

Neighborhood Partnerships for Community Research

... a program of the Center for Urban and Regional Affairs (CURA)

City of Lakes Community Land Trust 2012 Homeowner Survey

Prepared in partnership with
City of Lakes Community Land Trust

Prepared by
Aaron Keniski
Research Assistant
University of Minnesota

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Center for Urban and Regional Affairs (CURA)
University of Minnesota
330 HHH Center
301--19th Avenue South
Minneapolis, Minnesota 55455
Phone: (612) 625-1551
Fax: (612) 626-0273
E-mail: cura@umn.edu
Web site: <http://www.cura.umn.edu>

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City of Lakes Community Land Trust 2012 Homeowner Survey

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Executive Summary

Earlier this spring, the City of Lakes Community Land Trust underwent the task of designing and implementing their second bi-annual homeowner survey. The first survey, which was completed during the spring of 2010, offered insights from CLCLT homeowners regarding how the organization could improve its services to better meet homeowner needs. In comparison to the first homeowner survey, the 2012 survey was much more detailed and quantitative in its approach, but still maintained a qualitative aspect. This allowed for a more comprehensive gauge of how owning a home through the City of Lakes Community Land Trust has impacted homeowners' lives. It is also structured to record certain homeowner information to track the long term trends of CLCLT homeowners and the organization's impact over time. At the same time, the homeowner survey once again offers the CLCLT feedback to help improve its future programming and services and provides potential funders with insight from homeowners of the benefits of the CLCLT.

Methodology

The goal set forth for the CLCLT homeowner survey in both years of its implementation has been a homeowner response rate of 80%. The CLCLT's first homeowner survey received a response rate of only 40%, well under its expected goal. This survey utilized the online survey tool Survey Monkey in order to design and distribute it to homeowners. However, the biggest drawback of this survey tool was that Survey Monkey did not allow homeowners to save their responses and finish at a later time. This could have had a large impact on not only the response rate, but the quality of the survey responses received as well.

Due to this, staff sought to utilize a new online survey tool for the 2012 homeowner survey. After researching and comparing different online survey tools, Lime Survey was decided upon to be used for this year's survey. Lime Survey allows for respondents to save and continue with their responses at a later time, allows for e-mail reminders to be sent out efficiently, has a very well-organized data collection system, and is very easy to learn for new users. Several technical issues involving a few homeowners included an internet browser issue and instances where homeowner responses weren't received when they said they had responded. However, despite these minor issues, Lime Survey performed very well and should be considered in the implementation of future homeowner surveys.

Based on the results of the last homeowner survey's questions, the CLCLT staff brainstormed questions that were missing from the previous survey they felt should be included in this one. From this initial list of possible questions, a new list of questions was developed, taking into account questions from the previous survey that were still relevant and the new questions to be added from staff. Over several weeks, these questions were discussed and revised. Questions regarding impacts on children's lives, transportation, employment, and community involvement were separated and much more specific, allowing for better data on each subject area for both quantitative and qualitative analysis. Also included in this year's survey were important questions focusing on the perceived financial preparedness and impact of homeownership as well as household demographic questions to develop database information used to track household progress over time. Appendix 1 contains the complete list of survey questions.

The survey was initially sent out to homeowners on February 17th with a deadline to respond on March 9th, giving homeowners three weeks to respond. A week after the opening date on February 24th, hard copies of the survey were mailed to homeowners who did not have e-mail. Starting on this day as well, weekly reminders were sent out through Lime Survey via homeowners' e-mail on a weekly basis and then again during the middle of the final week. During the second and third week of the survey, outreach over the phone was done to homeowners without e-mail which was less effective than expected. It was then decided to extend the survey deadline to March 16th to improve the response rate. One feature of Lime Survey that was helpful was the ability to send individual or group reminders. With this feature, if

there were individual homeowners thought to be willing to complete the survey, but needed another copy of the survey, they could be sent a reminder. Staff members also helped with outreach, contacting homeowners who they had a close relationship with encouraging them to complete the survey.

These strategies paid off in the end. Out of 125 total CLCLT homeowners, 79 of them completed the survey for a response rate of 63%. Although it was lower than the goal of 80%, it was a very positive improvement from the previous response rate of 40%. Looking ahead to future homeowner surveys, hard-copy surveys should be mailed out on the opening day of the survey and not a week after to allow more time for them to complete it and more time to follow up. E-mail reminders were effective in encouraging homeowners to respond as well as having other staff reach out to homeowners. Therefore, a similar strategy should be utilized in the future. In addition to weekly reminders, by completing the survey, homeowners automatically had a chance to win one of three \$100 gift cards to either Water Park of America, Target, Rainbow Foods, or Holiday Station stores through a drawing that was held after the survey ended. Another strategy that worked well was sending an e-mail reminder during the final week addressed from executive director Jeff Washburne. A personal message from someone with authority is a good motivator to complete the survey and should be utilized in the future. With surveys there has to be a certain level of encouragement in order for respondents to complete it. This has to be balanced well to not overwhelm them, yet still make it clear that their responses are important. Hopefully over time, more homeowners will become familiar with the homeowner survey every two years and the response rate will continue to increase.

Survey Results

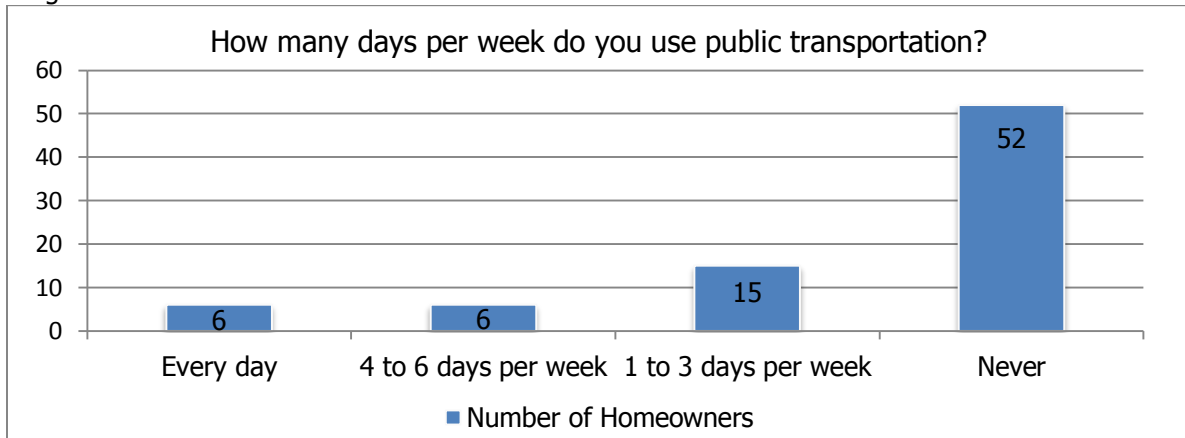
The responses provided by CLCLT homeowners for the 2012 homeowner survey provided a unique perspective on the organization, its resources and support, its relationship with its members, and the impacts of owning a home through a community land trust. To better organize the quantitative survey questions, each one has been grouped according to its corresponding capital group: *built*, *financial*, *human*, and *social*.

Built Capital

Built capital consists of the infrastructure that supports a community, such as roads, water and sewer systems, etc. (Flora, and Flora). I extended this to include transportation use, as it is part of the physical infrastructure that supports community residents to function on a daily basis. Two of the survey questions were focused on the use of transit in order to find out how important access to and use of public transportation was to CLCLT homeowners.

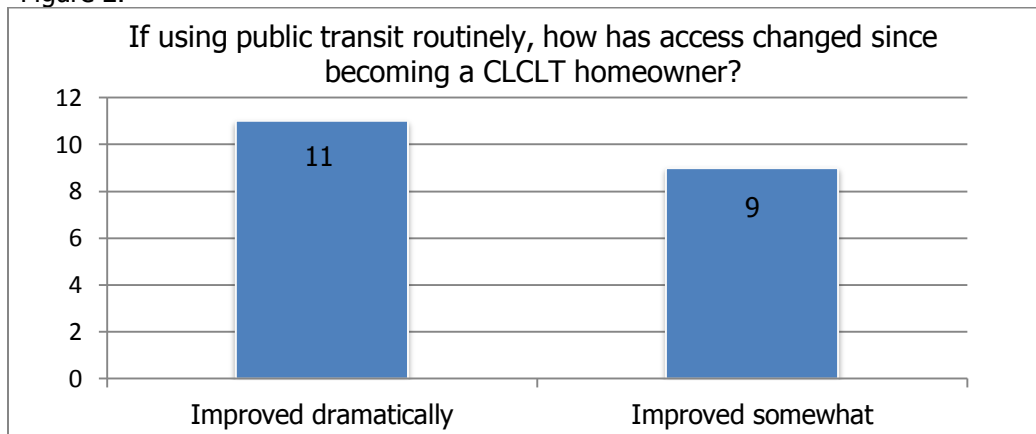
It is apparent from the responses in Figure 1 that public transportation is not a high necessity for CLCLT homeowners in Minneapolis, with 66% of respondents indicating that they never use public transit. However, this figure does not negate the fact that for other CLCLT homeowners it is a necessity for daily functions, such as getting to work. Providing multiple transportation options for new homeowners would attract a wider economic and demographic range of households and therefore is an amenity that shouldn't be ignored in the selection of new locations for future CLCLT homes. Although a small number of homeowners indicated that they were heavily dependent on public transit (14% of respondents using it four to seven days a week), those who use it regularly indicated that access has improved since becoming a CLCLT homeowner.

Figure 1.



In Figure 2, eleven of the twenty individuals (55%) responding to this question believed that access to public transit improved dramatically while the remaining nine (45%) believed that access had improved somewhat; no individuals indicated that access to transit had worsened. These improvements could be due to either a safer transit stop environment to wait in or closer proximity to transportation corridors.

Figure 2.



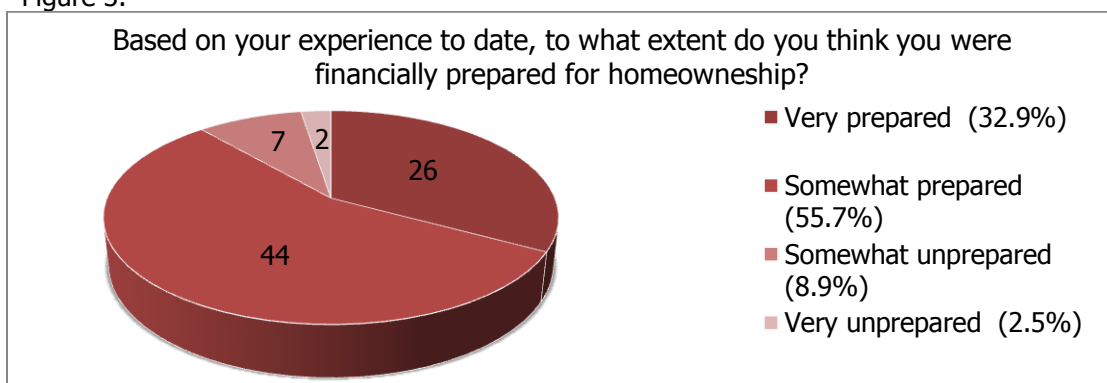
Financial Capital

Financial capital has to do with the financial resources available to support community capacity building, civic and social entrepreneurship, and future community development (Flora, and Flora). In this capital category, I included questions relating to greater community capacity building and development as the financial situation of individual households determines their ability to contribute in these areas.

