

FINAL DRAFT

EMPLOYER-ASSISTED HOUSING:

A Study of Faculty and Staff Interest

at

THE UNIVERSITY OF ARIZONA

Study by
The Roy P. Drachman Institute
College of Architecture and Landscape Architecture
with
The Center for Applied Sociology
College of Social and Behavioral Sciences

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TABLE OF CONTENTS

PART I. INTRODUCTION

EMPLOYER-ASSISTED HOUSING: AN INTRODUCTION

- Background of Employer-Assisted Housing
- Employer-Assisted Housing for Recruitment and Retention
- Employer-Assisted Housing as Part of a Community Development Strategy
- Early University Sponsored Employer-Assisted Housing Programs
- Case Study: University of California System and UC Irvine
- References

THE UNIVERSITY OF ARIZONA SURVEY

RESEARCH METHODS AND PROCEDURES

- A. General Information
- B. Response Rate
- C. Survey Design

PART II. CENTRAL FINDINGS SURVEY A: Definitely Interested, Somewhat Interested, Uncertain

1. HOUSING PREFERENCES

- A. Neighborhood Characteristics
- B. Location
- C. Housing Characteristics
- D. Cost

2. CURRENT LIVING SITUATION

- A. Location
- B. Housing Type
- C. Cost
- D. Commute
- E. Satisfaction

3. DEMOGRAPHICS

- A. Employment Status
- B. Age
- C. Gender
- D. Marital Status and Children
- E. Income

4. OPINIONS

- A. Employee Recruitment and Retention
- B. Concerns
- C. Focus Group Interest

PART III. CENTRAL FINDINGS SURVEY B: Not Interested

1. REASONS NOT INTERESTED

2. DEMOGRAPHICS

- A. Employment Status

- B. Age
- C. Gender
- D. Marital Status and Children
- E. Income

3. CURRENT LIVING SITUATION

- A. Location
- B. Housing Type

4. OPINIONS

- A. Employee Recruitment and Retention

PART IV. CONCLUSIONS

APPENDICES

- A. Paper Survey
- B. Survey Announcement
- C. Link to Survey on [surveymonkey.com](https://www.surveymonkey.com) – 3D Memo and Drachman Institute web site
- D. Other Concerns about Employer-Assisted Housing
- E. Example of Possible Query and Response
- F. University Area Renter-Occupied Housing by Neighborhood, 2000

**PART I
INTRODUCTION**

EMPLOYER-ASSISTED HOUSING: AN INTRODUCTION

Background of Employer-Assisted Housing

Employer assisted housing has an extensive history. The industrial revolution, first in the 19th century in Europe and later in the United States, provides many of the earliest examples of urban planning. Innovative planners and urban designers transformed worker housing from scattered, owner-built homes to towns designed to accommodate an entire workforce. “Company towns”, as they were known, became common during an era of rapid population growth in industrial areas during the mid-to-late 19th and early 20th century. Consequently, companies often needed to provide housing near factories to appeal to workers.

Industry was often located in rural regions where land was cheap; these areas offered few housing options for workers. Many of the larger employers had little choice but to provide housing for their employees. Most historical examples of employer-based housing were for rental units; homeownership was rarely offered.

Today, the interest in employer-assisted housing has much the same flavor as it did historically even as it has taken other forms; it is first seen as a way to attract and keep trained workers by providing reasonably priced housing in markets where such housing might not exist. But increasingly employer-assisted housing is viewed as a method to facilitate homeownership for employees in addition to providing non-housing benefits, such as reducing the disadvantages of long commutes, both for employees and indirectly for society, and by reducing the pollution and congestion that accompany long commutes. Moreover, some employers are concerned that many employees cannot afford to buy a house and feel they have an obligation to address these issues.

Universities are also likely to view employer-assisted housing as part of an equitable economic development strategy for disadvantaged neighborhoods near university campuses or in their larger communities. Some universities, like California State University at Monterey and California Polytechnic State University (Cal Poly) in San Luis Obispo, view the provision of employee housing as a way to simultaneously control land development near campus and provide assistance for their faculty and staff. In this way, universities are utilizing land they already own while assisting employees who are experiencing difficulties in securing affordable housing.

Employer-Assisted Housing for Recruitment and Retention

Currently, employer-assisted housing is viewed as a means to provide reasonably priced housing and/or facilitating homeownership among employees. David Schwartz (1990), a professor of Political Science and Director of the American Affordable Housing Institute at Rutgers University, points out that businesses today that have implemented housing benefit programs for employees were not attempting to subjugate employees, as may have been the case in company towns of the past. Instead, they believe their employer-assisted housing programs support corporate objectives of increasing employee recruitment and retention levels, as well as supporting the homeownership dreams of employees.

Affordable housing supporters believe that employers are able to fill a gap, claiming that housing assistance is beneficial for the employer, the employee, and the surrounding community. The chief assertions are that employer-assisted housing:

- contributes to enhanced employee recruitment;
- contributes to retention and job satisfaction;
- contributes to community revitalization; and
- reduces the expense, in time and money, of commuting and congestion

(Employer Assisted Housing: Competitiveness through Partnership, 2000; Sullivan, 2004).

In the publication *Employer Assisted Housing: Competitiveness through Partnership*, The Joint Center for Housing Studies of Harvard University (2000) maintains that these issues are interrelated. For example, reducing commuting time increases employee morale and productivity with less absenteeism, tardiness, and stress. Additionally, employees spend less of their income on commuting related expenses. In turn, this positively affects employee retention. All of these factors reduce turnover, which cost businesses an average of 25% of an employee's annual salary (Sullivan, 2004).

Proponents of employer-assisted housing programs assert that rising home prices have amplified the demand for higher wages and more benefits and have made recruitment and retention more challenging and expensive. These demands and increasing turnover rates may hurt companies and restrict their growth (Schwartz et al., 1989). For example, in 1989 employers spent \$20 billion in housing assistance and increased wages and relocation costs without adding to the existing supply of housing. Essentially, a higher salary to compensate for the rising cost of housing primarily benefits real estate speculators and homeowners selling their property for often unearned windfall profits, rather than investing in employees or the housing stock (Schwartz and Hoffman, 1989; Schwartz et al., 1989).

Employer-Assisted Housing as Part of a Community Development Strategy

In addition to using employer-assisted housing as a retention and recruitment tool, programs can also contribute to the revitalization efforts of surrounding communities and assist in controlling nearby land development. Anchor institutions, such as universities and hospitals, cannot readily relocate to less expensive regions to escape expensive housing issues. Moreover, these anchor institutions have often acquired land outside the boundaries of their facilities, either through

purchase or donation. Because this land is often unsuitable for additional facilities, many institutions have utilized it not only to aid in revitalizing surrounding neighborhoods but also to regulate nearby development (Employer Assisted Housing: Competitiveness through Partnership, 2000).

Homeowners have a far greater interest in maintaining and improving their homes than renters (Cortes, 2004). Rental housing often increases absentee ownership. For this reason, many businesses and institutions offer housing assistance programs in areas designated as “target communities.” In many cases, these characteristically older urban areas have deteriorated over the years, due to either general neglect or a high percentage of renters (Employer Assisted Housing: Competitiveness through Partnership, 2000). Advocates allege that by increasing the frequency of owner-occupied homes and subsequently, property values, anchor institutions assist neighborhoods in their revitalization efforts.

Communities often view businesses in a more positive light as a result of employer assisted housing programs. A 1998 survey by Fannie Mae found that 72% of human resource professionals with employer assisted housing programs felt that the image of their company had improved as a result of the program and their commitment to the local community (Employer Assisted Housing: Competitiveness through Partnership, 2000). Advocates suggest that programs improve relationships with the local community, especially when the institution has been perceived as being apathetic to community needs in the past.

Neighborhood revitalization efforts may be especially important for universities that have contributed to high renter occupancy rates from an influx of student residents. Ensuring that employees purchase homes within specified neighborhoods is a strategy utilized by many institutions to assist neighborhoods that have been neglected by these transient populations and their absentee owners. Many university-sponsored employee housing programs specify that their program is designed to address neighborhood revitalization. These programs target specific neighborhoods to tackle neighborhood deterioration as well as long commutes and the need for parking facilities. However, the Joint Center for Housing Studies of Harvard University states that targeting certain areas that are perceived as too dangerous, too unattractive or not worth the value do not have many participants. Target areas that offer a variety of housing options increases program participation (Employer Assisted Housing: Competitiveness through Partnership, 2000).

Early University Sponsored Employer-Assisted Housing Programs

The University of Minnesota Twin Cities has offered affordable homeownership opportunities to its faculty and staff since the decline of the company town. In the 1920s, land was set aside in the University Grove neighborhood to attract and retain faculty and staff. The neighborhood currently has 103 single-family homes constructed over a sixty year period. The neighborhood attracts residents for its low prices as well as its unique architectural styles. Each home is designed specifically for its site; the architectural style ranges from traditional to modern. Additionally, the neighborhood is a short ten-minute walk to the University of Minnesota Twin Cities campus (University Grove, 2005). In addition to homeownership opportunities at

University Grove, the University of Minnesota Twin Cities also offers temporary rental housing (up to two years) at Pillsbury Court, and condominiums at 1666 Coffman Condominiums for retired faculty and staff. A relocation assistance program is also available to all employees.

