

# Neighborhood Planning for Community Revitalization



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**Piecing it all Together:  
A Quantitative and Qualitative  
Assessment of HOME *Link***

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## Table of Contents

<b>Executive Summary</b>	<b>1</b>
<b>Introduction</b>	<b>2</b>
<b>Research Methodology</b>	<b>3</b>
<b>Profiling HOME <i>Link</i> and Its Participants</b>	<b>5</b>
<b>Research Findings</b>	<b>9</b>
<b>What We Hope to Leave Behind</b>	<b>14</b>
<b>Recommendations for Further Research</b>	<b>14</b>
<b>Recommendations for HOME <i>Link</i></b>	<b>15</b>
<b>Appendices</b>	<b>16</b>

## Executive Summary

To date, there has been no published research assessing the quantity and quality of a homeownership and mortgage education program. Therefore our objectives in this research were as follows:

- Assess the experiences of HOME *Link* clients
- Illustrate the effectiveness of HOME *Link* in the purchase of homes
- Quantify five years of the HOME *Link* Program
- Leave behind a foundation for continued research as well as effective information management

The research methodology included consolidation of HOME *Link* information into one database, a postal survey, telephone surveys and focus groups.

Overall, 1678 clients have made an inquiry with HOME *Link* between 1994 and third quarter 1997. Of these clients, 803 or forty-eight percent (48%) have proceeded beyond an inquiry. Of those 803 clients, 212 or twenty-six and a half percent (26.5%) have purchased a home with the aid of HOME *Link*.

A HOME *Link* participant, on average, is a low to middle income household (with an average yearly income of \$26,250), often a single buyer, between the ages of 25-34, and comes from the city of St. Paul.

Survey and focus group results have shown that HOME *Link* has been a viable attribute to the purchase of homes. While the program is effective, many clients have expressed the need for extended services beyond what HOME *Link* offers today. Those services include more attention paid to financial issues, post-purchase follow-up, and support groups.

All together, this has created a foundation for further research on this topic.

**Piecing it all Together:  
A Quantitative and Qualitative Assessment of HOME Link**

**INTRODUCTION**

**Why Conduct this Research?**

To date there has not been a program assessment of the experiences of all clients by homeownership education organizations. This research has been undertaken in order to evaluate the effectiveness of HOME *Link*, one homeownership education program.

**Main Objectives**

The main objectives in this report are as follows:

- Assess the experiences of HOME *Link* clients
- Illustrate the effectiveness of HOME *Link* in the purchase of homes
- Quantify five years of the HOME *Link* Program
- Leave behind a foundation for continued research as well as effective information management

**What is HOME *Link*?**

HOME *Link* is a nonprofit program located at the East Side Neighborhood Development Company, Inc. The goal of HOME *Link* is to provide education and resources regarding the financial preparation, responsibilities, and complex processes involved in buying a home. It was formed in January 1994 by a collaboration of the following neighborhood organizations:

- Dayton's Bluff Neighborhood Housing Service
- District 6 Neighborhood Housing Agenda Committee
- East Side Neighborhood Development Company, Inc.
- Northeast Neighborhoods Development Corporation
- Upper Swede Hollow Neighborhood Association

Funding for HOME *Link* is provided in part through the Home Ownership Center, and by Minnesota Housing Finance Agency and HUD.

The process of HOME *Link* begins with a client who is not a homeowner and for various reasons wishes to become one. They attend an educational seminar which teaches them about the homebuying process. As an option, they can then schedule a personal counseling session to discuss individual barriers to homeownership. The HOME *Link* program provides different loan program options suited for low- to middle-income households for those who are mortgage ready.

This report will contain the research methodology, a profile of HOME *Link* and its participants, research findings, what we hope to leave behind and the recommendations for further research as well as recommendations for HOME *Link*.

## RESEARCH METHODOLOGY

### Gathering information

We were able to find in-depth records of HOME *Link* clients in a variety of places. We gathered the information from hard copies and various databases. In order to gather viable statistics, it was imperative that we consolidated the information. We then created an all-inclusive database with a manual tailored to the needs of HOME *Link*. This database will allow for easier analysis in the future because data will be networked to all counselors who will be able to enter data in a consistent manner.

For the purposes of this research, we define a client as a household. In terms of our analysis we grouped clients into three general categories: homeowners, homebuyers and inquiries. The homeowners consisted of those clients who had completed the HOME *Link* process and have purchased a home. Homebuyers, on the other hand, are those who have attended a HOME *Link* program, be it a seminar or counseling, but have yet to purchase a home. Inquiries are those who have called about the HOME *Link* program and perhaps scheduled a seminar or counseling session, but have not followed through beyond a phone call. HOME *Link* tracks this population to quantify the number of contacts made.

HOME *Link* clients include a substantial number of Hmong households. We did not include these households in this research project because of the language barrier and the inherent differences in why they came to HOME *Link*. Most of them were at the pre-closing stage in the process when they were referred to HOME *Link* from a lender. In order to assess the experiences of this population, a separate more in-depth study needs to be done.

### Mail Questionnaire Surveys

Initially, we decided to send out two six page surveys, one to the homeowners and another to the homebuyers. We felt these two populations were different in their current situations and have very different needs. Our main objective for the homeowner's survey was to assess the experiences of homeowners during HOME *Link*, as well as focus more on what they need now that they are in their homes. They have received assistance to get this far. Has HOME *Link* left them too soon? Is there a need for a follow-up past a closed loan?

