

Report on Homeowner Survey Responses for Dayton's Bluff NHS

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A mailed-questionnaire survey of 33 families who had purchased homes in the Dayton's Bluff neighborhood of Saint Paul with the assistance of the Dayton's Bluff Neighborhood Housing Services (DBNHS) was conducted in 1999.¹ This report summarizes the findings of that survey.

Methods

Questionnaires were mailed out in February 1999. A follow-up post-card was sent to each household one week after the initial questionnaire was sent. The post-card reminded the households about the questionnaire and thanked them in the event that they had already completed the questionnaire. Two weeks after the post-card was sent, a second questionnaire was mailed to those who had not responded. A total of 33 families were included in the sample. Twenty-four (24) returned completed questionnaires, for a response rate of 70 percent.

Findings

Respondent characteristics. Seven of the 24 respondents (29%) were Southeast Asian immigrants, four (17%) were African-American, and the rest (13) of the respondents were white (54%). For most of the substantive findings reported below, a separate report of the SE Asian respondents will be provided. The response rate for SE Asians was higher than for the sample as a whole, 87% of the SE Asians surveyed returned a completed questionnaire, compared to 68% of non-SE Asian households.

The average age of respondents was 36, and ranged from a high of 49 to a low of 24. There was no significant difference in age between SE Asian and other respondents. Most of the respondents (58%) were female, though there was a large difference according to ethnicity. Among SE Asian respondents, 71% were male, while among African-Americans and whites, only 29% were male.

Only 30% of the respondents reported more than two adults over the age of 18 living in the household. But among SE Asians, 72% of the respondents (5 of 7) reported more than two adults in the household (three SE Asian respondents, or 43% of all SE Asian respondents, reported six adults in the household).

Respondents reported an average of 2.4 children under the age of 18 in their households, ranging from no children in four households to nine children in one respondent-household. Again, there was a large difference between the SE Asian respondents and others. SE Asian households averaged 4.7 children while other families reported an average of 1.5.

Seventy-nine percent (79%) of the respondents are married, with 21 percent being single, widowed, or divorced. SE Asian families are slightly more likely to be married than

¹ The Dayton's Bluff survey was part of a larger survey of homebuyers in Minneapolis and Saint Paul.

the rest of the respondents (86% to 76%). Table 1 presents the demographic characteristics of the sample.

Table 1: Respondent demographics by ethnicity.

	Total	SE Asian respondents	Other respondents
White	13 (54%)	-	-
African-American	4 (17%)	-	-
SE Asian	7 (29%)	-	-
Average Age	36	37	35
Number of adults in HH	2.5	3.9	1.9
Number of children in HH	2.4	4.7	1.5
Married	19 (79%)	6 (86%)	13 (76%)
Single/widowed/divorced	5 (21%)	1 (14%)	4 (24%)

There is a wide range of educational experience among the respondents. Overall, 26 percent have a high school equivalency or less, 30 percent have a technical college degree or some college experience, and 43 percent have a college post-graduate degree. The SE Asian respondents, on the average, have less extensive formal education than the others. Half of the SE Asian respondents lack a high school degree or equivalency, compared to none of the other respondents. At the other end of the scale, 48 percent of the non-SE Asian respondents have at least a college degree compared to 33 percent of the SE Asian households.

The income breakdown of respondents is shown in table 2. Though there is a fairly even distribution of income across the categories, there are differences by ethnicity. Seventy two percent of the SE Asian families have incomes less than \$50,000 compared to 53% of the other respondent households. Twenty four percent of the non-SE Asian households report incomes above \$75,000 compared to none of the SE Asian respondents.

Table 2: Income of respondents, by ethnicity.

Income	Total	SE Asian	Other
Less than \$25,000	7 (29%)	2 (29%)	5 (29%)
\$25,000 - \$49,999	7 (29%)	3 (43%)	4 (24%)
\$50,000 – \$74,999	6 (25%)	2 (29%)	4 (24%)
\$75,000 or more	4 (17%)	0	4 (24%)

Housing Search. The data show that most (56%) of the Dayton’s Bluff homebuyers we surveyed already lived in Saint Paul. One-quarter of the respondents moved into Dayton’s Bluff from suburban homes, and 13 percent came from Minneapolis. Only one respondent (4%) moved in from out of state. SE Asian respondents were more likely to have previously lived in Saint Paul than the other respondents, and less likely to have moved in from the suburbs or Minneapolis. Table 3 lists the results.

Table 3: Previous residence, by ethnicity.

Previous residence	Total	SE Asian	Other
Saint Paul	13 (56)	6 (86)	7 (44)
Minneapolis	3 (13)	-	3 (19)
Twin Cities suburb	6 (26)	1 (14)	5 (31)
Outside of Minnesota	1 (4)	-	1 (6)

Numbers in parentheses are column percentages

The large majority of respondents (83%) rented their previous home. There was no difference by ethnicity in the rate of previous homeownership (14% among SE Asians and 18% among other respondents).

Table 4 presents the reasons given by respondents for why they moved from their previous residence. The most common reason given (by 79% of respondents) was that they wanted to own their own homes. Another 29 percent indicated that they were dissatisfied with their old home. Only a few respondents indicated that their move was job related or because of dissatisfaction with their previous neighborhoods or schools. There is not much difference by ethnic group on the reasons for moving.