In the 1960s, the University of Pennsylvania began offering an employer-assisted housing program to its employees. The program provides housing benefits as part of an effort to recruit and retain employees. The benefits include 100% mortgage guarantees on single family homes and the elimination of all down payment and mortgage insurance requirements (Employer Assisted Housing: Competitiveness through Partnership, 2000; Schwartz and Hoffman, 1989). In addition to offering homes constructed for faculty and staff, an increasing number of universities are offering homeowner education and counseling services, employee savings match, or forgivable loans or grants.

While the number of employer-assisted housing programs has not been tabulated, there is an increasing number of reports produced by universities studying the feasibility of offering affordable housing to employees. This is especially true in California, where the cost of housing has skyrocketed in recent years while wages remain stagnant.

Case Study: University of California System and UC Irvine

The University of California system has developed housing programs to recruit and retain highly qualified employees. Its 2003 Annual Report on University Housing Assistance Programs details the results of their housing programs that include forgivable loans, reduced interest mortgages with partner institutions, and affordable ownership housing at six of its nine campuses. The results indicate that the UC system-wide program has resulted in more than 12,150 loans to employees, recruitment of 5,090 employees, and retention of 1,327 employees since its inception in 1979 (University of California, 2003).

One of the most outstanding examples of university employer-assisted housing programs is at the University of California at Irvine (UCI). The cost of housing in Irvine has been steadily rising; in 2004 the median home price was \$655,300 (Orange County Home Prices, 2005). This compares dramatically with the homes constructed for employees by UCI; these homes range from approximately \$100,000 for townhouses to \$500,000 for custom-built homes (University of California at Irvine, 2003). Residents of the UCI community are employees of the University of California (any UC campus) and their families.

The Irvine Campus Housing Authority (ICHA), a non-profit organization, was created by the University of California Regents specifically to increase affordable housing options for UCI faculty and staff. The result is University Hills, a community that currently has 700 for-sale homes and 140 rental units available exclusively to faculty and staff. University Hills will eventually have a total of 1,100 homes spanning over 200 acres (University of California at Irvine, 2003). ICHA oversees development within University Hills and works with residents to resolve issues.

The ICHA Board of Directors is appointed by the Chancellor with the permission of the President of the University of California system. The Board appears to overwhelmingly include employees of UCI with few to no members from outside the University community. Representation of and for residents of the University Hills community is found through the University Hills Homeowners Representative Board (HRB), a homeowner's association (HOA). Membership of HRB is strictly limited to residents of University Hills, whether or not employed by the University of California system (University of California at Irvine, 2003; University Hills Homeowners Representative Board, 2005).

Since these early efforts to provide convenient and affordable housing for university faculty and staff, many more universities have followed the examples set forth by the University of Minnesota, the University of Pennsylvania, and the University of California at Irvine. There is an increasing number of reports conducted on the behalf of universities nationwide studying the feasibility of offering affordable homeownership to employees, including California Polytechnic University at San Luis Obispo and Pomona; and San Jose, San Diego, Channel Islands and Monterey State Universities. There is widespread and growing recognition of the role and the importance of employer-assisted or "workforce" housing in this country today and universities have played a major role in this growth.

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This background report was researched and written by Erika Green, Graduate Student in Planning and Student Assistant at the Roy P. Drachman Institute, The University of Arizona, February 2006.

THE UNIVERSITY OF ARIZONA EMPLOYER-ASSISTED HOUSING SURVEY

The Roy P. Drachman Institute at The University of Arizona looked at employer-assisted housing (EAH) as part of its work in innovative affordable housing under a three-year “Community Futures Demonstration Project” funded in 2003 by the U.S. Department of Housing and Urban Development, Office of University Partnerships. Architecture, Landscape Architecture, and Planning students were involved in the Drachman study of EAH and the development of site plans and housing design for “affordable workforce housing” on several University-owned sites just outside the University of Arizona planning boundaries. Participating in this work were Campus and Facilities Planning and the Office of Community Relations, which provided additional support and funding for the effort.

In 2005, the Center for Applied Sociology at the University was contracted to conduct research on the potential interest of the University community in an Employer-Assisted Housing Program for affordable homeownership. The following sections describe the research and central findings of this work.

RESEARCH METHODS AND PROCEDURES

A. General Information. In February 2006, the Center for Applied Sociology conducted a survey with faculty and staff at the University of Arizona. The purpose of the survey was to determine whether junior faculty and staff are interested in an Employer-Assisted Housing Program at the University of Arizona. Due to the large numbers of faculty and staff at the university, (approximately 11,455 individuals) an internet survey was designed using surveymonkey.com. Surveymonkey software allows the creation of professional online surveys which are accessed via electronic mail or webpage link. Knowing that some university staff members do not have access to computers, a paper survey was also created to gather responses from staff working in Facilities Management (see Appendix A). Data gathering occurred in the following steps:

1. The Center intended to send an electronic mail with the link to the survey to all faculty and staff. It was verified through several sources that there is no listserve for all faculty and staff at the University of Arizona (with the exception of the President of the University).
2. As an alternative to electronic mail, 3D (Deans, Directors, Department Heads) memos were sent to the approximately 2,000 people who were signed up to receive these memos, asking them to encourage their employees to fill out the survey (the link to the survey was included). 3D memos were sent on three dates: 2/13, 2/20, and 3/2. Figure 1 demonstrates the number of responses on each day that the survey was open.
3. 550 paper surveys were distributed to employees in Facilities Management. These are employees that are less likely to use a computer and thus receive the link. A due date of 3/1/06 was placed on the paper surveys. Paper survey data was returned via campus mail and manually entered and added to the internet survey responses.
4. On March 10, the survey was closed to all employees, with 2,300 surveys completed.

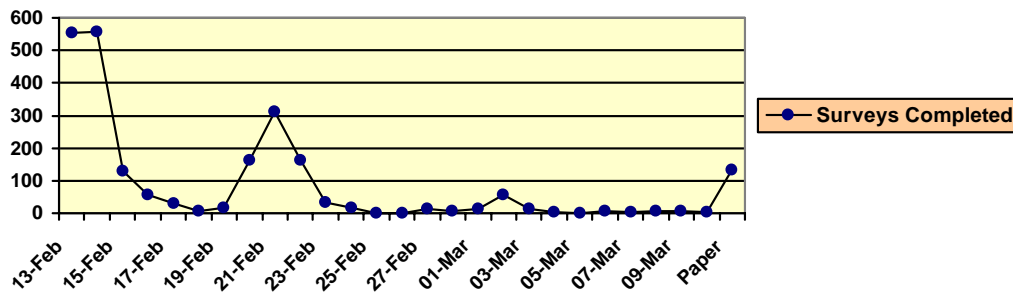


Figure 1: Timeline of survey responses

Note: 3D memos with links to the survey were sent on 2/13, 2/20, and 3/2.

B. Response rate. The Drachman Institute and Center for Applied Sociology took several steps to maximize the response rate. First, employees were notified that the survey was coming through an initial 3D memo. Second, an article was sent out to the e-mail listserve for Lo Que Pasa, a weekly e-newsletter sent to University faculty and staff, and posted on their web site (see Appendix B). Third, the survey information and link was posted on the Drachman Institute website (see Appendix C) and the Director of the Drachman Institute sent personal e-mails with the survey link to each College Dean. Finally, as added incentive to fill out the survey, respondents were given the choice to enter a drawing for one of three Apple iPod Nanos. On March 10, the Center held a random computer drawing for the iPods, and three winners were selected (out of 1,912 who entered the drawing). Winners included two staff members and one faculty member.

Due to the nature of survey distribution, there is no way to determine the actual response rate for the survey. It is impossible to determine how many employees received the link to the survey and deleted that link. For the paper surveys, 550 surveys were distributed in one mailing, and 131 were returned (a response rate of 23.8%).

C. Survey design. In order to gauge interest in an employer-assisted housing program, the respondents first needed information about such a program. Thus, the survey was designed so that brief information on the program appeared in the beginning, with a question about interest immediately following that information. Respondents subsequently filled out Survey A (for those very interested in the program, somewhat interested, or uncertain) or Survey B (for those definitely not interested in an employer-assisted housing program). See Appendix A for a copy of the paper survey. Out of 2,300 employees, 68.9% filled out Survey A, and 31.1% filled out Survey B. Because an employer-assisted housing program would target junior faculty and staff, all tenured faculty and visiting/temporary employees were taken out of the final analysis, leaving a total figure of **2,016** usable surveys. Overall, more classified staff completed the survey than any other employment category. Table 1 demonstrates the overall levels of interest in an employer-assisted housing program. Table 2 further breaks down interest levels by employment category.

	<u>Frequency</u>	<u>Percent</u>
<u>Survey A</u>		
Definitely Interested	482	23.9
Somewhat Interested	567	28.1
Not Sure	389	19.3
Total Survey A	1438	71.3
<u>Survey B</u>		
Not At All Interested	578	28.7
Total A and B	2016	100.0

Table 1: Junior Faculty and Staff Interest in an EAHP

	Definitely Interested	Somewhat Interested	Not Sure	Not at all Interested	Total Responses
Tenure-track faculty n =	28	26	22	24	100
Non tenure-track faculty n =	25	41	24	47	137
Academic Professional n =	32	48	34	48	162
Appointed Personnel n =	80	73	68	82	303
Classified Staff n =	317	379	241	375	1312
Other n =	0	0	0	2	2
Total n =	482	567	389	578	2016

Table 2: Level of Interest by Employment Category

The following report summarizes the findings for Survey A, followed by Survey B.