Our main objective for the homebuyer's survey was to assess the experiences of homebuyers during HOME *Link*, but mostly focus on what happened to them to keep them from meeting HOME *Link's* goal of homeownership. Was it HOME *Link* that allowed them to fall through the cracks or was it something else, and if so what was it?

In total there were 265 surveys initially sent out. Of the 265 surveys, 117 were sent to homeowners and 148 were sent to homebuyers. Thirty five of the 265 came back "Attempted Not Known" by the postal service, and we did not send out surveys in their place.

For homeowners, we surveyed all clients who closed on a home after 12/31/95, and two-thirds of those who closed before that time. To do so, we chose every second and third person of a database ordered numerically by date.

For homebuyers, we chose to sample all clients who had attended a counseling and/or seminar but have not closed after 12/31/95. We also sampled two-thirds of this population before 1995, again using the same techniques as with homeowners.

### **Telephone Surveys**

After a reminder postcard was sent out and we received a much higher percentage of homeowner surveys, we felt that the homebuyer response was inadequate to allow for proper analysis. Therefore we proceeded to do call backs to boost homebuyer response. Every homebuyer who had not returned a survey was called. Many of these callbacks which could be reached opted to simply do the survey over the telephone. To allow for consistency, a script was developed and the same survey questions were asked as in the postal survey.

### **Focus Groups**

We had two focus group sessions; one for homeowners and another for homebuyers. As with the surveys, we felt these two populations required different objectives. Both focus groups were held at Black Bear Crossings Café, a café and community space in St. Paul. We felt this place was a neutral environment and would allow for free flowing discussions.

Our first session was held for homeowners on May 16, 1998 from 7:00 PM to 9:00 PM. We invited twelve of those who attended because they had answered "Yes" to the question on the postal survey which asked if they would be willing to share their experiences with HOME *Link* and the homebuying process with others. We had seven homeowners arrive to share their experiences with us.

Our second session was held for homebuyers on June 3, 1998. We invited three clients who had answered "Yes" to the focus group question on the postal survey as well as twenty nine clients placed second and third in HOME *Link's* active files. All these clients were then called. We had seven homebuyers attend the focus group discussion to share their experiences with us.



## PROFILING HOME *Link* and ITS PARTICIPANTS

### Overall Program statistics

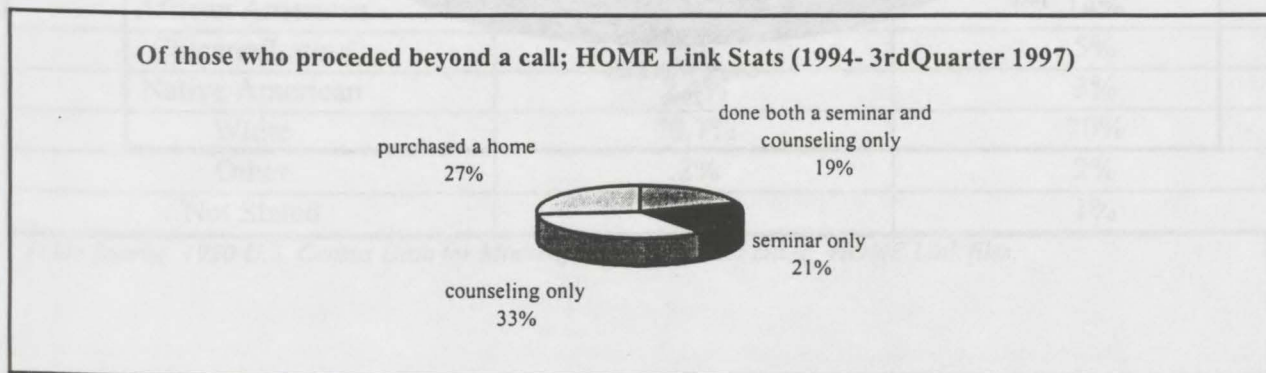
HOME *Link* began educating homebuyers in 1994. Between this time and third quarter 1997, the total number of clients who have made contact with HOME *Link* is 1,678. Table 1 below shows HOME *Link's* statistics through third quarter 1997. Of this total, 803 or forty-eight percent (48%) have proceeded beyond an inquiry. We decided to focus our research on this 48% because they have participated in a HOME *Link* program whereas inquiries have only asked for information. Chart 1 shows those participants' achievements. Of these participants, 437 or fifty-four percent (54%) have attended a seminar and 354 or forty-four percent (44%) completed the seminars. Of the same participants who proceeded beyond an inquiry, 625 or seventy-seven percent (77%) have attended counseling. Those clients who have completed the HOME *Link* process and purchased a home total 212 or twenty-six and a half percent (26.5%) of participating clients.

Table 1

HOME <i>Link</i> Statistics through 3rd Quarter 1997	Number	Percentage
Total Inquiries	1678	100%
Total who have proceeded past an inquiry	803	48%
Total who have attended a seminar (of the 48%)	437	54%
Those who completed a seminar (of the 48%)	354	44%
Those who attended counseling (of the 48%)	625	77%
Total closed loans	212	26.5%

*Table Source: HOME Link Files.*

Chart 1



## HOME *Link* Demographics

In hopes of profiling the HOME *Link* participant, we chose to sample the entire population that had been counseled in 1995, 1996, and 1997. There were 625 clients who had been counseled within this time. We chose this population initially because counseling appointments obtained the most useful information for our needs. However for the purposes of continuing demographic analysis, current records have been set up to hold demographic information that is obtained during seminar time. In profiling the HOME *Link* client by means of counseling sessions only, we also sampled certain demographics in our survey procedures to add to our original findings.