Owning a home is believed to be one of the best ways of accumulating wealth and savings. To maximize the potential for asset and wealth building, preparation is necessary for successful homeownership. In Figure 3, the majority of responding homeowners (56%) indicated that they were somewhat prepared for the overall financial responsibilities of homeownership, while a smaller proportion (33%) believed that they were very prepared. This data shows that for many, owning a home is not as easy as typically thought to be; deciding to own a home is a very important decision to make and is a significant financial responsibility for individuals. The preparation and ability to own a home can depend on an individual's ability, effort, and diligence and certain individuals will need more assistance than others. The need for pre- and post-purchase assistance is supported by the 11% of respondents indicating that they were somewhat or very unprepared. Such pre- and post-purchase assistance could include stronger budgeting

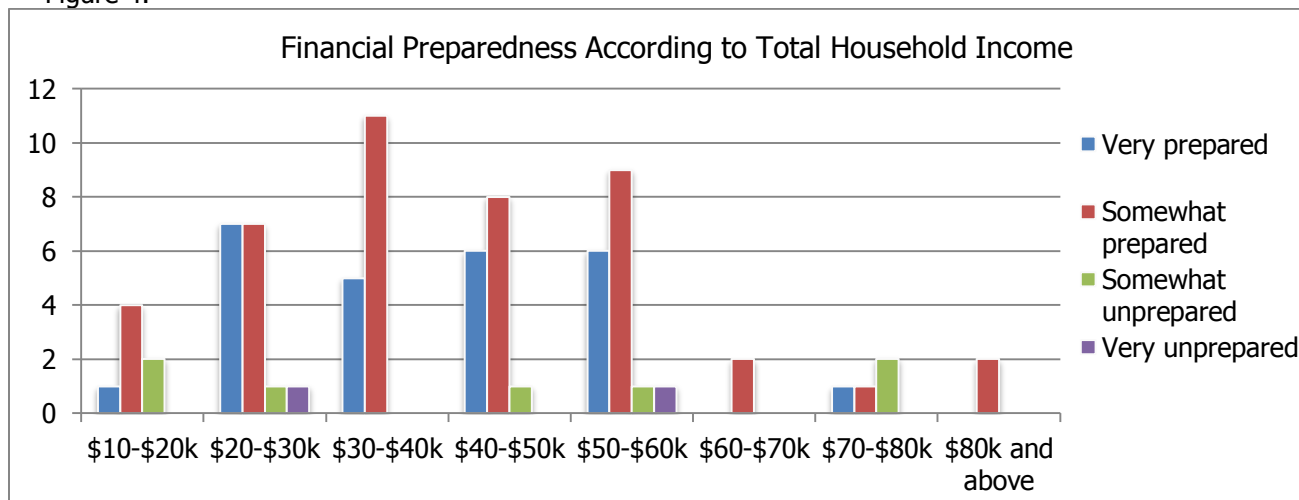
and financial literacy education regarding payments, association dues, and taxes which might help increase the number of newer homeowners that are well-prepared financially to succeed as homeowners.

Figure 3.



When we look at the financial preparedness of homeowners according to their total household income (Figure 4 and 9), there is no apparent pattern relating household income with level of financial preparedness.

Figure 4.



Household income levels with the highest proportion of total homeowners in that income bracket who indicated they were *very prepared* financially were:

1. \$20,000 - \$30,000 44% (7 out of 16)
2. \$40,000 - \$50,000 40% (6 out of 15)
3. \$50,000 - \$60,000 35% (6 out of 17)
4. \$30,000 - \$40,000 31% (5 out of 16)

Household income levels with the highest proportion of homeowners who reported they were *somewhat prepared* financially were:

1. \$60,000 - \$70,000 100% (2 out of 2)
2. \$80,000 and above 100% (2 out of 2)
3. \$30,000 - \$40,000 69% (11 out of 16)
4. \$10,000 - \$20,000 57% (4 out of 7)
5. \$40,000 - \$50,000 53% (8 out of 15)

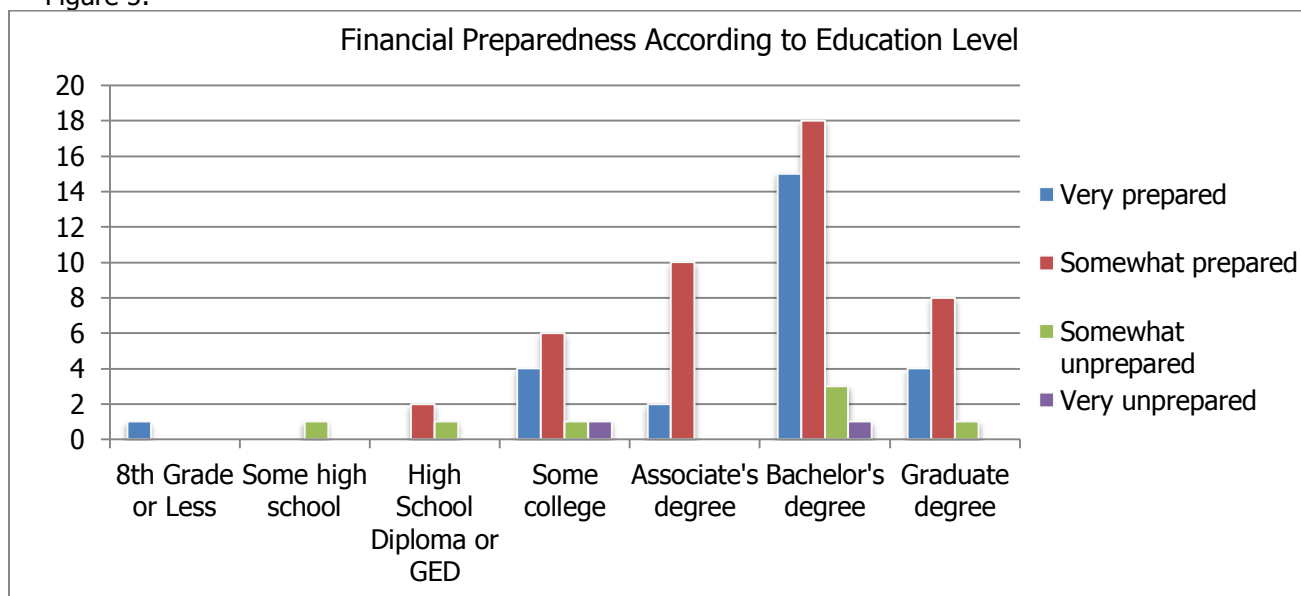
Finally, the household income levels with the highest proportion of homeowners indicating they were *somewhat* or *very unprepared* financially were:

1. \$70,000 - \$80,000 50% (2 out of 4)
2. \$10,000 - \$20,000 29% (2 out of 7)
3. \$20,000 - \$30,000 13% (2 out of 16)

From the data, it is apparent that a household's total income is only one of several factors that help determine a household's level of financial preparedness for homeownership; a household with a higher household income can be less prepared than one with a lower household income and vice versa. The variety of answers within most income brackets displays this as well. Therefore, a higher household income does not automatically guarantee financial success as a homeowner, even when owning an affordable home. Income should be combined with diligence, individual preparation, and determination to make homeownership work, a combination that can vary by individual and household.

Next, I examined financial preparedness according to education level (Figure 5 and 17). Compared to financial preparedness according to household income, financial preparedness according to education level shows a more discernible pattern.

Figure 5.



The education levels with the highest proportion of total homeowners in that education level who indicated they were *very prepared* were:

1. 8th grade or less 100% (1 out of 1)
2. Bachelor's degree 41% (15 out of 37)
3. Some college or trade school 33% (4 out of 12)
4. Graduate or professional degree 31% (4 out of 13)

Education levels with the highest level of homeowners who reported they were *somewhat prepared* were:

1. Associate or technical degree 83% (10 out of 12)
2. Graduate or professional degree 62% (8 out of 13)
3. Some college or trade school 50% (6 out of 12)
4. Bachelor's degree 49% (18 out of 37)

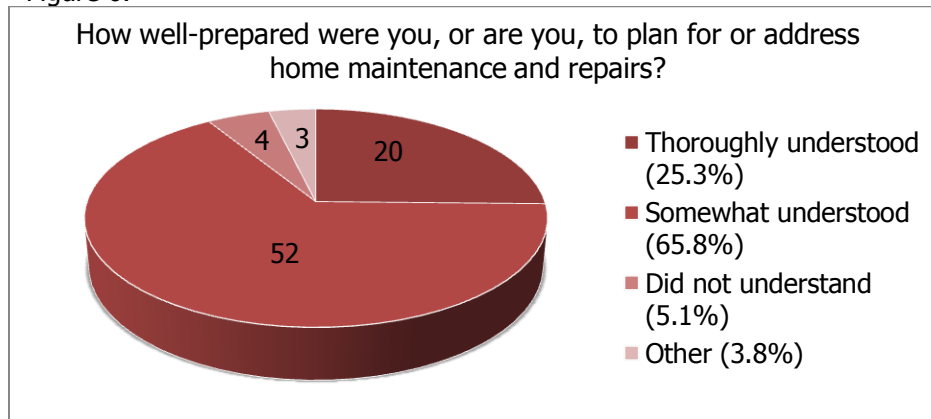
Finally, education levels with the highest number of homeowners indicating they were *somewhat* or *very unprepared* were:

- | | |
|---------------------------------|-------------------|
| 1. Some high school | 100% (1 out of 1) |
| 2. High school diploma or GED | 33% (1 out of 3) |
| 3. Some college or trade school | 17% (2 out of 12) |

Although the raw numbers may impact the percentages reflected above, in general there is a decreasing proportion of homeowners who are somewhat or very unprepared and a greater level of preparedness with increasing education level. From this data, it is apparent that education level may play a greater role in determining the financial preparedness of an individual or household for homeownership, both due to the current knowledge that they may possess and the possibility to learn and understand new financial concepts easier. However, this does not apply to everyone as there are discrepancies in the responses within each education level. Therefore, this could again reveal the importance of other factors impacting financial preparedness.

Within the overall financial obligations of homeownership are home maintenance and repairs (Figure 6). Similar to overall financial preparedness, a majority of respondents (66%) indicated that they were somewhat prepared, stating that they somewhat understood what maintenance and repairs would arise. A smaller group of respondents (25%) indicated that they thoroughly understood what maintenance and repairs to expect, while 5% did not understand what to expect. From this data, it appears that a larger proportion of respondents believes that they are or were *somewhat prepared* for maintenance and repairs separately rather than in combination with general financial preparedness (66% compared to 56%). These figures could reflect how there are things that a new homeowner cannot learn about or prepare for beforehand as it is not a simple process that is replicated by different individuals; everyone owns a unique home with its own problems, everyone lives a different life, and have different personalities. Due to this, there will be unique and new situations regarding home maintenance and repairs that have never been experienced by an individual or others before that will be handled differently by different individuals.