PART II
CENTRAL FINDINGS SURVEY A
[Definitely Interested, Somewhat Interested, Uncertain]

1. HOUSING PREFERENCES. Respondents filling out Survey A were asked questions about their housing needs and preferences. These questions include neighborhood characteristics, location, housing characteristics, and cost. Please note that percentages are calculated from only those individuals completing Survey A (total N=1438).

A. Neighborhood Characteristics. First, respondents were asked to rate the importance of different neighborhood characteristics. The possible ratings include: very important when choosing a neighborhood; somewhat important; neutral; somewhat unimportant; very unimportant; unsure. Figure 2 shows which neighborhood items were most likely to be rated as very or somewhat important in choosing a place to live. The most important item is neighborhood safety, with 97.3% of the sample indicating that neighborhood safety is very or somewhat important to them in choosing a neighborhood. 81.5% of the sample indicated that living close to the university is very or somewhat important, followed by living close to shopping, services, and restaurants (78.2%) and living close to open spaces, parks, and playgrounds (72.7%). On the other end of the spectrum, only 26.8% of the sample indicates that living close to downtown is very or somewhat important to them.

Neighborhood Preferences

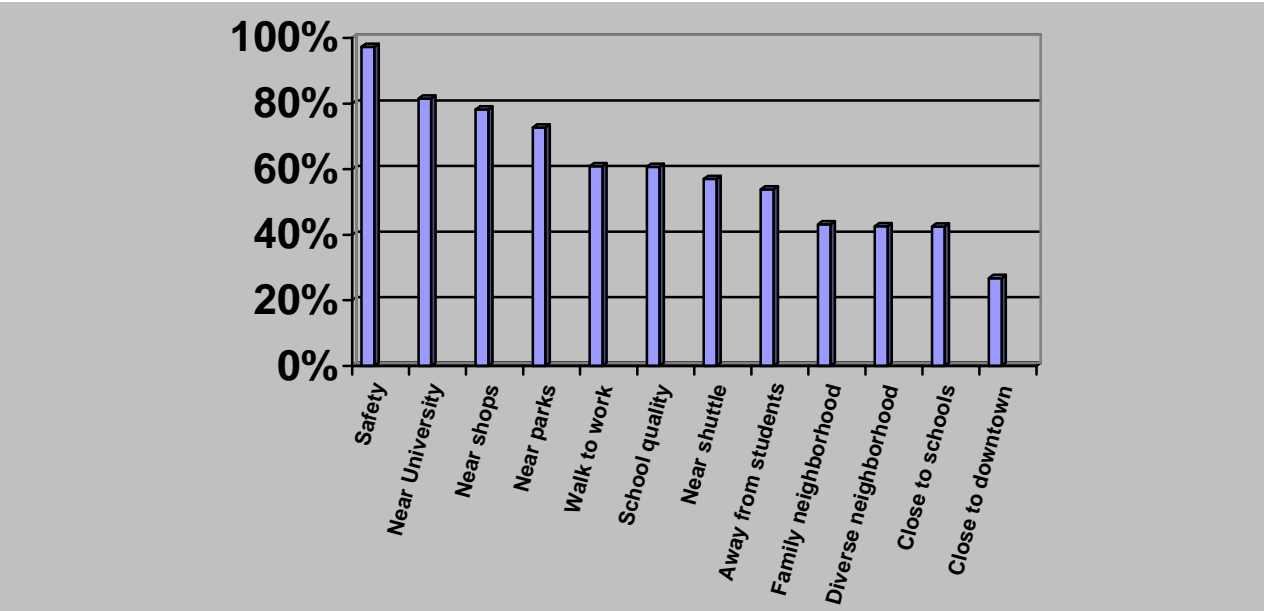


Figure 2: Percent indicating item is very or somewhat important in choosing a neighborhood

B. Location. Respondents were asked whether they would prefer to live in a downtown/urban location, a traditional/single family neighborhood, or have no preference. The number one choice is the traditional/single family neighborhood (69.4% or 996 individuals), followed by the downtown/urban location (13.2% or 189 individuals). Another 10.7% of the sample does not have a preference, and 6.8% are unsure which location they would prefer.

C. Housing Characteristics. The “typical” house needed for this sample is a three bedroom/two bathroom home. 51.6% of the sample needs three bedrooms, with another 32.8% of the sample needing just two bedrooms. 76.6% of the sample needs two bathrooms, and 15.9% needs just one bathroom.

Respondents were also asked to rate the importance of different housing characteristics. The possible ratings include: very important when choosing a home; somewhat important; neutral; somewhat unimportant; very unimportant; unsure. Figure 3 shows which housing items are most likely to be rated as very or somewhat important in choosing a home. The most important item is having private outdoor space like a backyard, patio, or courtyard. 96.9% of the sample indicates that this is very or somewhat important to them in choosing a home. 88.9% of the sample also feels that energy-efficiency is important, whereas only 23% feel that living in a gated community is important. Note that 72.5% of the sample prefers a detached home with no shared walls.