We noted Household Type, Age, Ethnicity, Household Income, and Zip Codes. This set of variables seemed to be an adequate window into capturing the essence of who HOME *Link* reaches. Chart 2 below shows the household types of those counseled from 1995 through 1997. Twenty-nine percent (29%) are single parent households with children. Sixty-five (65%) are single buyers. According to our survey results, forty-six percent (46%) of the homeowners are single whereas sixty-one and a half percent (61.5%) of the homebuyers are single. The difference between these two seem to indicate that people who are married have a better probability of purchasing a home. This could be due to the dual income as well as other factors such as support.

Chart 2

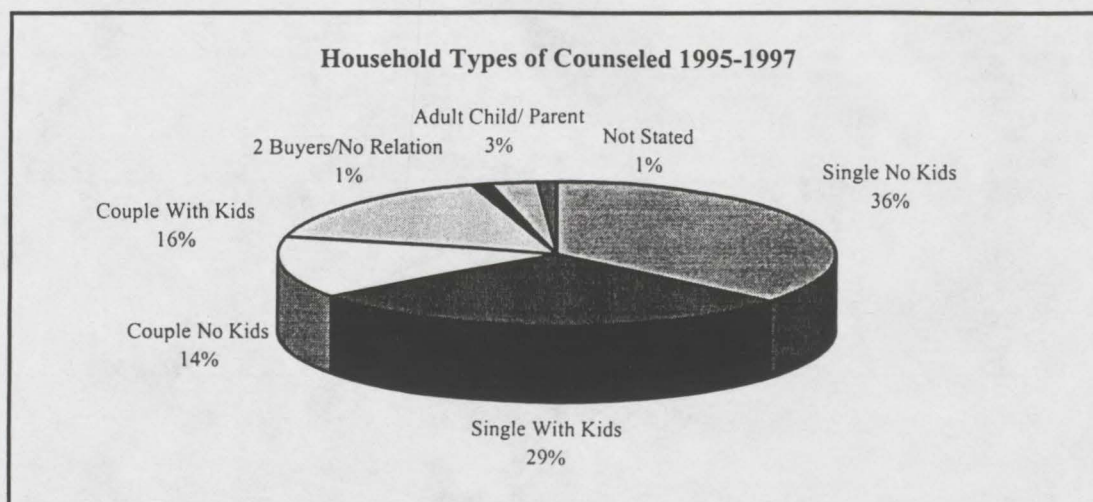


Chart 3 below shows the age of all clients counseled. Seventy five percent (75%) are between the ages of 25 and 45, with the largest category being between 25 and 34 (41%). We find this age range to be common for first-time homebuyers.

**Chart 3**

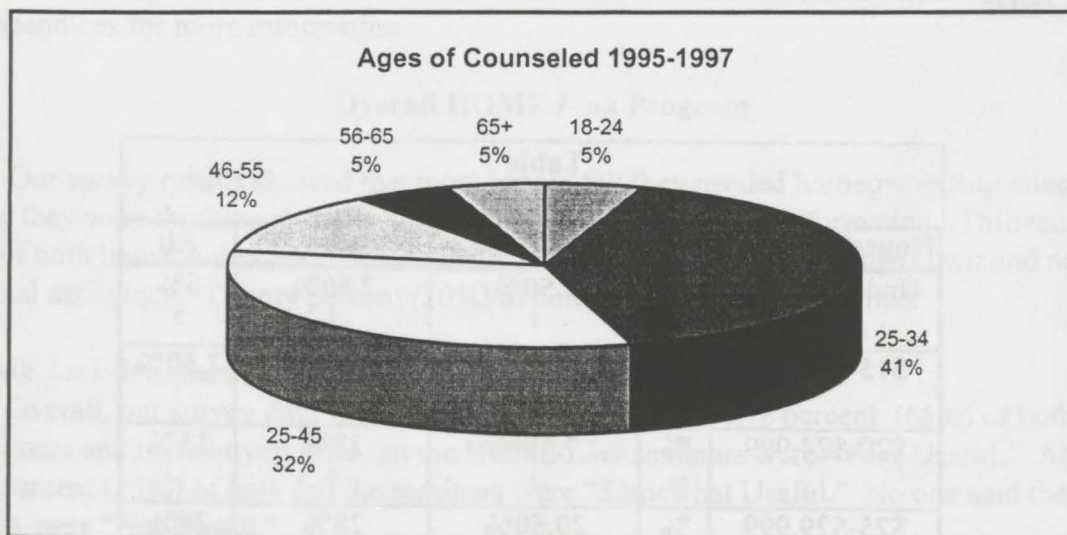


Table 2 below shows the ethnicity of all clients who were counseled by HOME Link from 1995 through 1997. It compares these numbers with the 1990 Census of Minneapolis and St. Paul. Our data shows that the HOME Link demographics adequately represents the demographics of Minneapolis and St. Paul.

