

**The Carver Terrace Community Building Project:
Resident Attitudes towards Homeownership**

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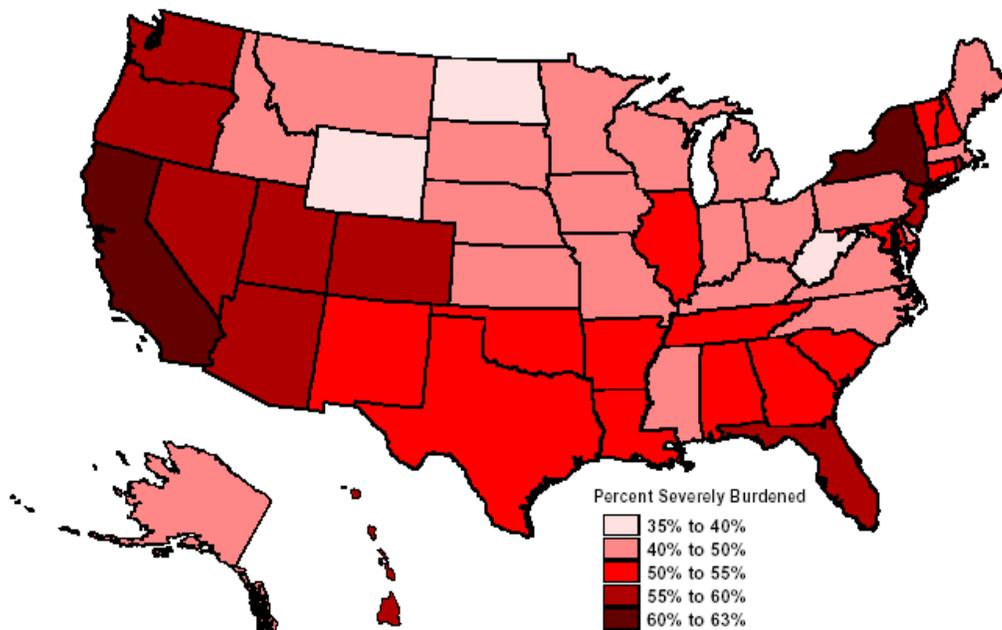
◆ Abstract ◆

The Carver Terrace housing development, located in Northeast Washington D.C., was recently purchased and renovated by the Telesis Corporation as part of a fifteen year plan designed to give residents the opportunity to buy their current housing units below market price. Their ultimate goal is to create a mixed income community in Carver Terrace, while displacing as few residents as possible. This research project, in collaboration with Dr. Sam Marullo, utilizes data from resident focus group sessions and an extensive survey conducted by both student and resident volunteers within the Carver Terrace community. I have used this data to focus on residents' positive or negative perceptions of homeownership. In addition, I have explored how these opinions may help or hinder the Telesis Corporation's plan to transition the Carver Terrace residents to homeownership. Findings show that residents are interested in homeownership, stating that they would like to own their own home for financial or security reasons. However, they are not interested in owning their *current* housing units. Many residents stated substandard renovation materials, dissatisfaction with management and a lack of parking as reasons for not wanting to own at Carver Terrace. Based on the condition of the Carver Terrace housing units, research findings suggest that resident's negative opinions regarding the purchase of their current apartments may, in fact, hinder the Telesis Corporation's plan to transition the residents to homeownership.

◆ Introduction ◆

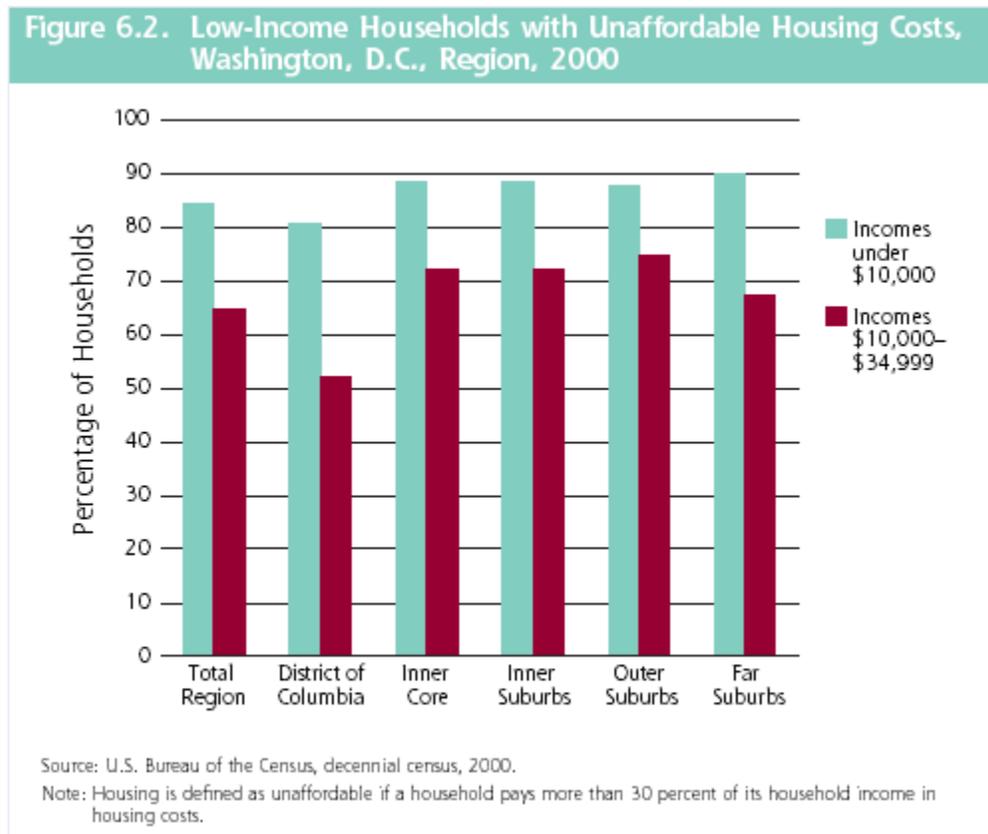
In recent years, affordable housing has come to represent one of the nation's most pressing social issues. Although data from both state and national analysis has shown that "households of all income levels may have difficulty in affording their housing,...it is the lowest income households that are most likely to face the most serious housing affordability problems, and they face them in the greatest numbers" (Pelletiere, Treskon & Crowley, 2005). Rising rent costs and the effects of urban gentrification have produced unaffordable living conditions throughout the country, thus leading many low income residents to be "priced out" or simply displaced from their communities. If residents can afford to stay despite the rising costs, they risk living in what the National Low Income Housing Coalition terms "unaffordable conditions" (Pelletiere et al., 2005). According to research done by Pelletiere, Treskon and Crowley (2005), currently, 84% of America's renter households are living in severely unaffordable conditions, defined as housing that costs 50% or more of one's household income. According to the federal standard, no more than 30% of the household income should be spent on housing costs. Furthermore, of the 7.4 million renter households living in severely unaffordable housing in the U.S, 6.3 million are classified as extremely low income - those with an income below 30% of the area median income limit as assessed by the U.S Department of Housing and Urban Development (Pelletiere et al., 2005).

Map 1: Percent of ELI Households Living in Severely Unaffordable Housing



When looking at the Washington Metropolitan area, it is obvious that the housing crisis facing America can be felt at the local level. A recent study, conducted by the Fannie Mae Foundation for the Urban Institute, focuses on housing supply and demand in the Washington Metro area. Building on previous data from the 2002 report and new information presented by the 2000 Census, the study, “Housing in the Nation’s Capital,” (2003) found that although the majority of low income households live in the suburbs, the District is home to a disproportionate share. Region wide, almost 458,000 households have low incomes (defined as those below \$35,000 in 2000), with approximately 102,000 existing on an annual income of less than \$10,000 (classified as those with the *lowest* incomes) (Turner, Kingsley, Pettit, Snow, Tatian & Wilson, 2003) . D.C, however, is home to approximately 37% of the region’s lowest income households and 24% of households classified as low income. To add to this equation, most low income households within the Metropolitan area are renters (63%) as well as those with the

lowest income levels (74%) (Turner, et al., 2003). When focusing on D.C, the study found that the share of renter low income households is even higher than that found in the region, with 78% of low income households currently renting their homes. For these households in the district, unaffordable housing cost burdens, also known as “severe burden,” are the highest, with approximately one out of every ten D.C households paying more than 30% of their monthly income on housing (Turner, et al., 2003).



The “Affordable Housing Gap” also contributes to the District’s housing crisis. Defined as the difference between the total number of low income renters and the total number of affordable rental units for that income group, the region’s affordable housing gap currently stands at 38,300. Focusing strictly on the District, however, the affordable housing gap stands at 13,800 units (Turner, et al., 2003).

As mentioned above, a combination of rising rent costs, urban gentrification, and the affordable housing gap have left many low-income D.C renters desperately searching

creative ways to maintain their housing units in their current communities. One popular strategy focused on addressing the housing crisis has been to create ways in which low income renters can purchase their own homes. Homeownership programs designed to meet this goal have been very successful in the past. One example includes work done by the Neighborhood Assistance Corporation of America (NACA), a non-profit corporation whose goal is to stabilize neighborhoods while maximizing homeownership opportunities with the use of community advocacy and education (www.naca.com). These objectives are met through providing buyer education, individual counseling, and brokerage services to those with a household income lower than a specific percentage of their city's median income (www.naca.com). Through providing access to financial capital, the NACA has helped low to moderate income families achieve the goal of transitioning from renting to homeownership. Another program with a similar goal is ACORN Housing, a national non-profit organization that provides free housing counseling to low and moderate income homebuyers (www.acornhousing.org). With their HUD certified and Fannie Mae approved counseling offices, ACORN has helped over 50,000 families achieve homeownership through providing a variety of services. Such services include one-on-one mortgage loan counseling and first time homebuyer classes. The organization also helps clients obtain affordable mortgages through a variety of lending partnerships (www.acornhousing.org). The services provided by these homeownership programs are all designed to help low-income residents become a part of the booming housing market by allowing them to accumulate wealth, generational assets and home equity through a transition to homeownership.

This project reports findings from a study conducted within the Carver Terrace community, in Northeast D.C., that has an ultimate goal of transitioning low-income renters to homeownership through giving them the opportunity to purchase their current

housing units. Within the Carver Terrace community, I specifically assessed residents' attitudes concerning the purchase of their current homes. In particular, I sought to understand the effect, if any, of homeownership education on residents' perceptions of the homeownership process. In order to delve into this question and its inherent sub-questions, one must understand the current housing circumstances at Carver Terrace as well as the various aspirations that its residents may have for the future of the community. In addition, contextualizing the broader issues related to homeownership among low-income individuals is crucial to understanding the social implications of homeownership for low-income people at a broader level.

Carver Terrace and the Telesis Corporation

The Carver Terrace Community, located on Maryland Ave. between 19th Street and 21st Street, is a subsidized housing development which was erected between 1943 and 1945. Its primary focus was to serve the needs of the growing African-American population in a segregated community. Beginning in the late 1970's, however, Washington, D.C.'s urban areas, like many in the country, began to experience a steady decline. The following decade bore witness to a variety of social ills – drugs, gangs and violence were common place in and surrounding the Carver Terrace community. The D.C. Office of Planning came to refer to the area as a “Hot Spot” due to the increasing presence of excessive violence (Telesis, 2004). Presently, violence at Carver Terrace has decreased considerably, changing the focus on Carver Terrace from gangs and violence to homeownership and community building.

At the forefront of this vision is the Telesis Corporation, a private firm based in Washington, D.C which was founded in 1985. The corporation's mission is to preserve and enhance urban life through the revitalization of neighborhoods and communities. To

date, Telesis has developed and planned approximately \$2 billion in neighborhood transformations around the country. These transformations include over 15,000 housing units which have been revitalized into affordable homeownership opportunities as well as mixed income rental initiatives (www.telesiscorp.com). Telesis is able to finance its projects through bringing community partners and various agencies to the table – housing agencies have discussed financial options with banks, resident corporations have met with business leaders and public agencies have conversed with private investors. In addition, the corporation works with global and local banks, public and private agencies and local and federal governments in order to strike a balance between public funding and private investment. It is through a combination of federal initiatives, such as HOPE VI, and local tools (tax increment financing and homeownership assistance) that the Telesis Corporation has been able to produce and finance over 15,000 housing units (www.telesiscorp.com).

The work of the Telesis Corporation is important for several reasons. First, federal funding for subsidized housing has been continuously reduced such that many owners of public housing have chosen to sell their properties in order to ensure that they retain a profit. If an owner does decide to keep his or her property, the reduction in federal funding translates into increased rents, thus causing many residents to relocate due to an inability to afford the increased payments (Telesis, 2004). Yet, rather than attempt to keep rents at a rate that low income families are able to afford, many owners feel that they have no choice but to sell their properties at the market rate. Although residents are legally entitled to the first right to buy their housing units, many are unable to afford the market-price. Developers then have the opportunity to buy the property and concentrate on maximizing profits. Their interests do not lie in low-income housing – instead, they are focused on creating reduced occupancy condominium complexes (developments built

with fewer units which are significantly larger) which can be sold at or above market price. One developer articulates these sentiments in a Washington Post article entitled “Solutions to Workforce Housing Problems Won’t Be Found in the Market Alone.”

Having done the math, Lerner, like other developers, feels little incentive to build large quantities of smaller, affordable units for which profit margins per unit are much slimmer and for which always-variable absorption rates must be much higher. Developers also know that affluent buyers are less affected by volatility in interest rates and employment. (Lewis, 2006).

The locations of many public housing developments within the Washington, D.C area are seen as prime real-estate sites due to their proximity to the Capitol, downtown D.C, and the Metro. In a market where housing prices are continuing to rise developers want to purchase these properties as quickly as possible. Carver Terrace, for example, is located less than two miles from the U.S Capitol, is easily accessible by car or public transportation, and is conveniently served by four local public schools, grades K through 12 (Telesis, 2004). All of these factors make Carver Terrace prime real estate. This problem is compounded by the fact that banks are reluctant or unwilling to provide loans to low-income families, thus making it virtually impossible for them to secure their housing unit. Rather than have developers displace over 290 families, the Telesis Corporation stepped in to assist residents. The corporation’s emphasis on neighborhood redevelopment and resident empowerment make it the perfect candidate for aiding Carver Terrace residents in securing their place in a rapidly gentrifying city.

The Telesis Corporation’s notion of civic engagement and resident empowerment can be seen through their long-term goal of resident ownership and the introduction of a mixed race and mixed-income community in Carver Terrace. Currently, the housing development is managed by the Carver Terrace Tenant and Civic Association (CTTCA) and the Telesis Corporation. Both parties have been involved in the plan to create a successful transfer of homeownership to the residents of Carver Terrace. As mentioned

before, the property recently experienced major unit renovations, all of which were funded through the Low Income Housing Tax Credit (Telesis, 2006). This credit also includes residents' right to purchase their current housing units once the fifteen year tax credit period has come to a close (Telesis, 2006). In addition, the limited-liability trust corporation that has been established to manage the property will also work to prepare residents for homeownership opportunities through educating residents about their options for ownership as well as the potential benefits that one may gain from the decision to purchase a home. However, the question remains – Are the resident's of Carver Terrace interested in purchasing their housing units? What perceptions do residents hold towards homeownership? Although many view owning a home as a great opportunity, what possible factors could lead residents to view homeownership as a negative? Can these attitudes be altered through further education on the benefits of homeownership and through community leadership organizations?

◆ Literature Review ◆

Homeownership among low-income and minority families has been at the forefront of national housing policy initiatives in recent years. With the emergence of President's Bush's "Ownership Society," greater emphasis has been placed on owning a home than ever before. Although 69.2% of Americans are currently classified as homeowners, statistics show that homeownership among low-income and minority families is significantly lower than that of their white counterparts (Coy, 2004). The reasons for these disparities and their resulting effects are intricate and complex. The fact that low-income families and minorities have been significantly discriminated against in

housing market speaks to their hesitance in attempting to purchase a home (Kinnaird, 1994). While there are inherent benefits in becoming a homeowner, many renters focus on the negative aspects and choose to remain where they are. Based on the Goal Gradient hypothesis, which states that effort is increased as one nears the completion of a goal, Carney and Gale state that low-income families are reluctant to purchase a home because they view homeownership and the accumulation of assets as an unreachable and very difficult goal, therefore they choose to make no attempt at all (Carney & Gale, 2000). Furthermore, the authors cite sociological models stressing the importance of community influence in making significant economic decisions involving saving and purchasing a home. Carney and Gale state that an individual who does not see others in his reference group attempting to save or accumulate wealth/assets, he or she may be less likely to do so (2000). Those who do venture into the market and become homeowners often encounter a number of obstacles, such as falling earnings and increasing home values, forcing them to return to renting within a matter of years (Pelletiere, 2005). The reasons leading to these occurrences within low-income and minority communities must be examined so that change, as well as progress, may begin to occur.

Homeownership in Minority Communities:

The issue of homeownership within minority communities throughout the United States begs to be examined. Based on a number of past and present discriminatory practices, homeownership within the minority community is strikingly low when compared to white homeowners across the nation. Although there have been various initiatives to reduce barriers, some of which include the Fair Housing Act of 1968, Equal Credit Opportunity of 1974 and the Home Mortgage Disclosure Act of 1975 (Freeman

and Hamilton, 2002), the disparities between blacks and whites in relation to homeownership are staggering.

In an effort to study this phenomenon, Turner, Ross, Galster and Yinger conducted a study entitled “Discrimination in the Metropolitan Housing Market” (2002). This study’s estimates are based on 4,600 paired tests (a minority participant and a white participant) conducted in 23 metropolitan areas during the summer and fall of 2000. The study found that blacks and Hispanics face a significant risk of receiving less information and/or favorable treatment when visiting real estate offices than their white counterparts. More specifically, the study found that black renters receive unfavorable treatment in 21.6% of ownership inquiries (Turner, et al., 2002). Not only does this discrimination create barriers to homeownership through increasing the cost of the housing search, but it also helps to perpetuate racial and ethnic segregation through limiting the purchasing power of minority populations (Turner et al., 2002).