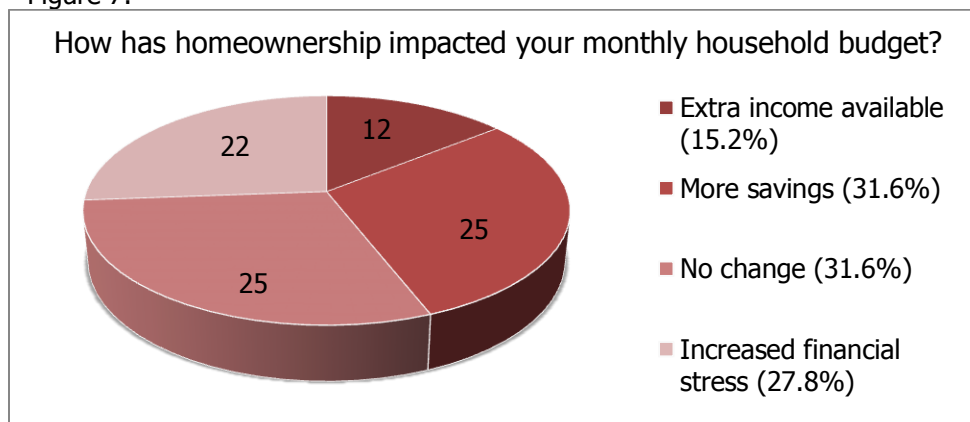
Figure 6.



The most important of homeownership's financial impacts is its impact on an individual's household budget (Figure 7). 15% of CLCLT respondents indicated having extra monthly income available and 32% indicated that they have seen more monthly savings as a result of homeownership. Comparably, 32% of respondents reported no change in their monthly household budget while 28% reported increased financial stress. Apparent from the data is the benefit, though modestly experienced among respondents, of wealth accumulation through increased savings. In comparison, extra monthly income was reported relatively few times. Interestingly, approximately 60% of respondents reported either no change or increased financial stress. This may be due to limited time an individual has lived in their home, and therefore has not experienced any financial change yet. It could also possibly be due to limited preparation for unexpected costs associated with their home. This financial data along with the

quality of life impacts mentioned previously demonstrate that for many individuals, the benefits of owning a home encompass social and psychological impacts as well.

Figure 7.



At times, positive attitude changes in individuals are attributed to homeownership, such as improved work ethic or sense of responsibility that can extend into other aspects of their lives. To investigate this more, one survey question asked, "How do you think your employment opportunities have changed since becoming a CLCLT homeowner?" The data shows that improved networking opportunities were most reported, followed by a promotion, increased wages in current job, and access to new jobs (Figure 8). More than a third of respondents did not see a change in their employment opportunities.

Indications of improved networking and access to new jobs could show the impact of moving to a new community where there are better or more available jobs and where homeowners can improve their social networks. Improved networking could also indicate a tendency to be more involved and invested in a new neighborhood upon becoming a homeowner, and thereby making local connections that provide such networking. Another hypothesis is that this could show the impact of the support and resources provided by the CLCLT to homeowners looking for new or better employment opportunities. For homeowners who were able to remain in their current neighborhood, the added resources and support could contribute to improved networking within the community and between other homeowners.

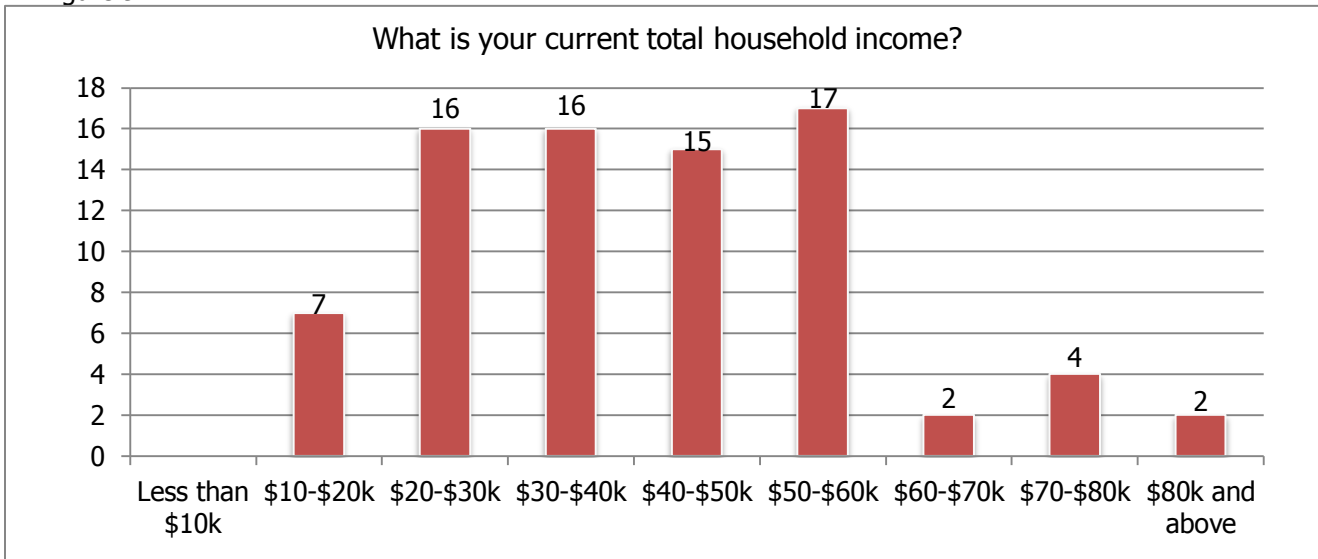
A promotion and increased wages in one's current job could indicate the psychological benefits of homeownership and accomplishing something that before was thought to be impossible. Accomplishing a long-term goal that was previously thought impossible could provoke an improvement in self-esteem, self-expectation, and job performance which could lead to a promotion providing a higher salary. At the same time, however, these changes in employment could be caused by factors other than homeownership. Due to this, it could still help for the CLCLT to continue providing homeowners with employment support and resources to support them when they relocate to a new neighborhood or are looking for new employment.

Figure 8.

Category	Responses	Percentage
Promotion	15	19%
Increased wages in current job	14	17.7%
Access to new jobs	9	11.4%
Improved networking	20	25.3%
Other	13	16.5%
No change	28	35.4%

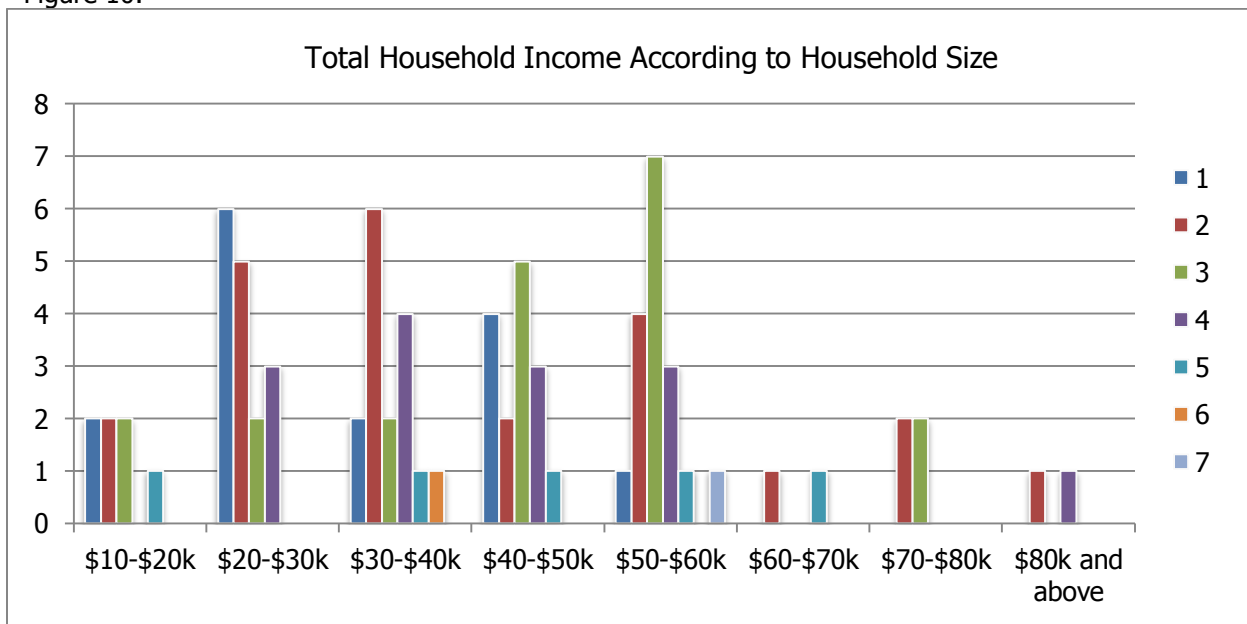
One of the demographic questions asked during the survey had to do with the household income of individuals served by the CLCLT. Apparent in Figure 9 is the fact that the majority of homeowners who responded (80%) indicated that they earn between \$20,000 and \$60,000 a year, with households earning between \$50,000 and \$60,000 comprising of the highest number of CLCLT homeowners. Despite this, all four of these income brackets earning between \$20,000 and \$60,000 a year had almost the exact same number of individuals in each. This is a very good distribution of different household incomes for the CLCLT to maintain as it focuses on providing affordable homeownership opportunities for both low- and moderate-income households.

Figure 9.



Total household income according to household size gives us a better look at the distribution of households that the CLCLT provides affordable homeownership to (Figure 10).

Figure 10.



The household types most-served by the organization include:

1. 3-person households earning \$50,000 - \$60,000 9%
2. 2-person households earning \$30,000 - \$40,000 8%
2. 1-person households earning \$20,000 - \$30,000 8%
3. 3-person households earning \$40,000 - \$50,000 6%
3. 2-person households earning \$20,000 - \$30,000 6%

Household sizes that are served the most by the CLCLT are:

1. 2-person 29%
2. 3-person 25%
3. 1-person 19%
4. 4-person 18%

What is more interesting to look at is the position of these households in relation to the income-limits for each household size. The current yearly income limits for the CLCLT are as follows (HUD):

Household size	1	2	3	4	5	6	7
80% MMI	\$45,500	\$52,000	\$58,500	\$65,000	\$70,200	\$75,400	\$80,600

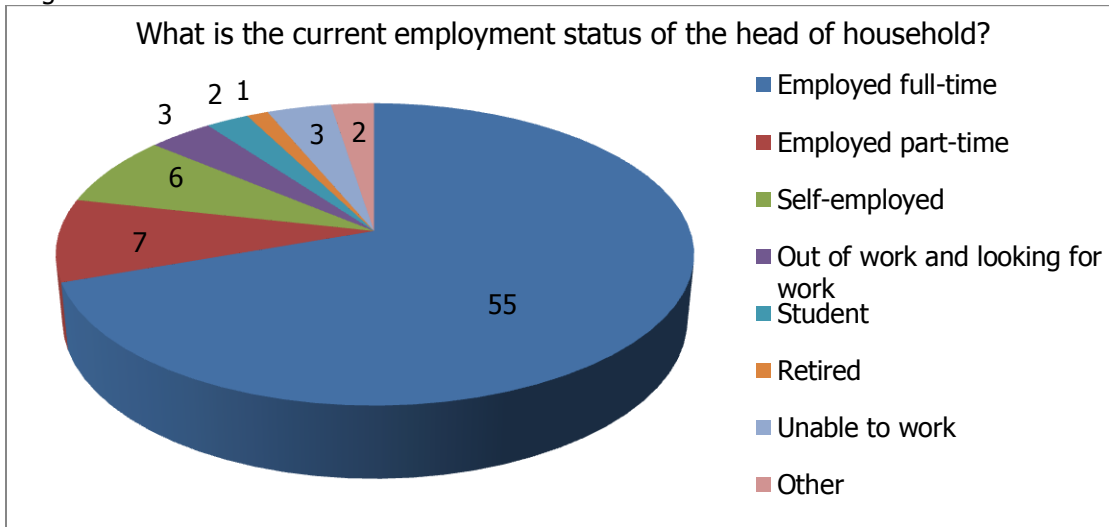
The following proportions of each household size can be identified as clearly earning more than the 80% MMI income limit and earning an income equal to the next greater household size:

- 1 7% (1 out of 15)
- 2 35% (8 out of 23)
- 3 10% (2 out of 20)
- 4 7% (1 out of 14)
- 5 0%
- 6 0%
- 7 0%

These numbers could be a result of homeowners overestimating their total household income or more importantly, the result of increased household income over time after becoming a CLCLT homeowner. This would be a significant trend to verify and would support that owning a CLCLT home has helped households increase their total income over time. This data also doesn't take into account the steady increase in the 80% MMI income limit over time, which could actually decrease the number of households who eventually earn more than the income limit or hide smaller increases in household income that do not supersede this limit.