**Table 2**

Ethnicity	Minneapolis/ St Paul 1990 Census Data	HOME Link Counseled 1995-1997
Asian	5.3%	10%
African American	10.4%	14%
Chicano/Latino	3%	5%
Native American	2.4%	3%
White	78.7%	70%
Other	.2%	2%
Not Stated	0%	1%

Table Source: 1990 U.S. Census Data for Minneapolis and St Paul cities. HOME Link files.

Data from the surveys show an average income of \$28,500 for homeowners and an average income of \$24,000 for homebuyers. Table 3 below shows the household incomes of each of these groups plus the total. The highest percentage of homebuyers came from the \$25-\$29,999 category while the highest percentage of homeowners came from the \$30-\$39,999 category. Again, the difference in income indicates that a higher income may make the purchase of a home easier.

<b>Household Income</b>		<b>Homeowners</b>	<b>Homebuyers</b>	<b>All</b>
Under \$15,000	<b>%</b>	<b>2.50%</b>	<b>7.50%</b>	<b>6%</b>
	no.	2	3	5
\$15-\$19,999	<b>%</b>	<b>10%</b>	<b>7.50%</b>	<b>2.50%</b>
	no.	4	3	7
\$20-\$24,999	<b>%</b>	<b>7.50%</b>	<b>23%</b>	<b>15%</b>
	no.	3	9	12
\$25-\$29,999	<b>%</b>	<b>20.50%</b>	<b>28%</b>	<b>24%</b>
	no.	8	11	19
\$30-\$39,999	<b>%</b>	<b>26%</b>	<b>20.50%</b>	<b>23%</b>
	no.	10	8	18
\$40-\$54,999	<b>%</b>	<b>15%</b>	<b>2.50%</b>	<b>9%</b>
	no.	6	1	7
\$55,000 +	<b>%</b>	<b>8%</b>	<b>0%</b>	<b>4%</b>
	no.	3	0	3
Not Known	<b>%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>
	no.	3	3	6
<b>Total</b>		<b>39</b>	<b>39</b>	<b>78</b>

*Table Source: Survey Results of Homeowners and Homebuyers, 1998*

While HOME *Link* is a St. Paul program, it does not limit its services to St. Paul residents. Fifty-four percent (54%) of those who were counseled from 1995 through third quarter 1997 came from St. Paul, of which forty-three percent (43%) were from the East Side.

## FINDINGS

From both the postal survey and the telephone survey, we had a response rate of thirty-four percent (34%). The total returns were 78: 39 from homebuyers and 39 from homeowners. See Appendices for more information.

### Overall HOME *Link* Program

Our survey results showed that most people felt they needed homeownership education because they were thinking about buying a home and wanted more information. Thirteen percent (13%) of both homeowners and homebuyers attempted to buy a home on their own and needed additional assistance. Twenty percent (20%) of both were referred by a lender.

#### I. HOME *Link* Seminars

Overall, our survey data indicated that there were sixty-five percent (65%) of both homeowners and homebuyers who felt the HOME *Link* seminars were "Very Useful." About fifteen percent (15%) of both felt the seminars were "Somewhat Useful." No one said the seminars were "Not Useful."

With the focus groups, both homeowners and homebuyers had very positive recollections of the seminars. They found the materials provided at the seminars very informative. Both groups still use the information to date. Both groups participated in seminars with 20-45 people. They felt that 25 would have been an ideal group size.

#### II. HOME *Link* Counseling

Overall, our survey data indicated that there were sixty-five percent (65%) of both homeowners and homebuyers who felt the HOME *Link* counseling was "Very Useful." As with the seminars, an additional fifteen percent (15%) stated that the counseling was "Somewhat Useful." No one found counseling to be "Not Useful."

With the focus groups, there was a positive response to counseling from both groups. Both felt that the honesty of the HOME *Link* counselor was a vital attribute to the counseling session. The homeowners felt their expectations were met whereas the homebuyers needed additional assistance beyond what was provided. Some clients went into counseling afraid of not being able to work out their credit problems but received the advice they needed to work through them. Most people expressed the need for more credit counseling within HOME *Link* so as not to be referred elsewhere.

Upon completing a counseling session with HOME *Link* staff, each client leaves with a detailed workplan. In our focus groups, homeowners felt they were able to accomplish the workplan on their own. They felt they knew what they were doing. The attention to details helped them. The homebuyers, on the other hand, felt that the workplan was very detailed but they did not have the motivation to accomplish it without extra support. They would have liked to meet with other homebuyers in similar situations and receive more encouragement.