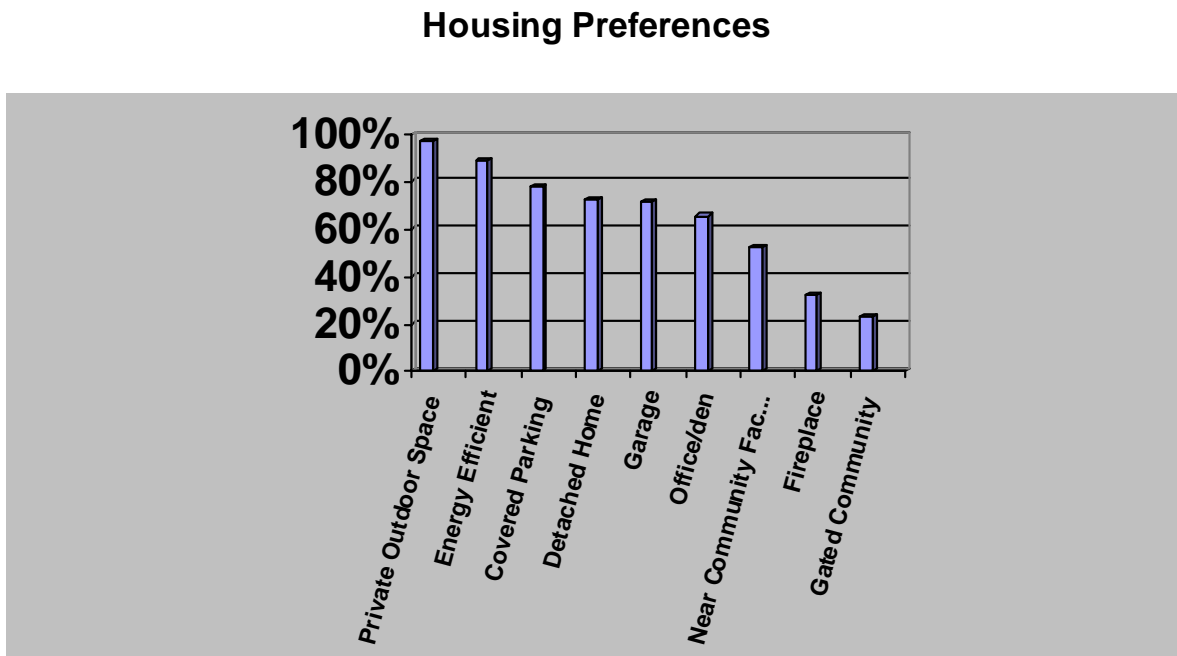


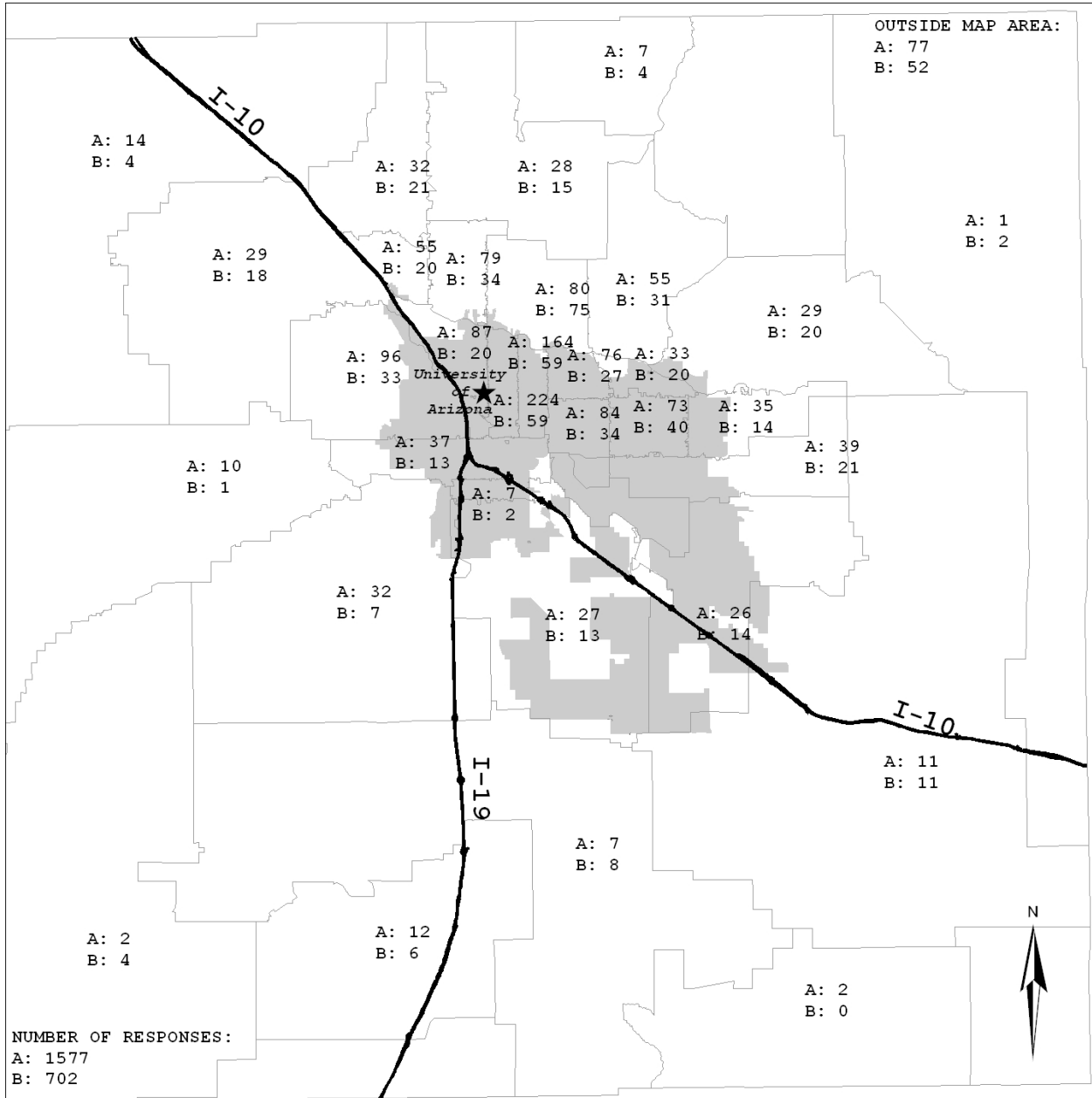
Figure 3: Percent indicating item is very or somewhat important in choosing a home

D. Cost. Respondents were asked how much they would be able to pay for their preferred housing, including principal, interest, taxes, and insurance. 792 individuals (55.1%) indicate they are able to pay between \$500-\$999/month for housing; another 404 (28.1%) are able to pay between \$1000 - \$1,499/month. 120 individuals (8.3%) are able to pay less than \$500/month.

2. CURRENT LIVING SITUATION. Respondents filled out a series of questions about their current living arrangements. These include questions about location, homeownership, cost, work commute, and satisfaction.

A. Location. Respondent zip codes were mapped to determine if there was any relationship between current home location (distance from Campus) and whether the employee was interested in employer-assisted housing or not. On the map below, “A” numbers indicate those who

returned Survey A (for those very interested in the program, somewhat interested, or uncertain) and “B” numbers indicate those who returned Survey B (for those definitely not interested in an employer-assisted housing program). There appears to be no correlation between an employee’s current home location and whether they are interested in an employer-assisted housing program that would provide housing close to Campus.



Map 1. Number of respondents to Survey A and Survey B by Zip Code location.

B. Housing Type. The majority of respondents filling out survey A own their residence (62.6% are owners compared to 31.8% renters). Tenure-track faculty is more likely to own a single-family residence (67.1% of tenure-track faculty own) compared to 51.8% of classified staff.

C. Cost. The majority of respondents currently pay between \$500 and \$999 for their residence. Table 3 demonstrates how much people are paying for their current housing.

	Frequency	Percent
\$0	82	5.7
<\$500	185	12.9
\$500-\$999	748	52.0
\$1000-\$1499	306	21.3
\$1500-\$1999	75	5.2
\$2000-\$2499	29	2.0
\$2500-\$2999	6	.4
\$3000-\$3499	4	.3
\$3500+	1	.1
Missing	2	.1
Total	1438	100.0

Table 3: Current Home Payment

D. Commute. Respondents were asked how they usually get to work and how far they travel. 79% of the sample (n=1136) travel by car to the university. 13.6% of the sample (n=195) walk or bike to work, and 3.9% use public transportation. Table 4 demonstrates the one-way distance people are traveling to the university.

	Frequency	Percent
<1 mile	73	5.1
1-5 miles	522	36.3
6-10 miles	386	26.8
11-19 miles	345	24.0
20+ miles	110	7.6
Missing	2	.1
Total	1438	100.0

Table 4: One-Way Commute to Work

E. Satisfaction. Respondents were asked how satisfied they are with their current housing situation. In spite of the fact that these are the individuals that are interested in an employer-assisted housing program, the majority are very or somewhat satisfied with their current housing (77.8%). 216 individuals (15%) are somewhat or very dissatisfied with their current housing. Figure 4 shows the reasons why they are dissatisfied. [Note: Percents are calculated out of 216.] 125 people are dissatisfied because they do not own their current home.

Dissatisfaction With Current Housing

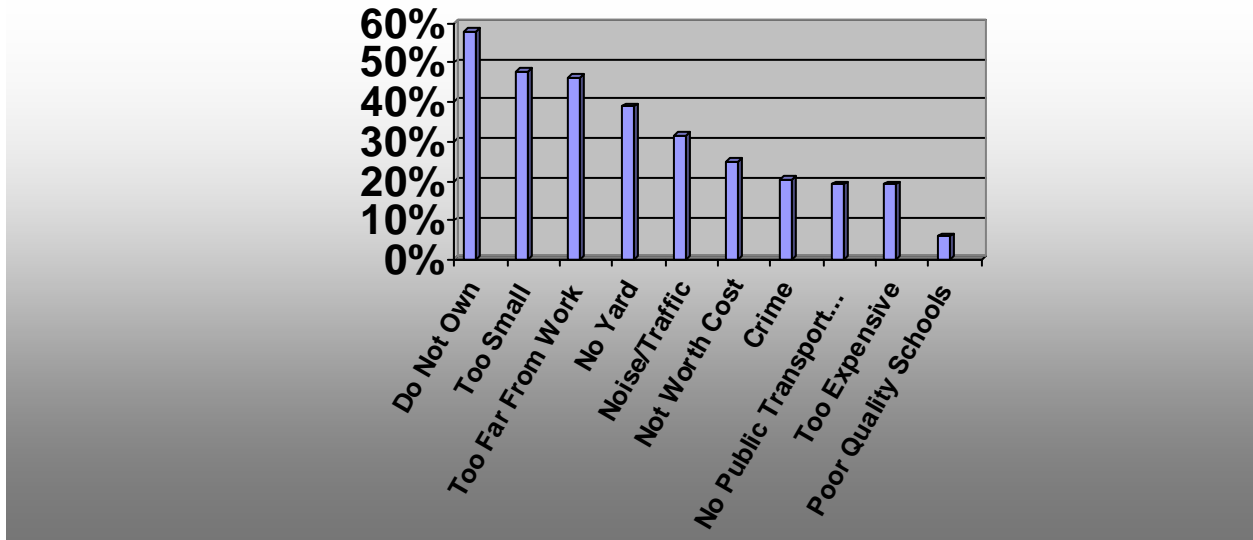


Figure 4: Reasons for current housing dissatisfaction among 216 respondents.

3. **DEMOGRAPHICS.** Respondents filled out a series of background questions, from employment status at the university to income and marital status.

A. Employment Status. As indicated in Table 2, more classified staff completed the survey than any other job category. Of the 1,438 individuals that completed Survey A, 937 (65.2%) are classified staff, followed by 221 (15.4%) appointed personnel. The academic professional category is next with 114 (7.9%), then non tenure-track faculty with 90 (6.3%), and finally tenure-track faculty with 76 (5.3%). The majority are full time employees (89.7%) with an average length of employment of 8.2 years.

B. Age. The mean age for those interested in EAHP is 42 years old; however employees are fairly evenly distributed among the different age groups. Figure 5 charts the age distribution.

Age Distribution

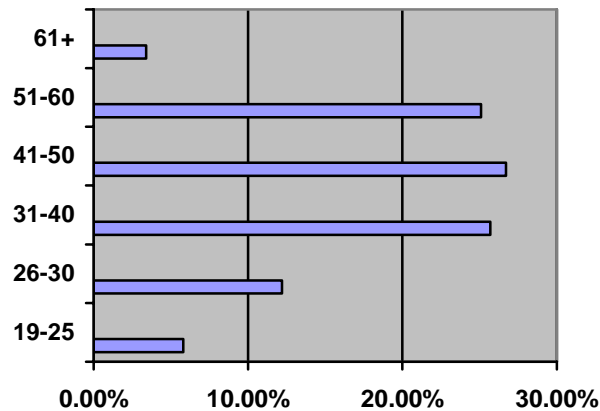


Figure 5

C. Gender. 68.3% of those that filled out Survey A are female.

D. Marital Status and Children. The majority of those interested in EAHP are married (55.1%). The rest are never married (23.2%), separated/divorced (19.8%), or widowed (1.9%). Respondents also answered questions regarding the number of individuals currently living in their home. 38.3% of the sample resides with one other person, while 39.6% live with two others or more.