In regards to the current employment status of responding households, almost 70% reported that their head of household is employed full-time, followed by 9% who are employed part-time, 8% who are self-employed, and 4% who are out of work and looking for work (Figure 11). It can be assumed that the majority of individuals buying a home for the first time are employed full-time both to qualify for financing and to be able to pay their mortgage and other housing costs. Nevertheless, this might not be the case for everyone, so it is encouraging to see a low number of households whose head is looking for work. The employment status of the head of household could also influence the financial impact of homeownership on monthly household income, especially for households that have experienced increased financial stress. Therefore, the CLCLT could facilitate access to employment support and resources to limit this number as much as possible and provide homeowners with the economic stability needed to maintain their homes.

Figure 11.

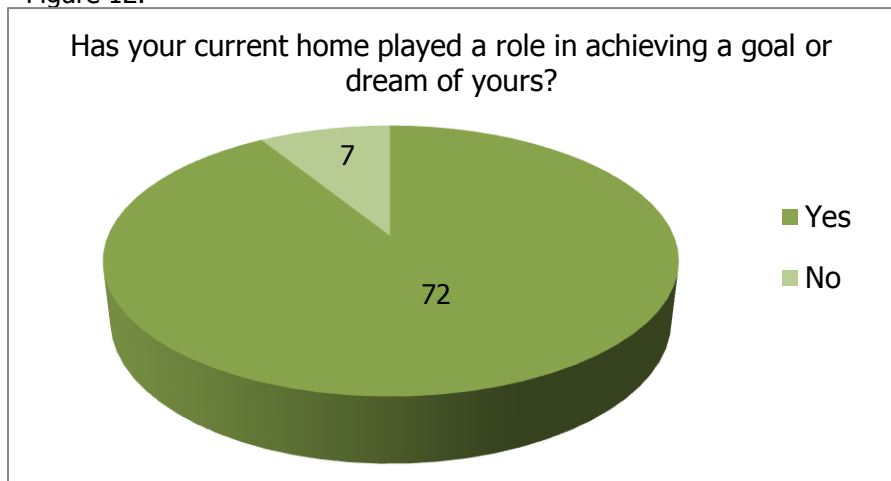


Human Capital

Human capital has to do with the skills and abilities of individuals, as well as their ability to access outside resources (Flora, and Flora). I relate this category with questions regarding opportunities for homeowners to expand their experiences, knowledge, and capabilities either through homeownership or through CLCLT programs and activities.

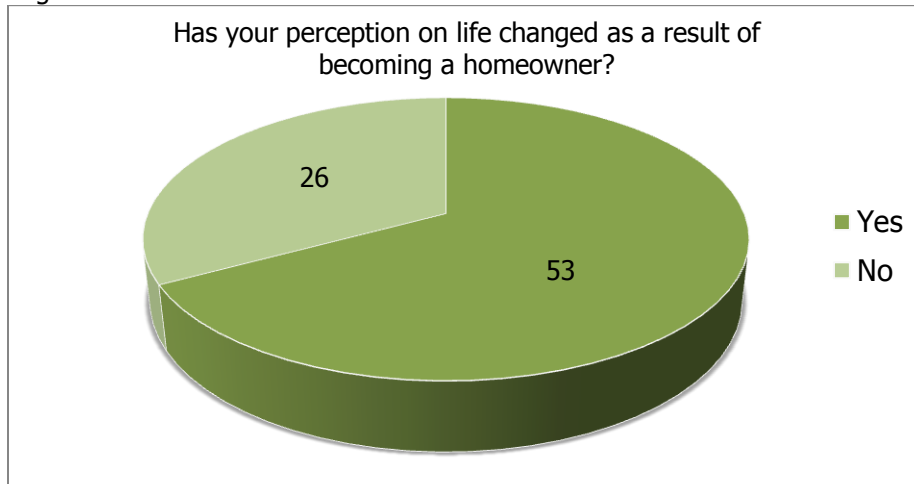
For many individuals, owning their own home is a major life goal. For CLCLT homeowners, 91% reported that their current home has played a role in achieving a goal or dream of theirs, with the majority explicitly indicating that owning their own home was their goal (Figure 12).

Figure 12.



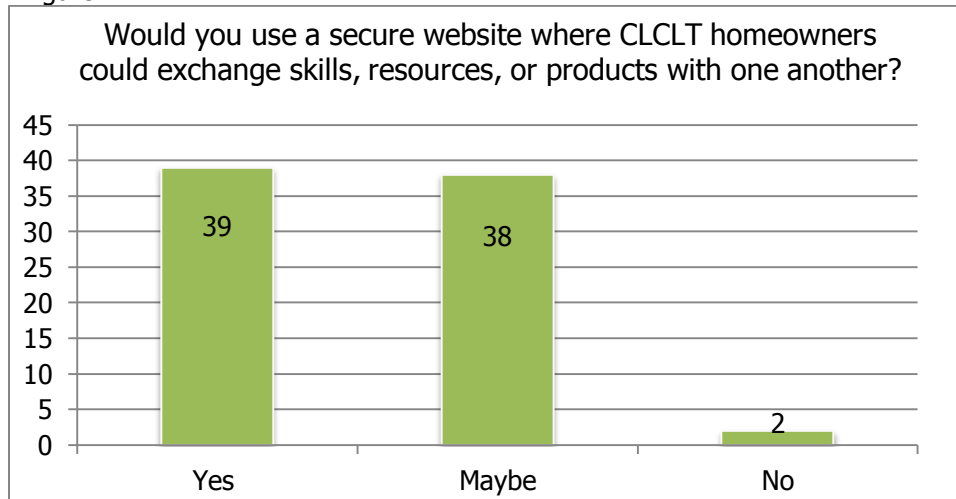
Reaching a life-long goal, such as becoming a homeowner, can be very fulfilling and can change the way an individual sees and thinks about their life and the world around them. The majority of CLCLT homeowners (67%) indicated that their perception on life has changed as a result of becoming a homeowner (Figure 13). The data shows that while for the large majority of respondents whose home helped them achieve a dream of theirs, fewer individuals believed that their perspective on life changed as a result of it.

Figure 13.



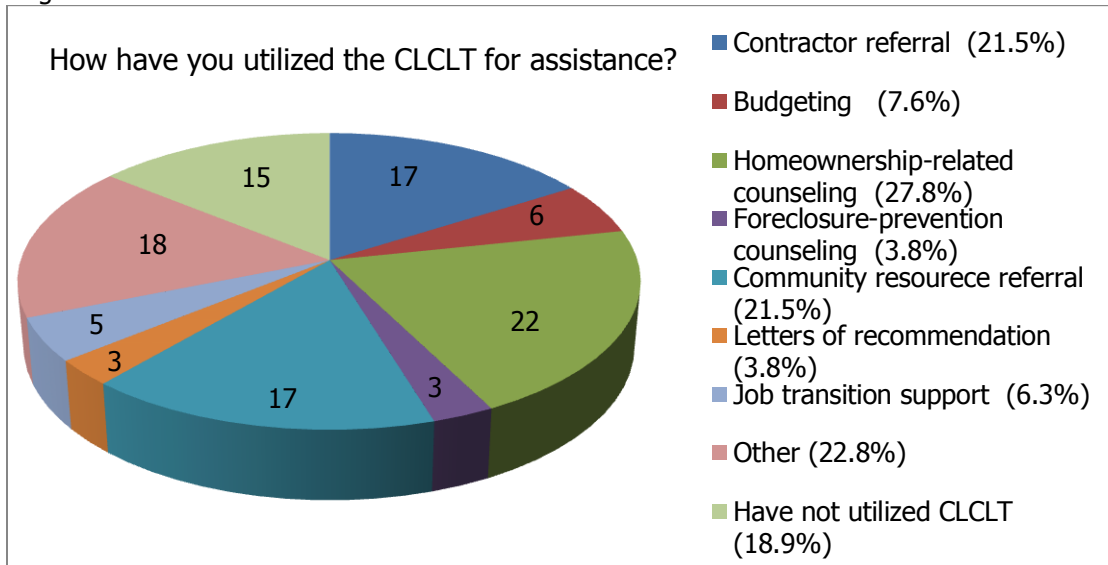
Several staff members indicated that they were brainstorming the idea of creating a website available to homeowners in which they would exchange skills, resources, or products with one another (Figure 14). Respondents were almost split between "Yes" (49.4%) and "Maybe" (48%) responses. Therefore, due to these results it seems advisable to move forward with the creation of the website as a large number of homeowners would be using it. This could also be a good way to strengthen relationships between current and future CLCLT homeowners.

Figure 14.



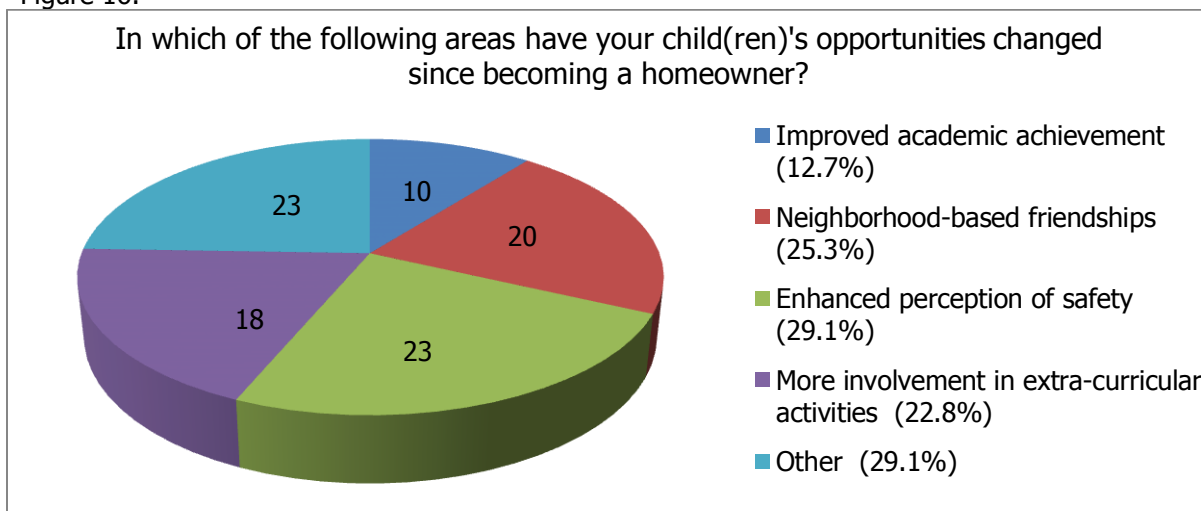
Regarding the assistance provided by the CLCLT to its homeowners (Figure 15), the most commonly-used resources are homeownership-related counseling (28%), followed by contractor referrals and community resource referrals (22%). Important assistance areas receiving fewer responses were budgeting (8%) and job transition support (6%). This data shows that these last two resources could be more formalized and structured so that more homeowners utilize them to help in the areas of financial literacy/preparedness as well as employment support. If homeownership-related counseling already includes budgeting and financial literacy, these areas could be emphasized more. Finally, several homeowners indicated that they did not know that the CLCLT provides all the resources and services that it does. Due to this, it might be helpful for the CLCLT to provide more information on these resources to newer homeowners so that they know what is available to them and that they are utilized more often.

