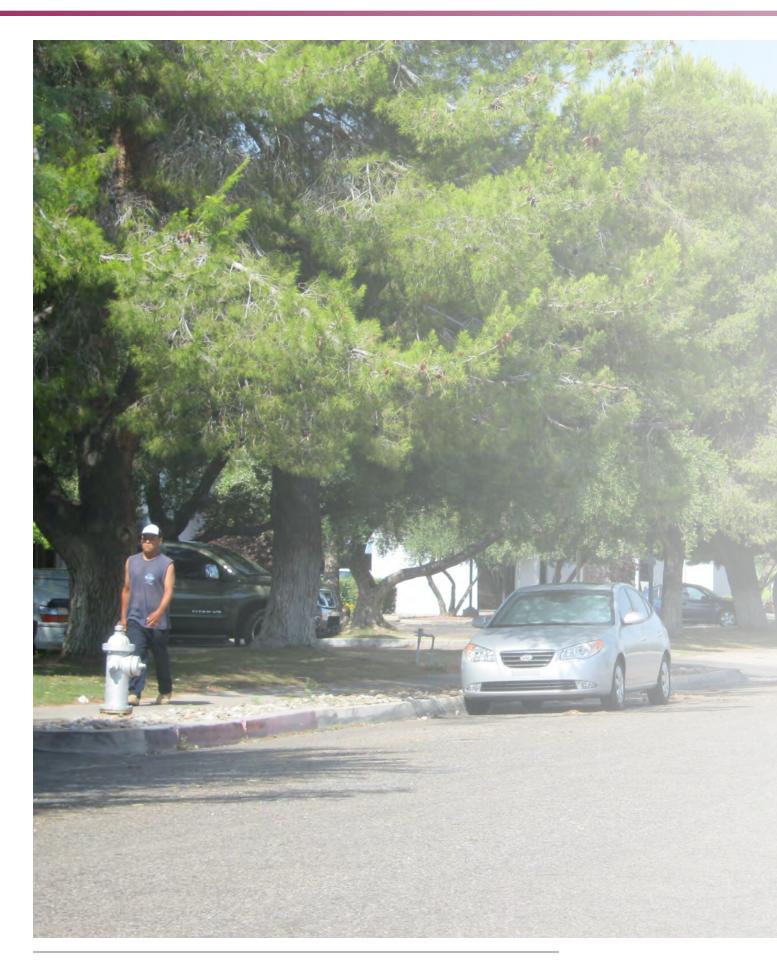
Drachman Institute
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Drachman Institute is the research-based outreach arm of the College of Architecture, Planning, and Landscape Architecture (CAPLA) at The University of Arizona. The Institute is dedicated to environmentally-sensitive and resource-conscious planning and design with a focus on under-served and vulnerable communities. As an interdisciplinary collaborative, we engage students, staff, faculty, and citizens to work towards making our communities healthier, safer, more equitable, and more beautiful places to live. We embrace a service-learning model of education serving the needs of communities while providing an outreach experience for students. This model is a fundamental educational goal consistent with the mission of CAPLA and The University of Arizona.

All photos, renderings, drawings, charts, GIS layers, or other content were generated by Drachman Institute staff unless otherwise noted. All GIS-based figures utilized publicly available GIS data provided by Pima County.

December 2012



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Executive Summary

The U.S. Department of Housing and Urban created Development the Neighborhood Stabilization Program 2 (NSP2) to address neighborhoods adversely affected by the housing crisis and economic recession of 2007-2009. The goal of NSP2 is to stabilize neighborhoods by expanding opportunities for homeownership, halt declining home values, and improve neighborhood conditions by reducing vacant and abandoned properties. In Pima County, Arizona, the Pima Neighborhood Investment Partnership (PNIP) is using NSP2 funding to target thirty census tracts in south and central Tucson, the City of South Tucson, and an unincorporated area of Pima County.

In order to gauge the effectiveness of NSP2funded activities, Pima County contracted with the Drachman Institute at the University of Arizona's College of Architecture, Planning, and Landscape Architecture to provide a record of existing baseline conditions in sample neighborhoods. The purpose of collecting baseline conditions is to inform future community planning efforts, as well as to provide a base from which to assess neighborhood improvements or deterioration over time. Volume I in this series of reports presents the existing baseline conditions for five selected neighborhoods in the NSP2 target area (Elvira, Rose, Julia Keen, Santa Cruz Southwest, and Cardinal/Valencia area), and one control neighborhood outside the target area (Stella Mann). Volume II presents assessments for an additional six neighborhoods (Bravo Park Lane, Wakefield area, A-Mountain, Fairgrounds, Los Niños area, and Sunset Villa).

In addition to collecting baseline neighborhood conditions, Drachman Institute developed survey instruments and trained County interviewers in data collection skills to obtain baseline data from existing residents in selected NSP2 areas and from families that have moved into area homes with NSP2 assistance. The results of those surveys are the subject of this Volume III report.

In 2011-2012, Pima County employees completed ninety-three door-to-door surveys with residents in the NSP2 target area, and thirty-eight in-depth surveys with homeowners that received NSP2 assistance.

From the ninety-three door-to-door surveys, results indicate:

- Just over half of the door-to-door respondents identify as Hispanic.
- The majority (66.3 percent) of respondents are under the age of 45.
- The qualities respondents like most about their neighborhoods is how quiet the area is and the community that exists with their neighbors.
- The lack of neighborhood amenities (such as parks) and the presence of crime are the least-liked qualities of their neighborhoods.
- A large proportion of respondents indicate a need for safety-related improvements within their neighborhood; 31.2 percent of respondents identify a need for better lighting.

- Most residents feel safe to some degree walking through their neighborhood during the day, but the percentage drops significantly at night.
- Responses indicate that the residents surveyed are primarily car dependent. This is consistent with an identified need for more bus stops and more transportation options.

From the thirty-eight in-depth surveys completed with homebuyers, results indicate:

- The majority (86.1 percent) of respondents rated working with a housing counselor as "Excellent," while 67.67 percent of respondents rated the homebuyer education classes as "Excellent."
- Most respondents were very satisfied or somewhat satisfied with their realtor, lender, and housing counseling agency.
- Almost 69 percent of respondents have moved two or more times in the past five years.
- Most respondents had to make major purchases when moving into their home, including spending an average of \$1,500 on appliances and \$3,000 on furniture.
- Most respondents currently have a savings account and add to it regularly.
- The majority of respondents find that it is "Never Difficult" to make monthly utility payments.
- The overwhelming majority (93 percent) of respondents have feelings of pride in their neighborhood.
- More than 50 percent of respondents have frequent contact (daily to several times per week) with their neighbors; 95 percent believe they could turn to their neighbors in an emergency.

- Half of respondents use their neighborhood park, playground, or open green space.
- Fifty percent of respondents own two or more automobiles. Over 92 percent state that they never utilize public transportation.
- Seventy percent of respondents indicate that they have no concerns about their new homeownership status.

Introduction 1

Background: The Housing Foreclosure Crisis

Since 2007, the nation has seen an unprecedented number of home foreclosures. The state of Arizona has been especially hard hit by the foreclosure crisis, with rates well above the national average. According to RealtyTrac, as of June 2012, one in 346 housing units in Tucson is in foreclosure.

Studies have shown that increasing numbers of foreclosures in an area can have a ripple effect that results in both physical and social disorder.² On a personal level, families pay a high price due to the loss of a stable home, loss of credit and the potential for asset building, and increased physical and emotional stress. But the foreclosure crisis extends beyond those families that lose their home. At the neighborhood level, families may experience a drop in their own home value as properties around them deteriorate and the potential for crime and vandalism increases. According to a 2006 study of foreclosures in Chicago, each single-family home foreclosure resulted in a decline of 0.9 percent in value to surrounding homes. The authors estimate that the result of 3,750 foreclosures in Chicago between 1997 and 1998 reduced property values



by more than \$598 million.³ The decline in home values can be seen in Tucson as home values have fallen 24.8 percent since their peak value.⁴

Along with deteriorating properties and declining home values, families may also experience a decrease in community pride and satisfaction. Decreasing perceptions of neighborhood safety may also lead to less use of outdoor spaces and a lack of connection among neighbors. The end result is neighborhoods that are unstable and families that experience a lower quality of life.

¹ http://www.realtytrac.com, 2012.

² Abromowitz, David. 2008. "Addressing Foreclosures: A Great American Dream Neighborhood Stabilization Plan," Center for American Progress. http://www.americanprogress.org/issues/2008/01/pdf/abromowitz_gardns.pdf.

³ Immergluck, Dan and Geoff Smith. 2006. "The External Costs of Foreclosure: The Impact of Single-Family Mortgage Foreclosures on Property Values." Housing and Policy Debate 17(1).

⁴ U.S. Department of Housing and Urban Development. 2011. Neighborhood Stabilization Program Data. http://www.huduser.org/portal/datasets/NSP.html.



Neighborhood Stabilization Program 2

The Neighborhood Stabilization Program 2 (NSP2) was established by the U.S. Department of Housing and Urban Development to stabilize neighborhoods that have been adversely affected by the housing crisis and economic recession of 2007-2009. NSP2, funded through the American Recovery and Reinvestment Act of 2009, provides grants to states, local governments, and non-profits on a competitive basis.

Pima County and eight sub-grantees are charged with implementing the Neighborhood Stabilization Program-2 (NSP2) grant. Together these partners are known as the Pima Neighborhood Investment Partnership (PNIP).

The overall intention of NSP2 is the redevelopment of abandoned and foreclosed homes within the thirty census tracts that compose the NSP2 target area. Specific NSP2 activities include down payment assistance, demolition of blighted structures, acquisition and rehabilitation of structures for sale or land trust, land banking, and improving or building all housing units to meet Pima County's Green Building Program standards. See Figure 1.1 for the NSP2 target area boundaries and the location of NSP2 activities.

NSP2 Goals and Neighborhood Evaluation Strategy

The general stabilization goals of NSP2 are to expand opportunities for homeownership, halt declining home values, and improve

neighborhood conditions. In order to determine the effectiveness of NSP2 activities, Pima County contracted with Drachman Institute in the College of Architecture, Planning, and Landscape Architecture at the University of Arizona to 1) provide a record of existing conditions in selected neighborhoods within the NSP2 target area and a control neighborhood outside the target area; 2) develop survey instruments and train County interviewers in data collection skills to obtain baseline data from residents in selected neighborhoods and from families that have moved into homes with NSP2 assistance; and 3) report on the results of the survey instruments and other baseline data regarding home values and tenure of residents in the selected neighborhoods.

The purpose of collecting baseline conditions is to inform future community planning efforts, as well as to provide a base from which to assess neighborhood improvements or deterioration over time.

Volume I in this series of reports presents the existing baseline conditions for five selected neighborhoods in the NSP2 target area (Elvira, Rose, Julia Keen, Santa Cruz Southwest, and Cardinal/Valencia area), and one control neighborhood outside the target area (Stella Mann). Volume II presents assessments for an additional six neighborhoods (Bravo Park Lane, Wakefield area, A-Mountain, Fairgrounds, Los Niños area, and Sunset Villa). These assessments were accomplished through a windshield survey and the collection of secondary research.

The subject of this Volume III report is the collection of baseline survey data from residents and NSP2 homeowners.

Volume IV in this series presents the existing baseline conditions for five selected commercial corridors: South 6th Avenue, South 12th Avenue, 29th Street, Benson Highway, and Irvington Road.