When a client becomes mortgage-ready, they are given different loan program options. In general, most felt positive about the options they were given. Two homeowners, on the other

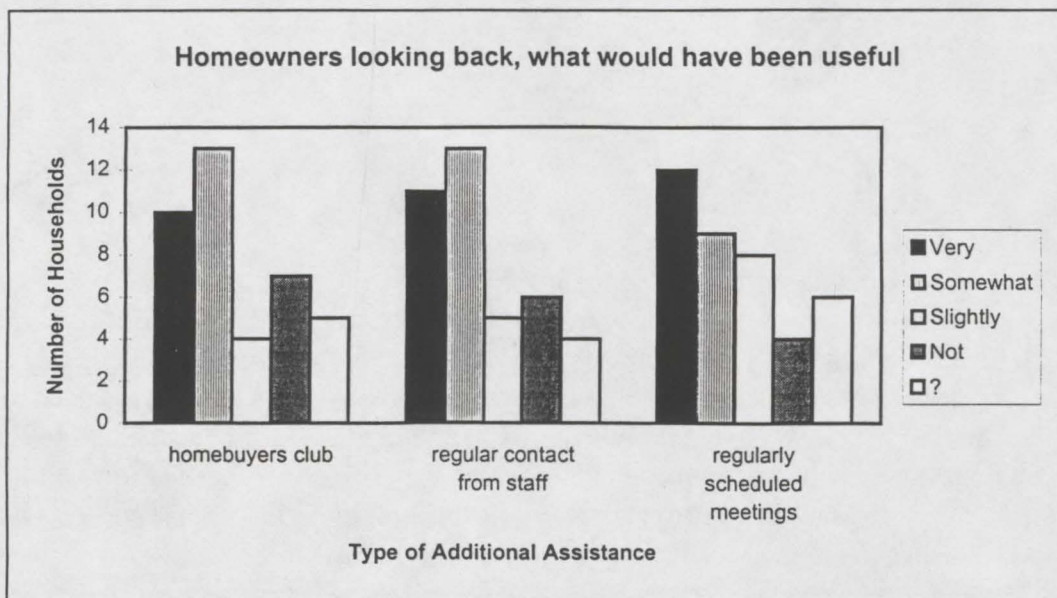
hand, felt they were misled by the lender who stated that because of their low-income, they were eligible for certain programs. A week or two before they closed, however, they were told they were no longer eligible. The homeowners felt the specifications of these loan programs needed to be clearly cited. Some survey comments also stressed the need for more diverse loan program options.

### Homeowner Needs During The Homebuying Process

After consulting with HOME *Link* counselors about different types of additional assistance that could be made possible to HOME *Link* clients, we chose three: homebuyers' club, regular contact (written or by phone) from staff, and regularly scheduled meetings with staff because they are within the boundaries of a homeownership education program. We wanted to know if they would have been useful resources. A homebuyers' club was defined as a voluntary, self-help group that meets regularly to explore the homebuying process in detail.

Chart 4 below details services or resources that would have been useful to homeowners during their homebuying process. Overall, there were very positive responses to the homebuyers' club, the regular contact from staff, and the regularly scheduled meetings.

Chart 4



The homeowners in our focus group experienced a range of time from eight to sixteen months between the seminar and the purchase of their homes. They felt that this difference in time was a direct result of their personal situation, but they were not discouraged by it. Everybody felt that the purchase of their home happened when it should have happened, even though some began the process with the expectation it would happen sooner.

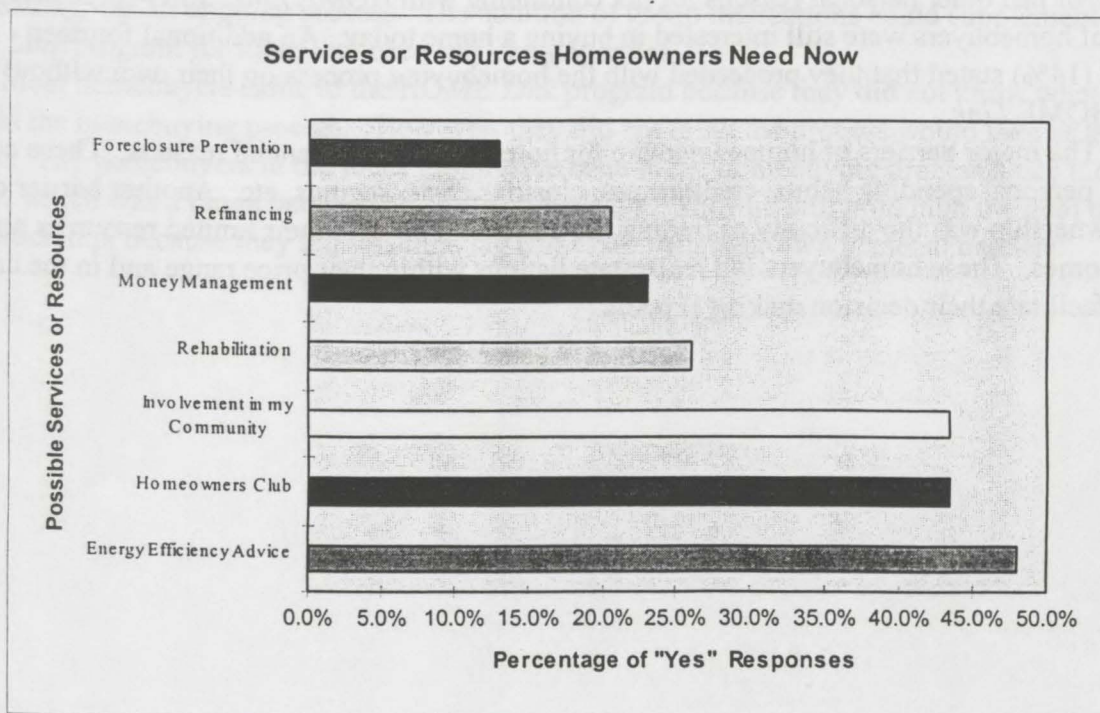
During our focus group, we discussed factors that homeowners experienced during their homebuying process that they were unprepared for. Many people felt inadequate when choosing housing inspectors. They would have liked to have a listing of HOME *Link* recommended inspectors. They also would have liked more attention paid to networking between clients and money management during seminar time. They also thought that having a portion of the seminar where the risks of homeownership are discussed would have prepared them for possible problems with their homes later on.