Figure 15.



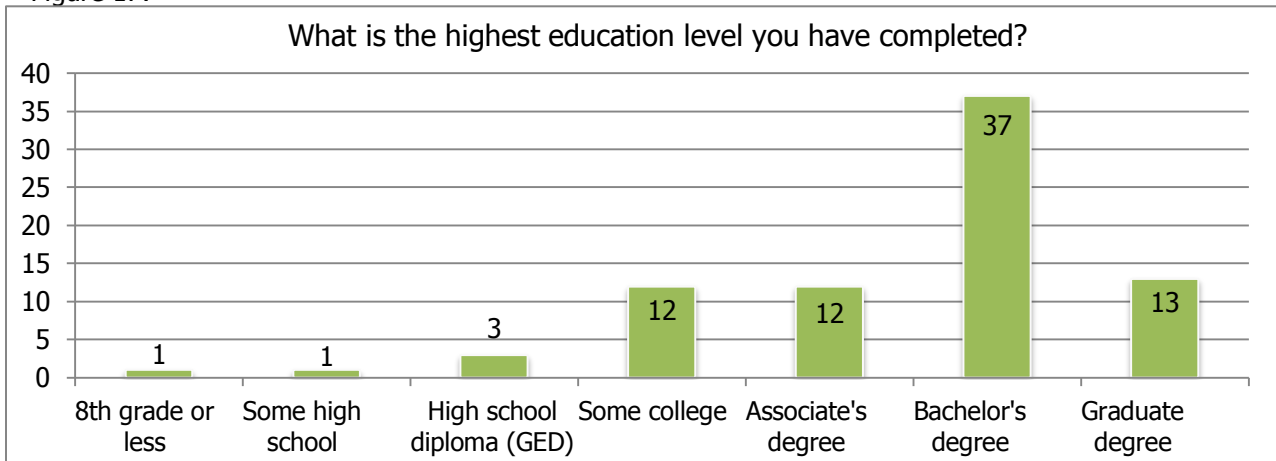
Not only can homeownership have an impact on the head of a household, but on the entire family as well. To find out how the children of CLCLT homeowners were impacted, one survey question asked in what areas parents thought their children's opportunities had changed since becoming a homeowner (Figure 16). The greatest amount of respondents (28%) reported an enhanced perception of safety for their children in their new or current community, followed by neighborhood-based relationships (25%), and finally more involvement in extra-curricular activities (23%). Surprisingly, while a stable home for children usually contributes to improved performance in school, only 13% of respondents indicated that they noticed improved academic achievement among their children. These results could be due to the possibility that academic achievement isn't as consistently visible to parents as the other categories, where children's academics are discussed every couple months with teachers or their children are general in discussing their academic performance with their parents. On the other hand, parents could be more aware of whether or not their children are more active with friends or extra-curricular activities as they usually must supervise or transport them to different places. In addition to this, the cause for the amount of responses indicating an enhanced perception of safety is easy to hypothesize from a parent's perspective; they are most concerned with their children's safety and so they focus on that more so than the other categories.

Figure 16.



Regarding the highest level of education completed by respondents (Figure 17), almost half (47%) indicated that they have obtained a bachelor’s degree, while some college or trade school, associate’s or technical degree, and graduate/professional degree were all reported with similar frequency from 15% to 16%. This data shows that affordable homeownership can be appropriate for a wide demographic range, including those with lower levels of education as well as for those with advanced education levels.

Figure 17.



Social Capital

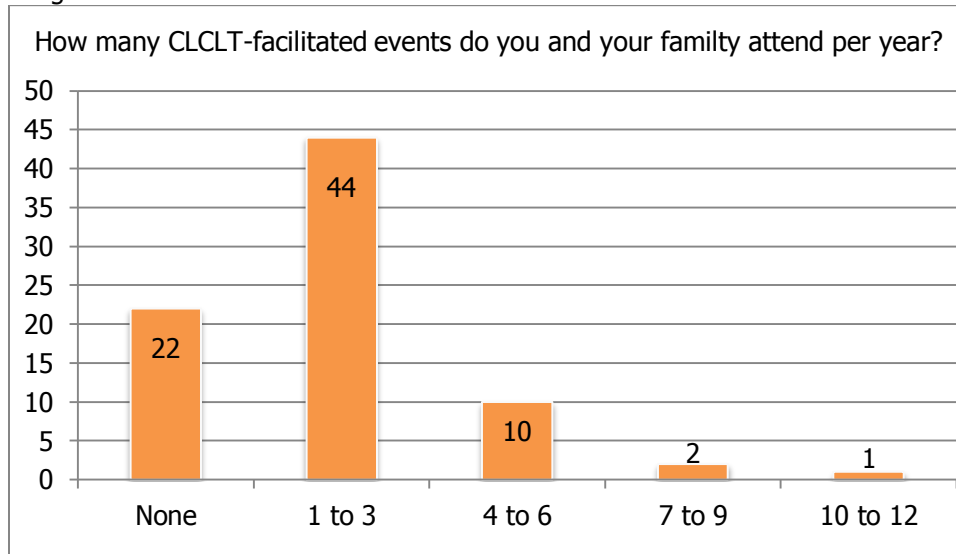
Social capital consists of the connections between people and organizations (Flora, and Flora). I interpreted this category as containing questions regarding the level of access to and interaction between CLCLT homeowners, their individual communities, and the organization, as well as their access to flows of information between each other.

Each year the CLCLT hosts one event each month specifically for its homeowners. From the responses in Figure 18, it is clear that the majority (55%) usually attend between one and three CLCLT-facilitated events per year. Gradually smaller proportions indicated that they attended a higher number of events per month:

- 2. No events attended 29%
- 3. 4-6 events 12%
- 4. 7-9 events 3%
- 5. 10-12 events 1%

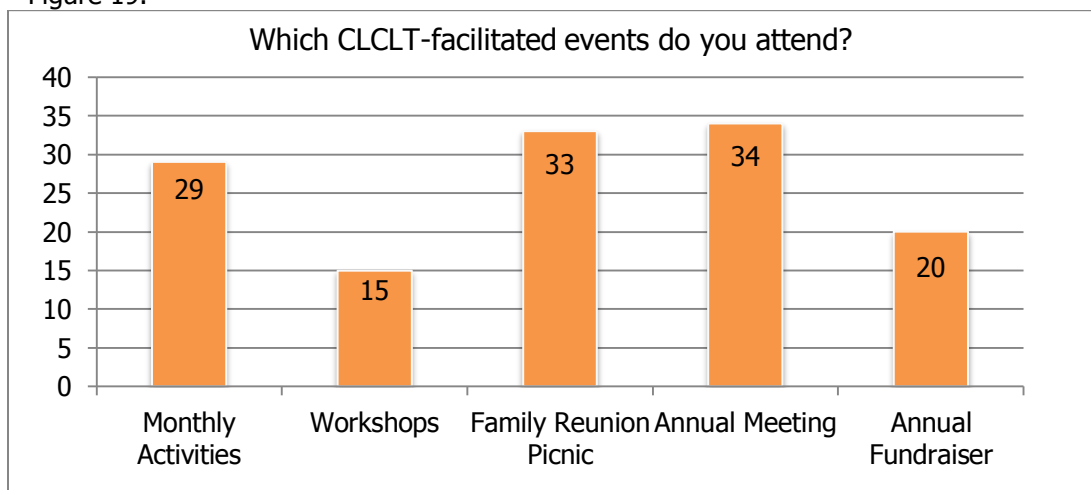
For some homeowners there may be a lack of interest to be involved or a desire to maintain their privacy as a CLCLT member. However, in general I assume that these numbers don’t necessarily reflect a lack of interest or value inherent in CLCLT events. For many homeowners, there could be scheduling conflicts that prevent them from attending as it is difficult to coordinate the personal and work schedules of 125 homeowners in addition to those of CLCLT staff. Another potential factor could be the geographic distribution of CLCLT homeowners. With homes located throughout the city of Minneapolis, the location of an event may not be very convenient for all homeowners as there is no central location they are concentrated around. Due to this, it could be beneficial to select a new time and location for events that will generate the greatest attendance. In addition, promoting events well among homeowners so that they are aware of them and have the opportunity to attend them if they are able to could be advantageous.

Figure 18.



In Figure 19, the distribution of CLCLT events attended by homeowners can be seen. Respondents indicated that the annual meeting is the most-attended event (43%), followed by the family reunion picnic (42%), monthly activities (37%), the annual fundraiser (25%), and finally workshops (19%). The data for the last two events are interesting. The annual fundraiser is one of the CLCLT's most important events of the year as it helps raise funds to support the organization as well as spread awareness to the greater Minneapolis community. Therefore, the number of respondents indicating that they attend it is surprisingly low. Due to this, changes could be made to the event timing and location to make it more convenient for as many homeowners as possible to attend. Also, and more important, is the marketing done to let homeowners know of the event which could be more emphasized. In addition to the annual fundraiser, the number of respondents indicating that they attend CLCLT workshops is very low. It might be beneficial to place more focus on determining the timing and location of these events, as they could improve homeowner knowledge in such things as their financial preparedness and other areas they indicated a desire to learn more about.

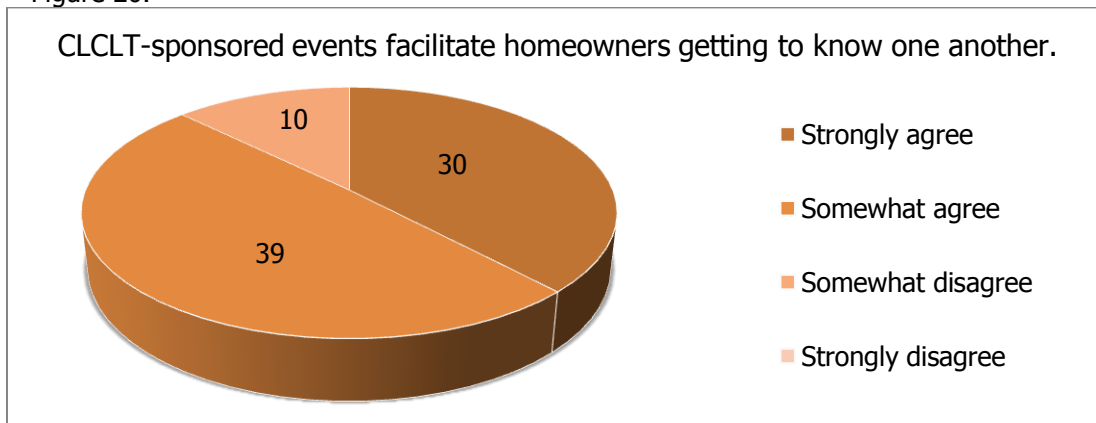
Figure 19.