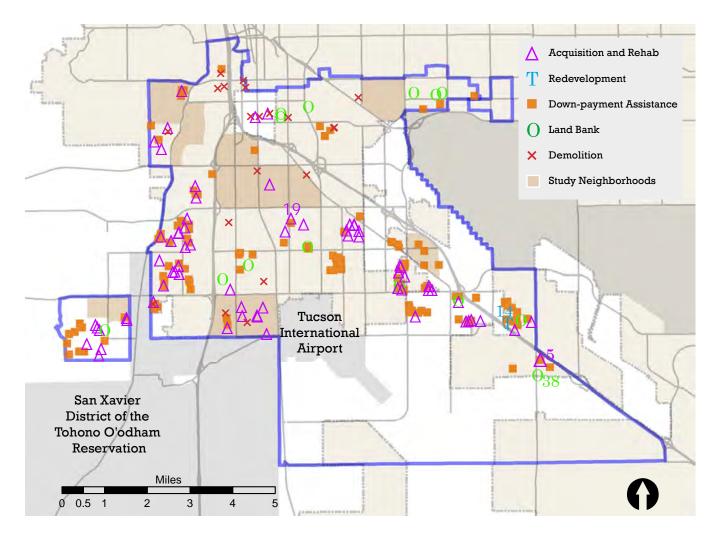


Figure 1.1: NSP2 Target Area and Activities

The blue outline indicates the perimeter of the NSP2 Target Area and the original 29 Census Tracts. In 2011 Census tract 35.03 was added to the NSP2 Target Area. This map includes all NSP2 activities as of November 2012 as well the location of NSP2 Study Neighborhoods (in brown).

| Activity | Number of Properties (as of November 2012) | Estimated Final Total (as of February 2013) |
|-----------------------------------|---|--|
| Acquisition and Rehab (A&R) | 92 | 99 |
| Redevelopment | 14 | 93 |
| Down Payment Assistance (HAP) | 129 | 139 |
| Land Banking | 50 | 50 |
| Demolition of Blighted Structures | 19 | 19 |

Table 1.1: NSP2 Target Area Activities

In general terms, the NSP2 activities (as shown in Figure 1.1) are as follows¹:

- Acquisition and Rehabilitation: NSP2
 funds are utilized to acquire an abandoned,
 foreclosed property and rehabilitate the
 home so as to sell or rent the property. Pima
 County has also incorporated improved
 energy efficiency standards into the
 rehabilitation standards.
- Redevelopment: New construction in place of demolished or vacant properties.
- Demolition: Clearance of blighted structures.
- Land Bank: The assembly, temporary management, and distribution of vacant land.
- Down-Payment Assistance (PNIP HAP):
 Provides down-payment assistance for households meeting income requirements and purchasing a foreclosed property. Pima County provided Down-Payment assistance in two separate phases of the PNIP HAP program.

¹ Definitions drawn from HUD's Guide to Neighborhood Stabilization Program (NSP) Eligible Uses.



Residential Data Collection: Existing Residents

Under the contracted scope of services with Pima County, Drachman Institute developed a survey instrument to capture baseline data of existing neighborhood residents in the NSP2 Target Area. This survey instrument measures:

Personal feelings related to neighborhood pride; issues related to property upkeep and barriers to property improvement; use of existing outdoor spaces; personal perceptions of neighborhood safety; and personal and family use of public transportation.¹

After working extensively with members of the Pima Neighborhood Investment Partnership, Drachman Institute developed a survey of existing NSP2 area residents to accommodate a door-to-door format. See Appendix A for a copy of the survey instrument. Drachman Institute recommended that Pima County utilize a random sampling technique in order to generate representative baseline data. Ultimately, Pima County staff opted to conduct a non-random survey with families located in areas near NSP2 activity (see Figure 2.1).

Drachman Institute held a training session on survey techniques and methods for Pima County employees on February 15, 2011. See Appendix B for a copy of the training manual.

Pima County employees conducted surveys in the summer of 2011 with residents living near property that had been purchased under the NSP2 program. Using a purposive, non-random sampling technique, Pima County employees surveyed approximately five homes surrounding an NSP2 property.

Chapter 3 summarizes the information collected from ninety-three completed door-to-door surveys. Because the sample is not scientifically random, it is important to note that these results cannot be generalized to all residents in NSP2 target area neighborhoods.

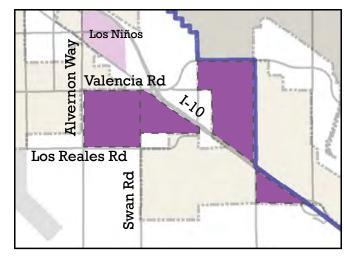


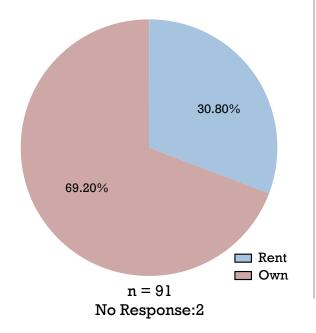
Figure 2.1: Neighborhood Survey Locations
The blue outline indicates the perimeter of the NSP2
Target Area; the dashed line represent City of Tucson
boundaries. The purple areas represent location of
neighborhood survey activity. Survey locations were
selected by Pima County staff.

¹ Pima County, 2010 contract

Perceptions of the Neighborhood

Do you own or rent your current home?

The majority of respondents are homeowners rather than renters.



How long have you lived in your current home?

Responses range from one month to 22 years, but half of all respondents have lived in their home four years or less.

Mode= 2 years Median= 4 years Mean=5.09 years

When you moved into this home, why did you select this particular neighborhood?

| | Number | Percent |
|-----------------------|--------|---------|
| Price | 19 | 23.8% |
| Home/Property Quality | 13 | 16.3% |
| Near Family | 12 | 15.0% |
| Proximity to Work | 8 | 10.0% |
| Area Quality | 7 | 8.7% |
| Schools | 6 | 7.5% |
| Amenity Proximity | 4 | 5.0% |
| New Home/Neighborhood | 4 | 5.0% |
| Availability | 4 | 5.0% |
| Realtor Suggestion | 3 | 3.7% |
| Total | 80 | 100% |

How long do you plan to live in this neighborhood?

When asked how long they plan on living in this neighborhood, resident responses range from "forever" or "until I retire" to indications of intent to move as soon as possible depending on certain conditions in the neighborhood, such as crime.

| | Number | Percent |
|--------------------|--------|---------|
| Long-Term* | 34 | 39.5% |
| Mid-Term | 25 | 29.1% |
| Short-Term/Depends | 16 | 18.6% |
| Unknown | 11 | 12.8% |
| Total | 86 | 100% |

No response: 7

*Long-Term refers to responses indicating more than ten years. Mid-term indicates responses of three to ten years. Short-term refers to residents intending to move within the next three years or those who indicate that remaining in the neighborhood depends on specific conditions. Many residents responded "awhile," which was included in Mid-Term due to no specific short-term or long-term plans.

Note: It is recommended on future surveys to change this question to a closed-ended question where individuals choose: Less than 1 year, 1-3 years, 4-5 years, 5 years or more.

What are some things you like about your neighborhood?

| | Number | Percent |
|-------------------------|--------|---------|
| Quiet | 38 | 23.9% |
| Neighbors/Community | 29 | 18.2% |
| Location | 16 | 10.0% |
| Clean/Nice Area | 28 | 17.6% |
| Neighborhood Amenities | 10 | 6.3% |
| Safety | 7 | 4.4% |
| Kid/Family Friendly | 7 | 4.4% |
| Schools | 7 | 4.4% |
| Quality of the Homes | 6 | 3.8% |
| Nothing | 5 | 3.2% |
| Desert Scenery and View | 4 | 2.5% |
| Not Crowded | 2 | 1.3% |
| Total* | 159 | 100% |

^{*}Total number does not add to 92 as some individuals mentioned multiple items.

What are some things you don't like about your neighborhood?

| | Number | Percent |
|----------------------------------|--------|---------|
| Crime/Vandalism/Unsafe | 18 | 13.8% |
| Lack of Neighborhood Amenities | 18 | 13.8% |
| Cost | 16 | 12.3% |
| Trash/Weeds | 14 | 10.8% |
| Location | 13 | 10.0% |
| ноа | 11 | 8.5% |
| Noise | 11 | 8.5% |
| Empty/Abandoned/Foreclosed Homes | 8 | 6.2% |
| Neighbors | 5 | 3.8% |
| Speeding Traffic | 5 | 3.8% |
| Parking Issues/Number of Cars | 4 | 3.1% |
| Nothing | 4 | 3.1% |
| Homeless | 2 | 1.5% |
| Lack of Transportation Options | 1 | 0.8% |
| Total* | 130 | 100% |

^{*}Total number does not add to 93 as some individuals mentioned multiple items.

Can you think of any specific improvements that you would like to see in your neighborhood?

| | Number | Percent |
|-------------------------|--------|---------|
| Safety | 41 | 35.9% |
| HOA Complaints | 22 | 19.3% |
| Open Space | 20 | 17.5% |
| Aesthetics | 9 | 7.9% |
| Amenities | 8 | 7.0% |
| Roads | 5 | 4.4% |
| More Bus Stops | 3 | 2.6% |
| Pedestrian Improvements | 2 | 1.8% |
| Services | 2 | 1.8% |
| Nothing | 2 | 1.8% |
| Total* | 114 | 100% |

^{*}Total number does not add to 87 as some individuals mentioned multiple items.

Over one-third of respondents recommend safety-related improvements for their neighborhood. Although safety incorporates many concepts including greater police presence and establishing a Neighborhood Watch, nearly 71 percent of the safety-related responses refer to the need for better lighting throughout the neighborhood.

Recommendations related to "Open Space" and "Home Owner Associations" follow safety improvements. Open Space refers most often to the need for more parks and gathering spaces within neighborhoods. HOA concerns most often address the need for more consistent management, especially in regard to neighborhood maintenance.

In the last three months, PNIP has bought several properties in your area and is beginning to work on improving them. Have you noticed any of these improvements?

Only 21.6 percent of respondents have noticed NSP2 activity. It is important to note, however, that the low rate of recognition may be due to the timing of the survey in relation to actual NSP2 activity taking place.

| | Number | Percent |
|------------|--------|---------|
| Yes | 16 | 21.6% |
| No | 52 | 70.3% |
| Not Sure | 2 | 2.7% |
| Don't Know | 4 | 5.4% |
| Total | 74 | 100% |

No response: 19

How do you feel about these property improvements?

Of the twenty-two responses received, seventeen are positive and five are neutral.

Positive responses include, "Great idea; much needed," "Nice to see work done on abandoned houses," and "It will help the neighborhood."

Neutral responses include seeing people moving in or empty homes cleaned up; however, these responses do not indicate a particular feeling toward the improvements.

Transportation

We are interested in finding out how you travel to various places surrounding your neighborhood. Please indicate how you get to the following places the majority of the time.*

| | Car | Walk | Bus | Bike | Multiple** | N/A | Blank |
|---------------|-----|------|-----|------|------------|-----|-------|
| School | 26 | 3 | 4 | 0 | 1 | 14 | 45 |
| Work | 45 | 0 | 2 | 0 | 1 | 8 | 37 |
| Bank | 45 | 0 | 3 | 0 | 1 | 3 | 41 |
| Grocery store | 51 | 0 | 2 | 0 | 2 | 0 | 38 |
| Library | 37 | 0 | 2 | 1 | 0 | 13 | 40 |
| Church | 40 | 2 | 2 | 0 | 0 | 9 | 40 |
| Restaurant | 47 | 0 | 3 | 0 | 1 | 2 | 40 |
| Park | 30 | 8 | 4 | 3 | 2 | 6 | 40 |
| Shopping | 49 | 0 | 2 | 0 | 1 | 1 | 40 |
| Daycare | 27 | 0 | 5 | 0 | 0 | 17 | 44 |

^{*}Surveyors were supposed to include distance traveled to each location. That information is not included in this report as the majority of those responses were left blank.