The study mentioned supports recent studies which show that only 49% of African Americans own their homes – when compared to the 76% of white homeowners throughout the nation, we see that the gap is rather substantial (Pelletiere, 2005). Within the last decade, however, the homeownership rate for African-American households has significantly increased. In 1994, 43% of African-Americans owned homes, whereas today, the percentage has increased to 48.8% (Pelletiere, 2005). This seemingly positive increase is further perpetuated by the Bush administration and its proclamation that first-time and minority homeownership are major priorities. HUD (Housing and Urban Development), a sector of the Bush administration, has declared that his vision will become a reality. The numbers, however, are misleading. While owning a home does help families accumulate wealth, for low and middle-income families, price appreciation may actually increase their debt load (Pelletiere, 2005). According Danilo Pelletiere,

The additional debt, incurred by tapping into home equities, appears to be used primarily to finance depreciable assets, such as cars or appliances, thus reducing the impact homeownership has on overall wealth (2005).

In fact, statistics have shown that first-time African American homeowners are more likely to return to renting status than their white counterparts. Currently, there is the significant risk that African-Americans and low to middle income families will be forced to terminate their homeowner status within the first seven years of purchasing their first home (HUD, 2005).

Obstacles to Homeownership:

In order to better understand why low- and middle-income homebuyers often return to renting status, HUD conducted a study to assess the post purchase experience of low and middle-income families. The major factors contributing to the termination of homeowner status include falling earnings, increasing home values, and a desire to return to renter status. Increasing home values affect a homeowners' return to renting status due to the subsequent increase in property taxes, which, when coupled with existing mortgage payments, become too much of a financial burden. In addition, the study concluded that ownership terminations are more likely among families with low household earnings and low education levels. Other characteristics include large family size and proportionally young heads of households (HUD Study, 2005). To expand upon this point, Carney & Gale state that low income families are generally headed by younger individuals with fewer years of schooling. These individuals also tend to be single parents and are less likely to be employed. The researchers then conclude that the aforementioned characteristics are directly correlated to a lack of wealth accumulation – since low-income families are less likely to have had education on financial planning and saving (Carney & Gale, 2000). Following from this progression, low income families lack the

financial security or monetary savings needed when faced with rising mortgage payments or increased property taxes. This is especially true for the large families mentioned earlier. Day to day living expenses can be a burden on low income families. This alone is a tremendous contributing factor to the financial burden which is created through rising mortgage payments.

In his article, “When Home Buying by the Poor Backfires,” Peter Coy refers to low-income families who have bought their first homes and are forced out because of the inability to maintain mortgage payments as families that have “[fallen] out the back door” (Coy, 2004). While many contend that homeownership teaches responsibility and builds wealth, Coy argues that homeownership for low-income families is not necessarily the answer. Many of these families have unreliable incomes and may be tempted to borrow against their home equity in order to pay off household bills. While this may seem like a quick solution, the possibility of accumulating wealth is lost. The ease of acquiring a home-equity loan allows people to extract whatever wealth they have already accumulated, thus forcing them to begin all over again. In addition, the fact that lenders offer low down-payment mortgages to low-income families may seem like a positive effort, yet it simply gets these families “in the door” because low down-payments only serve to raise monthly payments – monthly payments that may be hard for low-income families to maintain (Coy, 2004).

Another obstacle that is perhaps the most evident is the fact that home prices have significantly risen. From 1994 to 2004, home prices increased 78% (Kirchhoff, 2005). This is compounded by the fact that personal incomes only rose by 64% (Kirchhoff, 2005). The fact that the numbers do not add up speaks to the growing problem of housing affordability. Also, the cost of buying a home has been increased by federal regulation, with increasing taxes and transaction fees (Gattuso & Utt, 2003). This is significant in

that many low- and middle-income families find that they simply can not afford to move from their current residence to a new home. Price increases in the housing market are preventing families from even attempting to purchase a home, thus causing them to remain within renter's status.

The fact remains that many simply see the process of renting as less of a financial burden than homeownership. Unexpected repairs, day to day maintenance, increasing property taxes and the long term financial commitment of mortgage payments make the process of homeownership seem like a daunting and expensive task. This affordability factor is crucial in understanding the obstacles faced by low- and middle-income families regarding homeownership.

Race and Homeownership

Unfortunately, the Housing and Urban Development study also found that the greatest risk of homeownership termination is found within the African-American community. Several reasons help to explain why African-Americans are at greater risk than other racial and ethnic groups. First, job security and financial security is often threatened by both overt and covert forms of discrimination; making it difficult to sustain a home and the myriad responsibilities that come along with it (HUD, 2005). For example, in his research, Caputo (2002) found that white males have the greatest advantage over black males and females in regards to obtaining job training and additional job sponsored education. In his research on the role that perceived discrimination plays in the investment of human capital, Caputo discovered that African-Americans have less access to programs designed to enhance human capital (workforce abilities and skills) thus making them less desirable to current or potential employers. (Caputo, 2002). This is not to say that African-Americans have less human capital than

their white counterparts, but that they have simply not been given the same opportunities to reach their full potential through job training and additional job sponsored education.

Second, Carney and Gale (2000) argue that an overwhelming percentage of African-American families have not accumulated assets necessary to buffer them against fluctuations in their employment or income. Statistics show that 67% of black households have zero or negative financial assets (negative due to credit card debt and outstanding loans), whereas only 30% of whites fall into this category (Carney & Gale, 2000). Furthermore, 70% of black households with no wealth accumulation in 1984 also had no wealth in 1994 (Carney & Gale, 2000). These statistics show that the aforementioned African-American households had accumulated approximately \$25,000 less than their white counterparts (Carney & Gale, 2000). The fact that African-Americans have less of a financial cushion or no financial cushion at all, when compared to white homeowners, suggests that sudden increases in mortgage rates could not be handled successfully by many African-Americans.

Third, the correlation between race and income status plays an important role in the challenges that they face in being financially prepared to own a home. African-Americans often have a lack of institutional mechanisms to save (Carney & Gale, 2000). Since 1986, a large percentage of personal savings has occurred through tax preferred accounts, such as pensions, 401(k) plans, and IRAs. Many of these institutions are provided by employers and may be unavailable to those of low socioeconomic status. Those who are more likely to be unemployed, work part-time, or be employed by companies who offer insufficient benefits generally are not able to take advantage of the savings plans listed above. Also, these saving incentives are structured as deductions and do not provide immediate benefits to members of low-income households who pay no federal tax (Carney & Gale, 2000). The notion of immediate benefits is an important one

in that many low-income families cannot afford to put their money aside in savings accounts due to the everyday living expenses that they incur. Based on the reasons cited above, many African-American families are forced to relinquish their homeowner status.

Given the challenges that low-income African-Americans face in purchasing and maintaining real estate, communities such as Caver Terrace are instrumental in identifying promising ways to overcome the barriers to homeownership for low-income and middle-income people. Although there are several models for providing homeownership opportunities to this group, the question remains – how can low and middle income families maintain their homeowner status so that they are able to accumulate wealth and inter-generational assets?

Education on Homeownership:

One suggestion offered by HUD is to provide pre and post homeownership counseling to families (HUD, 2005). In doing this, families are taught how to better prepare for the shocks that may come with owning a home. Through education on homeownership and its benefits, HUD believes that families will be more willing to remain homeowners. One benefit discussed in homeownership counseling includes the ability to build home equity through making monthly mortgage payments. In making these payments, the mortgage balance, or “principle,” decreases, thus increasing a homeowner’s share in the home’s value. If the value of the home increases, or appreciates, the process of building equity occurs even faster. This increase in equity can serve as savings, which can help plan for retirement, pay for college or accomplish other future goals (www.homeloanlearningcenter.com). Another benefit of homeownership discussed in counseling sessions can be found in tax deductions. Through owning a home, one is able to deduct mortgage interest payments and property taxes from federal

income taxes (as well as some state income taxes). These deductions can equal significant tax savings, especially during the first few years of homeownership, when interest payments account for the majority of mortgage payments (www.homeloanlearningcenter.com). Through discussing the inherent benefits of homeownership, such as those mentioned above, further education and counseling can prove to be extremely beneficial in helping low to moderate income families attain homeownership.

HUD is not the only organization that advocates homeownership education for low and middle income families. The sorority Delta Sigma Theta recently held a homeownership fair in New York focused on educating Black and Latino renters about the benefits of homeownership. (Tanangachi, 2005). Their primary goal was to dispel the myths that many believed to be true to homeownership and to convince renters that owning a home is key to building wealth. Many renters in attendance expressed feelings of anxiety. They indicated that the process of buying a home was daunting and overwhelming, expressing fears of loan denial and financial insecurity. In response to this, homeownership educators explained that owning a home was an excellent way to ensure security. They also explained that although the renters' fears regarding loan denial were understandable, many banks have programs specifically geared towards the low and middle-income borrower (Tanangachi, 2005).

Another example of education working to motivate low- and middle-income families to purchase homes is that of housing counselors. In his article, Peter Panepento details the story of a man dedicated to teaching low-income renters the benefits of homeownership. The students expressed that they were intimidated by the thought of buying a home. The fact that many of them grew up in public housing made them believe that homeownership was not an option that was open to them. Yet, over the past five

years, this particular housing counselor has helped over 500 families purchase their first homes. Through education on the various resources available to them, such as government aid and other incentive programs designed to help low income renters become homeowners, families managed to change their perception towards the homeownership process (Panepento, 2004).

Perceptions of Homeownership and Community Involvement:

Before education on homeownership can begin, the sociological and overlapping psychological implications inherent in owning a home must be examined. Feelings of pride, status, personal enjoyment and community respect have all been cited as social factors in purchasing a home (Marcuse, 1972). Yet, one researcher asks a very interesting question: Is homeownership associated with attitudes and behaviors that seem supportive of the prevailing social order? In other words, what is the relationship between homeownership and attitudes towards participation in voluntary organizations and informal interactions with neighbors? Community based studies have shown that homeowners are more likely to be knowledgeable about community affairs and are more apt to participate in community affairs and local politics. Reasons for this connection include the fact that homeowners generally view owning a home as an investment, therefore they want to protect the environment in which their investment lies (Blum and Kingston, 1984). Basically, the researchers believe that economic incentive is the driving force behind homeowner involvement within a given community.

Often regarded as “emancipation for the poor,” homeownership is also seen as a saving grace. Yet, many argue that this is not the case. The opposing argument to the positive factors of homeownership, such as wealth and asset accumulation, revolves around the notion that selling homes to low and middle-income residents is an inefficient

move. One author states that this will simply place a burden on low-income families who are unable to bear the inherent investment costs and risks (Kinnaird, 1994). The fact remains that a striking number of homeowners return to renter status within seven years – the number is raised significantly when focused solely on African American homeowners.

The literature focused on homeownership for low and middle income families, as well as articles focused on characteristics of community participation, cover a number of topics that will be further examined through research centered upon the residents of the Carver Terrace community. Such topics include perceptions regarding homeownership within Carver Terrace, further information that may be needed to alter these perceptions and visions for the future of the community. The literature provided above will allow for a better understanding of these various topics which form my research questions. In addition, the cited literature will assist in the construction of more accurate and informed hypotheses.

Homeownership Attitudes at Carver Terrace:

The process of homeownership is complex in that it involves many factors that often go unmentioned. Described by Gattuso and Utt as “the most complex single financial transaction” (Gattuso & Utt, 2003) a family will ever make, the process of homeownership is often daunting in that it denotes transaction fees, significant down-payments, and monthly mortgage fees. The *transition* from renting to owning is also part of the process. With this comes increased responsibility and the potential for higher risk, especially among low-income families. I plan to focus on how the residents view this particular process and whether or not the negatives (transaction fees, increased

responsibility, etc.) outweigh the positives (potential for wealth accumulation, generational security, etc).

In addition, it is important to note that education is also an important factor in influencing these perceptions. Literature has shown that workshops focused upon homeownership have eased the anxiety of a significant number of renters. In many cases, hesitation to begin the homeownership process is due to a lack of knowledge and understanding on the topic. Yet, when information was provided, many became excited about the possibility and potential benefits to owning their own home (Panepento, 2004).

I am also interested in the connection between the resident's visions for the future of Carver Terrace and their potential ability to become homeowners within the community. Community based studies by Blum and Kingston show that homeowners are more likely to become involved in their community through participation in community organizations and local politics (Blum & Kingston, 1984). Such community involvement has been shown to solidify community bonds and improve neighborhood conditions.

The following research questions will help discover the true desires of the residents of Carver Terrace. They will also help to find whether or not residents need further information or are interested in receiving further information about the homeownership process. Finally, the questions will help to determine whether or not the Carver Terrace residents associate owning their current housing units with visions of the community's future.

◆ Research Questions ◆

This project asks the following research questions:

What attitudes do Carver Terrace residents have regarding the ownership of their *current* housing units? How may these perceptions hinder or support the Telesis Corporation's plan to transition the residents from renting to homeownership within the Carver Terrace Community?

- Do the residents of Carver Terrace perceive the process of homeownership (not only in relation to homeownership within Carver Terrace) in a negative or positive light?

Hypothesis: The residents of Carver Terrace perceive the process of homeownership to be complicated and intimidating, thus causing them to view it in a negative light.

- What information do residents need, if any, regarding homeownership in order to better understand the process?

Hypothesis: Residents need education in explaining the benefits of homeownerships (i.e. home equity, generational assets, etc.) and the ways in which it can be achieved by low-income families (i.e. bank lending policies specifically directed towards low and middle income families, savings plans, etc.)

- What are the residents' visions for the future of the Carver Terrace Community?

Hypothesis: Residents hope to see their community improve with better security, more community programs for youth and teen residents and increased community participation in resident organizations, such as a neighborhood watch or a resident's association.

◆ Methods and Data ◆

The primary focus of this research project is to assess resident's perceptions regarding homeownership. My goal was to identify what obstacles the residents foresee in transitioning to homeownership and whether or not additional information and education on the topic will alter these perceptions. In order to assess these perceptions, the study used focus group and survey information collected from the residents of Carver Terrace.

Time Line

Approximate Date	Project Activity Completed
October 22, 2005	Carver Terrace Focus Group #1
November 10, 2005	Carver Terrace Focus Group #2
November 23, 2005 – November 28, 2005	Thanksgiving Break
December 4, 2005	Carver Terrace Focus Group #3
December 20, 2005 – January 11, 2006	Winter Break
January 17, 2006	Carver Terrace Focus Group #4
Week of January 20, 2006	Create outline of presentation for Survey Recruitment Seminar, analyze focus group data
January 28, 2006	Carver Terrace Survey Recruitment Seminar
January 31, 2006	Second Carver Terrace Survey Recruitment Seminar
February 9, 2006	Survey Training Session
February 11, 2006	Second Survey Training Session
Week of February 13, 2006	Contact and confirm all survey volunteers – students and residents
February 23, 2006	First Survey Date
February 25, 2006	Second Survey Date
February 28, 2006	Phone Interviews
March 2, 2006	Second Phone Interview Date

Week of March 13, 2006	Complete Survey Coding
Week of March 20, 2006	Begin data entry process
Week of April 3, 2006	Complete data entry process
Week of April 10, 2006	Begin data analysis
Week of April 17, 2006	Complete data analysis
Thursday, April 27, 2006	Submit final portfolio
Saturday, April 29, 2006	Research presentation at the CoRAL Conference

Research Methodology:

This project utilizes two specific data sources – transcribed focus group sessions and community surveys.

Focus Groups:

In total, we conducted four focus group sessions within the Carver Terrace Community between October, 2005 and January, 2006. All sessions, which took place at the Patsy Hartsfield Community Center, followed a semi-formal structure with a script (see Appendix C), facilitator, and at least two team members who served as recorders (at some sessions, there were more depending on student availability). The recorders tape-recorded the focus group sessions from different positions in the room to ensure optimum sound quality. In addition, they took notes which were used as supplementary material when transcribing the tape-recordings. Each focus group began with a brief introduction outlining the purpose of the general research project as well as the purpose of the focus groups. The voluntary nature of the sessions was discussed, stating that participants should feel free to not answer questions that they did not feel comfortable with. The facilitator also informed participants that their names would not be associated with their

answers in any way, and that they should feel free to be as open and as honest as possible. Although a script was present and certain questions were asked to all groups, the facilitator was free to deviate from the script. This was done in order to ask follow up questions based on residents' responses and to further engage members of the group who were not as active in the conversation as others. The majority of focus group questions centered upon community likes and dislikes, future community development, community leadership and homeownership opportunities – both within the Carver Terrace community and in general.

The primary goal of the focus group sessions was to obtain a better understanding of residents concerns and opinions regarding their community and the surrounding neighborhood. This information was then used to create and modify survey questions that would accurately touch upon resident concerns and desires. In addition, the focus groups allowed for representation from the various populations within the Carver Terrace community, as described below.

The participants for the first focus group session, conducted on October 22, 2005, were invited to participate via mail (see Appendix A) by the Neighborhood Partners' Resident Manager. Based on their levels of community involvement, the Resident Manager invited eleven residents to participate in the focus group session. Participation was voluntary and this fact was stressed to the invitees. In total, three out of the eleven invited residents participated in the first focus group.

The second focus group session, conducted on November 10, 2005, consisted of “protected” residents, or long-term residents. These tenants are those who lived in Carver Terrace prior to the 2002 renovations and were assured re-entry into the community upon the completion of the renovation project. A total of thirty-one “protected residents” were sent invitations to attend the session. The complete list of the thirty-one “protected”

residents and their addresses was provided by Carver Terrace management. It is from this list that the residents were selected. Again, participation in the focus group was completely voluntary and this was stressed to the invitees. Unlike the first focus group, however, we offered a \$20 honorarium to those who choose to participate in the second focus group. This was not meant to coerce, but to serve as incentive to participate in the session. In total, twenty-two residents attended the second focus group session. Seven of these residents, however, were not formally invited. They found out about the focus group session by word of mouth and insisted that they, too, were protected residents.

The third focus group session involving community youth took place on December 4, 2005. Letters were sent to the parents of 29 randomly selected youths. Due to the age of the participants, parental consent was required before any member of the youth group was permitted to participate. Again, the research team utilized a list of names and addresses of residents between the ages of 13 and 18. This list was also provided by Carver Terrace management. Unlike the previous focus group, the youth group was not given any monetary incentive to participate. Participation was purely voluntary and this fact was stressed to the participants. In total, five out of the 29 invited youth residents attended the third focus group session. I did not, however, utilize data from the transcription of this particular focus group due to the nature of the conversation. The script was slightly modified to appeal to youth residents. Questions focused on community youth activities, friends and family, and academic opportunities. There was no mention of homeownership, therefore I have chosen to omit this focus group from my analyses.