The survey also asked respondents to indicate the number of children living with them in different age categories. Due to some confusion over the wording of this question, we are unable to give an accurate accounting of the number of children in each age category. A reasonable interpretation of the data indicate that 12.2 % of those interested in EAHP have children under the age of 6; 11.5% have children between the ages of 7-11; and 14.0% have children between the ages 12-17. In other words, 541 individuals (37.6% of those interested in EAHP) have children under the age of 17.

E. Income. Respondents were asked to indicate their total gross annual household income (before taxes). Figure 6 shows the breakdown of income levels.

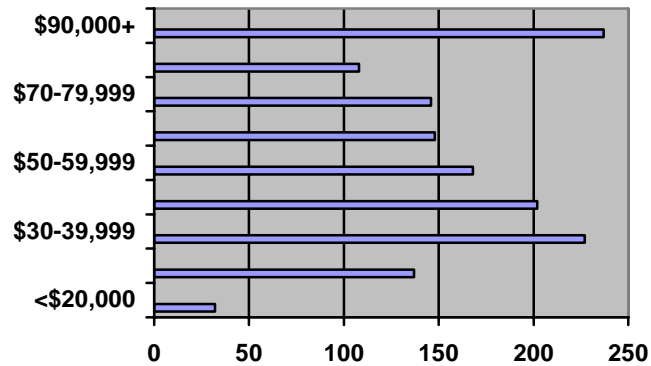


Figure 6: Gross Annual Household Income in Numbers of Respondents Interested in Employer-Assisted Housing

Respondents were also asked a question that connected household size with income to determine how many employees fall under Federal guidelines for housing assistance. Of those employees interested in an employer-assisted housing program, 281 individuals (19.5%) indicate household income that would qualify them for federal housing assistance.

4. OPINIONS.

A. Employee Recruitment and Retention. Respondents were asked whether they felt an employer assisted housing program would help attract other university employees. 1,111 individuals (79.1%) feel that it would help attract other employees. In addition, respondents were asked whether an employer assisted housing program would encourage them to stay at the university. 897 individuals (63.8%) feel that such a program would encourage them to stay.

B. Concerns. Based on the information they had been given, employees were asked what concerns they have about an employer-assisted housing program. The survey question was designed so that they could place a check next to items they were concerned about, as well as enter an open-ended text response. Only 192 individuals indicate that they have no concerns at this time. Figure 7 shows some items that concern employees. A summary listing of other concerns noted by respondents interested in employer-assisted housing is shown in Appendix D.

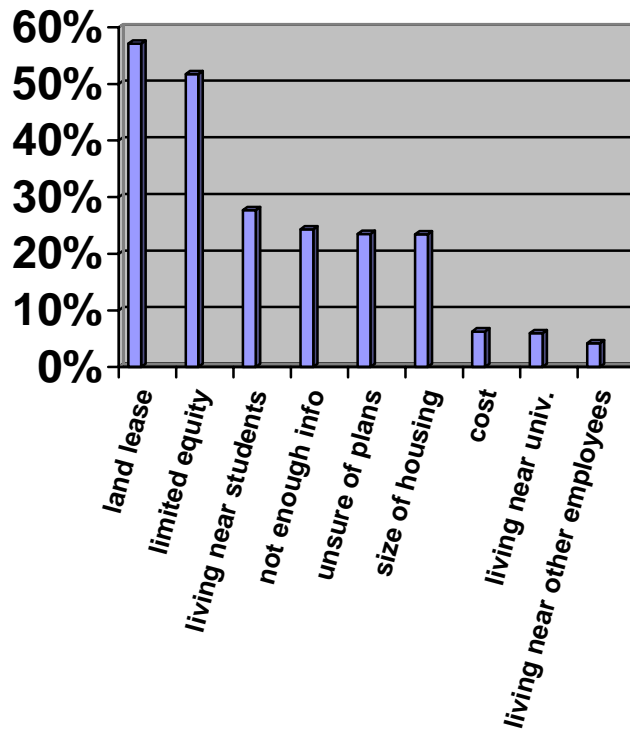


Figure 7: Concerns About EAHP

Respondents were also given the option of typing their concerns in an open-ended text box. See Appendix D for a list of all employee concerns.

C. Focus Group Interest. At the conclusion of survey A, respondents were given a choice to enter their e-mail or contact information if they would like to participate in a focus group to help develop the employer assisted housing project. 260 individuals entered their information, indicating a high level of interest in the program.

**PART III
CENTRAL FINDINGS SURVEY B
[Not Interested in EAHP]**

1. REASONS NOT INTERESTED. 578 individuals (28.7%) that responded to the survey are not interested in an employer-assisted housing program at this time. Respondents were asked to check a series of items that explain why this is the case. By far the most often checked was that employees already own a home (87.9%). Figure 8 demonstrates all the possible reasons.

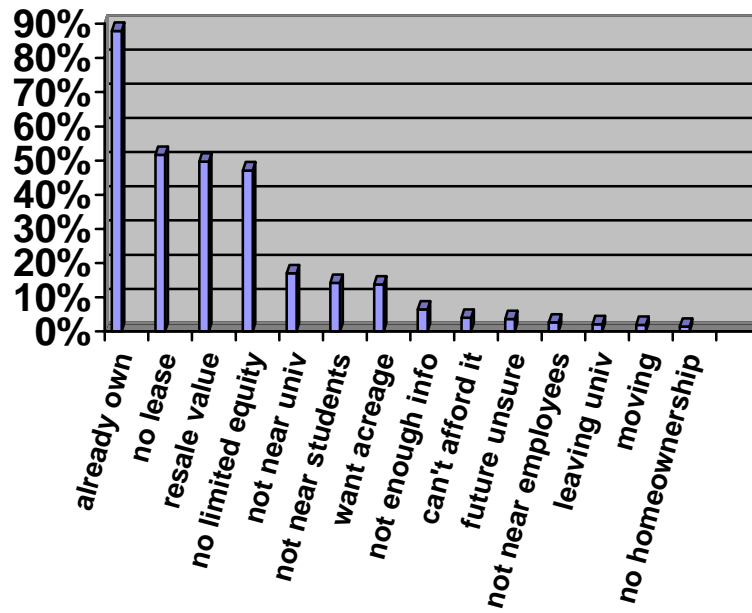


Figure 8: Reasons not interested in EAHP

2. DEMOGRAPHICS. Respondents filled out a series of background questions, from employment status at the university to income and marital status.

A. Employment Status. Similar to survey A, more classified staff completed the survey than any other job category. Of the 578 individuals that completed Survey B, 375 (64.9%) are classified staff, followed by 82 (14.2%) appointed personnel. The academic professional category is next with 48 (8.3%), then non tenure-track faculty with 47 (8.1%), and finally tenure-track faculty with 24 (4.2%). The majority are full time employees (90.7%) with an average length of employment of 10.4 years. This average is 2 years longer than those who filled out survey A.

B. Age. The mean age for those not interested in EAHP is 47 years old, which is 5 years older than those who completed survey A.

C. Gender. 71.8% of those that filled out Survey B are female.

D. Marital Status and Children. The majority of respondents not interested in an EAHP are married (67.5%). The rest are never married (13%), separated/divorced (16.8%), or widowed (2.6%). Respondents also answered questions regarding the number of individuals currently living in their home. Of the sample responding, 43.4% resides with one other person, while 38.5% live with two others or more. The majority of respondents have children living with them.

E. Income. Respondents were asked to indicate their total gross annual household income (before taxes). Figure 9 shows the breakdown of income levels of those not interested in employer-assisted housing. Comparing this graph to the one in Survey A, we see that *individuals interested in the EAHP have lower annual gross income.*

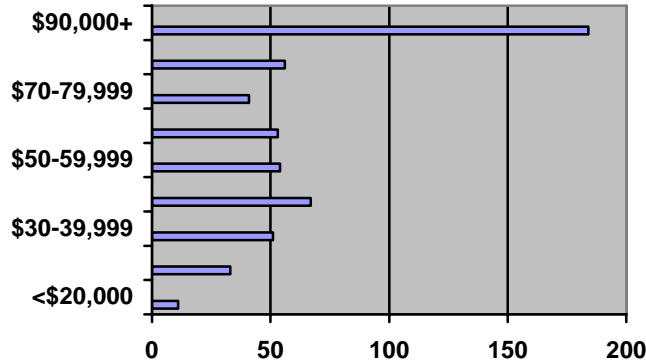


Figure 9: Gross Annual Household Income in Numbers of Respondents Not Interested in Employer-Assisted Housing

Similar to Survey A, respondents to Survey B were asked a question that connected household size with income to determine how many employees fall under Federal guidelines for housing assistance. Of those employees NOT interested in an employer-assisted housing program, only 52 individuals (9.0%) indicate their income falls within the limits for federal housing assistance, compared to 19.5% of Survey A respondents.

3. CURRENT LIVING SITUATION. Respondents replied to the following questions about their current living arrangements:

What is your current zip code?