To understand how homeowners felt CLCLT-facilitated events connected them with other homeowners, the survey asked to what degree respondents agreed with the statement "CLCLT-sponsored events facilitate homeowners getting to know one another" (Figure 20). Almost half of respondents (49%)

indicated that they somewhat agreed with this statement. Following this answer, 38% of respondents strongly agreed with this statement while only 13% somewhat disagreed. While most CLCLT homeowners are geographically dispersed from one another, the CLCLT provides access to a larger social network existing between its homeowners through the organization’s activities and events. To improve homeowner networking and interaction, the CLCLT could incorporate activities within the larger events that encourage different homeowners to interact with others whom they are not familiar with. However, too much emphasis and encouragement in this area might be detrimental as things may seem too structured, so simple steps such as assigning partners at workshops to discuss questions pertaining to the specific topic or assigning groups at events to spend time with could work. In addition to this, the organization could also develop activities, such as block events, that connect CLCLT homeowners living in close proximity to one another more with each other.

Figure 20.



In the survey, several homeowners reported an increased sense of community since becoming a CLCLT homeowner which can impact a household’s level of community involvement. Regarding monthly volunteer hours with the CLCLT (Figure 21), homeowners indicated the following distribution:

1. Have not volunteered yet 78%
2. Less than 5 hours 19%
3. 5-10 hours 1%
4. 11-15 hours 1%

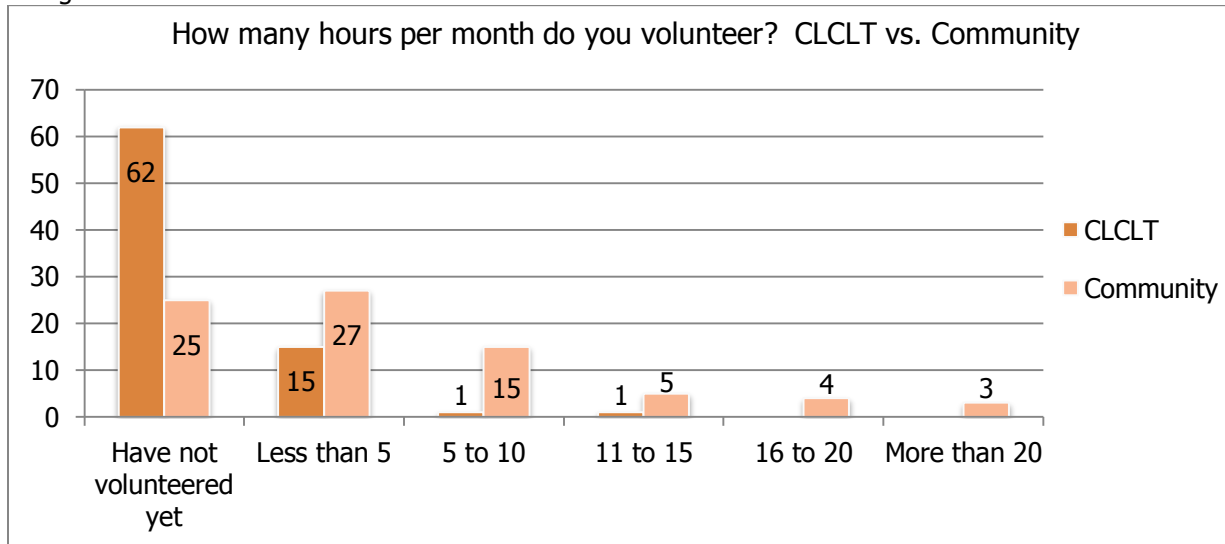
This could be an indication that volunteer opportunities are not clearly communicated to homeowners and therefore many don’t know about them, that the opportunities are limited, or that many homeowners are busy with time conflicts.

Regarding monthly involvement in the local community (Figure 21), respondents indicated an overall higher level of involvement:

1. Less than 5 hours 34%
2. Have not volunteered yet 32%
3. 5-10 hours 19%
4. 11-15 hours 6%
5. 16-20 hours 5%
6. More than 20 hours 4%

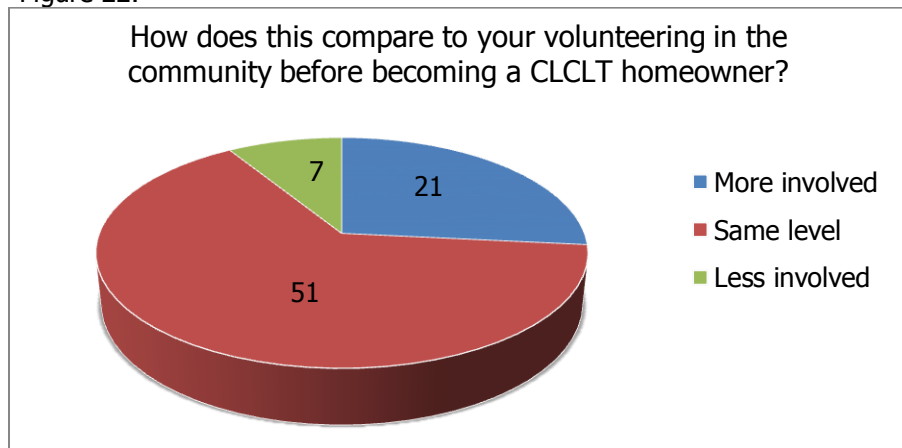
Here the data shows that most respondents are more involved in, and therefore more connected to, their local community in which they live than they are with the CLCLT. Geographic location could play a strong role; homeowners in most situations feel more connected with the community they live in rather than with a geographically-dispersed community, such as the CLCLT and its homeowners.

Figure 21.



Despite the differences between volunteering with the CLCLT and in their local communities, the majority of respondents (65%) indicated that becoming a homeowner did not change their level of community involvement (Figure 22). However, more than a quarter of respondents (27%) did report that they have volunteered more since becoming a CLCLT homeowner. This supports the belief that a greater sense of community through homeownership can produce greater community involvement. However, it really depends on the individual and on how homeownership changes them emotionally and mentally; some individuals are really encouraged by becoming a homeowner that they can have a larger impact in their local community, while others aren't impacted in the same way. For some, homeownership can even produce greater isolation from the community, shown by the 9% of respondents reporting they are less involved than before becoming a homeowner.

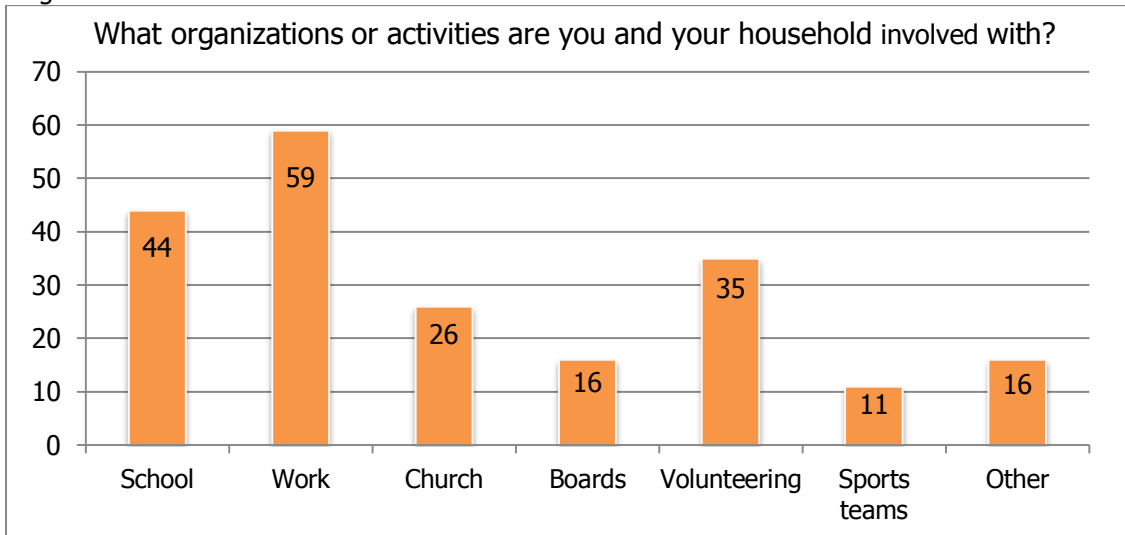
Figure 22.



Even though not all homeowners volunteer, all of them are involved in some way with the greater community (Figure 23). From the most- to least-indicated, homeowners reported involvement in:

1. School 56%
2. Volunteering 44%
3. Church 33%
4. Boards 20%
5. Sports teams 14%

Figure 23.

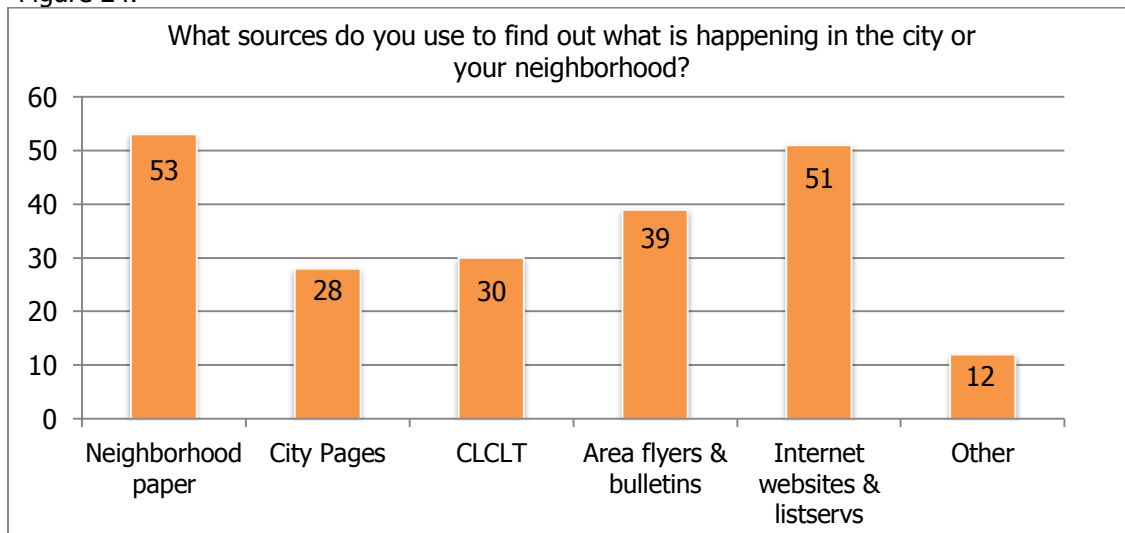


Finally, the organization wanted to find out how CLCLT homeowners find out what is going on in Minneapolis or their local neighborhood (Figure 24). From the most- to least-indicated, homeowners indicated that they get their news from:

1. Neighborhood paper 67%
2. Internet websites and listservs 65%
3. Area flyers and bulletins 49%
4. CLCLT 38%
5. City Pages 35%

Here the data seems to again support homeowners' potentially greater connection with their local community, this time through the greater utilization of its news sources than those of the CLCLT. At the same time however, almost the same proportion indicated using the internet to obtain information, where a connection isn't impacted by geographic proximity. Therefore, the CLCLT should utilize more online media to let its homeowners know about what is going on in the city as well as with the organization, and should consider disseminating its information on a more consistent basis.

Figure 24.



Qualitative Responses

In addition to the quantitative questions analyzed above, there were questions that were only qualitative in nature. For these questions, I identified the main themes of each set of question responses, then quantified, summarized, and analyzed them.

1. Has your current home played a role in achieving a goal or dream of yours?

From the 48 homeowners providing responses indicating that their home has played a role in achieving a goal of theirs, 21 individuals (40%) explicitly stated that owning their own home was a dream that they had achieved. This data shows how homeownership is considered the preferred form of housing for all households in the U.S. Although only 40% explicitly stated that purchasing their own home was a goal of theirs, it is possible that all respondents had this goal. Despite the preference of homeownership however, many low- and moderate-income households are restricted by financial or other limitations that the CLCLT helps them to overcome.