The fourth and final focus group took place on January 17, 2006. This session consisted of “new” residents, those that have lived in the community for less than three years. These are the residents that moved into the Carver Terrace community as “new”

residents following the renovation project. As with the previous two groups, letters were sent to 33 randomly selected residents fitting the description above. Again, names were randomly chosen from a list of names and addresses of “new” residents provided by Carver Terrace management. Participation was voluntary, yet monetary incentive was provided (\$20) to those who did choose to participate. In total, five out of the 33 invited residents participated in the fourth and final focus group. One of the five participants, however, was not explicitly invited to attend the session. She learned about the focus group from a friend who was invited to participate and decided to attend.

The target time for all focus groups was approximately 90 minutes, however, nearly all sessions exceeded that time limit. Most focus group sessions lasted up to two hours. Upon the completion of each focus group, the various tape recordings were gathered and transcribed. Once names and other identifying factors were omitted from the transcripts, they were made available, upon request, to the residents of Carver Terrace through the management office. In addition, transcripts were coded and analyzed for further research on resident attitudes towards homeownership, feelings of trust and mistrust, and opinions concerning leadership within the Carver Terrace community.

Surveys:

The second research methodology includes a survey of Carver Terrace Residents. The survey questions are mainly focused on residents’ attitudes towards homeownership, community involvement and feelings on the current condition of the Carver Terrace community. All households within the within the community (292) were assigned random numbers. From these numbers, 260 households were randomly selected. Once the sample was finalized, those particular households were called in order to determine whether or not they would be interested in participating in the survey. If they were

interested, we proceeded with the call and determined a specific time and date to conduct the survey. If they were not interested, we thanked them for their time and continued on to the next household on the list. During these phone calls, a script was followed (see Appendix H) which briefly described the purpose of the research project as well as the general overview of the survey. The script also stressed the fact that participation in the research project is completely voluntary and confidential. We continued by explaining that their responses will not be linked to their name when the data is collected and analyzed. Furthermore, we stressed the fact that they should in no way feel obligated to participate and that they may choose to not respond to a given question at any time.

The survey was conducted by members of the GU research team, Carver Terrace residents, and students from Georgetown University and Trinity. In an effort to involve community residents in the research project, all focus group participants were contacted through phone calls and mass mailings in order to give them the opportunity to be involved in the research process. In addition, two Survey Recruitment Seminars were held in order to brief residents on the focus group findings. We also used this opportunity to inform residents of the survey and the potential role that they could play in assisting the GU research team. Although participating residents were given monetary incentive to help conduct the surveys (payment was contingent upon completion of the mandatory training session and the correct completion of a specified number of surveys), the voluntary nature of their participation was fully stressed. This emphasis also holds true for student volunteers, who were also given monetary incentive to participate (also contingent upon the specifications cited above). Through classroom announcements, mass e-mails, and simple word of mouth, the Georgetown University, George Washington University and the Trinity University communities were also targeted to help conduct the Carver Terrace surveys. Although participation was completely voluntary,

we hoped to have approximately ten resident participants and ten student participants. Once the volunteers committed to the project, we had a total of two Carver Terrace resident volunteers, fourteen Georgetown University student volunteers, two George Washington University student volunteers, and twenty-three Trinity University student volunteers. Following their commitment, all volunteers were asked to attend a mandatory training session. The training session consisted of a general overview of the survey, rules regarding the survey and how it is to be conducted and a practice session where each volunteer was given the opportunity to ask survey questions as well as record responses (see Appendix H for training materials).

In addition, volunteers were paired together - one Carver Terrace resident and one student volunteer. In most cases, a Carver Terrace resident was not available and two students were paired together. The pair traveled together from one survey appointment to the next. In instances where Survey appointment slots were not filled, the pair was asked to knock on the door next to their interviewee's residence in order to obtain as many surveys as possible. In all cases, the Carver Terrace resident (or specified student) obtained signed consent before asking the open and closed ended survey questions while the second volunteer recorded the responses. After the successful completion of each survey, participants were given a \$10 Safeway gift card to thank them for their time. All survey appointments were intended to take approximately twenty to twenty-five minutes, yet many interviews tended to last longer.

As a precautionary measure, all volunteer pairs returned to a central location following their second survey session. Here, members of the GU research team were able to look at the completed surveys to ensure that they were conducted properly and to correct any errors that may have taken place. Once a pair's surveys were cleared, they returned to the community to complete their surveys.

After completing the three specified days dedicated to door to door surveys, a series of phone surveys were conducted on February 28, 2006 and March 2, 2006. These were reserved for residents who were unable to make a previous appointment due to time constraints. Students made phone calls to residents using the same survey materials that were used in the door to door surveys. The interviewer received verbal consent from all participants before beginning the survey. A total of twelve phone surveys were conducted.

Research Participants:

The research participants consisted of the residents of Carver Terrace. In total, there are 725 residents and 292 households, 80% of which contain three people or less. The average age in the community is relatively young – 28, and 11 – 20 year olds make up almost 30% of the residents. 58% of residents are 30 or younger, 25% are between the ages of 30 and 50, and only 17% are over the age of 50. For my research purposes, only data collected from residents over the age of 18 will be utilized.

In total, 35 residents participated in the focus group sessions. There were 30 adult residents and five youth participants. 92 residents participated in community surveys, all of whom were adults.

Data Analysis:

Focus Groups:

My analyses of the focus group data is divided into three different sections. Each section is focused on one of the three sub-questions of my general research question. In each section, I have noted the number of times that a particular topic or theme has been mentioned. I will outline the process for each particular section.

What attitudes do Carver Terrace residents have regarding the ownership of their *current* housing unit? How may these perceptions hinder or support the Telesis Corporation's plan to transition the residents from renting to homeownership within the Carver Terrace community?

1. Do the residents of Carver Terrace perceive the process of homeownership (not only in relation to homeownership within the Carver Terrace community) in a negative or positive light?

For my first sub question, I have recorded the number of times residents stated that they did or did not want to own an apartment at Carver Terrace. This was done by simply looking for yes or no answers in response to the facilitator's question regarding the desire, or lack thereof, to own one's current housing unit. I also recorded the number of "positive" and "negative" reasons given for wanting or not wanting to own a home, either within the Carver Terrace community or in general. "Positive" reasons for wanting to own a home include those that will confer some type of benefit or advantage (social, economic, etc.) to the resident. Conversely, "negative" reasons include those that the residents view as problematic – that which may bring harm or difficulty to the resident and his or her family.

In the first focus group, the facilitator asked the following question: "Are you all interested in homeownership?" After stating that he was referring to the residents' current housing units, one resident said no and the two remaining residents answered yes, however, their affirmative responses were not in reference to the units at Carver Terrace. One stated that although she was interested in owning a home, she needed "more outdoors." Another resident stated that in order to consider homeownership, he would

need “a real house.” The third and final resident (there were a total of three participants in the first focus group session) simply answered no, stating that he would also like “a home, a house.”

In total, the first focus group produced one “positive” reason for wanting to own their current housing units and four “negative” reasons for not wanting to own. The “positive” reason was the possibility of building equity.

Those listed as “negative” include:

- Lack of outdoor space
- Desire to own an actual house, not an apartment unit
- Cheap materials used during renovations
- Belief that buildings will be too rundown in ten years

In the second focus group session, the facilitator asked the following question: “...First of all, let me ask, do you want to own your units...?” In response to this question, three residents stated that they wanted to own their current housing units and one resident stated that she did not wish to own. One resident stated: “I want to own. And if I own, that means I now have control.” The resident who stated that she did not wish to own her current unit cited sub-standard living conditions as a primary reason. “The walls is like cardboard. The carpet ain’t worth it...So why you want to own somethin’ that’s tearing up after bein’ here for four years?” She went on to state that rising rent costs is another factor that contributes to her lack of desire to own at Carver Terrace. “And I don’t want to pay double rent for what I’m payin’ for this apartment. That’s why I don’t want to own. Because the rent is not the way they said it was gonna be.”

In total, the second focus group produced four “positive” reasons for wanting to own their current housing units and four “negative” reasons for not wanting to own.

Those listed as “positive” include:

- Respect
- Control
- Creation of a new community dynamic
- No opportunity to be “priced out”

“Negative” reasons include:

- Sub-standard building materials
- Peeling paint
- Lack of building exits
- Increasing rent

Finally, in the fourth focus group, the facilitator asked the following question: “If you had the opportunity to purchase your home that you’re living at here right now at Carver Terrace, would that be of interest to you?” In response to this question, one resident said no and three said that they would only be interested in owning their current units if certain conditions were met. All three stated that the area would have to improve for them to consider homeownership within the community. “If the area improved, especially with the environment and so forth, I would definitely be interested.” Another stated that he might be interested in homeownership if the parking situation at Carver Terrace improved: “It’s a question mark with me because it’s hard sometimes to get a parking space...”

In total, the fourth focus group produced one “positive” reason for wanting to own their current housing units and seven “negative” reasons for not wanting to own. The “positive” reason includes:

- Long term investment

“Negative” reasons include:

- Lack of safety in community

- Lack of parking
- Rats
- Vandalization of cars/buildings
- Lack of adequate street lighting
- No security
- No locks on outside doors

2. What information do residents need, if any, regarding homeownership in order to better understand the process?

For my second sub question, I have recorded individual responses in reference to questions, posed by the facilitator, focused on the possibility of further information regarding homeownership options. Due to the fact that this question was not explicitly asked in all focus group sessions, I have expanded the depth of my analysis to include instances in which incentives to homeownership were discussed. Suggestions for further information or incentives include:

- Building equity
- Creating a co-op community
- Acquiring loans
- Credit
- Mortgages

In the first focus group, the possibility of further information regarding homeownership came in the form of discussions centered on building equity through homeownership. Although residents did not state that they would be interested in further information on homeownership (the question was never explicitly asked), when presented

with the prospect of building equity, one resident stated: “Yeah, an equity package would probably make [owning my current unit] more attractive to me anyway.” When asked whether or not the prospect of building equity would make owning within Carver Terrace “more desirable,” two residents stated that this might be the case “for some.” This topic was short lived, however, causing only two residents to respond to the question.

In the second focus group, the possibility of further information regarding homeownership was posed by the facilitator in the following question:

...Let me ask you – to go back to the homeownership issue, there’s a lot of different options. Things like co-ops, condos, limited equity co-ops, equity arrangements...Do any of those terms mean anything? Do we need to get more information about those kinds of ...issues. There are different ways of tryin’ to become owners, and I don’t know if people know enough about those things or if you want to get more information about those things. Is that important for you all?

Only two residents responded to this question. One resident agreed that further information on the items mentioned above would be helpful. He also stated that many in the room may not know what specific terms meant, thus leading to their silence – “And I’m just assumin’ – I could be wrong – from the silence that we not be speakin’ out about this. A lot of us are not familiar with co-op...” The second resident to respond confirmed this assumption - “I don’t even know what you talkin’ about.”

In a follow up question the facilitator asked whether or not further information regarding credit risk, loans and mortgages would be issues that residents are interested in hearing more about. One resident answered, yet his response was not focused on the specific question.

In the fourth and final focus group, when asked whether or not residents would like to explore the possibility of creating a co-op, two stated that they would be interested in exploring that possibility. The prospect of building equity was also mentioned, causing one resident to change his mind regarding the potential ownership of his current unit. In

addition, a third resident stated that she would be interested in further information on financial equity, stating:

Is it going to be through a non-profit? I know that there are groups like ??? that have these things where you don't have to make a down payment. Or is it going to be through like a bank? I would just like to know what the process is? I know that there are different groups out there that help low to moderate income people get homes. So I'm just curious to see if it's something like that.

3. What are the residents' visions for the future of the Carver Terrace Community?

For my third sub-question, I have recorded the various improvements that residents would like to see made within the Carver Terrace community. I have also recorded desired additions to the community, such as community organizations, youth programs, and recreational facilities. I have chosen to record these mentions regardless of whether or not the question was explicitly asked by the facilitator.

In the first focus group, residents expressed a desire for the following improvements:

- Families within the neighborhood
- Community involvement
- Maintenance
- Rodent problem
- Construction/renovation materials/quality
- Organization of the Tenant's Association

Desired additions to the community include:

- Youth programs
- General Programs

- Recreational facilities/programs for children
- Mixed income community
- Stores
- Community based organization

In the second focus group, residents expressed a desire for the following improvements:

- Construction/renovation materials/quality
- Garbage location
- Rodent problem
- Longer public transportation hours
- Security/police protection
- Rental Agency
- Landscaping
- Community involvement
- Parking

Desired additions to the community include:

- More traffic lights
- Playground
- Youth Programs

Finally, in the third focus group, residents expressed a desire for the following improvements:

- Management
- Maintenance
- Parking

- Street Lighting
- Rodents
- Security
- Construction/renovation materials/quality
- Tennant's Association
- Police response time

Desired additions to the community include:

- Youth programs

Community Survey:

My analysis of the Carver Terrace community survey is divided into three separate sections. Each section is dedicated to one of the three sub-problems of my general research question. Under each sub question, I have listed the survey questions that are the focus of my analysis, followed by the quantitative data collected (see Appendix J for complete survey and Appendix K for graphs).

What attitudes do Carver Terrace residents have regarding the ownership of their *current* housing units? How may these perceptions hinder or support the Telesis Corporation's plan to transition the residents from renting to homeownership within the Carver Terrace community?

1. Do the residents of Carver Terrace perceive the process of homeownership (not only in relation to homeownership within the Carver Terrace community) in a negative or positive light?

2.3 Have you ever owned a home?

Of the 92 given responses, 91.3% of participants (84 residents) stated that they have never owned a home. 8.7% of participants (8 residents) stated that they have owned a home in the past.

2.4 Are you interested in owning a home someday?

Of the 91 given responses (1 missing response), 16.5% of participants (15 residents) stated that that are not interested in owning a home. 83.5% of participants (76 residents) stated that they are interested in owning a home.

2.8 Would the prospect of purchasing this unit make you more likely to stay at Carver Terrace?

Of the 92 given responses, 50% of participants (46 residents) stated that they would not be more likely to stay at Carver Terrace if they were given the opportunity to purchase their unit and 46.7% (43 residents) stated that they would be more likely to stay. 1.1% (1 resident) stated that they might be more likely to stay and 2.2% of participants (2 residents) were unsure.

2.10 Would you be interested in purchasing this unit if it were to be converted to a condo or co-op under rules set by the resident owners?

Of the 88 given responses (4 missing responses), 29.5% of participants (26 residents) stated that they would not be interested in purchasing their unit if it were to be converted into a condo or co-op and 69.3% (61 residents) stated that they would be interested in purchasing their unit if it were to be converted. 1.1% of participants (1 resident) stated that they might be interested.

2.15 What do you think would be the most important reason for you to buy a

home?

Of the 92 given responses, the majority of participants, 39.1% (36 residents), stated accomplishment and independence as the most important reasons to buy a home. 25% of participants (23 participants) stated that reasons associated with family, security and safety were the most important reasons to buy a home. 18.5% of participants (17 residents) stated that financial reasons were most important, while 8.7% of participants (8 residents) believed that more space was the most important reason to buy a home. 2.2% of participants (2 residents) stated that they would not buy a home and 6.5% of participants (6 residents) did not respond.

2.16 What do you see as the biggest challenge to you buying a home?

Of the 92 given responses, the majority of participants, 46.7% (43 residents), stated that money and finances would be the biggest challenges to buying home. 18.5% of participants (17 residents) stated that issues of credit and debt, 4.3% (4 residents) stated location, 4.3% (4 residents) stated increased responsibility, 3.3% (3 residents) stated mortgage payments, and 4.3% (4 residents) of participants cited other challenges, including housing availability and government. 13% of participants (12 residents) stated that they did not know what the biggest challenge to owning a home would be and 5.4% of participants (5 residents) did not answer the question.

2.17 If you were to buy a home at Carver Terrace, what do you think would be the biggest problems facing you as a homeowner?

Of the 92 given responses, the majority of participants, 25% (23 residents), stated issues of money and finances as the biggest problems facing them as homeowners, if they were to purchase their housing units. 16.3% of participants (15 residents) stated issues of

upkeep as the biggest problems, while 9.8% of participants (9 residents) stated that neighborhood and community issues and features would be the biggest problems facing them as homeowners in the Carver Terrace community. 5.4% of participants (5 residents) stated issues of safety, security and crime as the biggest problems and 4.3% of participants (4 residents) stated that neighbors and other Carver Terrace residents would be their biggest problem. 10.9% of participants (10 residents) stated other problems that would face them as homeowners, such as increased demands, the size of the apartments and responsibility. 3.3% of participants (3 residents) stated that they would not buy a home, 17.4% (16 residents) stated that they did not see any challenges or they could not think of any and 7.6% of participants (7 residents) did not answer the question.

2. What information do residents need, if any, regarding homeownership in order to better understand the process?

2.5 Would you be interested in attending home buying workshops to find out how you could buy a home

Of the 91 given responses (1 missing response), 26.4% of participants (24 residents) stated that they would not be interested in attending home buying workshops. 73.6% of participants (67 residents) stated that they would be interested in attending home buying workshops.

2.7 Would you be interested in purchasing this unit if there is some financial incentive program - such as accumulating equity over time toward a down payment?

Of the 89 given responses (3 missing responses), 38.2% (34 residents) of

participants stated that they would not be interested in purchasing their units, even if there was a financial incentive program. 56.2% of participants (50 residents) stated that they would be interested in purchasing their units if there was a financial incentive program.

2.9 Would you be interested in attending debt burden and credit repair workshops to help you purchase this unit?

Of the 89 given responses (3 missing responses), 31.5% of participants (28 residents) stated that they would not be interested in attending debt burden and credit repair workshops. 68.5% of participants (61 residents) stated that they would be interested in attending debt burden and credit repair workshops.

2.12 Would you be willing to have an outside organization work with the residents to help work through a homeownership process for Carver Terrace?