In spite of the number of blank responses, it is clear that residents who did respond are highly cardependent. Eighty percent of respondents rely on their car to travel to work, while grocery store trips yield an even higher car usage at nearly ninety-three percent. Destinations such as the park, which has the most reports of travel by walking, bus, or bicycle, still has nearly fifty-seven percent of respondents traveling by car.

This information is important when considering the suggested neighborhood improvements provided in the previous section. Several respondents indicate a need for more bus service and pedestrian improvements, while an even larger percentage of respondents indicate a need for more services, amenities, and open space in their area.

^{**}Multiple refers to respondents who selected two modes of travel.

How safe do you feel walking through your neighborhood during the day?

| | Number | Percent |
|---------------|--------|---------|
| Very Safe | 15 | 19.0% |
| Safe | 45 | 57.0% |
| Somewhat Safe | 13 | 16.5% |
| Not Safe | 4 | 5.1% |
| N/A | 2 | 2.5% |
| Total | 79 | 100% |

No response: 14

How safe do you feel walking through your neighborhood at night?

| | Number | Percent |
|---------------|--------|---------|
| Very Safe | 6 | 8.1% |
| Safe | 30 | 40.5% |
| Somewhat Safe | 7 | 9.5% |
| Not Safe | 27 | 36.5% |
| Unsure | 2 | 2.7% |
| N/A | 2 | 2.7% |
| Total | 74 | 100 |

No response: 19

Most residents (92.4 percent) feel safe to some degree walking through their neighborhoods during the day. This number drops significantly to 58.1 percent when walking through their neighborhood at night. Some residents indicate that they will only walk if accompanied by another adult and if they have flashlights. It is possible that the addition of lighting throughout these neighborhoods would improve the perception of safety at night, especially given that 31.2 percent of respondents state the need for more lighting when asked what improvements they would like in their neighborhood.



An NSP2 target area neighborhood at night (Fairgrounds Neighborhood)

Have any repairs or upgrades been made to your home in the last 6 months?

Almost 60 percent of respondents have made no repairs or upgrades in the last six months.

| | Number | Percent |
|-------|--------|---------|
| Yes | 36 | 40.9% |
| No | 52 | 59.1% |
| Total | 88 | 100% |

No response: 5

If yes, what kind?

| | Number | Percent |
|----------------------------------|--------|---------|
| Landscaping/Outdoor Improvements | 10 | 20.0% |
| Appliances/Fixtures | 7 | 14.0% |
| Painting | 7 | 14.0% |
| Redo Room/New Room | 6 | 12.0% |
| Miscellaneous Indoor Repairs | 6 | 12.0% |
| Heating/Cooling | 4 | 8.0% |
| Flooring | 3 | 6.0% |
| Roof | 2 | 4.0% |
| Plumbing | 2 | 4.0% |
| None Needed | 2 | 4.0% |
| Total | 50 | 100% |

Are there plans to make any future repairs or improvements to your property?

| | Number | Percent |
|-------|--------|---------|
| Yes | 22 | 25.0% |
| No | 66 | 75.0% |
| Total | 88 | 100% |

No response: 5

If yes, what kind of future repairs or improvements?

| | Number | Percent |
|-----------------------------------|--------|---------|
| Landscaping/Outdoor Improvements | 12 | 35.3% |
| Floors | 5 | 14.7% |
| Paint | 4 | 11.8% |
| Unable due to Financial Situation | 4 | 11.8% |
| Miscellaneous Indoor Improvements | 3 | 8.8% |
| No Need/New House | 3 | 8.8% |
| Unsure | 2 | 5.9% |
| Heating/Cooling | 1 | 2.9% |
| Total | 34 | 100% |

The largest percentage of repairs and improvements in the past six months as well as future planned improvements are landscaping and other outdoor improvements. Examples include finishing the landscaping of front and backyards, installing or repairing sprinkler systems, and repairing a porch.

Nearly twelve percent of respondents indicate that while they might wish to make repairs or improvements to their home, they are currently unable due to their financial situation.

It is hoped that NSP2 activities to improve housing conditions in target area neighborhoods will encourage neighbors to also improve their own properties. As previously stated, only 21.6 percent have noticed any NSP2 activity. It is difficult to assess any impact at this time, however, because NSP2 activity is not completed.

Respondent's Gender

| | Number | Percent |
|--------|--------|---------|
| Male | 43 | 50.0% |
| Female | 43 | 50.0% |
| Total | 86 | 100% |

No response: 7

Respondent's Race/Ethnicity

| | Number | Percent |
|---------------------------|--------|---------|
| Hispanic/Mexican American | 40 | 51.3% |
| Caucasian | 24 | 30.8% |
| African American | 6 | 7.7% |
| Native American | 4 | 5.1% |
| Asian | 3 | 3.9% |
| Multi-Racial | 1 | 1.3% |
| Total | 78 | 100% |

No response: 15

Respondent's age

| | Number | Percent |
|-------|--------|---------|
| 18-30 | 25 | 27.2% |
| 31-45 | 36 | 39.1% |
| 56-60 | 25 | 27.2% |
| 61+ | 6 | 6.5% |
| Total | 92 | 100% |



- The qualities respondents like most about their neighborhoods is how quiet the area is and the community that exists with their neighbors.
- The lack of neighborhood amenities such as parks, and the presence of crime are the least-liked qualities of their neighborhoods.
- A large proportion of respondents indicate a need for safety-related improvements within their neighborhood; 31.2 percent of respondents identify a need for better lighting.
- Most residents feel safe to some degree walking through their neighborhood during the day, but the percentage drops significantly at night.
- The most common home repair and planned improvement cited involves outdoor and landscaping improvements.
- The residents surveyed are primarily car dependent. This is consistent with the identified need for more bus stops and more transportation options.
- Respondents selected their neighborhood primarily based on price of the home, proximity to family and friends, and the quality of the home.
- Most residents (70.3 percent) are unaware of PNIP improvements in their area.



Residential Data Collection: NSP2 Homebuyers

Under the contracted scope of services with Pima County, Drachman Institute developed a survey instrument to capture baseline data from families that have moved into homes with NSP2 assistance. This survey instrument measures:

Personal feelings related to neighborhood pride; issues related to property upkeep and barriers to property improvement; use of existing outdoor spaces; personal perceptions of neighborhood safety; personal and family use of public transportation; water and energy usage; and saving habits.¹

Drachman Institute held a training session on survey techniques and methods for Pima County employees on February 15, 2011. See Appendix B for a copy of the training manual.

After working extensively with staff of the Pima Neighborhood Investment Partnership, the survey was developed to accommodate an indepth face-to-face survey format. See Appendix C for a copy of the survey instrument.

Pima County employees conducted surveys in the spring and summer of 2011 and again in summer of 2012. A total of 38 families that moved into homes through the NSP2 downpayment assistance program were interviewed. Of these 38 respondents, nine were participants in the Habitat for Humanity program. Habitat for Humanity representatives conducted interviews with these nine families in their program in Fall 2011 utilizing a modified survey instrument. While many questions are the same, several were replaced with questions more relevant to the Habitat for Humanity program. It is noted throughout the chapter when the nine Habitat families answered a different question. following is a summary of all responses to each question of the survey.

¹ Pima County, 2010 contract.

Could you please tell me how you heard about the \$20,000 subsidy program?

| | Number | Percent |
|---------------------------------|--------|---------|
| From a Realtor | 10 | 26.3% |
| From a Housing Counselor | 8 | 21.1% |
| From a Friend/Relative/Neighbor | 4 | 10.5% |
| From a Lender | 4 | 10.5% |
| From Work | 5 | 13.2% |
| Other | 4 | 10.5% |
| From the Media | 3 | 7.9% |
| Total | 38 | 100% |

Which housing counseling agency did you work with to obtain your current residence? Habitat respondents were not asked this question.

| | Number | Percent |
|-------------------------------|--------|---------|
| Family Housing Resources | 16 | 55.2% |
| Chicanos Por La Causa | 5 | 17.2% |
| Old Pueblo Community Services | 4 | 13.8% |
| Primavera Foundation | 4 | 13.8% |
| Total | 29 | 100% |

How many times did you meet one-on-one with a housing counselor?

| | Number | Percent |
|-----------------|--------|---------|
| Zero | 1 | 3.0% |
| Once | 5 | 15.2% |
| 2 to 4 times | 20 | 60.6% |
| 5 or more times | 7 | 21.2% |
| Total | 33 | 100% |

Please rate your overall experience of working with a housing counselor.

Habitat respondents were not asked this question.

| | Number | Percent |
|-------------|--------|---------|
| Excellent | 25 | 86.1% |
| Good | 2 | 6.9% |
| Fair | 1 | 3.5% |
| Poor | 0 | 0.0% |
| Uncertain | 0 | 0.0% |
| No response | 1 | 3.5% |
| Total | 29 | 100% |

Twenty-eight respondents recommend working with a housing counselor to others. One individual did not respond.

Did you attend a homebuyer education class prior to moving into your home? Habitat respondents were not asked this question.

| | Number | Percent |
|-------|--------|---------|
| Yes | 29 | 100.0% |
| No | 0 | 0.0% |
| Total | 29 | 100% |

Please rate your overall experience of attending the homebuyer education class.

| | Number | Percent |
|-----------|--------|---------|
| Excellent | 25 | 67.6% |
| Good | 12 | 32.4% |
| Fair | 0 | 0% |
| Poor | 0 | 0% |
| Uncertain | 0 | 0% |
| Total | 37 | 100% |

No response: 1

All thirty-eight respondents recommend attending a homebuyer education class to others.

What information presented in the homebuyer education class did you find the most helpful/useful?

| | Number | Percent |
|-------------------------------------|--------|---------|
| Budgeting/General Finances | 20 | 35.7% |
| Credit/Mortgage | 17 | 30.4% |
| Home-buying Process | 6 | 10.7% |
| Everything | 5 | 8.9% |
| Home Maintenance | 2 | 3.6% |
| Community-Building | 2 | 3.6% |
| Safety | 1 | 1.8% |
| Decision-Making/Confidence Building | 1 | 1.8% |
| Other Programs | 1 | 1.8% |
| Offered in Spanish | 1 | 1.8% |
| Total* | 56 | 100% |

^{*}Total number does not add to 38 as some individuals mentioned multiple items.

The majority of responses include positive comments regarding the homebuyer education class. Several respondents throughout the course of the survey note that everyone should be required to take similar courses prior to purchasing a home. Many respondents appreciate the choice of class location and time that several agencies offered, while offering the course in Spanish was beneficial for several individuals. Aside from the topics mentioned above, many responses include remarks regarding the professionalism and knowledge of the agency staff.