Following this, 14 homeowners (29%) reported that stability and security for their family was a goal achieved through their new home. This reflects how owning a home can be psychologically beneficial for individuals and families that are able to "put down roots" and establish and invest themselves in a community, school, and circle of friends, instead of having to move to a different community and reestablish themselves again.

Finally, 5 respondents (10%) reported greater community involvement as a goal achieved through their new home. This could also be related to greater stability provided by homeownership. When an individual knows they will be in a neighborhood for a long time, they feel like they are a greater part of that community. Therefore, they will invest more and care more for it than someone who is unsure of how long they will live there for. This can provide a great community benefit that can improve and strengthen neighborhoods over time.

"We have talked about buying a home together for a while but didn't think it would be possible based on our income and the general economy. Working with the land trust has helped us reach a life goal, and has provided a stabilizing force. Our son now gets to grow up in a house that we own and can invest in."

"Becoming a homeowner was definitely a goal achieved. Becoming a homeowner is not the easiest process and takes time, diligence, and discipline. However, the reward is a payoff and it helps you become more self-sufficient."

"My dream was to give my children the sense of safety and stability that owning an affordable home brings. They are growing up in a home near their school and friends; a home in which we wouldn't be able to afford living in without the help of CLCLT."

2. Has your perception on life changed as a result of becoming a homeowner?

31 individuals provided responses explaining how their perception on life has changed as a result of becoming a homeowner. 11 of these individuals (36%) indicated that their perception on life is now more positive; they have a greater sense of control over their lives and have more stability. This data could show how a feeling of connection and ownership isn't found with rental housing to the same level as with homeownership.

Following these responses, 8 respondents (26%) indicated that they now feel a greater sense of responsibility and commitment, including financial commitment and responsibility, as well as maintaining one's home. It is hard to determine whether homeownership causes people to become

more responsible and committed or whether individuals who are more responsible are more likely to become homeowners. I believe it is a combination of both situations. Perhaps not the most responsible people are able to purchase their own home, and as it is something they want to hold onto they realize the level of responsibility necessary in order to do so. On the other hand, a more responsible individual can purchase a home as well and will maintain this attitude in order to maintain and hold onto their home.

Next, 5 respondents (16%) reported that they both now believe more in themselves and in what they can accomplish, as well as feel more connected to their community. For many who didn't believe they could, owning a home can be a huge accomplishment. As it could once be something thought to be impossible, an individual may now believe they can do other things that were also believed to be impossible, creating a greater sense of self-empowerment. Regarding stronger connections with their community, individuals feel more invested in their community and realize the importance of developing community relationships with neighbors, businesses, and other stakeholders as one respondent indicated.

Finally, 2 of these respondents (7%) noted a tendency to focus more on the future and long-term planning. As homeowners expect to be in a community for a long time, it is possible for them to make longer-term decisions regarding starting a family, how they can contribute to the community, and saving up equity for the future instead of having to concern themselves with the possibility of having to relocate.

"There is more responsibility with homeownership. We get to make the decisions; we have to take care of every last detail. It is an empowering, overwhelming, and educational experience. Our eyes are opening to all the work associated with maintaining a home, and we are enjoying every step of the journey so far."

"I'm more aware of the importance of the community we live in. Forming relationships with neighborhood residents and businesses wasn't on my radar as much when I rented. I also take more pride in caring for our space- upkeep, repairs, landscaping/gardening have offered me the chance to grow and learn new things."

"It (owning a CLCLT home) has taken my desire to serve my neighborhood to a whole new level. It has also changed my perception of time, made me feel more patient and take a long-range view on plans/goals."

3. Please share your biggest financial revelation as it relates to homeownership.

74 homeowners shared their biggest financial revelation relating to homeownership. 20 of these respondents (27%) both indicated that their biggest financial revelation had to do with the importance of saving money to help maintain one's home and the impact of changing housing payments. From those reporting changing housing payments, 55% indicated an increase or fluctuation in payments, while 45% indicated lower housing payments. Financial savings to maintain a home can be considered one of the most important factors of homeownership as a home's structural soundness has implications for a household's physical and financial well-being. Due to this, careful planning is needed in this area for new homeowners. Positive changes in home payments can be reflective of the cost benefits of paying a monthly mortgage payment instead of rent, where individuals were spending more on housing before. Negative increases in home payments are harder to prepare for as each individual home will have unique costs for different aspects such as utilities and property taxes, and because changes in home value are impacted by larger external forces. A gentrifying neighborhood is typically an improving neighborhood, but at the same time it can mean increasing taxes for first-time, low- and moderate-income households.

Following these responses, 16 respondents (22%) reported unexpected expenses and repairs as their greatest financial revelation. These individuals stated how as a new homeowner there are so many expenses that it is hard to take each one into account beforehand. This reinforces the importance of financial planning, budgeting, and savings to account for unexpected expenses and repairs.

Next, 10 respondents (14%) indicated that greater overall financial responsibility was their biggest financial revelation, determining whether or not an individual will hold onto their own home. This realization takes into account again the necessity to plan financially and save money for covering housing costs.

Finally, 7 respondents (9%) reported the personal responsibility and initiative for home maintenance as their biggest revelation. The fact that there is no longer someone else in charge of repairing things as there is in rental housing can be an important shift for new homeowners. It is now the responsibility of the homeowner to assess what needs to be fixed, finance the repair, and in some cases complete the repair themselves.

“Everything costs more than we think! Simple projects seem to turn into bigger ones, and the little things may not get done because the time and money are not available when needed, but I feel like the money that is spent isn't wasted; it feels like an investment in our quality of life.”

“Buying this house is making me think really critically about living in my means. I want to spend money on things that really matter and save what I can for emergencies or home improvements. It has also decreased my monthly payments significantly and has allowed me to dream about what I want to use the money I am saving for.”

4. How did you learn about the CLCLT?

From the 79 homeowners providing responses, individuals indicated learning about the CLCLT through:

1. Friends	27%	(21 out of 79)
2. A homeowner workshop	22%	(17 out of 79)
3. Urban Homeworks	14%	(11 out of 79)
4. Other non-profits	11%	(9 out of 79)
5. Realtors	8%	(6 out of 79)
6. Internet	6%	(5 out of 79)
7. Flyers	6%	
8. CLCLT staff	6%	

From this data, it is apparent that the majority of individuals found out about the CLCLT indirectly. The fact that the CLCLT is among the least-used sources promoting itself indicates that the organization could develop a new marketing strategy to advertise itself throughout the city to low- and moderate-income residents. This could include utilizing increased advertising through housing resource organizations and coming up with strategies to promote itself directly to low- and moderate-income households interested in purchasing a home.

5. Why did you choose to buy a home through the CLCLT?

Among the 79 respondents, 50 of them (63%) cited its affordability as the main reason for purchasing a home through the CLCLT. Most respondents explained that homeownership through the CLCLT was the only way they would be able to purchase their own home. This is the organization's strongest benefit; it is capable of filling the financial gap needed for low- and moderate-income households to purchase their own home with its affordability grants.

The second most-reported reason for purchasing a home through the CLCLT was identification with its mission (18%). These 14 respondents related strongly with the CLCLT's mission of providing perpetually affordable housing for Minneapolis residents and some wanted to provide other households the same opportunity they were offered through the CLCLT.

Following this, 5 respondents (6%) were attracted by the support provided by the CLCLT. Unlike traditional means of obtaining a home mortgage through a lender, the CLCLT offers a safety net for homeowners beyond the time of purchase, supporting them in order for them to succeed homeownership.

Finally, the same proportion of respondents (6%) indicated that they purchased their home before even knowing it was a CLCLT home.

"I believe in the core values of CLCLT, it made financial sense, and it felt safer to have an organization behind me that is sincerely interested in my success as a homeowner and community member."

"We would not have otherwise been able to afford a home and we liked the mission of perpetual affordability. Knowing that another person/family will have the same opportunity when we sell made us feel like we were part of the solution to affordable housing."

"I am in total alignment with the values and mission of CLCLT. I want to be a part of something bigger than just me. I want to own and love a home that will stay affordable in perpetuity."

6. As a CLCLT homeowner, what does a relationship with the organization mean to you?

From the 78 respondents that answered this question, 39 individuals (48%) indicated that a relationship with the CLCLT represents homeowner resources and support. One respondent stated that unlike a bank or any other organization, the CLCLT is the only one that supports its homeowners after the purchase of their home. Respondents indicating this ranged from those using the CLCLT only when they have questions to those considering it a vital necessity. Homeownership is an exciting and often scary experience for new homeowners with the numerous problems and issues that can arise. In a situation like this, it is calming to know that there is an organization that is familiar with the individual and which the individual is familiar with that is there to support them.

This was followed by 14 respondents (18%) indicating that the CLCLT made them feel more connected with or made them want to be more involved in their community. The existence of CLCLT's support and resources, as well as the shared experience of purchasing and owning a CLCLT home connects most households with the organization's own social network. This can also be an emotional attachment for some homeowners as individuals feel like they are a part of something bigger than themselves. It does depend, however, on the individual as there were some homeowners who value their privacy and choose to maintain their distance from the organization.

Another 10 respondents (13%) reported that their relationship with the CLCLT has meant new friendships and networking opportunities. For any homeowner, the organization introduces them to a new network of other homeowners and staff members who can provide access to other networks. However, these were individuals for whom the CLCLT has played a great role in their lives. This shows that the level of the CLCLT's impact in one's life is mainly dependent upon a homeowner's necessity and their desire to engage themselves with the organization and in its community.

Next, 9 respondents (11%) reported an urge to promote the organization's mission, acting as a steward for affordable homeownership through the CLCLT. Many homeowners identified strongly

with the CLCLT's mission and having received the opportunity to purchase their own home, they want to pass it on to others.

Finally, 7 respondents (9%) indicated that a relationship with the organization has empowered them through improved confidence, security, or opportunities.

"It means a lot to me because the organization is helping families be stable, stay in communities that they love, keeping people connected, providing opportunities that might not be there otherwise."

"I feel like the land trust is always in my corner. I feel supported and like part of a community. The land trust employees really love what they do, and it shows!"

"It means a lot because it allows me to give back the gift I received from the organization as well as empowers me to help others and my community; to show up and be present in what is happening around me."

"The CLCLT has become much more to me than just an affordability program. They have a great community and resources to help empower homeowners."

"My relationship with CLCLT is a family relationship. I trusted the staff, I believed that their goals are noble and they're always there for me and my sons."

7. What new workshops or monthly events would be beneficial to you for the CLCLT to host?

From the 79 survey respondents, 38 individuals explicitly suggested new workshops or monthly activities for the CLCLT to host:

1. DIY maintenance & repair workshops	37%	(14 out of 38)
2. Budgeting & financial planning/literacy workshops	24%	(9 out of 38)
3. Landscaping/gardening workshops	21%	(8 out of 38)
4. Physical/leisure activities	13%	(5 out of 38)
5. Community networking events	13%	
6. Skill shares	13%	
7. Reselling your home workshops	8%	(3 out of 38)

From this data, it is evident that home maintenance and finance are the most important topics for new homeowners. Therefore, the CLCLT could incorporate these into their programming more. It might also be worthwhile to compile a list of monthly event or workshop suggestions over time to track how homeowner preferences change and to efficiently plan new workshops and events accordingly.