Of the 84 given responses (8 missing responses), 15.5% of participants (13 residents) stated that they are not willing to have an outside organization help them work through a homeownership process for Carver Terrace. 83.3% of participants (70 residents) stated that they were willing to have an outside organization help them work through a homeownership process.

3. What are the residents visions for the future of the Carver Terrace Community?

2.18 What kinds of changes to Carver Terrace would make you want to purchase this unit?

Of the 92 given responses, the majority of participants, 16.3% (15 residents) stated that they would like to see a change in the parking situation, 15.2% of participants

(14 residents) called for building improvements and 14.1% of participants (13 residents) stated that they would like to see improvements in crime and security. 6.5% of participants (6 residents) stated that they would like to see a change in their neighbors and other Carver Terrace residents, 6.5% of participants (6 residents) desired improvements in neighborhood appearance and 5.4% of participants (5 residents) called for a better Resident's Association and better management. 2.2% of participants (2 residents) stated that financial issues would have to change, while 8.7% of participants (8 residents) cited other changes that would be necessary in order for them to consider purchasing their housing unit. Such changes include converting the apartments to condos, providing more outside space and moving closer to the bus stop. 14.1% of participants (13 residents) did not think that any changes needed to be made or did not know what changes needed to be made.

2.19 What types of changes to the surrounding neighborhood would increase your desire to purchase your unit at Carver Terrace?

Of the 92 given responses, the majority of participants, 20.7% (19 residents) stated that no changes needed to be made to the surrounding community or they did not know what changes that needed to be made. 19.6% of participants (18 residents) stated that improvements in crime and security needed to be made, while 9.8% of participants (9 residents) stated that buildings in the neighborhood needed to be improved. 8.7% of participants (8 residents) would like to see the parking situation improved, 6.5% of participants (6 residents) would like to see more activities and outdoor areas throughout the neighborhood and 5.4% of participants (5 residents) would like to see an improvement in neighborhood appearance. 3.3% of residents (3 residents) would like to see a change in their neighbors and other Carver Terrace residents, 3.3% of participants

(3 residents) would like to see an increase in community involvement and awareness and 1.1% of participants (1 resident) would like to see an improvement in management and the Resident's Association. 16.3% of participants (15 residents) cited other changes that they would like to see made to the surrounding neighborhood. Such changes include more shopping areas and businesses, better schools and the creation of a gated community. 5.4% of participants (5 residents) did not answer the question.

2.20 Do you have confidence that there can be a successful transition to homeownership here at Carver Terrace? Why or why not?

Of the 92 given responses, 18.5% of participants (17 residents) stated that they do not have confidence in a successful transition to homeownership at Carver Terrace, whereas 63% of participants (58 residents) stated that they do have confidence in a successful transition. 8.7% of participants (8 residents) did not know if there could be a successful transition to homeownership and 9.8% of participants (9 residents) did not answer the question.

Of the residents who did not have confidence in a successful transition to homeownership, 10.9% of participants (10 residents) believed that it could not be done due to negative characteristics of their neighbors and other Carver Terrace residents. 7.6% of participants (7 residents) stated that building and management characteristics were negative reasons contributing to their lack of confidence, whereas 3.3% of participants (3 residents) cited negative neighborhood characteristics as contributing factors. 2.2% (2 residents) stated that financial reasons contributed to their lack of confidence and 2.2% of participants (2 residents) saw problems that needed to be fixed as factors that would prevent a successful transition to homeownership. 1.1% of participants (1 resident) based their lack of confidence in a successful transition on negative feelings

and perceptions. 72.8% of participants (67 residents) did not give any reasons for a lack of confidence in the transition to homeownership or did have confidence that the transition would be successful.

Of the participants who stated that they did have confidence in a successful transition to homeownership, 20.7% (19 residents) believed that it could be done if problems within the community were fixed. 16.3% of participants (15 residents) believed that there could be a successful transition to homeownership based on positive aspects of their neighbors and other Carver Terrace residents. 7.6% (7 residents) stated that building and management characteristics were positive reasons contributing to their confidence, whereas 4.3% of participants (4 residents) gave reasons of positive feelings and perceptions. 2.2% of participants (2 residents) cited neighborhood characteristics and 48.9% of participants (45 residents) did not give any reasons or did not have confidence in a successful transition to homeownership at Carver Terrace.

Data Liabilities:

While we have made every effort to ensure that our sample population is representative of the entire Carver Terrace population, we realize that it is difficult given the fact that participation within our study is purely voluntary. Those who chose to participate in the focus group sessions, for example, may have done so based on previous knowledge of the Telesis Corporation and their homeownership plan, while others may have never heard of the corporation before. The sample, however, was large enough to ensure that the views and opinions of the Carver Terrace residents were fairly and accurately represented. Through conducting a total four focus groups, three of which were used for the purposes of this study, 30 out of 408 adult residents were able to participate in the study, resulting in a community participation rate of 7.4%. Through

conducting 92 surveys, 92 out of 408 adult residents were able to participate in the study, resulting in a participation rate of 22.5%, a little less than one-fourth of the community.

◆ Findings ◆

Focus Group:

My focus group findings have been divided into three different sections. Each section is dedicated to one of the three sub-problems of my general research question, focusing specifically on the combined findings of all three focus groups.

What attitudes do Carver Terrace residents have regarding the ownership of their current units? How may these perceptions hinder or support the Telesis Corporation's plan to transition the residents from renting to homeownership?

1. Do the residents of Carver Terrace perceive the process of homeownership (not only in relation to homeownership within the Carver Terrace community) in a negative or positive light?

Overall focus group findings show that although the residents of Carver Terrace are interested in homeownership, they are generally not interested in owning their current housing units. Throughout the three focus groups used in my data analysis, there were fifteen mentions of "negative" reasons for not wanting to own within the community and six "positive" reasons for considering the option to purchase their homes. The overwhelming majority of negative responses were focused on the quality of materials used during the recent renovation project. Residents in all focus groups stated that the quality of work was extremely poor due to cheap materials and rushed construction.

Throughout the three focus groups, the sub-standard quality of the recent renovation was mentioned fourteen times. Based on this lack of quality, residents believed that their units would be virtually unlivable in the future when they are finally given the opportunity to purchase their homes. One resident stated, “I mean, in ten years most of these places - this place will be rundown in ten years.” Another resident from the first focus group session described the buildings in Carver Terrace as follows:

As far as the buildings proper, the people who did the renovation just used the cheapest materials they could find, the most incompetent labor they could find, and therefore the wear and tear on the buildings, you know...

A participant in the second focus group echoed the sentiments above, stating:

Well, in the wintertime - ‘cause they rushed building these apartments over here, they got in such a rush. In the wintertime, the wind come. I feel from the outside, inside it’s cold. In my bed, it is cold as anything. The heat don’t even come out...They did a rush job down here.

Other reasons for not wanting to own within the Carver Terrace community include issues concerning the surrounding neighborhood. Mentions of safety concerns were prevalent, with a focus on the inefficiency of security personnel. A resident from the third focus group discussed their lack of professionalism in stating:

I complained about the door, it’s for your own safety. Someone could be hiding inside your building. The only time you see the security guard that they have that’s supposed to be security, is when he’s interacting with the kids on a friendly like thing, like they buddies. It’s no professionalism.

Another resident agreed, stating: “If they had such good security, my car wouldn’t be vandalized six times.” A second resident demonstrated that issues of safety and general satisfaction were key factors in deciding whether or not to purchase at Carver Terrace - “It’s hard to say yes to buying something that you won’t be satisfied with and feel safe.”

Although safety was not specifically mentioned in response to questions concerning homeownership in the other two focus groups, the topic was discussed. Residents felt that there was a general lack of security and police presence in their community. A resident

from the second focus group asked if the community even had a security force, thus showing the lack of security presence at Carver Terrace. In total, throughout the three focus groups, the topic of security and police protection was mentioned five times.

The issue of space was another deciding factor for many residents, especially in the form of parking spaces and recreational areas for children. When asked about owning at Carver Terrace, a participant of the third focus group responded:

It's a question mark with me because sometimes it's hard to get a parking space. It's no parking. Then you don't have areas where your kids can generally come out and play...

The lack of recreational areas and playgrounds for children was mentioned five times throughout the three focus groups. Residents believed that the lack of space for children to play, coupled with sub-standard materials, contributed to the community's deterioration, thus making it an unattractive candidate for homeownership possibilities. Resident's stated that children have no where to play and due to their "destructive nature" and the poor quality of building materials, "wear and tear" on the units was inevitable. Another aspect of space mentioned in focus group sessions included ideas of both living space and outdoor space. Residents expressed the desire to own if they had more space available to them. In response to a question asking if residents were interested in homeownership at Carver Terrace, one resident from the first focus group responded: "Yeah, if you're going to give me the whole top floor where I am. Not that little box I'm in right now..." Another stated that she needed "more outdoors" while a third resident expressed a desire for a space to plant a garden.

Residents who were in favor of purchasing their current housing units cited several different reasons for wanting to do so. One resident in the second focus group viewed homeownership in a positive light, stating that he believed that it would confer both social and economic benefits. This resident stated that he would be interested in

owning at Carver Terrace so that he could gain control. Many residents expressed dissatisfaction with the rental office due to increasing rents and a lack of response to resident complaints and concerns. This particular resident felt that homeownership was key in addressing these problems and regaining control of the community. Another reason residents were in favor of purchasing their housing units was one of financial incentive. A resident from the first focus group cited “building equity” as a reason to purchase, while a resident from the third focus group saw homeownership as a “long-term investment.”

2. What information do residents need, if any, regarding homeownership in order to better understand the process?

Throughout the focus group sessions, a majority of residents did not explicitly state that they would be interested in receiving further information regarding the process of homeownership. This is partly due to the fact that the question was not specifically asked by the facilitator in two out of the three focus group sessions. While incentives to homeownership were discussed, they were not expanded upon in a significant way. In the first focus group, when presented with the possibility of building equity towards a down payment on their current homes, one resident stated that the option would serve as an incentive to purchase within the community. Although the resident went on to state that this incentive may change the minds of “some” living within the community, she did not specify why. One resident from the third focus group also stated that the possibility of building equity would change her mind, while another stated that she would be interested in learning more about “the process”.

When the possibility of further information in the form of different ownership options (condo, co-op, etc.) was mentioned in the second focus group, one resident dominated the conversation. He stated that it was an important step in the homeownership process and suggested that such information be placed in a newsletter. He also stated that many residents were not aware of different homeownership options, therefore further information could prove to be beneficial to the community. The theme of different homeownership options was also present in the third focus group. Two residents expressed interest in investing in a co-op. One stated that it would “most definitely” be worthwhile, while the other offered the following statement:

‘Cause I’ve read articles and it seems like when the tenants decide to go that route, it was big changes that not only happened within’ the building, but within the community itself when they decided to do a co-op. Based on articles that I’ve read and doing my own personal research about homeownership. So that’s something I would...

3. What are the residents’ visions for the future of the Carver Terrace community?

Throughout the three focus group sessions, an overwhelming majority of residents expressed a desire to see improvements made both within the Carver Terrace community and to the buildings. The issue of building repairs was mentioned a total of eleven times throughout the three sessions. Residents stated that they would like to see repairs made to the doors, locks, intercom system and the various stairways throughout the community.

One resident in the first focus group voiced his frustrations in stating:

...but you can tell the materials are cheap. The rubber is always coming off of the steps. The front door is broken. Even inside, the molding is poorly done. See these tiles on the floor here? I’ve got those things popping up. The maintenance is very important. The little cracks, you know, like, it may be some things that were under there and eventually it just wore itself down.

A participant of the second focus group expressed a desire for similar repairs: “Fix up the steps of the apartment building and stop up all holes for the air coming through.”

Other desired improvements included the rodent problem in Carver Terrace. Many residents stated that there were mice in their apartment units and that there was nothing being done to control the problem. One resident from the first focus group stated:

But, these apartments have an extraordinary amount of mice coming up through the...I guess the way they built around the pipes and things like that. They bore holes and they come up in your apartment.

A participant of the second focus group had similar things to say about the rodent problem - “And we also got rats running across here like gang busters.”

While improvements to the community and building were general themes in all focus group sessions, residents also expressed a desire to see various additions made to Carver Terrace. One trend included more programs. In total, a desire for more community programs was mentioned fifteen times. Such programs include, afternoon and Saturday activities for children of all ages, educational programs for adults and children and parenting classes. A member of the first focus group stated:

We need more programs. We need a lot of programs. Tutoring programs in this community. Programs where the kids that’s not going to school, that’s standing out here that should be in school, be somewhere where...they gotta...they have to be taught too! We have a lot of people just standing on the corner.

Another resident stated that programs were essential to community bonding:

...the missing part that I see is that there is not enough programs or activities that bring adults and young people together for something. It could be a movie, I guess maybe sports or some sort of crafts festival...We need Saturday academies here for both adults and kids. We need films. We just need a community like most communities...this community needs a lot.

Survey:

My Survey findings have been divided into three different sections. Each section is dedicated to one of the three sub-problems of my general research question, focusing specifically on the combined findings of all specified survey questions.

What attitudes do Carver Terrace residents have regarding the ownership of their current units? How may these perceptions hinder or support the Telesis Corporation's plan to transition the residents from renting to homeownership?

- 1.** Do the residents of Carver Terrace perceive the process of homeownership (not only in relation to homeownership within the Carver Terrace community) in a negative or positive light?

Survey data shows that an overwhelming majority of Carver Terrace residents view the general concept of homeownership in a positive light. Although 91.3% of surveyed residents have never owned their own home, 83.3% stated that they do have hopes of purchasing their own home in the future. The large percentage of residents interested in becoming homeowners shows that they see the inherent benefits in such a move. When asked to state the most important reason to become a homeowner, the majority of residents (39.1%) stated that purchasing a home would signify independence and accomplishment. Other phrases categorized under this variable include "to have something of my own," "establishment of becoming a homeowner," and "no one to answer to." 25% of residents cited issues associated with family, security and safety as the most important reason to buy a home. Other phrases categorized under this variable include "security and stability for my kids," "to have a place for my kids to run around and grow up," and "to not get put out by anyone." The third most important reason to

become a homeowner, as perceived by Carver Terrace residents, is financial. 18.5% of surveyed residents cited wealth, equity and tax reduction as important reasons to become homeowners. Other phrases categorized under this variable include “to create wealth,” invest my money in something long-term,” and “tax credit.”

While the statistics above show that the residents of Carver Terrace are aware of the various benefits of purchasing their own homes, survey findings show that they are also aware of the challenges they face. When asked what they believed to be the biggest challenge to buying a home, almost half of surveyed residents (46.7%) cited money and finances. Responses categorized under this variable include, “the financial process,” “bills,” and “down payment.” The second largest response category was that of credit and debt. 18.5% of surveyed residents believed that poor credit and substantial debt would serve as challenges to buying a home. 4.3% of residents saw issues pertaining to location as the third biggest challenge to owning a home. Phrases categorized under this variable include “environment,” “finding the right home,” and “finding a good commute.” Interestingly, 13% of participants stated that they did not know what the biggest challenge to buying a home would be.

Yet, when asked questions regarding the ownership of their current units, the percentages of positive responses significantly decreased. Whereas 83.5% of surveyed residents stated that they were interested in owning a home one day, only 46.7% of residents stated that they would be more likely to stay in Carver Terrace if they were given the opportunity to purchase their current unit. Despite the prospect of becoming homeowners within the community, half of surveyed residents (50%) stated that they would not be more likely to stay in Carver Terrace. Yet, when presented with the possibility of converting the housing units into condos or co-ops, 69.3% of surveyed

residents stated that they would be interested in purchasing their unit, whereas only 29.5% of participants stated that they would not.

When asked about the problems that they might face as homeowners within the Carver Terrace community, surveyed residents still cited issues of money and finance as the primary challenge. The exact percentage, however, was significantly lower than that found when asking about challenges to homeownership in general. Whereas 46.7% cited money and finances as the primary challenge to purchasing a home, only 25% felt that it would be a primary challenge if they were to become homeowners at Carver Terrace. The second biggest problem facing homeowners in Carver Terrace, as perceived by residents, was upkeep. 16.3% of surveyed residents believed that upkeep and maintenance would serve as significant problems if they were to transition to homeownership within the community. Phrases categorized under this variable include “taking care of the property,” “getting minor things fixed,” and “keeping up the exterior.” 9.8% of surveyed residents believed that community issues and features would be the biggest challenge to owning at Carver Terrace. Phrases categorized under this variable include “neighborhood is run down,” “parking” and “it’s not a place I want to settle in.” Again, a significant amount of surveyed residents (17.4%) also stated that they did not see any challenges to owning at Carver Terrace or they could not think of any at the time.

2. What information do residents need, if any, regarding homeownership in order to better understand the process?

Survey data shows that the majority of Carver Terrace residents would be interested in some form of information regarding the process of homeownership, debt and credit management, and equity building. 73.6% of surveyed residents stated that they

would be interested in attending home buying workshops in order to better understand the process of homeownership. Only 26.4% said that they would not. In addition, almost 70% of surveyed residents (68.5%) stated that they would be interested in attending debt burden and credit repair workshops to help them purchase their current units. 31.5% of surveyed residents were not interested in such classes.

When asked about the prospect of a financial incentive program that would allow residents to accumulate equity over time towards a down payment on their current housing units, over half of surveyed residents (56.2%) stated that they would be interested in such a program. 38.2% said that they would not.

The majority of surveyed residents were also willing to have an outside organization work with them to help work through a homeownership process for the Carver Terrace community. 83.3% of surveyed residents were in favor of the idea, whereas only 15.5% were not.

3. What are the residents' visions for the future of the Carver Terrace community?

The majority of Carver Terrace residents would like to see significant changes made within the Carver Terrace community in the future. When asked what changes need to be made to Carver Terrace in order to make homeownership within the community a desirable option, surveyed residents (16.3%) listed parking as the primary change that needs to occur. 15.2% of surveyed residents called for building improvements. Phrases categorized under this variable include, "rebuild/renovate apartments," "little things/repairs," and "make foundation and interior more sturdy." A reduction in crime and increased security were also listed as desired community changes, with 14.1% of

surveyed residents mentioning these topics. Phrases categorized under this variable include, “bigger police presence,” “neighborhood watch,” and “reduce drug problem.”