What information presented in the homebuyer education class did you find the least helpful/useful? (as responded)

| | Number | Percent |
|--|--------|---------|
| Nothing/Not Applicable | 21 | 56.8% |
| Information Not Relevant to Specific Situation | 5 | 13.5% |
| Home Maintenance | 4 | 10.8% |
| Location and Day of Class | 2 | 5.4% |
| HOA | 1 | 2.7% |
| Expand Target Area | 1 | 2.7% |
| Confusing Terminology | 1 | 2.7% |
| More Guidance on Where to Buy Home | 1 | 2.7% |
| Not Enough Detail | 1 | 2.7% |
| Total | 37 | 100% |

Do you have any other comments about the homebuyer education class? (as responded)

| | Number | Percent |
|---------------------|--------|---------|
| Positive Comment | 21 | 52.5% |
| Negative Comment | 1 | 2.5% |
| Specific Suggestion | 8 | 20.0% |
| No Comment | 10 | 25.0% |
| Total | 40 | 100% |

No response: 2

All responses indicating specific suggestions are included here:

- "In-depth teaching what would happen with foreclosure. More negative, but really good. Shorten classes."
- "It was good; have food and coffee. It was good for the people who don't understand."
- "Language barriers; too many people in a class for one instructor."
- "Good asset; I would recommend all the other services. Primavera has the incentives and works with young kids."
- "Everything was well-presented. Class could give or have water, coffee, juice."
- "Recommend to bring more presenters. More options like inspectors, including home buyers that have gone through the process."
- "I would have liked to hear about the expenses that you have to make when you buy a home. Would have liked to have more information on things new homeowners need to know, like window covering, refrigerators, washer and dryers--expenses of a new homeowner. [Home owners' association]: please teach about the power of home owner associations. The cost, they can tell you that you have to paint, or weeds. Associations are good and bad. Teach about the whole process."
- "It should be required for anyone buying a home for the first time."
- "Wish I'd seen more information about it; more advertisements."
- "Would like to have had more area to choose a home from. I wanted to live north of Speedway."

^{*}Total number does not add to 36 as some individuals mentioned multiple items.

Did you attend any other classes or sessions prior to moving into your home? (Prompts: budgeting, credit, etc.)

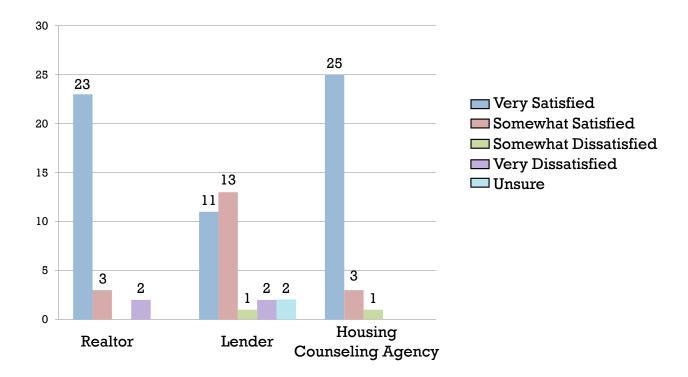
Sixteen individuals indicate that they did attend another class prior to moving into their home.

Of the 16, ten indicate they took this class through Primavera. Three note that the course covered budgeting. Other responses include the Wish Program, Family Housing Resources, Chicanos por la Causa, and the City of Tucson.

Most respondents also indicate that they would like to attend additional classes now that they have moved in to their homes. "Do-it-yourself" home repair and "How to Save Money through Energy Conservation" are the most frequently noted (30 and 24 respondents, respectively), while only 12 respondents would attend "Post-Purchase Counseling." Eighteen individuals would attend a class on "Saving for Retirement," and 21 would attend a course addressing "Financial Literacy."

In the process of buying a home you dealt with different parties. Please rate how satisfied you were with the following:

Habitat respondents were not asked this question.



More than 90 percent of all respondents are either very satisfied or somewhat satisfied with both their realtor and housing counseling agency. In fact, over 96 percent of respondents are satisfied with their housing counseling agency. Satisfaction is lower for lenders; however, a combined 83 percent of respondents indicate some degree of satisfaction with their lenders. Several respondents indicate difficulty in utilizing the down payment assistance program with their lenders.

Do you have any comments or suggestions to improve the down payment assistance program?

Habitat respondents were not asked this question.

| | Number | Percent |
|-------------------------------------|--------|---------|
| None | 14 | 48.3% |
| Communication/Outreach | 5 | 17.2% |
| Lender-Related | 4 | 13.8% |
| Qualification-Related | 2 | 6.9% |
| Boundary Area | 2 | 6.9% |
| Refinancing/Financial Clarification | 1 | 3.5% |
| Time | 1 | 3.5% |
| Total | 29 | 100% |

Many respondents either do not have any comments regarding improving the program or have positive input. One resident indicated that everyone involved in the process was very professional; several others note that the program is very good and that they were thankful for the opportunity.

Suggestions for improvement include expanding the boundary area to include more homes; providing further guidance about selecting a lender and the expected time required for the process; and needing more clarification regarding the ability of residents to refinance their homes.

Five individuals specifically mention providing greater outreach and publicity for the program. They hope that more people could benefit from the down payment assistance program, and one respondent includes that there needs to be better coordination between realtors and the agencies.





Families gather at an Open House Event for the Homebuyer Assistance Program. Photo courtesy of Pima Neighborhood Investment Partnership.



All Habitat for Humanity participants attended homebuyer education classes through the Primavera Foundation. All nine respondents are somewhat or very satisfied with the class and would recommend it to others.



As part of the Habitat for Humanity program, residents must complete a certain amount of hours working on their home, the home of their neighbors, or various other volunteer activities--otherwise known as "sweat equity." The survey asked respondents to share their experiences with sweat equity.

All nine Habitat respondents completed 200 or more hours of sweat equity, with three individuals indicating 400 or more hours. These hours were split between the following activities:

| | Number | Percent |
|--------------|--------|---------|
| Construction | 8 | 53.3% |
| Habistore | 4 | 26.7% |
| Painting | 3 | 20.0% |
| Total* | 15 | 100% |

^{*}Total number does not add to 9 as individuals mentioned multiple responses.

Respondents in general provided positive comments regarding the sweat equity experience. All comments provided are included below:

- "Enjoyed the experience."
- "Great experience. Son's self-esteem definitely improved. Everyone was very helpful."
- "Hard work. Had fun. Not given to kids -- work for it. Seeing the volunteers -- I don't take them for granted. Dream come true! Saved my marriage."
- "Over-booked people and didn't do anything. Too many volunteers."
- "We were able to get to know our neighbors, and we learned; it was an excellent experience."
- "Wish I did more construction than at Habistore.
 Understood hours and how to work. Learned more at construction site.

All 38 respondents live in single-family detached homes. Of these homes, 29 are existing foreclosed properties, four of which have been rehabbed. Twenty-five of the homes were built after the year 2000, two were built prior to 2000, and one individual is not sure. The remaining nine homes are new homes constructed through the Habitat for Humanity program.

At the time of the interview, sixteen respondents have lived in their home for one year or less, and 22 respondents have lived in their home for more than one year. When asked how long they plan to live in their current residence, 37 respondents indicate six or more years. One individual is unsure.

Of the 29 respondents not associated with Habitat for Humanity, 19 respondents are first-time homebuyers. Seven of the ten individuals who had owned a home before indicate that they lost the home to divorce (five individuals), had sold their home to a family member in another state (one individual), or the home was sold in a short sale (one individual).

In the last five years, how many times have you moved/changed residences including the move to this home)?

| | Number | Percent |
|-----------------|--------|---------|
| Once | 12 | 31.6% |
| 2 to 3 times | 19 | 50.0% |
| 4 to 5 times | 3 | 7.9% |
| 6 or more times | 4 | 10.5% |
| Total | 38 | 100% |



Some people find the process of moving very stressful while others do not. Please rate your moving experience in terms of added stress or tension in your family.

| | Number | |
|--------------------|--------|--|
| Not at all | 3 | |
| Somewhat Stressful | 3 | |
| Very Stressful | 3 | |

What made you select this particular home?

Habitat respondents were not asked this question.

| | Number | Percent |
|---------------------------------|--------|---------|
| Area Quality and Location | 12 | 21.4% |
| Affordable/Value | 11 | 19.6% |
| Quality of Home | 10 | 17.9% |
| Community/HOA | 4 | 7.1% |
| Fit Needs of Family | 4 | 7.1% |
| Upkeep and Aesthetics | 3 | 5.4% |
| Down-payment Assistance Program | 3 | 5.4% |
| Close to Family and Friends | 2 | 3.6% |
| Quiet | 2 | 3.6% |
| Close to Work/School | 2 | 3.6% |
| Ready to Move In | 2 | 3.6% |
| Rehabbed Home | 1 | 1.8% |
| Total | 56* | 100% |

^{*}Total number does not add to 29 as some individuals mentioned multiple items.

Examples of these responses include:

"Complete home with 3 bedrooms; it was exactly what I was looking for for my grandchildren and me."

"It was in the area of the Homebuyer Assistance Program; it was the right size and the price."

"The neighborhood: There are families, little kids were out. We know our neighbors."



Families gather at a housing dedication ceremony in the Corazon del Pueblo neighborhood. Photo courtesy of Pima Neighborhood Investment Partnership.



Families and volunteers construct houses in the Corazon del Pueblo neighborhood as part of Habitat's Building Freedom Day. Photo courtesy of Habitat Tucson.

How would you rate the condition of the structure of your home (roof, foundation, windows, etc)?

Habitat respondents were not asked this question.

| | Number | Percent |
|---------------------|--------|---------|
| Excellent Condition | 11 | 38.0% |
| Good Condition | 15 | 51.7% |
| Fair Condition | 3 | 10.3% |
| Total | 29 | 100% |

Have you done any repairs since you moved in?

Habitat respondents were not asked this question.

Twenty-two homeowners have done repairs, while seven have not. Repairs include the following:

| | Number | Percent |
|------------------------------|--------|---------|
| Appliances/Fixtures | 7 | 17.5% |
| Landscaping/Outdoor | 6 | 15.0% |
| Electrical | 5 | 12.5% |
| Floors | 5 | 12.5% |
| Paint | 5 | 12.5% |
| Miscellaneous Indoor Repairs | 3 | 7.5% |
| Heating/Cooling | 3 | 7.5% |
| Plumbing | 2 | 5.0% |
| Windows | 2 | 5.0% |
| Drywall | 2 | 5.0% |
| Total | 40* | 100% |

^{*}Total number does not add to 29 as some individuals mentioned multiple items.

Would you like to make any major repairs/improvements to your home/property in the future?

Habitat respondents were not asked this question.

Twenty-one homeowners indicate that they would like to make major repairs or improvements to their property in the future; seven indicate that they would not.

Of those who would like to make improvements, thirteen homeowners indicate they would like to within the next year. One individual indicates that they do not plan to make repairs in the next year due to limited income.



All nine Habitat participants indicate that the Habitat program has prepared them for making home repairs.

In general, how do you feel about the condition of your new home?

Habitat respondents were not asked this question.

All 29 respondents are either somewhat or very satisfied with the condition of their new home.

When you moved in, did you have to purchase any of the following?

Habitat respondents were not asked this question.

| | Number | Percent |
|----------------------------------|--------|---------|
| Window treatments | 21 | 72.4% |
| Appliances | 21 | 72.4% |
| Furniture | 21 | 72.4% |
| Light Fixtures | 20 | 69.0% |
| Lawn/garden tools | 19 | 65.5% |
| Paint | 17 | 58.6% |
| Other | 16 | 55.2% |
| Landscaping/plants/flowers/trees | 10 | 34.5% |
| New windows | 1 | 3.45% |



Habitat participants primarily had to purchase several furniture items, including beds, tables, and couches. Three individuals indicate that they did not need to purchase anything, while another had to buy dishes. Several respondents are thankful for the companies that donated their washer and dryers.