In the postal survey, when asked which were the most important factors that contributed to the purchase of their homes, the largest response was the educational seminars they attended. Fifty-four percent (54%) said "Yes" to this. This was followed by the HOME *Link* counseling session and their mortgage lender, both at forty percent (40%) "Yes". Other important factors that were listed included assistance funds and loan programs options.

### Post-Purchase Homeowner Needs

According to our postal survey, see Chart 5 below, homeowners showed the greatest need for "energy efficiency advice" with forty-eight percent (48%) responding "Yes." Other important needs that the homeowners indicated were "involvement in community" and "a homeowner's club (a voluntary self-help group that meets regularly to explore homeowner issues)" both at forty-three percent (43%) "Yes."

Chart 5



The homeowner focus group indicated that their needs now were dependant on the amount of time they have been in their homes, as well as the condition of their homes. One client who had been in her home for only a month needed basic necessities such as furniture. While another client who had been in their home for three years was ready for major rehabilitation to their home. They were in search of a low-interest rehabilitation loan similar to the low-interest mortgage loan they received as a result of *HOME Link*. Everyone agreed that a resource list which includes information from disaster assistance to tool libraries would be helpful. They also wanted a homeowners club where they could network with other *HOME Link* homeowners to discuss pertinent issues and share resources.

### **Homebuyer Needs**

The postal survey showed that thirty-eight and a half percent (38.5%) of homebuyers have purchased a home without *HOME Link's* knowledge. This means that the number of clients who have purchased a home with the help of *HOME Link* is not being disclosed in full, which skews program results.

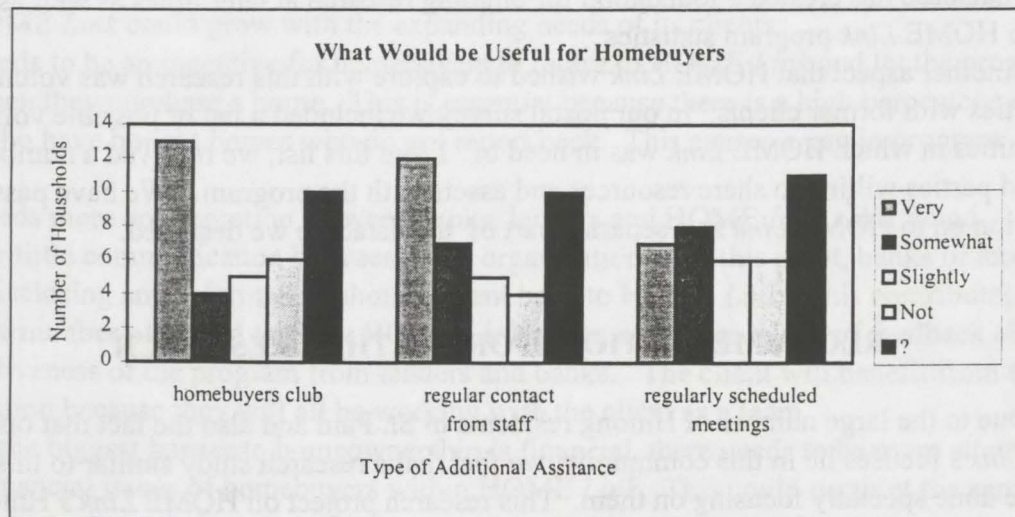
In our postal survey, we first attempted to find what programs homebuyers completed in the *HOME Link* process. We found that eighty percent (80%) completed a seminar and sixty-five percent (65%) attended a counseling session. We then tried to find the reasons why they might not have completed one or more of the *HOME Link* programs. Most persons, fifty-three percent (53%), were either not ready to purchase a home at that time, overwhelmed by the process, or had other personal reasons for not continuing with *HOME Link*. Fifty-three percent (53%) of homebuyers were still interested in buying a home today. An additional fourteen percent (14%) stated that they proceeded with the homebuying process on their own without the aid of *HOME Link*.

The major barriers of homeownership for homebuyers are financial reasons. These could include personal spending habits, credit issues, closings costs, savings, etc. Another barrier of homeownership was the difficulty of finding the perfect home with their limited resources and low incomes. These homebuyers felt real-estate listings within their price range and in the area would facilitate their decision making process.



Chart 6 shows what would be useful for homebuyers in the homebuying process, according to the postal survey. The options were again a result of what would be possible in the boundaries of homeownership education and counseling. Clients felt that the homebuyers club and regular contact from staff would be "Very Useful" attributes to their process. These feelings were mirrored in the focus groups.

Chart 6



The homebuyers in the focus group felt that a homebuyers club was extremely important for motivation and support purposes. Upon coming to HOME Link they expected this sort of "cheerleading," as an ongoing process. The addition of group interactions could supplement the HOME Link program for those that need this extra attention.

Most homebuyers came to the HOME Link program because they did not know what to expect in the homebuying process. However, they did not think the process would take as long as it had. The homebuyers in the focus group have been in the homebuying process since their seminar, which was a range between one to two years ago. They all still hold high the goal of homeownership, because they felt this time lag had to do with their own personal barriers.