8. If possible, please share an example of how a CLCLT-facilitated event connected you with another CLCLT homeowner.

From the 38 homeowners who shared an example of a situation in which they connected with another CLCLT homeowner, 17 individuals (45%) explicitly reported connecting socially with new homeowners through CLCLT-facilitated events. Among these events, the most reported were the annual picnic and the annual meeting.

These responses were followed by 9 individuals (24%) reporting that they have not been able to attend any events yet. However, from this group 5 individuals strongly agreed that CLCLT events facilitate homeowners getting to know each other, 2 somewhat agreed with this statement, and 2

somewhat disagreed with it. This could show that the majority of these individuals would like to attend events, but have been unable to so far.

Next, 5 respondents (13%) reported that they became more connected to other homeowners outside of CLCLT events by recognizing other CLCLT homeowners in their daily routines, including at church or at work.

Finally, 3 individuals (8%) both reported being connected professionally, either through better networking, job opportunities with the CLCLT, or volunteering as well as interacting more with homeowners that they knew previously.

Limitations of the Survey Results

When analyzing the benefits of homeownership, it is very hard to isolate it as the only factor attributed to changes in an individual's life. While becoming a homeowner may cause changes in an individual's financial stability, employment, and their children's opportunities, there is a vast array of other external and internal factors that can play a role as well. This is partly due to the fact that while we would like to generalize the life situations of all homeowners for analysis purposes, each individual homeowner and family is unique, with a unique historical development and their own unique set of forces impacting them that would be very difficult to simplify. In addition to this, homeowners themselves may attribute a change in their lives to becoming a homeowner while in reality there might be other reasons for such results or they may not attribute a change to homeownership that is a result of it.

Due to this, the responses provided by homeowners in this survey are subjective in nature, as is the case with most surveys. An individual other than the respondent, such as a family friend or significant other, may answer each question differently as they see things from a similar, yet different perspective. They also may take into consideration certain things that the respondent did not due to personal values or biases. While there is an advantage to being able to analyze the impacts of homeownership through an objective lens, removing biases and emotions that can skew responses, it eliminates the direct experience that an individual goes through as a new homeowner. Therefore, homeowners are in the best position to evaluate the different aspects of their own lives while undergoing the challenges and rewards of becoming a homeowner.

Some of the question responses were limited by response options that didn't capture more detailed, individual information and data. For certain questions, homeowners may have had to simplify or generalize their experiences to be able to relate it with one of the response options. In this way, a more quantitative question may limit the amount of detailed information the CLCLT can collect regarding homeowner experiences although it provides data that is easier to track over time. Specifically regarding questions relating to financial preparedness, there could have been a more detailed spectrum of possible responses available for homeowners to choose from that would capture more detailed information. However, this was limited by the practicality of data recording and the time demand concern for homeowners completing the survey. Also, in the process of quantifying the qualitative responses of homeowners, I had to generalize and simplify some of them in order to be able to categorize them into general themes for analysis. Once again, this was another area in which greater detail from homeowner responses was lost due to data analysis purposes.

While there was a large improvement in the response rate between the 2012 survey and the previous one, increasing from 40% to 63%, the survey results still do not represent all CLCLT homeowners. Due to this, the proportion of homeowners not completing the survey (46 out of 125) leaves a gap in which trends can only be generalized without actually knowing how these homeowners' responses would impact the current observable trends. For certain questions, specifically several of the open-ended qualitative ones, there was an even smaller proportion from the 79 individuals providing responses. Therefore, it must be realized that only hypotheses can be made about the data that was not collected during the

survey; it is easiest to project trends from data collected for all homeowners, but in reality it is possible that data from non-responding homeowners could alter them drastically.

Recommendations for the CLCLT

Despite the limitations mentioned above, the results of the CLCLT's 2012 homeowner survey provide an insight into the impacts of the organization in the lives of its homeowners. It shows support for the CLCLT's mission and reveals ways in which their programs and services can be improved upon.

1. Work towards implementing a better outreach strategy. If not to increase the number of homeowners served by the organization, it can create more awareness of its mission among the Minneapolis community which could improve the possibility of outside funding. A more visible organization will be one that is more worthwhile investing in from a funder's perspective, both in displaying its impacts to the community as well as the possibility for future growth and expansion. Steps to do this include:
 - Expand the number of neighborhood organizations and information sources that the CLCLT advertises through, especially neighborhood newspapers and internet websites
 - Advertise new homeownership opportunities more visibly in local communities, collaborating with real estate agents
 - Educate a greater number of real estate agents about the CLCLT for potential buyers
2. Continue to emphasize maintenance/repair and financial planning/budgeting support for new homeowners in the form of homeowner workshops, available working knowledge among staff, and resources to facilitate access to. From survey responses, home maintenance and repairs as well as saving money to maintain a home are the two biggest aspects of owning a home for new CLCLT homeowners. Therefore, the organization should increase its focus in these areas to better assist its members.
3. Complete intake analysis to gauge the preparedness of its applicants prior to homeownership in order to better prepare CLCLT members financially for homeownership. It could then provide these individuals with financial classes or information based on their level of preparedness in order to better prepare them for the financial requirements and expectations of homeownership. The organization could then do a similar analysis at certain time intervals for a determined length of time after the time of purchase to see how new homeowners are doing financially during the early months and years of homeownership.
4. Proceed with the development and implementation of a secure website where homeowners can share their skills, resources, and products with one another. Respondents were divided in half between "Yes" and "Maybe" in regards to utilizing the website, so most likely a majority of homeowners would use it. This website would also be another resource for CLCLT homeowners, allowing them to have questions answered at the same time as expanding their own knowledge or further developing their skills. In addition to this, it would be a way for homeowners to learn more about each other, learn whether or not they share similar interests, and strengthen relationships and friendships within the CLCLT community.
5. Structure workshops and monthly activities better to provide facilitated homeowner interaction as a way of better connecting homeowners to one another at CLCLT-facilitated events. Steps to do this could include:
 - Assign homeowners a partner at workshops to go over situational problems that relate to specific topic with

- At larger events, assign homeowners groups in which there are homeowners who are not familiar with one another to interact with for the majority of the event
6. Advertise volunteer opportunities with the CLCLT better to homeowners. While 78% of respondents indicated not having volunteered yet with the organization, almost 70% volunteer some amount of time in their community on a monthly basis. This shows that, 1) there aren't many volunteer opportunities available with the organization, 2) they aren't at convenient times, or 3) they aren't advertised well to members. As it is difficult to schedule events that meet the availability for all homeowners, the best way to bring more awareness to volunteer opportunities would be disseminating them through the monthly newsletter and member listservs. Another way to increase involvement would also be to provide incentives for homeowners who volunteer. This could help increase volunteering with the CLCLT and further strengthen relationships among staff and homeowners.
 7. Adjust the timing of monthly workshops. As respondents indicated attending monthly workshops the least, a change in the day or timing must be done so that first, there is better attendance, and second, more homeowners benefit from them and learn more about the topics they want to. Many of the "new" workshops respondents indicated they would like to see have already been offered in the past, so scheduling workshops at as convenient a time as possible and advertising them clearly will help increase the impact of workshops. In addition to this, other ideas for new workshops not held before should be taken into consideration.

Benefits of the CLCLT

Above and beyond all other services and resources that it provides, the CLCLT offers affordable homeownership to low- and moderate-income households who could do so no other way without the assistance of its affordability grants. With the opportunity to purchase their own homes, low- and moderate-income households are provided with security and stability for themselves and their families. They are able to "put down roots" in a community for an extended length of time, and for some the rest of their lives. In these communities, they are able to invest more in their homes, their neighborhoods, and themselves.

The CLCLT is the only model of affordable housing that provides homeowners ongoing services and support in order for them to become successful homeowners and community members. Other organizations focus only on the financing and construction of a home. Once a family moves in, they are left on their own to weather the trials and tribulations of homeownership. With the CLCLT, staff is available to homeowners whenever they have questions or are in need of assistance as they proceed through the challenges that homeownership may pose. In this way, the organization provides its members with a safety net and peace of mind as it is there to make sure that they succeed in homeownership. For some homeowners, the support offered by the CLCLT makes them feel like a part of the larger organization's community while others have created lasting friendships with staff members.

In addition to providing resources and support, the CLCLT works to better connect each homeowner with one another through organization events and networking. This provides another network of support among CLCLT homeowners who are all going through similar experiences. This mutual exchange of support helps improve the capabilities of CLCLT members, giving them the possibility of having a larger impact in their own lives, in those of their family, and those of others.

Financially, affordable homeownership through the CLCLT offers ways of accumulating wealth through increased savings, causes homeowners to feel that money spent is more worthwhile as it is an investment in their home, and allows them to plan financially for the future. This includes planning for their children's future as well. Due to this and the greater stability provided by homeownership, the

children of CLCLT homeowners are given opportunities to become involved in their community, develop lasting friendships, and have a community in which they will grow up and can call home.

This support provided by the CLCLT to its members and their families combined with the sense of accomplishment in realizing their dream of purchasing their own home empowers homeowners to be more involved and connected with their local communities, to pursue other personal goals and aspirations, and to act as stewards for the CLCLT by providing others with the same opportunity of affordable homeownership that they were given. The CLCLT fulfills a great need by providing a stabilizing force for individuals and families through affordable homeownership, allowing them to live in the communities that they want to and providing them with the opportunities to lead meaningful and rewarding lives.

Appendix 1: 2012 Homeowner Survey Questions

Section 1: Household and Homeownership Experience

1. Has your current home played a role in achieving a goal or dream of yours?
2. Has your perception on life changed as a result of becoming a homeowner?
3. In which of the following areas have your child(ren)'s opportunities changed since becoming a homeowner?
4. How many times per week do you use public transportation?
5. If using public transportation routinely how has access to public transit changed since becoming a CLCLT homeowner?
6. Based on your experience to date, to what extent do you think you were financially prepared for homeownership?
7. Please share your biggest financial revelation as it relates to homeownership.
8. How well-prepared were you, or are you, to plan or address home maintenance and repairs?
9. How has homeownership impacted your monthly household budget?
10. How do you think your employment opportunities have changed since becoming a CLCLT homeowner?
11. Would you use a secure website where CLCLT homeowners could exchange skills, resources, or products with one another?

Section 2: Organization

12. How did you learn about the CLCLT?
13. Why did you choose to buy a home through the CLCLT?
14. As a homeowner and a member of the CLCLT, what does the relationship with the organization mean to you?
15. How many CLCLT-facilitated events do you or your family attend per year?
16. Which CLCLT-facilitated events do you attend?
17. What new workshops or monthly events would be beneficial to you for the CLCLT to host?
18. How many hours per month do you volunteer with the CLCLT?
19. CLCLT-sponsored events facilitate homeowners getting to know one another.
20. If possible, please share an example of how a CLCLT-facilitated event connected with another CLCLT homeowner.
21. How have you utilized the CLCLT for assistance?

Section 3: Community Involvement

22. What sources do you use to find out what is happening in the city or your neighborhood?
23. What organizations or activities are you and your household involved with?
24. How many hours per month do you volunteer in the community?
25. How does this compare to your volunteering before becoming a CLCLT homeowner?

Section 4: Household Demographics

26. How many people are currently living in your household?
27. What is your current total household income?
28. What is the current employment status of the head of household?
29. What is the highest level of education you have completed?

References

Flora, Cornelia, and Jan Flora. "Community Capitals." *Department of Sociology, Iowa State University*. Iowa State University, 2008.

"FY 2012 Income Limits Documentation System." *U.S. Department of Housing and Urban Development*. U.S. Department of Housing and Urban Development, 13 Dec 2011.