If you had to purchase any of the above, what was the approximate cost? Habitat respondents were not asked this question.

| | Less than \$100 | \$100-\$299 | \$300-\$500 | More than \$500 |
|-------------------|--------------------|-------------|-------------|--------------------|
| Window Treatments | 5 | 5 | 5 | 3 |
| Lawn/Garden Tools | 9 | 4 | 2 | 0 |
| Landscaping | 2 | 1 | 4 | 1 |
| Appliances | 0 | 0 | 0 | 15 |
| New Windows | 0 | 0 | 1 | 0 |
| Light Fixtures | 4 | 5 | 6 | 2 |
| Paint | 2 | 6 | 3 | 4 |
| Furniture | 0 | 0 | 0 | 16 |
| Other | 2 | 1 | 1 | 10 |

"Other" includes flooring, security systems, and other miscellaneous items. One individual purchased a car as the public transportation is no longer adequate near their new home. Appliances, Other, and Furniture represented the largest costs to new homeowners. These categories averaged approximately \$1,500, \$1,600, and \$3,000, respectively. These costs demonstrate that the true cost of homeownership is greater than the down payment and mortgage payments.

Do you regularly participate in a recycling program or attempt to reduce or limit energy or water use in your home?

Thirty-five individuals said they participate in a recycling program, while thirty-seven individuals indicate an attempt to limit energy and water use. Many respondents explain that they limit their energy use through close monitoring of air conditioner use, limiting water use, and replacing all lights in the home with energy efficient bulbs. Gray water systems to irrigate plants were mentioned by seven of the Habitat respondents.

There is some interest in energy saving programs: twenty-four respondents express interest in a class addressing How to Save Money through Energy Efficiency.

Do you find that it is always, sometimes, or never difficult to make your monthly utility payments (water and electric bills)?

| | Number | Percent |
|---------------------|--------|---------|
| Always difficult | 0 | 0.0% |
| Sometimes difficult | 13 | 34.2% |
| Never difficult | 25 | 65.8% |
| Total | 38 | 100% |

Has anyone in your household lost a job in the last 3 years due to the economic recession?

Nine respondents indicate that someone in their household has lost a job in the last 3 years.

In the last 5 years has anyone in your household experienced an illness, accident, or other emergency that has affected their ability to work?

Eight individuals indicate that someone in their household has experienced an accident, illness, or other emergency that affect their ability to work.

Have you ever used a payday loan service?

Seven respondents indicate previous use of a payday loan service.

Do you currently have a savings account?

Six respondents indicate that they do not have a savings account.

If yes, about how often do you add to that savings account?

| | Number | Percent |
|----------------------|--------|---------|
| Every 15 Days | 6 | 18.7% |
| Every Paycheck | 7 | 21.9% |
| Every Debit Card Use | 2 | 6.3% |
| Weekly | 2 | 6.3% |
| Once per Month | 10 | 31.3% |
| Twice per Year | 1 | 3.1% |
| Infrequently | 4 | 12.5% |
| Total | 32 | 100% |

Do you have a budget/plan for your family expenses?

Thirty-two respondents have a budget for household expenses.

Do you follow your budget?

| | Number | Percent |
|----------------------------|--------|---------|
| No | 3 | 9.4% |
| Yes - Always | 16 | 50.0% |
| Yes - Sometimes/Best I Can | 12 | 37.5% |
| Total | 32 | 100% |



All nine Habitat respondents indicate that they believe the Habitat program prepared them for budgeting and paying bills in their new home.

Approximately how many times per week do you eat out or get take out?

| | Number | Percent |
|------------|--------|---------|
| Never | 3 | 7.9% |
| Frequently | 28 | 73.7% |
| Rarely | 7 | 18.4% |
| Total | 38 | 100% |

Perceptions of Neighborhood

What is the name of your neighborhood?

Of thirty-eight respondents, four individuals do not know the name of their neighborhood.

What are the boundaries of your neighborhood? (based on street names)

Of thirty-eight respondents, eleven individuals do not know the boundaries of their neighborhood. The remaining residents are able to identify at least two streets bounding their neighborhood.

Do you have a neighborhood association? If yes, have you attended any meetings?

Thirty-three homeowners have a neighborhood association; four do not. One individual did not respond. Eight respondents have attended a neighborhood association meeting; fifteen indicate that they plan to go to a meeting in the future.

Thinking about your neighborhood, would you recommend this neighborhood to families with children?

Thirty-six respondents would recommend the neighborhood to families with children. Reasons for this include the family-friendly and community-oriented atmosphere of the neighborhood; minimal traffic in the area; parks and good schools; safety; and big yards.

One respondent indicates that they would not recommend the neighborhood to families with children because it is unsafe.



Habitat respondents were asked about the changes they have seen in their children's behavior since moving into their new home. One family indicates that there has been no change since they have been able to maintain a very similar schedule and routine.

The remaining eight respondents have noticed a positive change in their children's behavior. These changes include greater concern for the home and greater friendliness with neighbors. Some examples include:

- "It has been a positive move. The location is calm.
 The bus stop is close. The kids have made friends. It is a lot better and more comfortable."
- "Positive. Didn't care much about other home. Now they take care of the home!"

Would you recommend this neighborhood to families with seniors?

Twenty-nine respondents would recommend the neighborhood to seniors.

Reasons include how quiet and peaceful the neighborhood is, safety, community-oriented atmosphere, other seniors, how well-kept the area is, trails and other amenities, and minimal traffic in the area. Those who would not recommend the area to seniors cite high traffic volumes, many children in the neighborhood, and two-story homes.

Please state whether you strongly agree, agree, are uncertain, disagree, or strongly disagree with the following statement: I have feelings of pride when I think about my neighborhood.

| | Number | Percent |
|----------------|--------|---------|
| Strongly Agree | 21 | 55.3% |
| Agree | 14 | 36.8% |
| Uncertain | 3 | 7.9% |
| Total | 38 | 100% |

During the day, how safe do you feel when you go outside alone in your neighborhood?

Twenty-seven respondent indicate that they feel very safe during the day; eleven indicate they feel somewhat safe.

At night, how safe do you feel when you go outside alone in your neighborhood?

Twenty respondents indicate that they feel very safe at night. Fifteen feel somewhat safe, and two feel somewhat unsafe. One individual is uncertain.



Sunset Villa neighborhood sidewalk during the day.



A well-lit park at night in Bravo Park Lane neighborhood.

About how often do you speak or have contact with your neighbors?

| | Number | Percent |
|-------------------------|--------|---------|
| Daily | 6 | 15.8% |
| Several times per week | 16 | 42.1% |
| Several times per month | 9 | 23.7% |
| Once a month | 5 | 13.2% |
| Never | 2 | 5.3% |
| Total | 38 | 100% |

Do you feel you could turn to your neighbors in an emergency?

| | Number | Percent |
|-----------|--------|---------|
| Yes | 36 | 94.7% |
| Uncertain | 1 | 2.6% |
| Blank | 1 | 2.6% |
| Total | 38 | 100% |

Does this neighborhood have a park or playground or other open green space that you can use?

| | Number | Percent |
|--------|--------|---------|
| Yes | 30 | 78.9% |
| No | 7 | 18.4% |
| Unsure | 1 | 2.6% |
| Total | 38 | 100% |

Fifty-one percent of respondents indicate that they or their children utilize the park, playground, or open green space in the neighborhood. Forty-two percent do not. Reasons for not utilizing the park, playground, or open green space include using the backyard instead, not having time, weather, or that they have not yet had a chance to visit the park. This question was not applicable to two respondents (5.71 percent); three individuals did not provide an answer.

In general, how do you feel about the schools in your neighborhood?

| | Number | Percent |
|----------------|--------|---------|
| Positive | 18 | 52.9% |
| Negative | 4 | 11.8% |
| Uncertain | 9 | 26.5% |
| Not Applicable | 3 | 8.8% |
| Total | 34 | 100% |

No Response: 4

Now that you have moved, will you be involved in your child's school or PTA? If yes, in what way?



| | Number | |
|--------|--------|--|
| Yes | 5 | |
| No | 2 | |
| Unsure | 1 | |

One respondent indicates a strong intent to become involved in the school PTA because now that they live here permanently, they will get more involved.

Of those who indicate they would not participate one

Of those who indicate they would not participate, one indicates that they have older children.

How often do you walk or exercise outdoors in your neighborhood?

| | Number | Percent |
|------------------------|--------|---------|
| Daily | 4 | 10.5% |
| Several times per week | 12 | 31.6% |
| Once a week | 5 | 13.2% |
| 1-3 times per month | 11 | 28.9% |
| Never | 6 | 15.8% |
| Total | 38 | 100% |

What do you like most about this neighborhood?

| | Number | Percent |
|-----------------------|--------|---------|
| Quiet/Calm | 22 | 31.9% |
| Aesthetics and Upkeep | 8 | 11.6% |
| Convenience/Location | 8 | 11.6% |
| Neighbors | 8 | 11.6% |
| Home Qualities | 7 | 10.1% |
| Minimal Traffic | 6 | 8.7% |
| Safety | 6 | 8.7% |
| Family-oriented | 2 | 2.9% |
| Neighborhood Features | 2 | 2.9% |
| Total | 69* | 100% |

^{*}Total number does not add to 38 as some individuals mentioned multiple items.

What do you like least about this neighborhood?

| | Number | Percent |
|--------------------------------|--------|---------|
| Nothing | 9 | 18.7% |
| Upkeep/Aesthetics | 7 | 14.6% |
| Location | 6 | 12.5% |
| HOA | 6 | 12.5% |
| Traffic Concerns | 6 | 12.5% |
| Safety | 4 | 8.3% |
| Neighbors | 3 | 6.3% |
| Lack of Services/Amenities | 3 | 6.3% |
| Lack of Neighborhood Features | 2 | 4.2% |
| Lack of Transportation Options | 1 | 2.1% |
| Uncertain | 1 | 2.1% |
| Total | 48* | 100% |

^{*}Total number does not add to 38 as some individuals mentioned multiple items.

What, if anything, would you change about your neighborhood?

Includes responses from Habitat respondents.

| | Number | Percent |
|------------------------|--------|---------|
| No Concerns/No Change | 8 | 19.1% |
| Safety | 7 | 16.6% |
| HOA Concerns | 7 | 16.6% |
| Shops/Amenities | 5 | 11.9% |
| Transportation Options | 3 | 7.1% |
| Road Conditions | 2 | 4.8% |
| Neighborhood Amenities | 2 | 4.8% |
| Aesthetics | 2 | 4.8% |
| Parking Concerns | 2 | 4.8% |
| Too Dense | 2 | 4.8% |
| Location | 1 | 2.4% |
| More Community | 1 | 2.4% |
| Total | 42* | 100% |

No Response: 1



Habitat respondents indicate that they most like how quiet the neighborhood is, the sense of community with other Habitat families, the aesthetics of the neighborhood, and the location directly near the interstate.

They least like the size of the neighborhood park and the distance from services and amenities. However, four of the nine respondents indicate that they like everything about the neighborhood.

Changes to their neighborhood would include a grocery store and other services in close proximity, a closer bus route, more street lights, variation in house appearance, and an improved park.

^{*}Total number does not add to 38 as some individuals mentioned multiple items.