## WHAT WE HOPE TO LEAVE BEHIND

When we began this research there was a need for centralized information of HOME *Link* data. After consulting with program manager, Carol Wiklund, we created a database to hold all viable information in a singular setting format. This database is important for consistent information management within HOME *Link*. All staff will have access to this database by networked systems. To further aid in consistency, a manual was also created to guide users. We feel this database has created a foundation for ongoing research at later times as well as easy access to HOME *Link* program statistics.

Another aspect that HOME *Link* wished to explore with this research was volunteer possibilities with former clients. In our postal survey we included a list of possible volunteer opportunities in which HOME *Link* was in need of. From this list, we received a number of interested parties willing to share resources and assets with the program. We have passed this information on to HOME *Link* as a separate part of the database we designed.

## RECOMMENDATIONS FOR FURTHER RESEARCH

Due to the large number of Hmong residents in St. Paul and also the fact that one of HOME *Link's* focuses lie in this community, we feel that a research study similar to this project should be done specially focusing on them. This research project on HOME *Link's* Hmong clients needs to be sensitive to the language barriers. Postal surveys should be translated in Hmong, and focus groups should be conducted in Hmong as well. In addition, the Hmong community may have other concerns that should be investigated.

We also recommend separate research for different HOME *Link* programs such as the HOME *Link* seminar and the HOME *Link* counseling. Our research project looked at HOME *Link* as a whole and did not focus on each program in detail.

Although several homeownership education programs exist, our research on this topic was the first of its kind to assess this type of program in Minnesota. More research in this area should be conducted so that there is a better understanding of overall program effectiveness in addition to what additional services and resources are needed. Further research needs to stress possible follow-ups with homeowners. Much of the focus of the homeownership education programs is on the goal of homeownership, and often drop off at that. Findings from the surveys and the focus groups suggest that there is a great need for post-purchase counseling.

## RECOMMENDATIONS FOR HOME *Link*

Our research has shown that HOME *Link* overall is a viable asset of the homebuying population in St. Paul and the surrounding areas. Most people who have been through the program have had very positive experiences. Most have recommended or would recommend HOME *Link* to others in the homebuying process. With our research we have found other ways in which HOME *Link* could grow with the expanding needs of its clients.

- There needs to be an incentive for homebuyers to return to HOME *Link* and let the program know when they purchase a home. This is essential because there is a high percentage of clients who have bought homes who do not report back. This causes a gap in program statistics.
- There needs more collaboration between banks, lenders and HOME *Link*. We found relatively little communication between these organizations. At this point, banks or lenders are not disclosing any information about a client back to HOME *Link*. This contributes to the gap in the number of closed loans in HOME *Link*'s files as well as a lack of feedback about the effectiveness of the program from lenders and banks. The client will benefit from this collaboration because they will all be working with the client as a team.
- Because the biggest barrier to homeownership is financial, there needs to be more attention paid to financial issues of homebuyers within HOME *Link*. This could occur at the seminars or at the counseling session.
- Homebuyers have expressed a need for continued follow-up from HOME *Link*. Clients that have attended the program and have not purchased a home are still interested in this goal. After observing the growth of the HOME *Link* program, we find it necessary that HOME *Link* offers continued support to those clients who may need extended attention. Perhaps the implementation of Homebuyer's clubs will alleviate the strain of counselors' individual session time.
- Research with Homeowners indicated that while they have purchased a home with the aid of HOME *Link* they are still in need of assistance. Post-purchase issues vary, yet could be dealt with simply by offering networking sessions for HOME *Link* homeowners. Also, a list of area resources focussing on the needs of homeowners would be a viable piece of information at closing as well as many years down the road.

## APPENDICES

### A SURVEY ON HOME *Link* AN EFFORT TO ASSESS THE EXPERIENCES OF HOMEOWNERS: RESULTS (Number) Percentage

Q1. Why did you feel you needed homeownership education?

- a). You were thinking about buying a home and wanted more information. (21) 54%
- b). You attempted to buy a home on your own, and you needed additional assistance and advice. (5) 13%
- c). The lender required you to go. (8) 21%
- d). Other (Please specify.) (2) 5%
- e). No Answer. (3) 7%

Q2. How useful were the following Home *Link* programs?

	<u>Very Useful</u>	<u>Somewhat Useful</u>	<u>Slightly Useful</u>	<u>Not Useful</u>	<u>Does Not Apply</u>
a). the seminars	(24) 61%	(7) 18%	(2) 5%	(0) 0%	(3) 8%
b). counseling	(25) 64%	(3) 8%	(6) 15%	(1) 3%	(2) 5%
c). the work plan	(16) 41%	(8) 20%	(5) 13%	(0) 0%	(6) 15%
d). the loan program options	(20) 51%	(5) 13%	(2) 5%	(1) 3%	(3) 8%

Q3. To what extent has participation in the following Home *Link* programs helped you in the closing of your home?