Residents’ visions of the future of Carver Terrace also extend to the surrounding neighborhood. When asked what changes need to be made to the surrounding neighborhood in order to increase their desire to purchase at Carver Terrace, 19.6% of surveyed residents stated that they would like to see a reduction in crime and increased security. This increase in percentage points (from 14.1% to 19.6%) shows that residents view crime in the surrounding neighborhood a larger threat than the crime they witness in their own community. 9.8% of surveyed residents stated that they would also like to see the buildings in the surrounding neighborhood improved. Phrases categorized under this variable include “fix abandoned buildings,” “tear down projects across the street,” and “better exterior maintenance of the buildings.” Parking was also mentioned by 6.5% of surveyed residents, yet the reduction in percentage (from 16.3% to 6.5%) shows that this issue is more prevalent within the Carver Terrace community than in the surrounding neighborhood. Interestingly, the majority of surveyed residents (20.7%) did not see any changes that needed to be made to the surrounding community or could not think of any changes at the time.

Although residents desire significant changes within the community and in the surrounding neighborhoods, they have a positive outlook on the future of homeownership within the Carver Terrace community. Despite the fact that half of surveyed residents stated that they would not be more likely to stay at Carver Terrace with the prospect of purchasing their current unit, the vast majority believed that a transition to homeownership is possible within the community. 63% of surveyed residents stated that they have confidence that there can be a successful transition to homeownership within

the community, while only 18.5% did not have confidence that such a transition could occur.

Those who stated that they do have confidence in a successful transition believed that homeownership within Carver Terrace would be possible if certain problems in the community were addressed. 20.7% of surveyed residents discussed such issues. Phrases categorized under this variable include “just need parking,” “if the units were cleaned up,” and “programs for kids make it better.” The second highest percentage of positive responses focused on neighbors and other Carver Terrace residents. 16.3% of surveyed participants believed that the positive attitudes and contributions of community residents would lead to a successful transition to homeownership. Phrases categorized under this variable include “residents work together to achieve,” “some people want to stay,” and “residents would care more, be more responsible and try harder.” 7.6% of surveyed participants believed that building and management characteristics were contributing factors to the possibility of a successful transition to homeownership. Phrases categorized under this variable include “good management,” “good remodeling,” and “they will work with us.

Yet, residents also stated that they did not have confidence in the successful transition to homeownership at Carver Terrace based on their neighbors and other Carver Terrace residents. 10.9% of surveyed residents used phrases such as “no one would want to buy,” “a lot of ignorant people don’t want to own,” and “if everyone is not willing to work together, it won’t happen.” 7.6% of surveyed residents stated that negative characteristics of the buildings and management would cause them lack confidence in the transition to homeownership. Phrases categorized under this variable include “construction not sturdy enough to last,” “management and residents are not on the same page,” and “all buildings are attached.” Furthermore, 3.3% believed that negative

neighborhood characteristics would lead to an unsuccessful transition to homeownership within the Carver Terrace community. Phrases categorized under this variable include, “rich people are taking over,” “neighborhood and community environment is negative,” and “a way to get low income people out.”

◆ Discussion ◆

The collected data from the focus group sessions and door-to-door surveys demonstrates that residents of the Carver Terrace community have a strong interest in becoming homeowners. 83.5% of surveyed participants stated that they would be interested in owning their own home. Focus group participants echoed these sentiments, stating that homeownership would be a beneficial move for residents. One reason for this positive attitude was the concept of control. For focus group members, owning property meant that they had something of their own that they could tailor to their specific needs and desires. For many, owning property also meant that they did not have to answer to a rental office. In a sense, residents felt that homeownership would give them independence and freedom from the bureaucracy of Carver Terrace and its management team.

Survey and focus group data also showed that residents were cognizant of the financial benefits inherent in homeownership. 18.5% of surveyed participants cited financial motives as the most important reason to purchase a home. The prospect of building equity, creating a long-term investment and receiving tax deductions were all mentioned in focus group sessions as positive aspects of homeownership. In addition, residents stated that issues pertaining to security and family would lead them to purchase

a home, with 23% of surveyed participants labeling this as the most important reason to do so. Although it was not explicitly stated, residents touched upon the idea of generational assets. Through purchasing a home, they would have a financial asset - something to leave to their children.

Unfortunately, the positive attitudes towards homeownership outlined above did not extend to homeownership within the Carver Terrace community. When asked if homeownership would make residents more likely to stay in Carver Terrace, half of surveyed participants said that it would not. The fact that attitudes towards homeownership shifted drastically when discussing residents' current housing units speaks to the problems found within the Carver Terrace community. These negative attitudes are in large part due to the condition of the community and its buildings. Residents firmly believe that significant changes must be made before they can begin to consider the option of homeownership.

An overwhelming majority of residents stated that the quality of the renovated buildings was extremely poor. Focus group residents in all three sessions discussed the shortcomings of the renovations as well as the deterioration of their units. Resident testimonies explained how they are forced to live with rodents, peeling paint, crumbling steps, and poor insulation. Residents were adamant in stating that such conditions must be fixed before they would consider purchasing in Carver Terrace. Other issues that need to be addressed, as outlined by resident participants, include crime, safety, recreational areas for children, and parking. Many residents stated that they would consider living in Carver Terrace if these conditions were met.

Fortunately, all discussions focused on homeownership within the Carver Terrace community were not negative. Some believed that homeownership within the community would aid in the creation of a new community dynamic. Community based studies

conducted by Blum and Kingston (1984) support this belief. Their community research found that homeowners are more likely than renters to be knowledgeable about community affairs and participate in community activities and organizations. The reason for this connection is due to the fact that homeowners generally view owning a home as a large investment - one that they seek to protect. Homeowners, therefore, want to protect the environment in which their investment lies, and will do so through increased awareness of community affairs and increased participation. Many Carver Terrace residents expressed a desire for more community involvement, especially in reference to the Resident's Association. The research of Blum and Kingston shows that homeownership may be the means to achieve this end.

Reviewed literature also touched upon the benefits of homeownership education. HUD viewed pre and post homeownership education as key in helping low-income families attain homeowner status (HUD, 2005). Through education and workshops, families are taught how to prepare for the shocks that come with owning a home. They are also taught to ignore the temptations that may come with purchasing a home, such as borrowing against equity in order to pay for various expenses that may occur during the first years of homeownership. Fortunately, the majority of Carver Terrace residents are interested in attending home buying workshops as well as debt and credit repair classes. 73.6% of surveyed residents said that they would be interested in attending home buying workshops, whereas 68.5% said that they would be interested in attending debt burden and credit repair workshops. In doing this, residents may be able to avoid what Coy refers to as "falling out the back door" (2004), the phenomenon that new homeowners face when they are unable to maintain mortgage payments and are forced to return to renting. As Coy describes, many fall into the trap of borrowing against their home's equity,

causing them to lose any wealth they may have gained and in some cases, fall even further into debt. Homeownership education, however, could be the solution.

Another benefit of homeowner education is that it works to dispel any myths that low-income people may have regarding homeownership. For example, the vast majority of Carver Terrace residents (65.2%) viewed their financial situation, credit and debt as a major challenge to purchasing a home. Many are not aware of the fact that banks and organizations have programs specifically geared towards low and middle-income first-time buyers. Classes and housing counselors can help to bring this information, which is not readily available, to light.

Through focus groups and door-to-door surveys, this study examined residents' attitudes towards homeownership and the ownership of their homes within the Carver Terrace community. As described above, residents are aware of the benefits of homeownership and they believe that homeownership within Carver Terrace would help to improve the community dynamic. Yet, before resident decisions can be made regarding the ownership of their current units, significant changes must be made. Despite the fact that the majority of residents (63%) have confidence in a successful transition to homeownership at Carver Terrace, sub-standard conditions, a lack of community involvement and security issues may, in fact, hinder the Telesis Corporation's plan to transition the residents from renting to homeownership.

◆ Conclusion and Next Steps ◆

The issue of homeownership among low-income people has become a pressing debate in recent years. While many view purchasing a home as the gateway to opportunity, others

contend that low income families lack the financial security necessary to take on such a responsibility (Carney and Gale, 2000). However, various initiatives have been taken to give low-income individuals the opportunity to become part of America's booming housing market. The Carver Terrace Community Building project is one such initiative. Taken on by the Telesis Corporation, the project seeks to transition low-income residents to homeownership. Yet, before such an initiative can prove successful, residents' attitudes and perceptions towards homeownership must be examined. Will their attitudes towards homeownership support or hinder the goal of the Telesis Corporation?

I hypothesized that the residents of Carver Terrace believed the process of homeownership to be complicated and intimidating, thus causing them to view it in a negative light. My research has shown, however, that this is not the case. Residents see the positive benefits of homeownership, On both personal and communal levels. While they are aware of the financial obstacles facing them, the overwhelming majority of residents still hope to own a home. I also hypothesized that residents were in need of education explaining the benefits of homeownership and how it can be achieved by low-income families. While residents do not need to be educated on the benefits of homeownership, many were interested to learn how it could be achieved despite debt and credit problems. Finally, I hypothesized that residents hope to see their community improve with better security, more youth programs and increased participation. These projections were correct, yet one major component was missing - structural improvements to the Carver Terrace housing units. The vast majority of research participants stated that the quality of the buildings within the community must be improved. More than anything, this issue will prove to hinder the Telesis Corporation's plan to transition residents to homeownership. With such sub-standard materials,

residents believe that the buildings may not even be standing by the time they are given the opportunity to purchase their homes.

Due to the long term nature of the Carver Terrace Community Building Project, further research is imperative. Future researchers may want to track the progress of the project to see whether or not residents have altered their perceptions towards homeownership within the Carver Terrace community. In addition, if residents are actually provided with homeownership education, it would be interesting to see what affect, if any, it has on their views towards challenges to homeownership, both outside and within the Carver Terrace community. Finally, another suggestion for further research would be to track the project as it reaches its final stages. I would be interested to discover what percentage of the Carver Terrace population actually purchases their units and what percentage of units are able to sell at market price. In a rapidly gentrifying city, I would be interested to discover the future of Carver Terrace and whether or not the goal of a mixed-income community can be achieved.

In conclusion, my research has shown that although Carver Terrace residents view homeownership in a positive and beneficial light, the Telesis Corporation's plan to transition residents from renting to homeownership will not be fully supported until significant and substantial improvements are made.

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Appendix A: Mass Mailing Letter



[GU Letterhead]

Dear _____,

We would like to invite you to join us as part of a focus group for the purpose of gathering information to help us assist the residents of Carver Terrace in improving the quality of life at Carver Terrace and the surrounding community. This focus group will take place on _____ at the Patsy V. Hartsfield Community Center (2nd floor). This session will take approximately 90 minutes and refreshments will be served. In addition to asking you your views on the Carver Terrace community, we will also ask you to share your views on your vision for the future of Carver Terrace and your concerns about challenges facing the community.

In appreciation of your time we will be offering a \$20.00 stipend to those in attendance at the focus group. Please remember that participation in the focus group is completely voluntary and your responses will be confidential. If at any point during the focus group you wish to not answer a question you are free to do so and will still receive the \$20.00 stipend.

This project is being undertaken by researchers at Georgetown University. If you have any questions or would like additional information, please contact me at the phone or e-mail address below. Please let me know whether or not you are able to attend by calling the number below and leaving a message.

Thank you for your participation in this project.

Sincerely,

Sam Marullo
202-687-3582
marullos@georgetown.edu

Appendix B: Focus Group Participation Privacy Statement

Date: _____

Focus Group Participation Privacy Statement

I understand that this Focus Group is for the purpose of assisting the residents of Carver Terrace to improve the quality of life at Carver Terrace and the surrounding community. It is part of an ongoing research project that will help to develop a survey of Carver Terrace residents' opinions.

All responses during the Focus Group will remain confidential. Individual names will not be attached to particular responses. The research team will report on these findings only in a summary manner. Individual quotes will not be released publicly without further specific consent of the individual being quoted.

This focus group will last approximately 90 minutes. The transcript will be made available to the research team and to individual participants upon request. There will be additional opportunities for input into the research process.

A twenty dollar stipend will be awarded to participants in appreciation of their time for this Focus Group. I understand that this does not obligate me to answer any of the questions presented in the focus group.

If you have any questions, comments, or concerns, please feel free to contact the Georgetown University Institutional Review Board office at 202-687-1506.

Thank you for taking the time to participate in this focus group.

Statement of CONSENT: I understand the conditions stated above and agree to participate in this Focus Group.

Name: _____ Date: _____

Signature: _____

Appendix C: Focus Group Script

Welcome and Introduction:

Good day. My name is Sam Marullo and I am a professor at Georgetown University. I have been working with community organizations for the last 10 years in order to help improve the quality of life and build affordable, diverse communities here in DC. I am here as part of a team to support you all in helping to shape the future of Carver Terrace so that it becomes the kind of community you would most like it to become.

[Introduce the rest of the team members and go round the room here to ask their names.]

We're starting our conversation with you because you are key leaders in the community and you will play an important role in shaping the future of Carver Terrace. We are here mostly to listen to you, to find out what your hopes and dreams are for the community, and what your concerns are about the issues that may interfere with realizing your hopes and dreams. We would like to ask you a number of questions about your thoughts on the community and its features, both positive and negative. We would like to help you to find ways to develop the positive and minimize the negatives and help you find ways to develop the kind of community that you could benefit from living in.

So as a first step, we would like to ask you a number of questions today about the community, your hopes and your concerns, and tape record your responses. What we will do is transcribe the tapes and give you back the transcripts. **There will not be any names associated with who says what, so you can feel free to speak your minds in response to our questions.** We will keep everything confidential and we won't make anything public without your approval. On the transcripts, it will simply identify each speaker by number, such as Resident 1, Resident 2, Resident 3 and so on. So if this is okay with you, I would ask you to sign the consent form.

[distribute and refer to consent form before them.]

[If some have reservations, let them defer and see if they want to sign afterwards. After consent form is signed (or not) and collected]

So, let's get started. As I said at the beginning, we would like to find out from you what you see as a positive vision for Carver Terrace. As you know, the buildings have all been redeveloped, and a new Community Center has been built. But that is all just "bricks and mortar." What we would like to find out from you today is what would make this a great community that you would like to live in for a LONG time. What would the fabric of the community be like? What kind of "neighborliness" would there be? What kinds of safety and security would there be? What kinds of services would there be? What would the general appearance of the neighborhood be? Who would live here?

1. We'll talk about these all in just a minute, but for now, let's just start by going around the room and have each one of you say what would be the most important feature for this neighborhood to have or to develop that would make it very desirable for you to stay here.

Keep rough tally here on coverage of items mentioned:

Services:

Police:

Physical amenities:

Security measures:

General appearance:

Neighbors:

Social and community relations:

Residents' Association:

Community leadership and organizations:

Property Management:

Apartment characteristics:

Neighborhood characteristics:

Other:

[Follow up with the most frequent one:]

2. In listening to you, I hear a number of you referring to _____ as being the most important. So let's start with that and talk about that in a bit more detail.

[PROBE] What do you see as most important about _____?

[At the same time ask about challenge] And what do you see as the biggest threat or challenge in this area?

PROBE ON THREE MOST FREQUENTLY NAMED SUBSETS OF ITEMS:

_____ ***Are you aware of the availability of on-site social services? Their adequacy?***

Senior citizen programs

After school programs

Food bank

GED programs

_____ ***What are your concerns regarding police response times?***

Gang activity

Loitering

Parking violations

Domestic disturbances

Late night loud noises

_____ ***What is your sense of the adequacy of community amenities?***

Community Center

Parking

Playgrounds

Sidewalks

Trash receptacles

_____ ***What do you think about the security in the neighborhood?***

Lighting

Entrance door security

Security personnel

MPD beat patrolman

_____ **What about the general appearance of the neighborhood?**

- Landscaping*
- Trash removal*
- Grounds care*

_____ <i>Neighbors</i>	_____ <i>Neighborhood Characteristics</i>
<i>Renters vs. owners</i>	<i>Shopping</i>
<i>Racial and ethnic mix</i>	<i>Transportation</i>
<i>Socio-economic mix</i>	<i>Churches</i>
<i>Age mix</i>	
<i>Family status mix</i>	<i>Recreation Center</i>
<i>Personal characteristics</i>	
_____ <i>Social and Community relations</i>	_____ <i>Apartment Characteristics</i>
<i>Types of interactions</i>	<i>Rent</i>
<i>Forms of communications</i>	<i>Size</i>
<i>Formal organizations</i>	<i>Location</i>
<i>Churches</i>	
<i>Informal networks</i>	
<i>Strengths and skills of the residents</i>	
_____ <i>Residents Association</i>	_____ <i>Property Management</i>
<i>Skills</i>	<i>Maintenance</i>
<i>Trust</i>	<i>Repairs</i>
<i>Reliability</i>	<i>Loitering</i>
	<i>Enforcing rules</i>
_____ <i>Community leadership and organizations:</i>	_____ <i>Schools</i>
<i>Types of organizations</i>	<i>Children attending schools here in nbd?</i>
<i>Get names of leaders: Who would you see as key leaders in the community</i>	<i>If not, where do they attend?</i>
	<i>Quality of schools here?</i>

REPEAT FOR THE SECOND MOST AND THIRD MOST NAMED ITEMS

3. When we first went around, I also heard a number of you referring to _____ as being important. So let's focus on that for a moment.

[PROBE] What do you see as most important about _____?

[At the same time ask about challenge] And what do you see as the biggest threat or challenge in this area?

[REPEAT FOR THIRD ITEM]

REPEAT FOR ITEM NOT NAMED ???

4. When we first went around, I didn't hear any of you mention the quality of the housing and the neighborhood amenities

Does that mean that this is not important to you? Or that it is already in good shape? Or you just didn't think about it?

[PROBE] What do you see as most important about _____?

[At the same time ask about challenge] And what do you see as the biggest threat or challenge in this area?

REPEAT FOR COMMUNITY LEADERSHIP IF NOT ALREADY DISCUSSED

5. **[Segue to Leadership in Community]**

One of the things we have discovered from our past research is the importance of community leadership in defining goals, articulating a vision for the community, and organizing people to make their visions turn into reality. As members of the community, do you see yourself as a community leader?