How many automobiles do you currently own?

| | Number | Percent |
|---------------|--------|---------|
| l Automobile | 19 | 50.0% |
| 2 Automobiles | 17 | 44.7% |
| 3 Automobiles | 2 | 5.3% |
| Total | 38 | 100% |

Before you moved into your new home, how often did you use public transportation?

| | Number | Percent |
|------------------------|--------|---------|
| Never | 32 | 84.2% |
| 1 to 3 times per month | 3 | 7.9% |
| Every Day | 3 | 7.9% |
| Total | 38 | 100% |

Since you moved into your new home, how often do you use public transportation?

| | Number | Percent |
|------------------------|--------|---------|
| Never | 35 | 92.1% |
| 1 to 3 times per month | 1 | 2.6% |
| Every Day | 2 | 5.3% |
| Total | 38 | 100% |

Reasons for not utilizing public transportation include having access to an automobile, nearest bus stop is too far away or they don't know where it is, it would take too long, and needing to make several stops every morning on the way to work.

Do other members of your household use public transportation?

Only ten homeowners indicate that a member of their family utilizes public transportation.

Please rate the bus stop nearest your home in terms of:

No response: 2

Bus Stop Appearance:

| | Number | Percent |
|-----------|--------|---------|
| Excellent | 4 | 11.1% |
| Good | 9 | 25.0% |
| Fair | 12 | 33.3% |
| Poor | 8 | 22.2% |
| Uncertain | 3 | 8.3% |
| Total | 36 | 100% |

Bus Stop Safety:

| | Number | Percent |
|-----------|--------|---------|
| Excellent | 3 | 8.3% |
| Good | 10 | 27.8% |
| Fair | 8 | 22.2% |
| Poor | 8 | 22.2% |
| Uncertain | 7 | 19.4% |
| Total | 36 | 100% |

Bus Stop Location:

| | Number | Percent |
|-----------|--------|---------|
| Excellent | 2 | 5.6% |
| Good | 16 | 44.4% |
| Fair | 9 | 25.0% |
| Poor | 5 | 13.9% |
| Uncertain | 4 | 11.1% |
| Total | 36 | 100% |

We are interested in finding out how you travel to various places surrounding your neighborhood. Please indicate how you get to the following places the majority of the time.

| | Car | Walk | Bus | Bike | N/A |
|-----------------|-----|------|-----|------|-----|
| School* | 16 | 0 | 3 | 0 | 18 |
| Work* | 30 | 0 | 0 | 0 | 9 |
| Grocery Store | 37 | 0 | 0 | 0 | 1 |
| Library* | 21 | 1 | 0 | 0 | 15 |
| Church | 27 | 1 | 0 | 0 | 10 |
| Restaurant* | 33 | 0 | 0 | 0 | 4 |
| Park | 19 | 13 | 0 | 2 | 4 |
| Shopping | 36 | 0 | 1 | 0 | 1 |
| Daycare | 16 | 0 | 3 | 0 | 18 |
| Child's School§ | 21 | 0 | 24 | 0 | 1** |

^{*}One respondent indicates utilizing multiple modes to reach these locations; this response is not included in the totals in the table above.

Similar to the data in Chapter 2, respondents appear to be highly car-dependent. The majority of respondents indicate that they travel by automobile to most destinations, with child's school being the only destination where more individuals utilized an alternate mode to the automobile. Travel to the park by foot also received a high number of responses; this may be in part due to the fact that more than 70 percent of respondents noted that their neighborhood has a park.

In general, how satisfied are you with the location of your new home and your access to services like those just mentioned?

| | Number | Percent |
|-----------------------|--------|---------|
| Very Satisfied | 17 | 47.2% |
| Somewhat Satisfied | 17 | 47.2% |
| Somewhat Dissatisfied | 2 | 5.6% |
| Total | 36 | 100% |

^{§ 22} respondents have school-aged children living with them; number in this row does not add to 22 due to multiple children in each household.

^{**}One child is home schooled.

Respondent's gender

| | Number | Percent |
|--------|--------|---------|
| Male | 14 | 36.8% |
| Female | 24 | 63.2% |
| Total | 38 | 100% |

Respondent's race/ethnicity

| | Number | Percent |
|------------------------|--------|---------|
| Hispanic/Latino | 21 | 56.8% |
| Caucasian | 9 | 24.3% |
| African American | 2 | 5.4% |
| Native American | 2 | 5.4% |
| Asian/Pacific Islander | 2 | 5.4% |
| Other | 1 | 2.7% |
| Total | 37 | 100% |

No Response: 1

Respondent's age

| | Number | Percent |
|--------------------|--------|---------|
| 20-30 years | 10 | 27.8% |
| 31-40 years | 9 | 25.0% |
| 41-50 years | 8 | 22.2% |
| More than 50 years | 9 | 25.0% |
| Total | 36 | 100% |

How long have you lived in Tucson?

| | Number | Percent |
|--------------------|--------|---------|
| Less than 5 years | 6 | 16.2% |
| 5-10 years | 6 | 16.2% |
| 11-20 years | 8 | 21.6% |
| 21-30 years | 8 | 21.6% |
| More than 30 years | 9 | 24.3% |
| Total | 37 | 100% |

No Response: 1

What is the highest level of education you have completed?

| | Number | Percent |
|---|--------|---------|
| Less than high school | 1 | 2.8% |
| Some high school | 4 | 11.1% |
| High school graduate/GED | 10 | 27.8% |
| Some college/Associates degree/Technical | 14 | 38.9% |
| College graduate/Bachelor's degree | 6 | 16.7% |
| Master's degree/Professional degree or higher | 1 | 2.8% |
| Total | 36 | 100% |

No Response: 2

Current marital status:

| | Number | Percent |
|-------------------------------|--------|---------|
| Married | 13 | 35.1% |
| Widowed | 1 | 2.7% |
| Separated/divorced | 9 | 24.3% |
| Single/never married | 13 | 35.1% |
| Living with partner/unmarried | 1 | 2.7% |
| Total | 37 | 100% |

Current employment status:

| | Number | Percent |
|----------------------|--------|---------|
| Full time homemaker | 1 | 2.7% |
| Unemployed | 0 | 0.0% |
| Disabled/not working | 1 | 2.7% |
| Retired | 3 | 8.1% |
| Employed part time | 5 | 13.5% |
| Employed full time | 27 | 73.0% |
| Total | 37 | 100% |

No Response: 1

Spouse/partner's current employment status:

| | Number | Percent |
|---------------------|--------|---------|
| Full time homemaker | 3 | 8.1% |
| Employed part time | 4 | 10.8% |
| Employed full time | 7 | 18.9% |
| Not Applicable | 23 | 62.2% |
| Total | 37 | 100% |

Summary

The previous sections demonstrate a general appreciation for the NSP2 Downpayment Assistance program and the process as a whole. The final survey questions ask respondents to reflect upon the differences in their life now that they are homeowners and identify any concerns they may have.

Think about your life prior to moving into this home. How do you think being a homeowner will impact or change you?

| | Number | Percent |
|----------------------------------|--------|---------|
| Financial Benefit/Responsibility | 8 | 17.0% |
| Self Confidence/Pride | 6 | 12.8% |
| Family/Social Benefits | 6 | 12.8% |
| Stability/Safety/Security | 5 | 10.6% |
| Feeling in Control | 5 | 10.6% |
| Independence/Freedom | 3 | 6.4% |
| More Responsibility | 3 | 6.4% |
| Investment in Future | 3 | 6.4% |
| Happiness/Gratefulness | 3 | 6.4% |
| More Difficult/Stress | 2 | 4.3% |
| More Educated | 1 | 2.1% |
| Community | 1 | 2.1% |
| No Change | 1 | 2.1% |
| Total | 47* | 100% |

^{*}Note: Number does not add to 38 as some individuals mentioned multiple items.

Many respondents indicate that owning a home has already impacted their lives. Comments include recognition of greater financial responsibility and budgeting to recognizing the benefit that owning a home will have on their children. Respondents often cite a feeling of pride and confidence in being known as a homeowner as well as in knowing they reached a goal. Several residents are quick to note the increased level of seriousness in owning a home, and one mentions that the surrounding community is having more of an impact on them than homeownership.

Do you have any concerns about your new homeownership status?

| | Number | Percent |
|----------------------------------|--------|---------|
| House-Related Financial Concerns | 8 | 21.6% |
| General Financial Concerns | 2 | 5.4% |
| Health Concerns | 1 | 2.7% |
| No Concerns | 26 | 70.3% |
| Total | 37 | 100% |

No Response: 1

House-related financial concerns include the ability to make mortgage payments, hope that home value would appreciate, concern regarding insurance policies, and fear of large repairs in the future.

General financial concerns include ability to pay bills, fear of losing job, and overall being able to provide for self and family.

Twenty-six respondents, however, indicate that they have no concerns and many reiterate how happy they are to be homeowners.

Do you have any other comments regarding your neighborhood, your housing, or this assistance program?

| | Number | Percent |
|----------------------|--------|---------|
| Positive | 24 | 58.5% |
| Complaint/Suggestion | 4 | 9.8% |
| No Comment | 10 | 24.4% |
| Other | 3 | 7.3% |
| Total | 41* | 100% |

^{*}Note: Number does not add to 38 as some individuals mentioned multiple items.

The overall response is primarily positive, with respondents indicating a general sense of appreciation for the program and the opportunity. Many of the complaints are provided as instead a suggestion, including advertising the program more or class scheduling. Several of the responses are included on the following page:

Additional comments regarding neighborhood, housing, or the assistance program:

- "It's the best thing that has happened to me; it is a great opportunity for families."
- "Just want to thank the program for giving us the opportunity. Appreciate the program from start
 to end; I'm very grateful for the program. I have been thinking of buying a home for a few years,
 and when I heard about the HAP program, I didn't miss the opportunity. My experience has been
 very positive and rewarding; thanks to all involved in the program."
- "I would have liked more area to buy a home. Sister program to buy things for the homesrefrigerators, washers, dryers. Had the counseling speak about home repairs and what to expect to buy when purchasing a home. Unexpected items to buy. Home warranty. Help people negotiate."
- "Really thankful; with assistance, I would have never gotten a nice home. Thanks for follow up."

Residential Data Collection: Summary and Recommendations



Studies have shown that high numbers of foreclosures in an area may cause home values to decline and neighborhoods to deteriorate. NSP2 activities are intended to halt this decline by stabilizing neighborhoods and improving quality of life for residents. Because the effects of NSP2 may not be apparent for years to come, it is necessary to collect baseline data in order to show any change in conditions. NSP2 project evaluation entails the following three-pronged approach:

Part I. The impact on existing residents

Proposed activities: In the beginning stages of the project the Drachman Institute proposed that Pima County collect data from a random sample of residents in all of the selected NSP2 neighborhoods. This data would include feelings of neighborhood pride, property upkeep, use of outdoor spaces, perceptions of neighborhood safety, and use of public transportation. In addition, Drachman recommended including a sample of residents from a non-NSP2 neighborhood for comparison purposes. The rationale for this step is to provide a control group to isolate the impact of NSP2 from general changes that might occur in the economy in the future. For example, home values may improve for all neighborhoods, regardless of improvements made from NSP2 activities. A control neighborhood can help isolate the effects of NSP2.

<u>Activities completed</u>: Pima County completed 93 surveys with residents located in areas near NSP2 activity. These were non-random surveys of households and are thus not generalizable to all neighborhood residents.