Which of the following best describes your current primary residence?

- A. Single-family detached home, renting
- B. Single-family detached home, own
- C. Apartment or condominium, renting
- D. Apartment or condominium, own
- E. Townhouse, renting
- F. Townhouse, own
- G. Other (please specify): _____

How much do you pay each month in rent or mortgage for your current primary residence? (*do not include utilities*) _____

- A. \$0 (no mortgage or rent)
- B. Less than \$500
- C. \$500 - \$999
- D. \$1,000 - \$1,499
- E. \$1,500 - \$1,999

- F. \$2,000 - \$2,499
- G. \$2,500 – \$2,999
- H. \$3,000 - \$3,499
- I. \$3,500 or more

How do you usually get to work? _____

- A. Walk or bike
- B. Public transportation
- C. Car
- D. Other (please specify)_____

What distance do you travel one-way to work? _____

- A. Under 1 mile
- B. 1-5 miles
- C. 6-10 miles
- D. 11-19 miles
- E. 20 miles or more

How satisfied are you with your current housing situation? _____

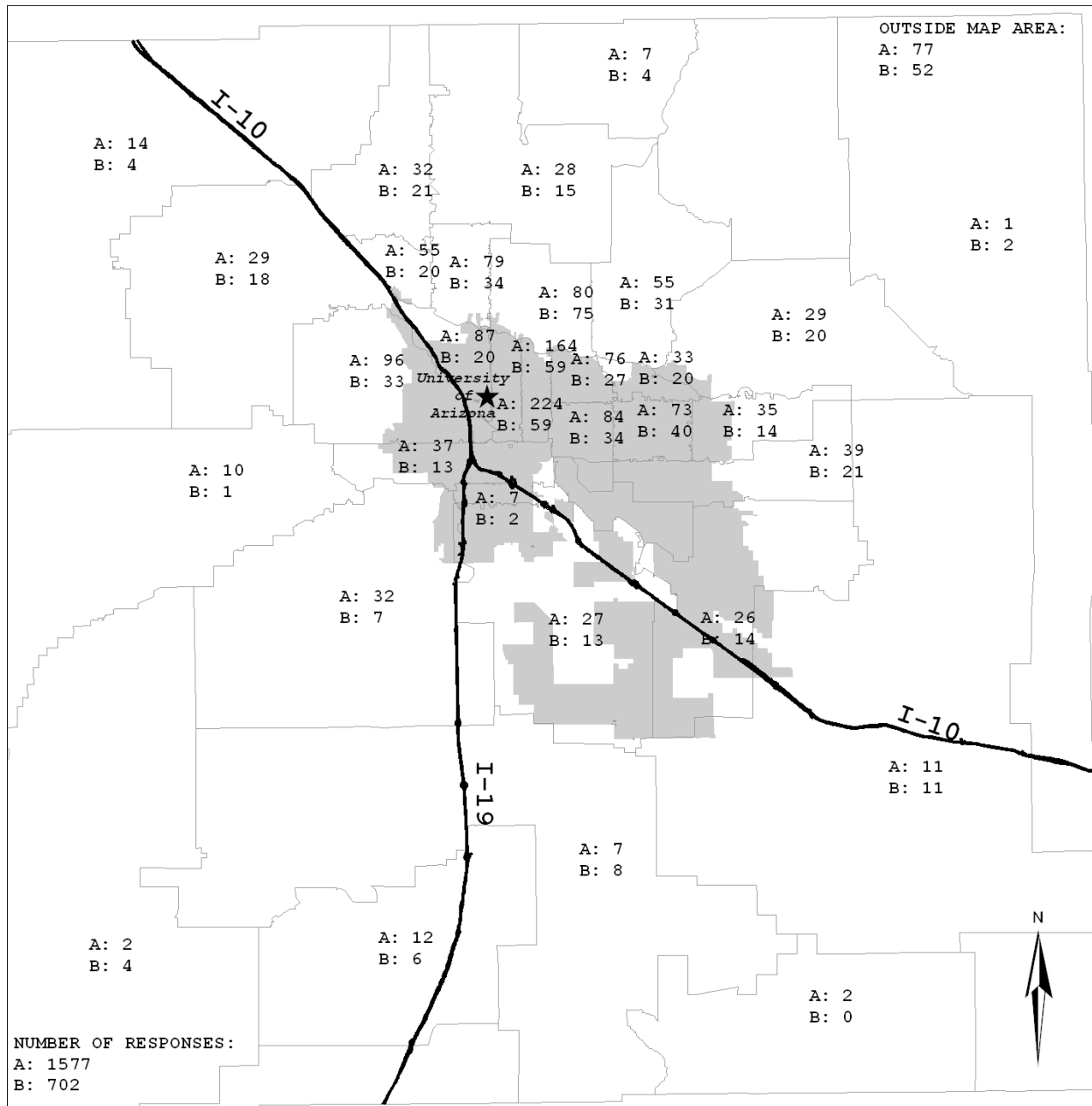
- A. Very satisfied
- B. Somewhat satisfied
- C. Somewhat dissatisfied [link to 13a]
- D. Very dissatisfied [link to 13a]

If you are somewhat or very dissatisfied with your current housing, what is/are the primary reason(s)? Please check **all** that apply.

- ___ Home too far from work
- ___ Do not own home
- ___ Crime rate too high
- ___ Home too small
- ___ Home not worth what it costs
- ___ Neighborhood noise/traffic
- ___ No yard/yard too small
- ___ Quality of school system poor
- ___ Too far from public transportation
- ___ Too expensive
- ___ Other (please specify)_____

These questions refer to the respondent’s residence location and housing type.

A. Location. As indicated previously, respondent zip codes were mapped to determine if there was any relationship between current home location (distance from Campus) and whether the employee was interested in employer-assisted housing or not. On the map below, “A” numbers indicate those who returned Survey A (for those very interested in the program, somewhat interested, or uncertain) and “B” numbers indicate those who returned Survey B (for those definitely not interested in an employer-assisted housing. There appears to be no correlation between an employee’s current home location and whether they are interested or not in an employer-assisted housing program that would provide housing close to Campus.



Map 1. Number of respondents to Survey A and Survey B by Zip Code location.

B. Housing Type. The majority of respondents filling out survey B (those not interested in EAHP) own their residence (88.8% are owners). This is compared to 62.6% homeowners of those who indicated they were or might be interested in EAHP.

4. OPINIONS

A. Employee Recruitment and Retention. Respondents were asked whether they felt an employer-assisted housing program would help attract other employees to the university. 190

individuals (34.5%) feel that such a program would help attract other employees. 26.3% do not feel like a program would attract other employees, and 39.2% are not sure. In addition, respondents were asked if they would have been interested in such a program when first starting with the university. One hundred sixty-five (165) individuals (28.6%) said yes, they would have been interested.

PART IV CONCLUSIONS

It is clear that the level of interest in employer-assisted housing among faculty and staff at The University of Arizona is high. In particular, this study found that interest is high for *affordable homeownership* in safe, traditional single-family neighborhoods near the University campus. Other important characteristics of location are convenience to shopping and parks, the ability to walk to work or access shuttles, and school quality.

Characteristics of the housing desired by faculty and staff respondents interested in employer-assisted housing include private outdoor space such as a backyard, patio, or courtyard (this was the most important feature, listed by 96.9%), energy efficiency, and covered parking. Most of this sample (72.5%) desire a detached single-family home rather than attached housing; the typical house required is a three-bedroom, two-bath home.

More than half (55%) indicated an ability to pay between \$500 and \$999 per month for housing. Approximately 28% could pay between \$1000 and \$1500 and approximately 6% could pay between \$1500 and \$2000 per month. Just fewer than ten percent could pay less than \$500 per month. Based on household income and household size information collected, almost 20% (281) of those interested in an employer-assisted housing program would qualify for publicly-subsidized housing or other housing assistance.

The data regarding preferred location and housing characteristics correlates with the interests of owner-occupants in the neighborhoods adjacent to the University; the desire of current homeowners is to maintain their traditional single-family neighborhoods. Through its work under a contract with the City of Tucson, the Drachman Institute has found strong interest among remaining homeowners in increasing the level of homeownership in order to stabilize and preserve their older neighborhoods. Homeownership has declined in University area neighborhoods over the past several decades as rental housing has increased. Between 1960 and 2000, the renter percentage of total occupied housing in the eight university area census tracts grew from 41.3% to 60.4%. (See Appendix F. for renter-occupied housing rates in the University area based on 2000 Census data.)

The City of Tucson is currently exploring the potential for an overlay zone surrounding the University of Arizona campus in order to improve safety and quality of life in the area; this area includes some of the City's oldest and historically-designated neighborhoods. One neighborhood near the university is pursuing its own overlay zone to provide even greater protections for its single-family and historic character. Other neighborhoods have expressed interest in doing the same.

While the several parcels of land owned by The University of Arizona just outside its planning boundaries could provide sites for fewer than 200 housing units for an employer-assisted housing program, such a step by this institution would send a strong signal of support and cooperation to employees, the neighborhoods, and to the entire community. The *University of Arizona Comprehensive Campus Plan 2003* “recommends that the University work with the City of Tucson and the neighborhoods to explore development opportunities for faculty and staff housing near campus.” The plan goes on to say that “This will help build a better intellectual community, stabilize neighborhoods, encourage healthy retail/college town opportunities, and reduce parking demand as the faculty and staff would more easily be able to walk, bike, or bus to campus” (*The University of Arizona Comprehensive Campus Plan 2003*, adopted by the Arizona Board of Regents, June 2003).