- a. Are there some important organizations or informal networks that operate in the community? What are these?
- b. Do you know residents who you feel would make good leaders in the community? Who?
- c. Do Are you familiar with a residents' association at Carver Terrace? What do you know about it or what have you heard about it? Are you involved? Why or why not?
- d. Are you aware of other groups that provide services?
- e. Would you be interested in participating in a residents' association? Please explain the reasons for you answer.
- f. What issues do you think the Carver Terrace residents' association should focus on?
[PROBE: Are there other organizations that do this?]
- g. Do you believe that a residents' association would increase Carver Terrace's sense of community?

6. Finally, we would like to ask you some questions about the opportunities for homeownership that could exist here at Carver Terrace. Currently, you are all renters here. In the District of Columbia, tenants have the right of first refusal to purchase their homes. As a tenant at Carver Terrace, you may have the right to exercise this right of purchase for your home in the future. Would you be interested in that?

a. What are your thoughts on homeownership? [**go round**]

b. Do you see yourself as becoming a homeowner? How far into the future would that be?

c. [**For negative responses**] What do you see as some of the obstacles for becoming an owner?

d. [**For positives**] Would you like additional information about different forms of ownership, such as condos, cooperatives, lease-to-own arrangements, and limited equity coops?

e. Would you like to know more about the process of getting a mortgage?

f. Do you think that folks would like to know more about attaining credit and fixing credit-risks?

SUMMARY: SM to summarize what have been the key issues and to highlight what they want to learn about homeownership. Then add:

7. Are there any other issues that you would like to raise that we have not yet discussed?

Appendix D: Letter Mailed to Focus Group Attendees

20 January 2006

Dear {ATTENDEE LETTER full name here},

Thank you for attending the Focus Group we conducted at Carver Terrace. The comments made by you and your neighbors were quite informative concerning the community. As you know, the next step in the community research project is to undertake a survey of a large number of your neighbors at Carver Terrace. We are contacting you now to invite you to attend a *Community Survey Recruitment Seminar* in which we will invite you to assist us in undertaking the survey (as a paid work opportunity). In addition, at this Seminar we will share with you some of the results from the Focus Group discussions.

This *Community Survey Recruitment Seminar* will be repeated at three different times, but you need attend only the one that is the most convenient for you. The times are: Saturday, January 28th at 2 pm and again at 3:30 pm; and Tuesday, January 31st, at 7:00 pm at the Patsy V. Hartsfield Community Center (2nd floor). The session will last about one hour and refreshments will be served. We will be offering door prizes as well, so please do attend! Our discussion will describe the next steps in the project and how you can become involved as a community surveyor. This will be a paid work opportunity and provide you with an opportunity to meet and talk with your Carver Terrace neighbors while conducting a survey.

Let me encourage you to attend this Seminar so that you can become involved in this project and get to know some of your neighbors in the community. I am looking forward to seeing you again at one of the Seminars. If you have any questions or would like additional information, please contact me at the phone number or e-mail address below.

Thank you for your participation in this project.

Sincerely,

Sam Marullo
Professor
202-687-3582
marullos@georgetown.edu

Appendix E: Letter Mailed to Non-Attendees

20 January 2006

Dear {**NON-ATTENDEE LETTER full name here**}},

As you know, we have been conducting a community research project designed to help improve the living conditions at Carver Terrace. We invited you earlier to attend a Focus Group to discuss your views on the community. We are sorry that you were unable to attend, but several of your neighbors did attend and their views were quite informative concerning the community. The next step in the community research project is to undertake a survey of a large number of your neighbors at Carver Terrace. We are contacting you now to invite you to attend a *Community Survey Recruitment Seminar* in which we will invite you to assist us in undertaking the survey (as a paid work opportunity). In addition, at this Seminar we will share with you some of the results from the Focus Group discussions.

This *Community Survey Recruitment Seminar* will be repeated at three different times, but you need attend only the one that is the most convenient for you. The times are: Saturday, January 28th at 2 pm and again at 3:30 pm; and Tuesday, January 31st, at 7:00 pm at the Patsy V. Hartsfield Community Center (2nd floor).

The session will last about one hour and refreshments will be served. We will be offering door prizes as well, so please do attend! Our discussion will describe the next steps in the project and how you can become involved as a community surveyor. This will be a paid work opportunity and provide you with an opportunity to meet and talk with your Carver Terrace neighbors while conducting a survey.

Let me encourage you to attend this Seminar so that you can become involved in this project and get to know some of your neighbors in the community. I am looking forward to seeing you at one of the Seminars. If you have any questions or would like additional information, please contact me at the phone number or e-mail address below.

Thank you for your participation in this project.

Sincerely,

Sam Marullo
Professor
202-687-3582
marullos@georgetown.edu

Appendix F: Job Description Flyer

WE NEED SURVEYORS!

We need your help to collect information from your friends and neighbors in the Carver Terrace community. We are hoping to use the information we gather to aid you and your fellow residents in making Carver Terrace a more desirable place to live.

**THIS IS AN OPPORTUNITY TO HELP OUT IN THE
COMMUNITY AND *MAKE MONEY* WHILE DOING IT!**

To be a surveyor, you must:

- Be interested in the future of Carver Terrace
- Be willing to meet and interact with your neighbors
- Attend one training session (you will be paid \$15/hr)
 - Training sessions are scheduled for:
 - Thursday, February 9 (evening)
 - Saturday, February 11 (afternoon)
- Commit to conducting the surveys (you will be paid \$10/interview)
 - Survey collection days are scheduled for:
 - Thursday, February 23 (evening)
 - Saturday, February 25 (afternoon)
 - Tuesday, February 28 (evening)

Job Description:

You will attend one training session where you will learn how to conduct the interviews. Then, you will be given the names of several residents, and you will be asked to call and set up interview appointments with them for any of the survey collection dates. Finally, on those dates, you will be paired with a Georgetown student and together you'll go door-to-door and interview the residents of Carver Terrace.

If you have any questions, please contact Sam Marullo at:

marullos@georgetown.edu OR (202) 687-3582

Appendix G: Surveyor Application Form

Name _____

Address _____

Phone Number (_____) _____

Email Address _____

Current Year in School _____

Major _____

Which training session do you plan to attend?

_____ Thursday, February 9 (evening)

_____ Saturday, February 11 (afternoon)

NOTE: In order to be a surveyor, you must be available to work on the following dates:

Thursday, February 23 (evening)

Saturday, February 25 (afternoon)

Tuesday, February 28 (evening)

Do you have any conflicts with this schedule? If so, when? _____

Carver Terrace Community Survey Training Manual

GOALS OF TRAINING

- ✦ To learn how to conduct interviews for the community survey.

GOALS OF COMMUNITY SURVEY

- ✦ To gather valid and correct information from the residents of Carver Terrace in order to determine broad concerns.
- ✦ To provide an opportunity for residents to be involved in an activity that will benefit the community.
- ✦ To provide the opportunity for residents to meet one another.

REQUIREMENTS OF SURVEYORS

- ✦ Be on time for all activities.
- ✦ Work well with others.
- ✦ Interested in the success of the community.
- ✦ Be willing to meet and interact with neighbors.
- ✦ Communicate effectively.
- ✦ Stay calm in the event of negative responses from neighbors.

INTERVIEWER AGREEMENT

- _____ I agree to be responsible for my own health, safety, and welfare, and that I, my heirs or assigns will make no claims for death, injury or damage to my person or property that might result from my serving as a volunteer surveyor against Georgetown University or the Telesis Corporation.

- _____ I understand that I will not be a surveyor at my home location or any location where I have relatives. If I am assigned such a location, I will request an immediate replacement for this survey.

- _____ I agree that I will be fully responsible for arriving on time for the training and the survey interviews.

- _____ I understand that I will be provided \$10.00 per survey completed, and that I am serving in a volunteer capacity, that I am not an employee of Georgetown University or the Telesis Corporation and that I will be fully responsible for reporting and paying all taxes that might result from my receipt of this expense amount.

- _____ I understand that I will be making phone calls to Carver Terrace residents to me during the training in order to set up interview times during the defined times.

- _____ I understand that I will receive payment for completing the training (\$15.00 per hour) **only** upon my full participation in the community survey. This means completing a minimum of five surveys during the Saturday survey session (2/25) and the evening sessions (2/23 and 2/28). If I do not complete at least five surveys, I understand that I will not be paid for my training time.

- _____ By agreeing to become a surveyor as a part of this project, I agree to abide by the rules and procedures as presented by Professor Sam Marullo and the research staff during the training session.

Please sign below and initial each condition above. Return completed forms to a Georgetown University representative prior to conducting your first survey.

Full Name

Date

INTERVIEW PROCEDURE:

- ✚ Meet with your partner to decide who will make the **twenty** phone calls.
- ✚ Call each of the twenty residents on the list provided and schedule appointment times that are convenient for them, but fit into the established time slots. Make at least **fifteen** interview appointments to allow for no-shows and cancellations. *See page 5 for script.*

*Thursday, February, 23 (7-9 pm)

*Saturday, February, 25 (10am -4 pm)

*Tuesday, February 28 (7-9 pm)

- ✚ Meet with your partner to prepare for the interview by reviewing the survey at least thirty minutes prior to your first appointment. *If you cannot meet in person, a phone conversation will suffice.*
- ✚ The community resident should knock on the door and ask most of the questions. The Georgetown student should transcribe the interview. The goal is to complete at least **ten** surveys from the fifteen appointments.
- ✚ Complete **two** surveys and return the first two completed surveys to the Community Center for review. After review, return to the field and complete your remaining surveys.
- ✚ Return all completed surveys to the Community Center.

PHONE SCRIPT:

Hello. My name is _____. I am working with the Georgetown University research team that will be interviewing residents for the Carver Terrace community survey. The community survey is intended to gather information about your concerns with the neighborhood, your likes and dislikes about the neighborhood, and your views on homeownership. As you may or may not know, we have conducted four focus groups involving Carver Terrace residents. Those focus groups provided us with a lot of information, but we still need to hear from you. You have been randomly chosen to be interviewed. The interview should take about twenty minutes and you will be compensated for your time with a \$10 gift certificate.

If this sounds like something that would be of interest to you, we have three available dates and several available time slots. They are:



***Thursday, February, 23 (7-9 pm)**

***Saturday, February, 25 (10am -4 pm)**

***Tuesday, February 28 (7-9 pm)**

Which of these dates would be convenient for you?

Which time would be good for you?

Thank you.

My partner and I will be at your home at _____ .

(Confirm the date and time).

See you then.

Good bye.

***Important:** If they do not want to meet at their home, you may invite them to the community center to conduct the survey.

COMPENSATION:

- ✚ \$30.00 for **two hours** of mandatory training.
- ✚ \$15.00 for **one hour** of calling and scheduling interview appointment times.
- ✚ \$50.00 for first **five** interviews and \$10.00 per additional interview.



*Note: There is a potential to make a total of \$195.00.

COMPENSATION REQUIREMENTS:

- ✚ Surveyors must submit a completed application to Dr. Sam Marullo.
- ✚ Surveyors must attend one of two **mandatory** training sessions:
 - *Thursday, February 9 (7-9 pm)
 - or
 - *Saturday, February 11 (2-4 pm)
- ✚ Surveyors must commit to conducting a minimum of **five** surveys, while striving to complete fifteen.

Note: There will be three days of surveying. February 25th is the critical day when most of the interviews will be conducted. Surveyors should strive to be present on Saturday, February 25th and at least one of the other two dates:

- *Thursday, February, 23 (7-9 pm)
- ***Saturday, February, 25 (10am -4 pm)**
- *Tuesday, February 28 (7-9 pm)

Appendix I: Survey Confidentiality Statement

Carver Terrace Survey

Confidentiality Statement

Hello, my name is _____ and this is my research partner _____.

We are here to do the community survey about Carver Terrace that I spoke with you about in the phone. Our purpose in doing this survey is to assist the residents in improving the quality of life at Carver Terrace. We will also ask you about your thoughts on homeownership and your involvement in the community. Is this a good time for us to do the survey?

Before we get started, let me just remind you that this survey is confidential and that your name will not be included on the form with your answers. We do this to encourage you to be open and honest about your responses. Only the research team will have access to your name as a survey participant and the list of names will be kept separately, under lock and key, from the survey responses. We do not believe that there are any risks associated with you answering these questions. However, you are free to refuse to answer any question at any time. Just let us know or say “pass” and we’ll move on to the next question. You are also free to end the survey at any time and we will not try to convince you to continue.

Is all this clear? _____ **[PAUSE HERE FOR RESPONSE,
Writing team-partner to initial here]**

You will be given a \$10 in appreciation for your time at the completion of the full survey. Even if you pass on answering any particular questions, we will still offer you the gift card.

So, if this is agreeable to you, may we begin with the survey?

If acceptable, please sign below:

Signature: _____

[Respondent to sign this form. Surveyor must turn in this form with each survey for the survey to be considered complete.]

OFFICIAL USE ONLY

Appendix J: Carver Terrace Survey

[PLEASE RECORD THE FOLLOWING INFORMATION UPON COMPLETION OF THE INTERVIEW. IF THE RESPONDENTS WERE NOT AT HOME, PLEASE RECORD THE TIME AND DATE AT WHICH YOU KNOCKED ON THEIR DOOR. PLEASE TRY TO REVISIT THE UNIT LATER IN THE DAY IF THERE IS NO ANSWER ON YOUR FIRST ATTEMPT]

Interviewer: _____

Site supervisor: _____

Site: _____

Unit: _____

ID Code: _____

	1st visit	2nd visit	3rd visit	4th visit
Date				
Time				

[PLEASE RECORD THE FOLLOWING INFORMATION UPON COMPLETION OF THE INTERVIEW. IF THE RESPONDENTS WERE NOT AT HOME, PLEASE RECORD THE TIME AND DATE AT WHICH YOU KNOCKED ON THEIR DOOR. PLEASE TRY TO REVISIT THE UNIT LATER IN THE DAY IF THERE IS NO ANSWER ON YOUR FIRST ATTEMPT.]

Interviewer: _____

Recorder: _____

Site supervisor: _____

Building: _____

Unit: _____

ID Code: _____

	1st visit	2nd visit	3rd visit	4th visit
Date				
Time				

Introduction

So, as we said, the purpose of this research project is to help the residents improve the quality of life at Carver Terrace. We are also interested in your views on homeownership and community activities. So first, let's talk about the Carver Terrace community.

I. Community Strengths

- 1.1 What do you consider to be the strengths of this community?
(Do not read categories. Check all that apply.)

Priority (1, 2, 3)	Priority (1, 2, 3)		
<input type="checkbox"/> Housing/apt prices		<input type="checkbox"/> Housing/apt features	
<input type="checkbox"/> Schools		<input type="checkbox"/> Exterior features	
<input type="checkbox"/> Close to services		<input type="checkbox"/> Sense of community	
<input type="checkbox"/> Location		<input type="checkbox"/> Recreational facilities	
<input type="checkbox"/> Public transportation		<input type="checkbox"/> Close to family/friends	
<input type="checkbox"/> Employment opportunities		<input type="checkbox"/> Health facilities	
<input type="checkbox"/> Close to work		<input type="checkbox"/> Places of worship, church	
<input type="checkbox"/> Shopping/retail		<input type="checkbox"/> Other _____	
<input type="checkbox"/>		<input type="checkbox"/>	

- 1.2 What are the top one or two or three features that you like most about the community? **[PLACE a 1, 2, or 3 next to their top choices in the table above]**

- 1.3 Which of the following statements best describes how you feel about living in Carver Terrace?

- I am happy here and will probably stay for the next 5 years.
- I am happy here but will probably move in the next 5 years.
- I am unhappy here but will probably stay for the next 5 years.
- I am unhappy here and will probably move in the next 5 years.
- No opinion.

- 1.4 What would be the features of this community that you like the least? **[Record the top three items mentioned, write in their exact words as much as possible.]**

For the next several questions, I am going to ask you to respond by using a scale of ONE to TEN. A TEN means that something is absolutely **excellent**; and a ONE means that it is absolutely **terrible**. A FIVE is right in the middle, so it means not bad and not good, or neutral.

**WRITE SCORE
HERE↓**

1.5	So, on a scale of ONE to TEN, how would you rate the community spirit here at Carver Terrace?	
1.6	On a scale of ONE to TEN, how would you rate your safety and security here at Carver Terrace?	
1.7	On a scale of ONE to TEN, how would you rate the quality of the EXTERIOR of the buildings here at Carver Terrace?	
1.8	On a scale of ONE to TEN, how would you rate the quality of the INTERIOR of your apartment?	
1.9	On a scale of ONE to TEN, how would you rate the maintenance of the building?	
1.10	On a scale of ONE to TEN, how would you rate the access to public transportation for this community?	
1.11	On a scale of ONE to TEN, how would you rate the access to jobs?	
1.12	On a scale of ONE to TEN, how would you rate the security of your building?	
1.13	On a scale of ONE to TEN, how would you rate the parking situation here at Carver Terrace?	
1.14	On a scale of ONE to TEN, how would you rate the recreational areas for young people?	
1.15	On a scale of ONE to TEN, how would you rate the programs and activities available for the young people in the community?	
1.16	On a scale of ONE to TEN, how would you rate the programs and activities available for the Senior citizens living in the community?	
1.17	On a scale of ONE to TEN, how would you rate trash pick-up and storage process here?	
1.18	On a scale of ONE to TEN, how would you rate the responsiveness of management to problems that arise here?	
1.19	On a scale of ONE to TEN, how would you rate the effectiveness of the Residents' Association?	
1.20	On a scale of ONE to TEN, how would you rate the community residents' willingness to get involved in community improvement activities?	