Recommendations: Drachman Institute recommends that surveys be completed in all eleven neighborhoods plus the control neighborhood of Stella Mann. Since a non-random sample was used in the initial survey, the same strategy should be used in all neighborhoods. See Appendix D for recommendations on improving several of the survey questions. Ultimately these surveys should be conducted again with the same families in 3-5 years to measure change.

Part II. The impact on new residents

<u>Proposed activities:</u> Surveys/in-depth interviews will be conducted with a minimum of twenty families who move into homes with NSP2 assistance to measure various homeownership outcomes.

<u>Activities completed</u>: Pima County completed thirty-eight surveys with residents that moved into homes under the down-payment assistance program.

<u>Recommendations:</u> Drachman Institute recommends that surveys be completed with all families placed in NSP2 homes now and 3-5 years in the future to measure homeownership outcomes.

Part III. The impact on neighborhoods

<u>Proposed activities:</u> Drachman Institute will perform windshield surveys to record baseline physical conditions in five neighborhoods within the NSP2 target area and one control neighborhood outside the target area.

<u>Activities completed:</u> A windshield survey of eleven selected neighborhoods and one control neighborhood is complete and all results are provided in Volumes I and II of this report series.

<u>Recommendations</u>: Drachman Institute recommends that a windshield survey be completed in the same neighborhoods 3-5 years in the future to measure any physical changes.





| Date: | Survey ID#: |
|--|---|
| Location/Neighborhood: | - |
| Interviewer: | |
| Introduction: Hand out a flyer about PNIP and immediate area. "We are interested in gettir neighbors about your concerns about your nand services in your neighborhood. All of your name will never be connected with the take about 5-10 minutes. Is it o.k. if I ask you a | ng some feedback from you and your eighborhood and your use of public spaces our responses are anonymous and confidential; information you give me. The survey should a few questions?" |
| 1. What are some things you like about your | |
| 2. What are some things you don't like about | your neighborhood? |
| 3. Can you think of any specific improvement neighborhood? | ts that you would like to see in your |

4. [Question to be altered depending on the NSP2 activity in the specific neighborhood] In the last 3 months, PNIP has bought several properties on your street and is beginning to work on improving them. Have you noticed any of these improvements?

Circle one: YES NO (skip to #5) NOT SURE (skip to #5)

- 4a. How do you feel about these property improvements?
- 5. [Question to be altered depending on the services available in the specific neighborhood] We are interested in finding out how you travel to various places surrounding your neighborhood. Please indicate how you get to the following places the majority of the time, and approximately how far away they are from your home:

| | Walk | Bike | Car | Bus | N/A |
|------------------------|------|------|-----|-----|-----|
| Work | | | | | |
| Grocery Store | | | | | |
| Library | | | | | |
| Church | | | | | |
| Favorite Restaurant | | | | | |
| Park/Green Spaces | | | | | |
| Shopping (not grocery) | | | | | |
| Child's school | | | | | |
| Daycare facility | | | | | |
| Bank | | | | | |
| Other | | | | | |

| WALKING: From chart above they walk certain places I noticed that you walk to places in your neighborhood. |
|---|
| 6a. How safe do you feel walking through your neighborhood during the day? |
| 6b. How safe do you feel walking through your neighborhood at night? |
| From chart they DO NOT walk certain places I noticed that you didn't mention walking in your neighborhood. |
| 6c. Do you ever walk through your neighborhood?YES (If yes answer 6a and 6b above)NO (If no: Why not?) : |
| BUS: From chart above they take the bus I noticed that you take the bus certain places. 7a. How do you feel about the bus stops in your area? |
| From chart above they DO NOT take the bus I noticed that you do not take the bus. 7b. Why not? |
| 8. Do you own or rent your current home? Rent Own |
| 9. How long have you lived in your current home? |

| 10. When you moved into this home, why did you select this particular neighborhood? |
|---|
| 11. How long do you plan to live in this neighborhood? |
| 12. Have you made any repairs or upgrades to your home in the last 6 months? |
| YES NO |
| If Yes: What kind? |
| |
| 13. Do you have plans to make any future repairs or improvements to your property? |
| YES NO |
| If Yes: What kind? |
| |
| 12. INTERVIEWER NOTE: respondent is MALE FEMALE |
| 13. Could you please tell me your race/ethnicity? |
| 14: Could I please have your age? |
| Thank you for your time! |
| Interviewer Notes: |

I. Preparing for the Interviews

A. Door-to-Door Neighborhood Survey

Before interviews begin, we recommend the following:

- If PNIP is going to offer incentives for completing the survey (grocery coupons, bus tickets, a raffle for a bigger prize, etc.) these need to be acquired.
- Contact the neighborhood association president and explain the project. Ask for a letter of support from the neighborhood association that can be carried by interviewers. If that is not possible, produce a cover letter from Pima County.
- Determine the households to be selected in the areas of high PNIP activity.
- Prepare a flyer to either mail or hand-deliver to the selected households. The flyer should explain the study and tell them they have been selected and when the study will begin. Include a contact phone number for questions. Make the flyer with Spanish and English sides. Include PNIP flyers and promotional material.
- Select questions and finalize the survey. Practice the survey and the introduction on family and friends to become comfortable with the layout and questions.

B. Down-Payment Assistance Survey

Prior to the interviews:

- If PNIP is going to offer incentives for completing the survey (grocery coupons, bus tickets, a small gift, etc.) these need to be acquired.
- Check the application forms to make sure each family signed a "consent to be interviewed" statement. Each family should be contacted by phone or in-person to set up a convenient time for the interviews. Plan to spend at least an hour with each family. Find out if Spanish translation will be necessary.
- Practice the survey to become comfortable with the layout.

II. Response and Refusal Rates (Door-to-Door Survey)

Although this will not be a random sample, your goal should still be to get the highest response rate possible from the selected households.

Response rate = Number of Completed Surveys
Number of People Contacted

- Record the number of attempts for each household on the master list. If you are unable to find anyone at home after a number of tries you may need to eliminate that address, but note that this is NOT a refusal, it was an unsuccessful attempt to reach them.
- Record the number of refusals
- At the end of the study you should have a master list of the addresses noting whether they were a) completed, b) unable to make contact, or c) refused to participate.
- If an address is vacant, note that on the master list.
- Every survey should be given a unique ID#. On the master list, note which ID# goes with each address. This way, the actual paper survey does not identify them in any way and anonymity is maintained.

Suggestion: Make a master list like the following:

| Address | ID# | Attempt#1 | Attempt #2 | Attempt #3 | Completed | No Contact | Refused | Interviewer |
|---------|-----|-----------|------------|------------|-----------|------------|---------|-------------|
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

III. Introducing yourself

A. Guidelines:

- 1) Wear non-threatening clothing. Perhaps wear a PNIP or a Pima County T-shirt?
- 2) Carry identification and a phone number they can call to verify your authenticity. Have PNIP brochures to hand them as you are introducing yourself.
- 3) Keep it short!
- 4) All introductions should be memorized and include the following information:
- A brief statement of the purpose of the study.
- Their participation is VOLUNTARY (they can stop at any time).
- Their responses are ANONYMOUS and CONFIDENTIAL (their names will never be connected with the information they give you).
- If they have questions they can contact ______.
- How long it will take.
- If they will receive anything for their participation.

B. Determining Head of Household

Interviews should be conducted with an adult in the household that is at least partially responsible for the running of the household. If the person that answers the door is unwilling to participate, ask if there is another adult member of the household that might be willing. You can ask a screening question like," Are you the head of the household?" but this may mean different things to different people based on gender, race, and ethnicity. Another way to ask is, "Are you a person who makes many of the major decisions in the household?" For the down-payment assistance families, the person who filled out the application and went through the process should be the person that is interviewed.

IV. Interviewing Techniques: During the interviewer training we will practice techniques. Here are a few simple guidelines:

- Do not contaminate the interview with your own opinions; always remain completely neutral.
- Ask the questions exactly as they are worded on the questionnaire (and in the correct order), sometimes changing the wording of a question can change how a person answers.

For example, in a 2005 Pew Research survey, 51% of respondents said they favored "making it legal for doctors to give terminally ill patients the means to end their lives" but only 44% said they favored "making it legal for doctors to assist terminally ill patients in committing suicide." Although both versions of the question are asking about the same thing, the reaction of respondents was different. In another example, respondents have reacted differently to questions using the word "welfare" as opposed to the more generic "assistance to the poor." Several experiments have shown that there is much greater public support for expanding "assistance to the poor" than for expanding "welfare."

- For the down-payment assistance survey, have three note cards prepared to hand to respondents during appropriate questions:
- 1. Very Satisfied Somewhat Satisfied Somewhat Dissatisfied Very Dissatisfied
- 2. Strongly Agree Agree Uncertain Disagree Strongly Disagree
- 3. Excellent Good Fair Poor
- On open-ended questions record their responses verbatim. Try not to let them get away with "I don't know" or one-word answers.

A. Guidelines for Probing Questions

Allow the respondent to answer questions without leading or suggesting. If you have to add a probe, make sure it is neutral.

There are several types of probes that can be used when a respondent gives a one-word or brief answer.

- 1. Silence: This can be one of the most effective probes, as many people are uncomfortable with silence and will elaborate.
- 2. Overt Encouragement: When they are talking, a simple nodding of the head, uh huh, or o.k. may encourage them to keep going.
- 3. Elaboration: Is there anything you would like to add to that? Could you tell me more about that?
- 4. Clarification: Can you explain what you mean by that?
- 5. Repetition: You restate what the person just said. For example: "What I'm hearing you say is that _____." This may lead to further elaboration.

V. Interviewer Notes and Potential Changes

After an interview is completed, take a minute to jot down a few notes about the interview at the end of the survey. For example, if you felt the respondent was not being truthful, impaired in any way, or anything that might contaminate the data.

After doing a few surveys you might find that a particular question is confusing to respondents, or a question is simply not working. Write down anything that you think is relevant that will affect data analysis.