Initiating an Employer-Assisted Housing Program at The University of Arizona with affordable homeownership opportunities in University area neighborhoods would respond to University employees’ clearly expressed interest, the adjacent neighborhoods’ obvious and expressed need and desire for stabilization, and the broader Tucson community’s long-term interest in sustainable infill development.

APPENDIX A. PAPER SURVEY

University of Arizona Faculty and Staff Housing Survey

University Faculty and Staff,

The University wants to know what you think! Universities across the country have been improving the lives of their employees by establishing affordable housing programs. The University of Arizona is exploring the possibility of developing an ***Employer-Assisted Housing Program (EAHP)*** which would provide:

- Affordable homeownership
- Close to campus or downtown
- New, energy-efficient construction
- Easy access to diverse amenities such as restaurants, theatres, and cultural events

Your input is critical! The following link will take you to a short survey regarding housing issues. All responses are **confidential** and will not be linked in any way to your e-mail address.

All completed surveys will be entered into a drawing to win one of three free Apple iPods.

[Surveymonkey.com link here]

Introduction and Screening Question:

Before answering questions, it is important to understand the concept of Employer-Assisted Housing. Based on an already existing model from several universities:

- Homes would be located near the university or downtown and would be sold to university employees
- The buyer would purchase the home but lease the land
- In order to keep the homes affordable for subsequent owners, any equity derived from a future sale would be limited*

*For more information, click here <link>

1. Based on the information you have just been given, how interested would you be in purchasing housing available only to faculty and staff (and their families) near the University? _____

- A. I am definitely interested [\[link to survey A\]](#)
- B. I am somewhat interested [\[link to survey A\]](#)
- C. I am not sure [\[link to survey A\]](#)
- D. I am not at all interested [\[link to survey B\]](#)

Survey A

Housing Preferences

2. There are many things to consider when deciding where to live. Please indicate how important the following are to you in making that decision. Place an X in the box that best corresponds with how you feel:

- Very Important:** This is very important to me when choosing a home
Somewhat Important: This is somewhat important to me when choosing a home
Neutral: I do not feel strongly either way
Somewhat Unimportant: This is somewhat unimportant to me when choosing a home
Very Unimportant: This is not an important issue to me when choosing a home
Unsure: I'm not sure/have not thought about it

	Very Important	Somewhat important	Neutral	Somewhat unimportant	Very unimportant	Unsure
Neighborhood Safety						
Quality of Schools in District						
Being close to the University						
Being close to shopping/services/restaurants						
Being close to open spaces/parks/playgrounds						
Being close to local schools						
Living in a diverse, mixed-income neighborhood						
Being able to walk to work						
Being near a shuttle to the University						
Living away from university students						
Being close to downtown						
Living in a neighborhood of families with children						

3. If you were going to choose a location near the university, where would you prefer to live? (Please check one)

- _____ downtown/urban location (for example a loft dwelling)
 _____ traditional/single family neighborhood
 _____ no preference
 _____ not sure

4. How many bedrooms would you need? _____

5. How many bathrooms would you need? _____

6. Thinking about the size of your preferred home, how much would you be **able** to pay each month in rent or mortgage to reside there? (Please indicate a total monthly amount; this would include principal, interest, taxes, and insurance on a mortgage.)

- _____
- A. Less than \$500
 - B. \$500 - \$999
 - C. \$1,000 - \$1,499
 - D. \$1,500 - \$1,999
 - E. \$2,000 - \$2,499
 - F. \$2,500 – \$2,999
 - G. \$3,000 - \$3,499
 - H. \$3,500 or more

7. Please indicate how important the following are to you in choosing a home. Place an X in the box that best corresponds with how you feel:

Very Important: This is very important to me when choosing a home

Somewhat Important: This is somewhat important to me when choosing a home

Neutral: I do not feel strongly either way

Somewhat Unimportant: This is somewhat unimportant to me when choosing a home

Very Unimportant: This is not an important issue to me when choosing a home

Unsure: I'm not sure/have not thought about it

	Very Important	Somewhat important	Neutral	Somewhat unimportant	Very unimportant	Unsure
Having a garage						
Having private outdoor space like a backyard, patio, or courtyard						
Having covered parking						
Living in a gated community						
Having community facilities nearby (pools, recreation centers, playgrounds)						
Living in an energy-efficient home						
Having a fireplace						
Having an office/den						
Having a detached home/no shared walls						

Current Living Situation

8. What is your current zip code? _____
9. Which of the following best describes your current primary residence? _____
- A. Single-family detached home, renting
 - B. Single-family detached home, own
 - C. Apartment or condominium, renting
 - D. Apartment or condominium, own
 - E. Townhouse, renting
 - F. Townhouse, own
 - G. Other (please specify): _____
10. How much do you pay each month in rent or mortgage for your current primary residence? (*do not include utilities*) _____
- A. \$0 (no mortgage or rent)
 - B. Less than \$500
 - C. \$500 - \$999
 - D. \$1,000 - \$1,499
 - E. \$1,500 - \$1,999
 - F. \$2,000 - \$2,499
 - G. \$2,500 – \$2,999
 - H. \$3,000 - \$3,499
 - I. \$3,500 or more
11. How do you usually get to work? _____
- A. Walk or bike
 - B. Public transportation
 - C. Car
 - D. Other (please specify) _____
12. What distance do you travel one-way to work? _____
- A. Under 1 mile
 - B. 1-5 miles
 - C. 6-10 miles
 - D. 11-19 miles
 - E. 20 miles or more

13. How satisfied are you with your current housing situation? _____

- A. Very satisfied
- B. Somewhat satisfied
- C. Somewhat dissatisfied [[link to 13a](#)]
- D. Very dissatisfied [[link to 13a](#)]

13a. If you are somewhat or very dissatisfied with your current housing, what is/are the primary reason(s)? Please check **all** that apply.

- ___ Home too far from work
- ___ Do not own home
- ___ Crime rate too high
- ___ Home too small
- ___ Home not worth what it costs
- ___ Neighborhood noise/traffic
- ___ No yard/yard too small
- ___ Quality of school system poor
- ___ Too far from public transportation
- ___ Too expensive
- ___ Other (please specify)_____

Demographic Questions

14. What is your employment status? _____

- A. Tenured Faculty
- B. Tenure-Track Faculty
- C. Non-Tenure Track Faculty
- D. Academic Professional
- E. Temporary/Visiting Faculty
- F. Appointed Personnel
- G. Classified Staff
- H. Other (please specify)_____

15. Are considered full-time or part-time? _____

- A. Full-time
- B. Part-time

16. How long have you been employed at the University of Arizona?

___ years ___ months

17. What is your age? _____

18. What is your sex? _____ male _____ female

19. What is your current marital status? _____

- A. married
- B. separated/divorced
- C. widowed
- D. never married

20. How many individuals currently live in your household, including yourself? ____
[If answer is 1, link to 20a; 2=20b; 3=20c; 4=20d; 5=20e; 6=20f; 7=20g; 8+=20h]

Please circle "yes" or "no":

- 20a. Is your total gross **household** income less than \$28,200 per year? yes no
- 20b. Is your total gross **household** income less than \$32,250 per year? yes no
- 20c. Is your total gross **household** income less than \$36,300 per year? yes no
- 20d. Is your total gross **household** income less than \$40,300 per year? yes no
- 20e. Is your total gross **household** income less than \$43,550 per year? yes no
- 20f. Is your total gross **household** income less than \$46,750 per year? yes no
- 20g. Is your total gross **household** income less than \$50,000 per year? yes no
- 20h. Is your total gross **household** income less than \$53,200 per year? yes no

21. How many individuals currently living in your household are children: (indicate the number of children)

- _____ under 6 years old
- _____ between 7 and 11 years old
- _____ between 12 and 17 years old

22. What is your total gross annual **household** income (before taxes)? _____

- A. Less than \$20,000
- B. \$20,000 - \$29,999
- C. \$30,000 - \$39,999
- D. \$40,000 - \$49,999
- E. \$50,000 - \$59,999
- F. \$60,000 - \$69,999
- G. \$70,000 - \$79,999
- H. \$80,000 - \$89,999
- I. \$90,000 or more

23. Do you feel that an employer assisted housing program as described in the beginning of the survey would help attract university employees such as yourself?

- A. yes
- B. no
- C. not sure

24. Do you feel that an employer assisted housing program as described in the beginning of the survey would encourage you to stay at the University of Arizona?

- A. yes
- B. no
- C. not sure

25. Based on the information you have been given, what concerns do you have about the potential employer assisted housing program? (Please check **ALL** that apply)

- _____ I don't understand the program/I don't have enough information
- _____ I cannot afford a new home, even with this type of program
- _____ I have concerns about living near other University employees
- _____ I have concerns about living near University students
- _____ I am unsure of my future plans
- _____ I have concerns about living near the University
- _____ I have concerns about the land lease
- _____ I have concerns regarding the size of the available housing
- _____ I have concerns about the limited equity
- _____ Other concerns (Please specify)_____

Optional iPod Drawing:

Enter e-mail address here to be put into a drawing for one of three free Apple iPods. Please note that your name will not be connected in any way to this survey, and you will not be contacted for any reason unless you win the drawing.