	<u>To a Great Extent</u>	<u>To a Moderate Extent</u>	<u>To a Minor Extent</u>	<u>Not at All</u>	<u>Does not Apply</u>
a). the seminars	(19) 49%	(9) 23%	(2) 5%	(0) 0%	(6) 15%
b). counseling	(17) 44%	(10) 25%	(2) 5%	(2) 5%	(5) 13%
c). the work plan	(13) 33%	(8) 21%	(5) 13%	(1) 3%	(6) 15%
d). the loan program options	(15) 38%	(5) 15%	(1) 3%	(1) 3%	(8) 20%

Q4. In general, what were the most important factors that contributed to the closing of your home? *(Numbers Represent those that circled the option, vs. not circling it)*

- a). Education seminar (21) 54%
- b). Counseling (18) 46%
- c). Assistance funds (closing cost and down payment assistance) (16) 41%
- d). Loan program (15) 38%
- e). Real estate agent (16) 41%
- f). Lender or loan officer (18) 46%

Q5. Looking back on your homebuying experience, what additional services or resources **WOULD HAVE BEEN** useful to you in closing your home, assuming they had been available?

	<u>Very Useful</u>	<u>Somewhat Useful</u>	<u>Slightly Useful</u>	<u>Not Useful</u>
a). A homebuyer's club (a voluntary, self-help group that meets regularly to explore the homebuying process in detail)	(10) 26%	(13) 33%	(4) 10%	(7) 18%
b). Regular contact (written or by phone) from the staff	(11) 28%	(13) 33%	(5) 13%	(6) 15%
c). Regularly scheduled individual meetings with the staff	(12) 31%	(9) 23%	(8) 21%	(6) 15%

Q6. What additional services or resources do you need **NOW** as a homeowner? (*Numbers Represent those that answered "Yes" to each*)

- |  |            |
|--|------------|
| a). A homeowner's club (a voluntary, self-help group that meets regularly to explore homeowner issues) | (17) 43.5% |
| b). Energy efficiency advice   | (19) 48%   |
| c). Home maintenance   | (12) 30%   |
| d). Rehabilitation   | (10) 26%   |
| e). Re-financing   | (8) 20.5%  |
| f). Money management   | (9) 23%    |
| g). Foreclosure prevention   | (5) 13%    |
| h). Involvement in my community  | (17) 43.5% |

**A SURVEY ON HOME *Link* AN EFFORT TO ASSESS THE  
EXPERIENCES OF HOMEBUYERS: RESULTS (Number) Percentage**

Q1. Why did you feel you needed homeownership education?

- a). You were thinking about buying a home and wanted more information. (22) 56%
- b). You attempted to buy a home on your own, and you needed additional assistance and advice. (5) 13%
- c). The lender required you to go. (8) 20%
- d). Other. (4) 10%

Q2. Did you complete the following Home *Link* programs? (Number Represents those who said "Yes")

- a). the seminars (31) 79%
- b). counseling (24) 61.5%
- c). the work plan (10) 26%
- d). the loan program options (13) 33%

Q2a. If you answered "NO" to any of the above, please circle the reason(s) why you did not complete them.

- a). You learned enough to proceed at homebuying on your own. (8) 20.5%
- b). You learned enough to know that homeownership was not right for you at that particular time. (10) 26%
- c). You learned enough to correct your credit issues yourself. (0) 0%
- d). You became overwhelmed. (1) 2.5%
- e). Other . (9) 23%

Q3. How useful were the following Home *Link* programs?

	<u>Very Useful</u>	<u>Somewhat Useful</u>	<u>Slightly Useful</u>	<u>Not Useful</u>	<u>Does Not Apply</u>
a). the seminars	(27) 69%	(5) 13%	(0) 0%	(0) 0%	(7) 18%
b). counseling	(17) 43%	(5) 13%	(2) 5%	(1) 3%	(11) 28%
c). the work plan	(9) 23%	(5) 13%	(1) 3%	(1) 3%	(19) 49%
d). the loan program options	(8) 20%	(4) 10%	(2) 5%	(2) 5%	(19) 49%

Q4. Have you closed on a home?

1. YES (15) 38.5%
2. NO (24) 61.5%

Q5. Looking back on your homebuying experience, what additional services or resources **WOULD HAVE BEEN** useful to you in closing your home, assuming they had been available?

	<u>Very Useful</u>	<u>Somewhat Useful</u>	<u>Slightly Useful</u>	<u>Not Useful</u>
a). A homebuyer's club (a voluntary, self-help group that meets regularly to explore the homebuying process in detail)	(13) 33%	(4) 10%	(5) 13%	(6) 15%
b). Regular contact (written or by phone) from the staff	(12) 31%	(7) 18%	(5) 13%	(4) 10%
c). Regularly scheduled individual meetings with the staff	(7) 18%	(8) 20%	(6) 15%	(6) 15%

Q6. Are you still interested in buying a home?

1. YES (21) 54%
2. NO (14) 36%



### Mail Surveys Response Rate

Status	Number	Percent
Surveys Returned	66	29%
Refusals	1	.4%
Surveys Not Returned	183	69%
Eliminated (attempted not known)	35	13%
TOTAL SENT	265	100%

Response Rate:  $66/265-35 = 29\%$

### Telephone Surveys Response Rate

Status	Number	Percent
Completed Surveys	12	10%
Refusals	1	.8%
Active	42	34%
Physical or Language Problem	11	9%
Disconnected or Wrong Number	51	42%
No Phones	5	4%
TOTAL	122	100%

Response Rate:  $12/12+1+42 = 21\%$