All interviewers should plan to meet after the first day of interviews to discuss any problems encountered, or discuss any changes needed to the survey questions.

| Date: |
|--|
| Location/ID#: |
| Interviewer: |
| |
| Section 1: NSP2 Program Questions |
| I'm going to start with some questions about the process of purchasing this home. |
| 1. Could you please tell me how you heard about the \$20,000 subsidy program? From a Realtor [Which one?] From a Lender [Which one?] From a Housing Counseling Agency [Which one?] From a friend/relative/neighbor From advertising [Explain:] Other source [Explain:] |
| 2. Which housing counseling agency did you work with to obtain your current residence? Family Housing Resources Chicanos Por La Causa Old Pueblo Community Services Primavera Foundation |
| 3. How many times did you meet one-on-one with a housing counselor? |
| 4. Please rate your overall experience of working with a housing counselor. [Hand card #1] Excellent Good Fair Poor Don't Know/Uncertain |
| 5. Would you recommend working with a housing counselor to others? YesNoNot sure |
| 6. Did you attend a homebuyer education class prior to moving into your home?YesNo (Skip to #13) |
| 7. How many hours was the homebuyer education class? |
| 8. Please rate the overall experience of attending the homebuyer education class. [card #1] Excellent Good Fair Poor Don't know/Uncertain |
| 9. Would you recommend attending a homebuyer education class to others?YesNoNot sure |

| 10. What information presented in the homebuyer education class did you find the most helpful/useful? |
|---|
| 11. What information presented in the homebuyer education class did you find the least helpful/useful? |
| 12. Do you have any other comments about the homebuyer education class? |
| 13. Did you attend any other classes or sessions prior to moving into your home? (Prompts budgeting, credit, etc.) Yes (Please list:)No |
| 14. In the process of buying a home you dealt with different parties. Please rate how satisfied you were with the following: [Hand card #2] |
| Your Realtor: Very Satisfied Somewhat Satisfied Somewhat Dissatisfied Very Dissatisfied Don't Know Not Applicable Your Lender: VS SS SD VD DK NA The Housing Counseling Agency: VS SS SD VD DK NA |
| 15. Do you have any comments or suggestions to improve the down payment assistance program? |
| Section 2: Housing Questions |
| 16. Interviewer note the type of residence: Single family detached home Multi-family (apartment, duplex) Other |
| 17. Interviewer note the following: Existing foreclosed home, not rehabbed Existing foreclosed home, rehabbed |
| 18. Approximately how long have you lived in your current residence?days/months |

| 19. How much longer do you plan to live in your current residence? |
|--|
| Don't know |
| Less than a year |
| 1-2 years |
| 3- 5 years |
| 6 years or more |
| 20. Is this the first time that you have owned a home? |
| No |
| Yes |
| 20a. If no, what happened to that home? |
| $21.\mathrm{In}$ the last 5 years, how many times hav eyou moved/changed residences (including the move to this home?) |
| 22. What made you select this particular home? |
| 23. What year was your home built? (don't know) 24. How would you rate the condition of the structure of your home (roof, foundation, windows, etc)? [Card #1] |
| |
| Excellent condition (needs no repairs) Good condition (needs a few repairs/under \$5,000 in repairs) Fair condition (needs significant repairs/\$5,000-\$15,000 in repairs) Poor condition (needs over \$15,000 in repairs) |
| 25. Have you done any repairs since you moved in?Yes (please explain:)No |
| 26. Would you like to make any major repairs/improvements to your home/property in the future? |
| Yes (go to 26a.) No Not sure |

| 26a. If yes: Do you plan to make any major repairs/improvements to your home/property in the next year? |
|--|
| Yes: Please describe planned repairs/improvements: |
| No: Why will you not be making desired repairs/improvements in the next year? |
| 27. In general, how do you feel about the condition of your new home? [Card #2] Very Satisfied Somewhat Satisfied Somewhat Dissatisfied Very Dissatisfied DK |
| 28. When you moved in, did you have to purchase any of the following? (Check all that apply and approximate cost) |
| Window treatments (curtains, shutters, blinds) \$ Lawn/garden tools \$ Landscaping plants/flowers/trees \$ Appliances \$ New windows \$ Light fixtures \$ |
| Paint \$ Furniture \$ |
| Other (List) |
| 29. Do you regularly participate in a recycling program? Yes No 30. Do you regularly attempt to reduce or limit energy or water use in your home? Yes {Please explain: No |
| Not sure |
| 31. Do you find that it is always, sometimes, or never difficult to make your monthly utility payments (water and electric bills)?always difficultsometimes difficultnever difficult |
| Section 2: Neighborhood Questions |
| Next I'm going to ask some general questions about your neighborhood and your use of the public spaces in your neighborhood. |
| 32. What is the name of your neighborhood? |
| 33. What are the boundaries of your neighborhood? (street names) |
| |

| 34. Do you have a neighborhood association? (Circle one) Yes No Not sure |
|---|
| 34a. If yes, have you attended any neighborhood association meetings? (Circle one) Yes No Not sure |
| 34b. Do you plan to attend any neighborhood association meetings in the future? (Circle one) Yes No Not sure |
| 35. Thinking about your neighborhood, would you recommend this neighborhood to families with children? (Circle one) Yes No Not sure Why or why not? |
| 36. Would you recommend this neighborhood to families with seniors? (Circle one) Yes No Not sure Why or why not? |
| 37. Please state whether you strongly agree, agree, are uncertain, disagree, or strongly disagree with the following statement: I have feelings of pride when I think about my neighborhood. (Circle one) [Hand card #3] SA A U D SD |
| 38. During the day, how safe do you feel when you go outside alone in your neighborhood? (Circle one) Very safe Somewhat safe Somewhat unsafe Very unsafe Not sure |
| 39. At night, how safe do you feel when you go outside alone in your neighborhood? Very safe Somewhat safe Somewhat unsafe Very unsafe Not sure |
| 40. About how often do you speak or have contact with your neighbors? (Circle one) Daily Several times per week Several times per month Once a month Never |
| 41. Do you feel you could turn to your neighbors in an emergency? Yes No Not sure |
| 42. Does this neighborhood have a park or playground or other open green space that you can use? (Mark one)Yes [What is it called?]NoNot sure |
| 43. Do you or the children in your family use this park, playground, or open green space in your neighborhood? (from #42 above)Yes No [If no, why not?] |

Appendix C: NSP2 Homebuyer Survey Instrument

| 44. How often do you walk or exercise outdoors in your neighborhood? | |
|--|--|
| Daily | |
| Several times per week Once a week | |
| 1-3 times a month | |
| Never | |
| 1/6/61 | |
| 45. How many automobiles do you currently own? | |
| 46. Before you moved into your new home, how often did you use public transportation? | |
| Every day | |
| Several times per week | |
| Once a week | |
| 1-3 times a month | |
| Never | |
| | |
| 47. Since you moved into your new home, how often do you use public transportation? | |
| Every day | |
| Several times per week | |
| Once a week | |
| 1-3 times a month | |
| Never [Why don't you use public | |
| transportation? | |
| | |
| | |
| | |
| 48. Do other members of your household use public transportation? (Circle one) Yes No Not Applicable | |
| •• | |
| 49. Please rate the bus stop nearest your home in terms of: [Card #1] | |
| APPEARANCE: Excellent Good Fair Poor Don't Know | |
| SAFETY: Excellent Good Fair Poor Don't Know | |
| LOCATION (Convenience): Excellent Good Fair Poor Don't Know | |
| 50. Approximately how many times per week do you eat out or get take out? | |
| | |
| | |
| 51. Do you have any school-age children living with you?No [Skip to #53]Yes | |
| | |

51a. IF YES: The majority of the time, how do they get to school?

| Child #1 | Child#2 | Child #3 | Child #4 |
|------------|------------|------------|------------|
| Walk | Walk | Walk | Walk |
| Car | Car | Car | Car |
| Carpool | Carpool | Carpool | Carpool |
| School Bus | School Bus | School Bus | School Bus |
| City Bus | City Bus | City Bus | City Bus |
| Bike | Bike | Bike | Bike |
| Home | HS | HS | HS |

| 52. In general, how do you feel about the schools in your neighborhood? | |
|---|--|
| | |
| | |

53. We would like to know more about how you travel to various places surrounding your neighborhood. Please indicate how you get to the following places the majority of the time, and approximately how far away they are from your home (Place an X in the appropriate boxes and indicate one-way distance)

| | Walk | Bike | Car | Bus | N/A |
|--|------|------|-----|-----|-----|
| Church | | | | | |
| Library | | | | | |
| Grocery Store | | | | | |
| Restaurants | | | | | |
| Park/green spaces | | | | | |
| Workplace | | | | | |
| Shopping (not grocery) | | | | | |
| School or training (you, not children) | | | | | |
| Daycare facility | | | | | |

| 54. In general, how satisfied are you with the location of your new home and your access to services like those just mentioned? [Card #2] |
|--|
| Very Satisfied Somewhat Satisfied Uncertain Somewhat Dissatisfied Very Dissatisfied |
| 55. What do you like most about this neighborhood? |
| 56. What do you like least about this neighborhood? |
| 57. What, if anything, would you change about your neighborhood? |
| Section 3: Demographic Questions |
| Last, I am going to ask you a few background questions. |
| 58. Respondent's sex (Circle one): Male Female |
| 59. What is your race/ethnicity? |
| White/CaucasianAfrican AmericanHispanic/LatinoNative AmericanAsian/Pacific IslanderMultiracialOther |
| 60. What is your age? |
| 61. How long have you lived in Tucson?yearsmonths |
| 62. What is the highest level of education you have completed? Less than high school Some high school High school graduate/GED Some college/Associate's degree/Technical degree College graduate/Bachelor's degree Master's degree/Professional degree or higher |

| 63. Are you currently: |
|---|
| Married |
| Widowed |
| Separated/Divorced |
| Single, never married |
| Living with a partner, unmarried |
| 64. What is your current employment status? |
| Full time homemaker |
| Unemployed |
| Disabled/Not working |
| Retired |
| Employed part time |
| Employed full time |
| 65. If married or living with a partner: What is your partner's/spouse's current employmen status? |
| Full time homemaker |
| Unemployed |
| Disabled/Not working |
| Retired |
| Retried Employed part time |
| Employed full time |
| 66. Has anyone in your household lost a job in the last 3 years due to the economic recession? Yes |
| No No |
| Don't know/no answer |
| 67. In the last 5 years has anyone in your household experienced an illness, accident, or |
| other emergency that has affected their ability to work? |
| Yes (Details:) |
| No |
| Don't know/no answer |
| 68. Have you ever used a payday loan service? |
| Yes No. |
| NoDon't know/no answer |
| 69. Do you currently have a savings account? |
| YesNo [skip to #71]Don't Know |
| |

Appendix C: NSP2 Homebuyer Survey Instrument

| 70. If yes, about how often do you add to that savings account? |
|---|
| 71. Do you have a budget/plan for your family expenses?YesNoDon't Know |
| 71a. If YES: Do you regularly follow your budget? |
| 72. Think about your life prior to moving into this home. How do you think being a homeowner will impact or change you? |
| 73. Do you have any concerns about your new homeownership status? |
| 74. If offered, would you attend any of the following classes? (Mark all that apply) |
| Financial literacy |
| Saving for retirementHow to save money through energy conservation |
| Post-purchase counseling |
| Do-it-yourself home repair |
| 75. Do you have any other comments regarding your neighborhood, your housing, or this assistance program? |
| |
| |
| Thank you for your time! |

Recommendations for Future Neighborhood Survey Instrument

Questions 1, 2, 3, and 4 there are no problems.

Question 5: We recommend this entire page be re-written as follows:

- 5) We are interested in finding out how you travel to various places surrounding your neighborhood.
- a) In terms of going to work, how do you get there most of the time? (car, bike, walk, bus)
- b) How about the grocery store? (car, bike, walk, bus)
- 6) Do you ever walk though your neighborhood? Yes No
- 6a) Do you feel safe walking through your neighborhood during the day? Yes No
- 6b) Do you feel safe walking through your neighborhood at night? Yes No
- 7) Do you ever take the bus in your neighborhood? Yes No
- 7a) How do you feel about the bus stops in your neighborhood?

Question 8: no problem

Question 9: please make sure you indicate years or months, not just a number.

Question 10: If a person doesn't answer or says, "I don't remember," write that down.

Question 11: How long do you plan to live in this neighborhood? We suggest changing this to a closed-ended question with categories. For example:

| less than a year |
|------------------|
| l to 2 years |
| 3 to 5 years |
| 6+ years |

As it is now, people are answering "awhile" or "a long time" which are meaningless when it comes to data collection. If you leave this as an open-ended question, please probe them to pick a time frame.

Questions 12 and 13 are fine.

On Interviewer note whether male or female, two of these were blank. Please make sure to fill this out.

On Race: If they do not answer this question please note it on the side. If you are uncomfortable asking race then we should just leave this one out.