E-mail address for iPod drawing:_____

Optional Focus Group:

Please enter your e-mail address here if you would be willing to participate in a focus group to help develop the employer assisted housing project.

E-mail address for focus group:_____

Thank you for your time!

Survey B

2. Please indicate why you are not interested in an employer-assisted housing opportunity at this time: (Check **ALL** that apply).

- I already own a home
- I cannot afford a new home, even with this type of program
- I am not interested in home ownership
- I am unsure of my future plans
- I plan on leaving the University (changing employment)
- I do not want the equity on my home to be limited
- I plan on moving from Tucson
- I do not want to live near the University
- I do not want to live near University students
- I want to own the land, not lease
- I do not want to live near other University employees
- I desire a large property with acreage
- I do not want limited equity upon resale of my home
- I do not have enough information on the subject
- Other reason (please specify) _____

3. What is your employment status? _____

- A. Tenured Faculty
- B. Tenure-Track Faculty
- C. Non-Tenure Track Faculty
- D. Academic Professional
- E. Temporary/Visiting Faculty
- F. Appointed Personnel
- G. Classified Staff
- H. Other (please specify) _____

4. Are considered full-time or part-time? _____

- A. Full-time
- B. Part-time

5. How long have you been employed at the University of Arizona?

____years ____months

6. What is your age? _____

7. What is your sex? _____ male _____ female

8. What is your current marital status? _____

- A. married
- B. separated/divorced
- C. widowed
- D. never married

9. How many individuals currently live in your household, including yourself? _____
[If answer is 1, link to 9a; 2=9b; 3=9c; 4=9d; 5=9e; 6=9f; 7=9g; 8+=9h]

Please circle "yes" or "no":

- 9a. Is your total gross **household** income less than \$28,200 per year? yes no
- 9b. Is your total gross **household** income less than \$32,250 per year? yes no
- 9c. Is your total gross **household** income less than \$36,300 per year? yes no
- 9d. Is your total gross **household** income less than \$40,300 per year? yes no
- 9e. Is your total gross **household** income less than \$43,550 per year? yes no
- 9f. Is your total gross **household** income less than \$46,750 per year? yes no
- 9g. Is your total gross **household** income less than \$50,000 per year? yes no
- 9h. Is your total gross **household** income less than \$53,200 per year? yes no

10. How many individuals currently living in your household are children: (indicate the number of children)

- _____ under 6 years old
- _____ between 7 and 11 years old
- _____ between 12 and 17 years old

11. What is your total gross annual **household** income (before taxes)? _____

- A. Less than \$20,000
- B. \$20,000 - \$29,999
- C. \$30,000 - \$39,999
- D. \$40,000 - \$49,999
- E. \$50,000 - \$59,999
- F. \$60,000 - \$69,999
- G. \$70,000 - \$79,999
- H. \$80,000 - \$89,999
- I. \$90,000 or more

12. What is your current zip code? _____

13. Which of the following best describes your current primary residence? _____

- A. Single-family detached home, renting
- B. Single-family detached home, own
- C. Apartment or condominium, renting
- D. Apartment or condominium, own
- E. Townhouse, renting
- F. Townhouse, own
- G. Other (please specify):_____

14. Do you feel that an employer assisted housing program as described in the beginning of the survey would help attract university employees such as yourself?

- A. yes
- B. no
- C. not sure

15. When you first became employed at the University of Arizona, would you have been interested in an employer assisted housing program? _____

- A. yes
- B. no
- C. not sure

Optional iPod Drawing:

Enter e-mail address here to be put into a drawing for one of three free Apple iPods. Please note that your name will not be connected in any way to this survey, and you will not be contacted for any reason unless you win the drawing.

E-mail address for iPod drawing:_____

Thank you for your time!

APPENDIX B. SURVEY ANNOUNCEMENT

Article published in weekly e-newsletter sent to University faculty and staff, *Lo Que Pasa*

Watch your inbox for the University of Arizona ***Faculty and Staff Housing Survey*** – Coming in January, 2006

The University is exploring the possibility of implementing an **Employer Assisted Housing Program** to provide affordable homeownership opportunities for faculty and staff. To gauge the interest in such a program, surveys will be e-mailed to University employees in mid-January. Information provided by faculty and staff, as potential beneficiaries of the program, is critical for successful program development.

Employer Assisted Housing Programs have been implemented by many universities and other employers across the country. One notable example is the program at the University of California at Irvine. Their program offers a variety of affordable housing within walking distance to campus and other amenities.

The survey will require approximately 10 minutes to complete. Survey respondents will be entered in a drawing to win one of three free iPods.

drachman@email.arizona.edu

APPENDIX C. LINK TO SURVEY ON SURVEYMONKEY.COM – 3D MEMO & DRACHMAN INSTITUTE WEBSITE

- **UA EAHP SURVEY LINK** (for University of Arizona faculty, full-time lecturers & classified staff only)

Universities across the country have been improving the lives of their employees by establishing affordable housing programs. The University of Arizona is exploring the possibility of developing an *Employer-Assisted Housing Program (EAHP)* that would provide:

- Affordable homeownership
- Housing close to campus or downtown
- New, energy-efficient construction
- Easy access to diverse amenities such as restaurants, theatres, and cultural events

Your input is critical. The following link will take you to a short, confidential survey regarding housing issues. Please take 5 minutes of your time and fill out this important survey.

When you complete the survey, you will have the option of being entered in a drawing to win one of three Apple iPod Nanos.

DISCLAIMER

The purpose of the study is to determine whether the university should invest in an employer-assisted housing project. You are eligible to participate because you are a university employee. If you agree to participate, your participation will involve completing a 5-10 minute survey. This study is voluntary and you may withdraw at any time. There are no known risks from your participation and no direct benefit from your participation is expected. There is no cost to you except for your time. You have the option of being entered into a drawing for one of three Apple iPod Nanos. By participating in the survey, you are giving permission for the investigator to use your information for research purposes. Only the principal investigator and The Center for Applied Sociology will have access to the information that you provide. In order to maintain your confidentiality, your name will not be revealed in any reports that result from this project. You can obtain further information from the principal investigator, Kelly Eitzen Smith, Ph.D. at (520)626-2594. If you have questions concerning your rights as a research participant, you may call the UA Human Subjects Protection Program office at (520)626-6721.

For more information about Employer-Assisted Housing, visit www.drachmaninstitute.org. If you have questions about the proposed EAHP, contact Corky Poster, Director, Drachman Institute, at cposter@u.arizona.edu, or call 626-5293. For technical questions about the survey, contact Kelly Smith, Center for Applied Sociology, at kellys@email.arizona.edu, or call 626-2594.

This project is supported in part by the University of Arizona Office of Community Relations, Campus and Facilities Planning, and the U.S. Department of Housing and Urban Development through an Office of University Partnerships COPC grant to the Drachman Institute.

CLICK THE LINK BELOW TO ENTER THE SURVEY

<http://www.surveymonkey.com/s.asp?u=842181709199>

APPENDIX D. CONCERNS ABOUT EMPLOYER-ASSISTED HOUSING

Of the respondents interested in the EAHP, 165 people filled in the text box regarding their concerns. The following are 28 categories of concerns (note that people often fall into more than one category).

Other Concern Category	Number
Retirement/Resignation/Termination, what happens then	19
Need more information	16
Eligibility/who will be selected	15
Neighborhood concerns (safety/noise/crime)	13
Affordability/down payment	13
Quality of construction/appearance/energy efficiency	9
Equity	9
University should just raise salaries	8
School district	7
Taxes	7
Pets	6
When will program be available/need now	6
Land lease	6
Displacement of families/university expansion/destroy historic bldgs.	4
How program will be funded	4
Benefits of the program?	4
Rules/remodeling/restrictions	4
Age—too old for program	4
University power/control over employees	3
Estate/heirs	3
Parking concerns	2
Not enough units will be available	2
Property size	2
Drive up costs around the UA	1
Concerns about the housing market when selling	1
Unsure of job security	1
Feasibility/will it really happen	1
People will buy then rent/sublet units	1
Miscellaneous	28

APPENDIX E. EXAMPLE OF POSSIBLE QUERY AND RESPONSE FROM SURVEY DATA

This report gives a very basic description of those interested in an employer-assisted housing program. There are many other questions that can be answered by the data that has been collected. For example:

Query: Do married people prefer a traditional, single-family home while never-married individuals prefer a more urban location?

Result: The differences between married individuals and never-married individuals are not statistically significant. The majority of all groups prefer a traditional/single family home to a downtown, urban location.

Marital Status	Prefer Downtown/Urban Location	Prefer Traditional/single-family	No Preference	Not Sure	Total
Married	79 (10%)	592 (74.5%)	71	49	791
Separated/Divorced	46	177	34	27	284
Widowed	3	22	1	1	27
Never Married	61 (18.3%)	204 (61.3%)	48	20	333
Total	189	995	154	97	1435

APPENDIX F. UNIVERSITY AREA RENTER-OCCUPIED HOUSING BY NEIGHBORHOOD, 2000