II. Housing

2.1 How many years have you lived at this current address? _____

2.2 How many years have you lived in this neighborhood? _____

- 2.3 Have you ever owned a home? Yes No
- 2.4 Are you interested in owning a home someday? Yes No
- 2.5 Would you be interested in attending home buying workshops to find out how you could buy a home? Yes No
- 2.6 Are you aware of the possibility of purchasing this unit? Yes No
Ask 2.6a Go to 2.7
- 2.6a **[IF YES]** What is it that you have heard about purchasing this unit? **[write their response here]**
-
- 2.7 Would you be interested in purchasing this unit if there is some financial incentive program—such as accumulating equity over time toward a down payment? Yes No
- 2.8 Would the prospect of purchasing this unit make you more likely to stay at Carver Terrace? Yes No
- 2.9 Would you be interested in attending debt burden and credit repair workshops to help you purchase this unit? Yes No
- 2.10 Would you be interested in purchasing this unit if it were to be converted to a condo or co-op under rules set by the resident owners? Yes No
- 2.11 [IF YES ON 2.10] Would you prefer a condo, a co-op, or it doesn't matter Condo Co-op
 Doesn't matter
- 2.12 Would you be willing to have an outside organization work with the resident to help work through a home-ownership process for Carver Terrace? Yes No
- 2.13 Have you ever lived in a condo before? Yes No
- 2.14 Have you ever lived in a co-op before? Yes No
- 2.15 What do you think would be the most important reason for you to buy a home?
- 2.16 What do you see as the biggest challenge to you buying a home?

- 2.17 If you were to buy a home at Carver Terrace, what do think would be the biggest problems facing you as a homeowner?
- 2.18 What kinds of changes to Carver Terrace would make you want to purchase this unit?
- 2.19 What types of changes to the surrounding neighborhood would increase your desire to purchase your unit at Carver Terrace?
- 2.20 Do you have confidence that there can be a successful transition to homeownership here at Carver Terrace? **ASK:** Why or Why not?

[continue to next page]

Next, I am going to read to you a list of possible benefits that might occur if you were to own this unit. Please let me know how important you think this benefit would be to you personally, were you to own this unit. That is, would it be **VERY IMPORTANT** to you personally, **somewhat important**, or **not at all important**.

[FOR EACH ONE, START WITH THE LINE:]

HOW IMPORTANT WOULD IT BE FOR YOU, IF YOU OWNED THIS UNIT, TO BE ABLE TO:

- | | | | |
|------|--|---|---|
| 2.21 | Avoid increasing monthly rent payments | <input type="checkbox"/> Not important
<input type="checkbox"/> Very important | <input type="checkbox"/> Some what important
<input type="checkbox"/> Very important |
| 2.22 | Receive an income tax deduction | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.23 | Receive a homestead property tax deduction | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.24 | Avoid monthly maintenance fees | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.25 | Know what my monthly housing costs will be | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.26 | Control my monthly utility costs | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.27 | Fix up the interior of my apartment exactly the way I would like it | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.28 | Get to know and trust my neighbors better | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.29 | Build up some equity in my home so I could save for my children's college or my own retirement | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.30 | Keep living in an affordable neighborhood if the neighborhood gentrified—that is, became mostly middle or upper-middle class | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |
| 2.31 | Live in a racially and culturally mixed neighborhood | <input type="checkbox"/> Not important
<input type="checkbox"/> important | <input type="checkbox"/> Some what
<input type="checkbox"/> Very important |

III. Community Participation

3.1 Are you currently employed?

- Yes (*Go to 3.2*)
 No (*Skip to 3.3*)

3.2 In what type of industry is your current employment?

- | | |
|--|--|
| <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Retail/Sales |
| <input type="checkbox"/> Food industry | <input type="checkbox"/> Administrative |
| <input type="checkbox"/> Health | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Education | <input type="checkbox"/> Maintenance |
| <input type="checkbox"/> Childcare | <input type="checkbox"/> Computer/Technology |
| <input type="checkbox"/> Government | <input type="checkbox"/> Other _____ |

3.3 Have you ever heard of the Carver Terrace Residents' Association?

- Yes No  **O, GO TO 3.6]**

3.4 How have you received information from the Residents' Association? [**Do NOT read list. Check all that apply**]

- | | |
|---|---|
| <input type="checkbox"/> Word of mouth | <input type="checkbox"/> Public notices |
| <input type="checkbox"/> Bulletin boards | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Signs | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> No info received | <input type="checkbox"/> Other _____ |

3.5 Do you ever attend meetings of the Residents' Association?

- Yes No

3.6 How do you usually get information about neighborhood issues, meetings, or activities? [**Do NOT read list. Check all that apply**]

- | | |
|--|---|
| <input type="checkbox"/> Word of mouth | <input type="checkbox"/> Public notices |
| <input type="checkbox"/> Bulletin boards | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Signs | <input type="checkbox"/> Other _____ |

3.7 How well do you think Carver Terrace's management communicates its issues, policies and activities?

- Excellent
- Good
- Fair
- Poor
- No opinion

3.8 How well do you think Carver Terrace's management screens new tenants?

- Excellent
- Good
- Fair
- Poor
- No opinion

3.9 Do you participate in any of the following types of organizations? **[READ the list and check all that apply]**

- | | |
|--|--|
| <input type="checkbox"/> Church or mosque | <input type="checkbox"/> Political organization |
| <input type="checkbox"/> Civic association | <input type="checkbox"/> Arts organization |
| <input type="checkbox"/> Fraternity/sorority | <input type="checkbox"/> Neighborhood Watch group |
| <input type="checkbox"/> Recreational group | <input type="checkbox"/> Hobby group or association |
| <input type="checkbox"/> Parents' organization | <input type="checkbox"/> Any other type organizations? |
| <input type="checkbox"/> Other _____ | _____ |

3.10 On average, how many hours do you spend in a normal month taking part in any kind of planned group activity (apart from work) that involves other members of the community? _____ hours

3.11 How interested are you in community affairs at Carver Terrace?

- Not at all Somewhat Interested Very much interested Don't know

3.12 In your opinion, how much opportunity is there for average citizens to participate in activities and meetings concerning Carver Terrace?

- None Little Some Very much Don't know

3.13 How much interest would do you have in participating in meetings and activities concerning Carver Terrace?

- None Little Some Very much Don't know

3.14 How many unpaid activities and meetings concerning Carver Terrace and public issues have you attended in the past SIX months?

- None 1-2 3-5 6-9 10-15 more than 15 Don't know

3.15 Do you ever use the Community Center at Carver Terrace?

- Yes No

[IF YES] What for?

[IF NO] Why not?

3.16 What types of activities would lead you to use the Community Center more?

Which of these community issues are important to you?

	ISSUE	IMPT? check all that apply	PRIORITY number 1, 2, or 3	WILLING TO GET INVOLVED? √
3.17	Crime	<input type="checkbox"/> Yes	_____	_____
3.18	Economic development	<input type="checkbox"/> Yes	_____	_____
3.19	Education	<input type="checkbox"/> Yes	_____	_____
3.20	Elderly	<input type="checkbox"/> Yes	_____	_____
3.21	Affordable housing	<input type="checkbox"/> Yes	_____	_____
3.22	Neighborhood appearance and cleanliness	<input type="checkbox"/> Yes	_____	_____
3.23	Jobs	<input type="checkbox"/> Yes	_____	_____
3.24	Youth programs	<input type="checkbox"/> Yes	_____	_____
3.25	Affordable child care	<input type="checkbox"/> Yes	_____	_____
3.26	Green space and parks	<input type="checkbox"/> Yes	_____	_____
3.27	Parking	<input type="checkbox"/> Yes	_____	_____
3.28	Playground for children	<input type="checkbox"/> Yes	_____	_____
3.29	Safety and street lighting	<input type="checkbox"/> Yes	_____	_____
3.30	Recreational facilities	<input type="checkbox"/> Yes	_____	_____

3.31 From the list above, which of these would be your top three priority concerns?
[PLACE NUMBERS 1, 2, 3 in the right column next to their top three priorities.]

3.32 Would you be willing to get involved with community efforts to address these concerns?
[PLACE A CHECK NEXT TO ANY ITEM THEY ARE WILLING TO GET INVOLVED IN]

4.5 Do/Does your child(ren) participate in youth after-school programs?

Yes \Rightarrow 4.5(a) Which program(s)? _____

4.5(b) And where is that located? _____

No \Rightarrow [IF NOT, ASK] WHY NOT?

Not applicable (no older school-age children)

4.6 What types of activities would you encourage your child/children to participate in if it were available in this neighborhood? (*Do NOT read but check all that apply.*)

- | | |
|---|--|
| <input type="checkbox"/> Music/Band/Singing | <input type="checkbox"/> Dance |
| <input type="checkbox"/> Science/Math | <input type="checkbox"/> Recreation/sports |
| <input type="checkbox"/> Social activities | <input type="checkbox"/> Tutoring |
| <input type="checkbox"/> Arts and crafts | <input type="checkbox"/> Mentoring |
| <input type="checkbox"/> Foreign language | <input type="checkbox"/> Religious instruction |
| <input type="checkbox"/> Job training/Internships | <input type="checkbox"/> After-school programs |
| <input type="checkbox"/> Job opportunities | <input type="checkbox"/> Weekend programs |
| <input type="checkbox"/> Life skills/financial literacy | <input type="checkbox"/> Summer programs |
| <input type="checkbox"/> Other _____ | |

4.7 [ASK FOR SENIOR CITIZENS ONLY] What types of activities might you be willing to participate in, if they were they available right here in the community? (*Do NOT read but check all that apply.*)

- | | |
|---|--|
| <input type="checkbox"/> Music/Band/Singing | <input type="checkbox"/> Dance |
| <input type="checkbox"/> Academic programs | <input type="checkbox"/> Recreation/sports |
| <input type="checkbox"/> Social activities | <input type="checkbox"/> Speakers |
| <input type="checkbox"/> Arts and crafts | <input type="checkbox"/> Religious programs |
| <input type="checkbox"/> Foreign language | <input type="checkbox"/> Finance and investments |
| <input type="checkbox"/> Job training | <input type="checkbox"/> Computer skills |
| <input type="checkbox"/> Other | |
| <input type="checkbox"/> Other | |

We're almost through now, just one more question :)

V. General Information

Could you please tell me the education level for each of the people that live here in this household?

- 5.1 Let's start with yourself: what is the highest grade of school you have completed?
- 5.2 What about the second person in the house—what is the highest grade of school he/she has completed?
- 5.3 What about the third person in the house—what is the highest grade of school he/she has completed?

[CONTINUE UNTIL ALL THE PEOPLE IN THE HOUSE HAVE BEEN COMPLETED]

Household members	Highest education
Self/HH head	
Member #2	
Member #3	
Member #4	
Member #5	

#####

Well, that wraps it up. Thank you so much for your participation in this survey.

We would like to follow up with you in about six months to see how things are going here at Carver Terrace. Would that be alright with you? YES NO

Be sure to verify/get address: _____

Also, our survey supervisor would like to call to confirm that everything went smoothly with the survey. Would you mind if we give him your phone number so he can call back in a little while? Thanks so much.

GET/VERIFY PHONE NUMBER AND PUT IT ON FRONT PAGE, IN “OFFICE USE ONLY” BOX AT THE BOTTOM OF PAGE 1. [check box when complete]

THANK YOU FOR YOUR PARTICIPATION!

**[DON'T ASK] BUT CIRCLE THE RESPONDENT'S SEX HERE: MALE
FEMALE**

Appendix K: Survey Statistics and Graphs

1.3: Which of the following statements best describes how you feel about living in Carver Terrace?

Statistics

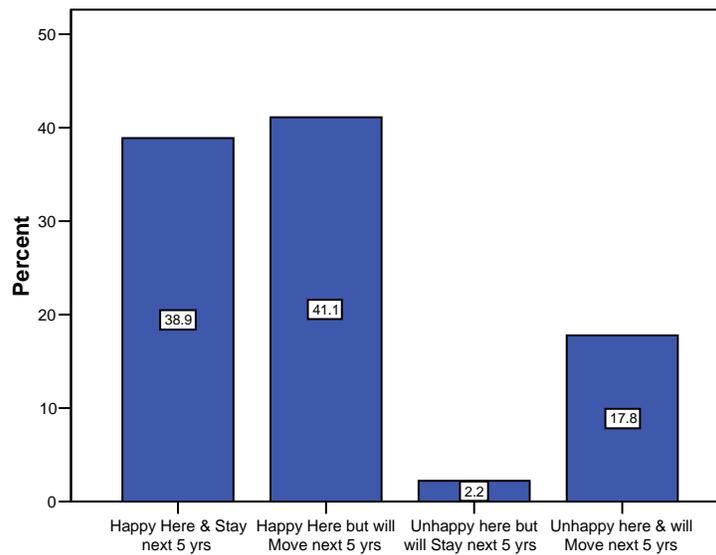
Feel about living in Carver Terrace

N	Valid	90
	Missing	2

Feel about living in Carver Terrace

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Happy Here & Stay next 5 yrs	35	38.0	38.9	38.9
	Happy Here but will Move next 5 yrs	37	40.2	41.1	80.0
	Unhappy here but will Stay next 5 yrs	2	2.2	2.2	82.2
	Unhappy here & will Move next 5 yrs	16	17.4	17.8	100.0
	Total	90	97.8	100.0	
Missing	No Opinion	1	1.1		
	Refused/passed	1	1.1		
	Total	2	2.2		
Total		92	100.0		

Feel about living in Carver Terrace



Feel about living in Carver Terrace

2.3: Have you Ever Owned a Home?

Statistics

Ever owned a home

N	Valid	92
	Missing	0

Ever owned a home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	84	91.3	91.3	91.3
	YES	8	8.7	8.7	100.0
	Total	92	100.0	100.0	

2.4: Are you interested in owning a home someday?

Statistics

Interested in owning a home

N	Valid	91
	Missing	1

Interested in owning a home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	15	16.3	16.5	16.5
	YES	76	82.6	83.5	100.0
	Total	91	98.9	100.0	
Missing	REFUSED	1	1.1		
Total		92	100.0		

2.5: Would you be interested in attending home buying workshops to find out how you could buy a home?

Statistics

Interested in attending home buying workshops

N	Valid	91
	Missing	1

Interested in attending home buying workshops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	24	26.1	26.4	26.4
	YES	67	72.8	73.6	100.0
	Total	91	98.9	100.0	
Missing	REFUSED	1	1.1		
Total		92	100.0		

2.7: Would you be interested in purchasing this unit if there is some financial incentive program – such as accumulating equity over time towards a down payment?

Statistics

Interested in purchasing if financial incentive program

N	Valid	89
	Missing	3

Interested in purchasing if financial incentive program

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	34	37.0	38.2	38.2
	YES	50	54.3	56.2	94.4
	Maybe	5	5.4	5.6	100.0
	Total	89	96.7	100.0	
Missing	REFUSED	2	2.2		
	MISSING	1	1.1		
	Total	3	3.3		
Total		92	100.0		

2.8: Would the prospect of purchasing this unit make you more likely to stay at Carver Terrace?

Statistics

Would prospect of purchasing make you more likely to stay?

N	Valid	92
	Missing	0

Would prospect of purchasing make you more likely to stay?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	46	50.0	50.0	50.0
	YES	43	46.7	46.7	96.7
	Maybe	1	1.1	1.1	97.8
	Don't Know, unsure	2	2.2	2.2	100.0
	Total	92	100.0	100.0	

2.9: Would you be interested in attending debt burden or credit repair workshops to help you purchase this unit?

Statistics

Interested in attending debt burden and credit repair workshops

N	Valid	89
	Missing	3

Interested in attending debt burden and credit repair workshops

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	28	30.4	31.5	31.5
	YES	61	66.3	68.5	100.0
	Total	89	96.7	100.0	
Missing	REFUSED	2	2.2		
	MISSING	1	1.1		
	Total	3	3.3		
Total		92	100.0		

2.10: Would you be interested in purchasing this unit if it were to be converted to a condo or co-op under rules set by the resident owners?

Statistics

Interested in unit if converted to condo or co-op

N	Valid	88
	Missing	4

Interested in unit if converted to condo or co-op

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	26	28.3	29.5	29.5
	YES	61	66.3	69.3	98.9
	MAYBE	1	1.1	1.1	100.0
	Total	88	95.7	100.0	
Missing	DON'T KNOW	2	2.2		
	REFUSED	1	1.1		
	MISSING	1	1.1		
	Total	4	4.3		
Total		92	100.0		

2.12: Would you be willing to have an outside organization work with the residents to help work through a homeownership process for Carver Terrace?

Statistics

Willing to have outside organization help with ownership process

N	Valid	84
	Missing	8

Willing to have outside organization help with ownership process

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	13	14.1	15.5	15.5
	YES	70	76.1	83.3	98.8
	3	1	1.1	1.2	100.0
	Total	84	91.3	100.0	
Missing	REFUSED	8	8.7		
Total		92	100.0		

2.15: What do you think would be the most important reason to buy a home?

Statistics

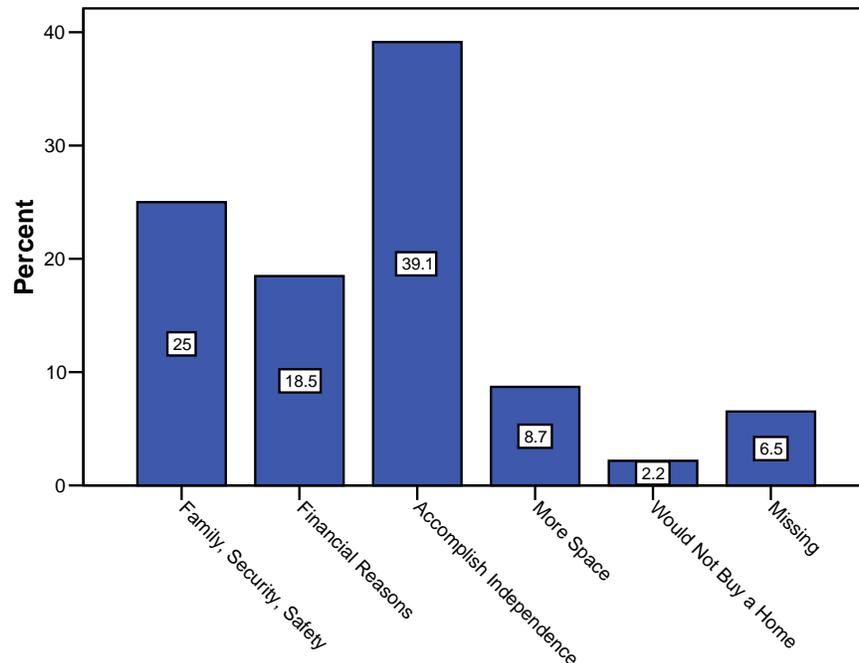
Recorded questions on most important reason to buy a home

N	Valid	92
	Missing	0

Recorded questions on most important reason to buy a home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Family, Security, Safety	23	25.0	25.0	25.0
	Financial Reasons	17	18.5	18.5	43.5
	Accomplish Independence	36	39.1	39.1	82.6
	More Space	8	8.7	8.7	91.3
	Would Not Buy a Home	2	2.2	2.2	93.5
	Missing	6	6.5	6.5	100.0
	Total	92	100.0	100.0	

recorded questions on most important reason to buy a home



recorded questions on most important reason to buy a home

2.16: What do you see as the biggest challenge to buying a home?

Statistics

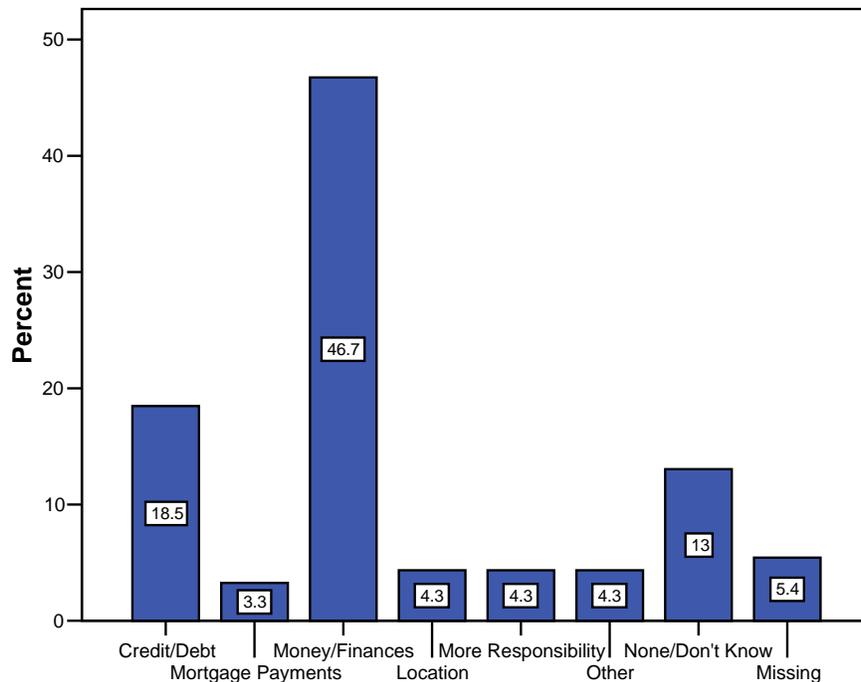
Recorded questions on biggest challenge to buying a home

N	Valid	92
	Missing	0

Recorded questions on biggest challenge to buying a home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Credit/Debt	17	18.5	18.5	18.5
	Mortgage Payments	3	3.3	3.3	21.7
	Money/Finances	43	46.7	46.7	68.5
	Location	4	4.3	4.3	72.8
	More Responsibility	4	4.3	4.3	77.2
	Other	4	4.3	4.3	81.5
	None/Don't Know	12	13.0	13.0	94.6
	Missing	5	5.4	5.4	100.0
	Total	92	100.0	100.0	

recorded questions on biggest challenge to buying a home



recorded questions on biggest challenge to buying a home

2.17: If you were to buy a home at Carver Terrace, what do you think would be the biggest problems facing you as a homeowner?

Statistics

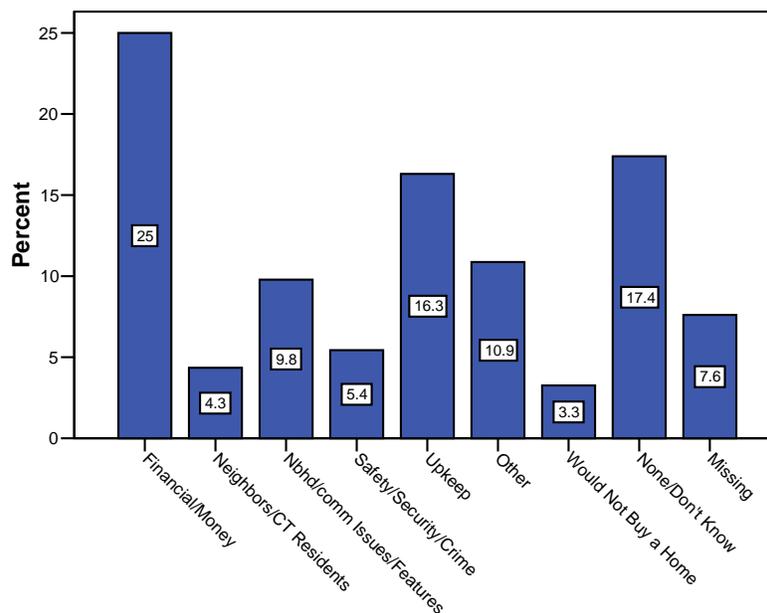
Recorded questions on what do you think are the biggest problems facing you as a homeowner

N	Valid	92
	Missing	0

Recorded questions on what do you think are the biggest problems facing you as a homeowner

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Financial/Money	23	25.0	25.0	25.0
	Neighbors/Carver Terrace residents	4	4.3	4.3	29.3
	Neighborhood/Community Issues and Features	9	9.8	9.8	39.1
	Safety/Security/Crime	5	5.4	5.4	44.6
	Upkeep	15	16.3	16.3	60.9
	Other	10	10.9	10.9	71.7
	Would Not Buy a Home	3	3.3	3.3	75.0
	None/Don't Know	16	17.4	17.4	92.4
	Missing	7	7.6	7.6	100.0
	Total	92	100.0	100.0	

recorded questions on what do you think are the biggest problems facing you as a homeowner



recorded questions on what do you think are the biggest ...

2.18: What kinds of changes to Carver Terrace would make you want to purchase this unit?

Statistics

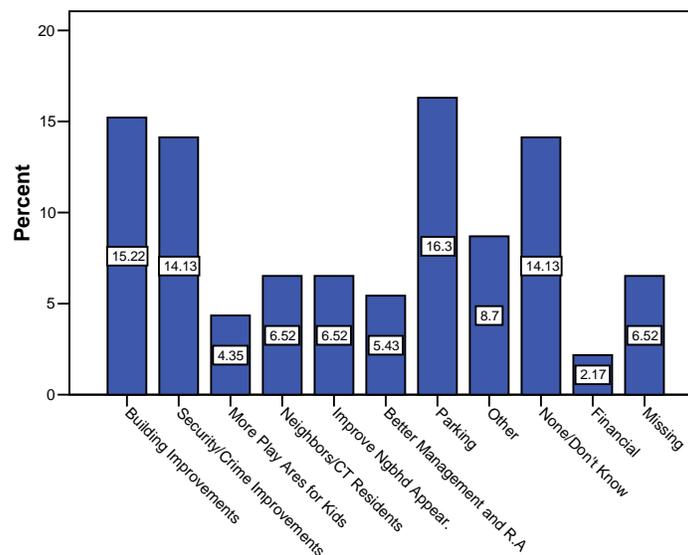
Recorded question on changes to Carver Terrace that would make you want to purchase unit

N	Valid	92
	Missing	0

Recorded question on changes to Carver Terrace that would make you want to purchase unit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Building Improvements	14	15.2	15.2	15.2
	Security/Crime Improvements	13	14.1	14.1	29.3
	More Play Ares for Kids	4	4.3	4.3	33.7
	Neighbors/CT Residents	6	6.5	6.5	40.2
	Improvements in Ngbhd Appear.	6	6.5	6.5	46.7
	Better Management and R.A	5	5.4	5.4	52.2
	Parking	15	16.3	16.3	68.5
	Other	8	8.7	8.7	77.2
	None/Don't Know	13	14.1	14.1	91.3
	Financial	2	2.2	2.2	93.5
	Missing	6	6.5	6.5	100.0
	Total	92	100.0	100.0	

recorded question on changes to Carver Terrace that would make you want to purchase unit



recorded question on changes to Carver Terrace that would ...

2.19: What types of changes to the surrounding neighborhood would increase your desire to purchase your unit at Carver Terrace?

Statistics

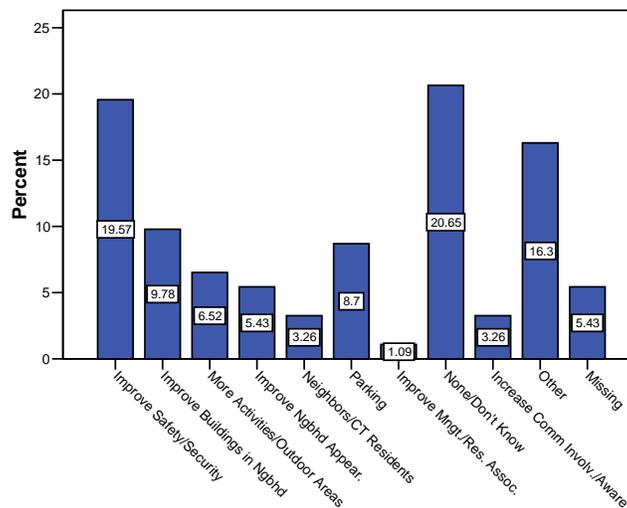
Recorded question on changes to neighborhood that would increase desire to purchase your unit

N	Valid	92
	Missing	0

Recorded question on changes to neighborhood that would increase desire to purchase your unit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Improve Safety/Security	18	19.6	19.6	19.6
	Improve Buildings in Ngbhd	9	9.8	9.8	29.3
	More Activities/Outdoor Areas	6	6.5	6.5	35.9
	Improve Ngbhd Appear.	5	5.4	5.4	41.3
	Neighbors/CT Residents	3	3.3	3.3	44.6
	Parking	8	8.7	8.7	53.3
	Improve Mngt./Res. Assoc.	1	1.1	1.1	54.3
	None/Don't Know	19	20.7	20.7	75.0
	Increase Comm Involv./Aware.	3	3.3	3.3	78.3
	Other	15	16.3	16.3	94.6
	Missing	5	5.4	5.4	100.0
	Total	92	100.0	100.0	

recorded question on changes to neighborhood that would increase desire to purchase your unit



recorded question on changes to neighborhood that would ...

2.20: Do you have confidence that there can be a successful transition to Homeownership here at Carver Terrace?

Statistics

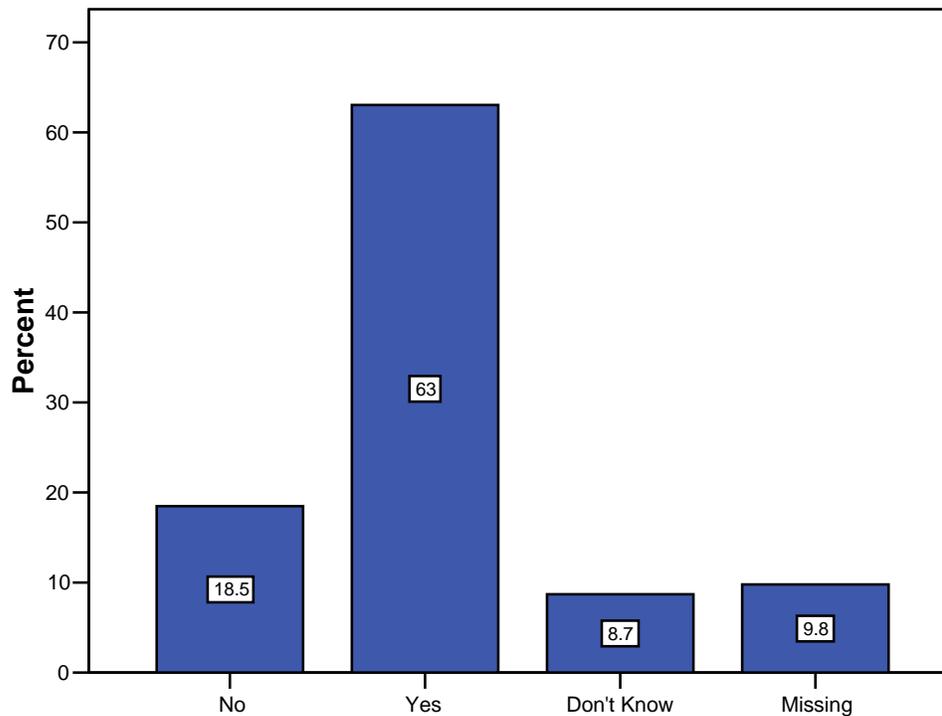
Recorded question on confidence that there can be a successful transition to homeownership

N	Valid	92
	Missin g	0

Recorded question on confidence that there can be a successful transition to homeownership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	17	18.5	18.5	18.5
	yes	58	63.0	63.0	81.5
	Don't Know	8	8.7	8.7	90.2
	missing	9	9.8	9.8	100.0
	Total	92	100.0	100.0	

recorded question on confidence that there can be a successful transition to homeownership



recorded question on confidence that there can be a successful transition to homeownership

Why or Why not?

Positive Reasons:

Statistics

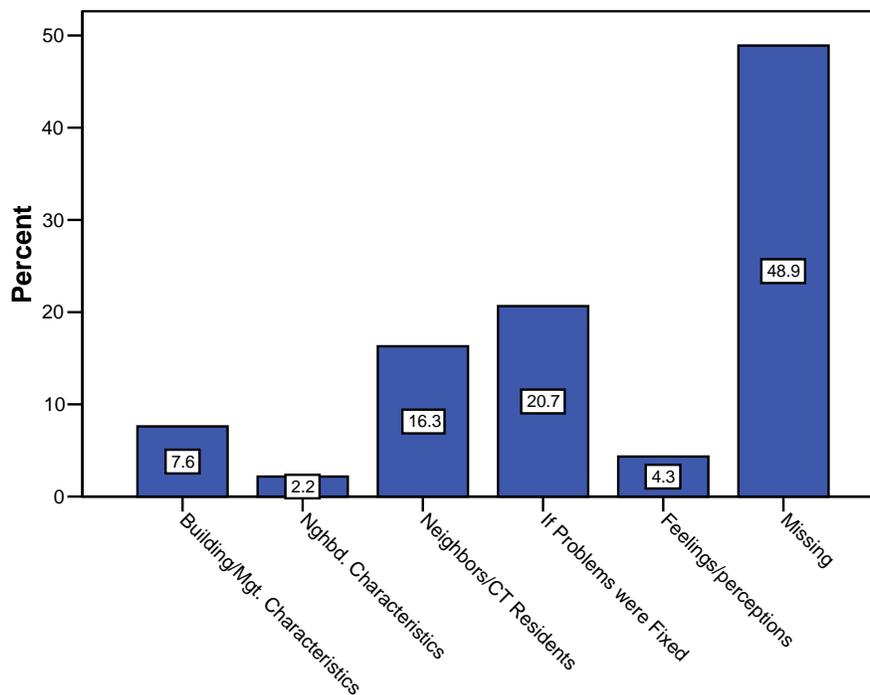
Recoded question on why confidence of successful transition to homeownership

N	Valid	92
	Missing	0

Recoded question on why confidence of successful transition to homeownership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Building/Mgt. Characteristics	7	7.6	7.6	7.6
	Nghbd. Characteristics	2	2.2	2.2	9.8
	Neighbors/CT Residents	15	16.3	16.3	26.1
	If Problems were Fixed	19	20.7	20.7	46.7
	Feelings/perceptions	4	4.3	4.3	51.1
	Missing	45	48.9	48.9	100.0
	Total	92	100.0	100.0	

recoded question on why confidence of successful transition to homeownership



recoded question on why confidence of successful transitio...

Negative Reasons:

Statistics

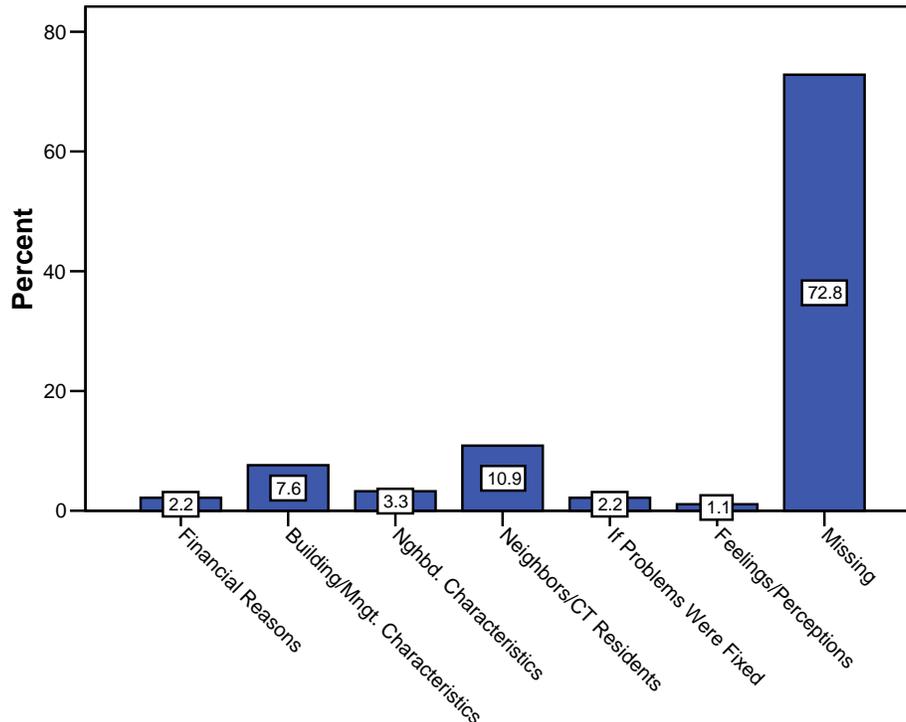
Recorded question on why no confidence of successful transition to homeownership

N	Valid	92
	Missing	0

Recorded question on why no confidence of successful transition to homeownership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Financial Reasons	2	2.2	2.2	2.2
	Building/Mngt. Characteristics	7	7.6	7.6	9.8
	Nghbd. Characteristics	3	3.3	3.3	13.0
	Neighbors/CT Residents	10	10.9	10.9	23.9
	If Problems Were Fixed	2	2.2	2.2	26.1
	Feelings/Perceptions	1	1.1	1.1	27.2
	Missing	67	72.8	72.8	100.0
	Total	92	100.0	100.0	

recorded question on why no confidence of successful transition to homeownership



recorded question on why no confidence of successful ...