Table 4: Reasons for moving from previous residence, by ethnicity.

Reason for move	Total	SE Asian	Other
Wanted to own	19 (79)	6 (86)	13 (76)
Job related	3 (12)	-	3 (17)
Dissatisfied with home	7 (29)	2 (29)	5 (29)
Dissatisfied with nbhd	2 (8)	1 (14)	1 (6)
Dissatisfied with schools	-	-	-

Numbers in parentheses are column percentages. Percentages add up to more than 100 because respondents could choose more than one response.

The data show that over one-third of the Dayton's Bluff homebuyers surveyed considered purchasing homes outside of Saint Paul, and all of them considered buying in neighborhoods other than Dayton's Bluff. When asked where they actually looked at houses, only one respondent indicated that Dayton's Bluff was the only neighborhood in which they looked, while just under one-in-five (18%) looked in suburban areas, too. These data indicate that, for these households, Dayton's Bluff was a choice made over other areas in the Twin Cities. None of the homebuyers restricted their search to the Dayton's Bluff neighborhood, and only one household only looked at houses in the neighborhood. Table 5 presents the data on housing search.

Table 5: Housing search, by ethnicity

"Considered buying in..."	Total	SE Asian	Other
Only this nbhd	-	-	-
Only Saint Paul	15 (65)	3 (50)	12 (71)
Saint Paul & Mpls	2 (9)	-	2 (12)
Cities & the suburbs	6 (26)	3 (50)	3 (18)
"Looked at houses in..."			
Only this nbhd	1 (4)	-	1 (6)
Only Saint Paul	16 (73)	5 (83)	11 (69)
Saint Paul & Mpls	1 (4)	-	1 (6)
Cities & the suburbs	4 (18)	1 (17)	3 (19)

Numbers in parentheses are column percentages.

For those who considered suburban locations, three households listed Maplewood, two mentioned Roseville, and Cottage Grove, Mahtomedi, New Brighton, North Saint Paul, Oakdale, Saint Paul Park, South Saint Paul, and West Saint Paul each received one mention. For households that looked at houses in the suburbs, Cottage Grove, Mahtomedi, New Brighton, Saint Paul Park, and South Saint Paul each received one mention.

Only four households (17%) indicated that they made an offer on a home other than the one they bought in Dayton’s Bluff. Three of these four houses were located in Saint Paul, the other in Minneapolis.

Respondents were asked to indicate how important a number of factors were to their choice of home. The lower the number shown in table 6 the more important was the factor.

Table 6: Factors important in choice of home, by ethnicity

Factor	Total	SE Asian	Other	Sig.
Quality of schools	2.62	2.43	2.71	
Appearance of neighborhood	2.17	1.86	2.29	*
Access to freeways	2.21	2.57	2.06	
Access to bus lines	3.25	3.00	3.35	
Safety	1.75	1.29	1.94	*
Age of house	2.17	2.71	1.94	
Access to entertainment	3.75	4.14	3.59	
Cost of the house	1.21	1.43	1.12	*
Access to job	1.83	1.86	1.82	
Close to family	2.52	1.86	2.81	*
Prefer living in city	2.75	2.71	2.76	
Size of house	1.75	1.86	1.71	
Access to shopping	3.12	3.28	3.06	
Style of house	2.29	2.28	2.29	
Assistance with financing	1.96	1.86	2.00	
Near parks/lakes/river	3.04	3.00	3.06	
Diversity of neighborhood	2.87	2.71	2.94	
Access to city services	2.75	2.43	2.88	
Appearance of yard	2.25	2.28	2.24	

“How important was each of the following in selecting the location of your present home?” 1 = very important, to 5 = not at all important. * indicates the difference in means between SE Asian and Other is statistically significant at $p < .10$.

The data show that the cost of the house was identified as the most important factor by the respondents (mean response of 1.21). Other items that were ranked as most important by the respondents included safety, access to job, size of the house, and assistance with financing. Each of these factors received mean responses below 2.00. Factors that were least important to the respondents included access to entertainment, bus lines, shopping, and park amenities. Each of these factors received mean responses above 3.00.

Columns 3 and 4 compare the responses of SE Asian and other respondents. Though there are sizable differences in some of the numbers, (e.g., SE Asians rate “quality of schools” at 2.43, compared to other respondents who gave it an average response of 2.71), only four reach statistical significance. SE Asian households rated appearance of the neighborhood as more important to their choice than did other households. Similarly, SE Asian families reported safety to be significantly more important to them than other families did. In addition,

SE Asian families reported that proximity to family was more important to them than other respondents did. In contrast, non-SE Asian respondents reported that the cost of the house was more important to them than did SE Asian households.

When asked to identify the main reason they chose the location of their current home, half of the respondents indicated that the attractiveness of the home was most important. Another 23 percent indicated the cost of the house was the most important factor. These responses differed by the ethnicity of the respondents. Only 29 percent of the SE Asian respondents indicated that attractiveness of the house was most important to them, compared to 60 percent of non-SE Asian households. SE Asian families were more likely to mention proximity to family and safety as issues of primary importance. Table 7 presents the data.

Table 7: The main reason for choosing the location of present home, by ethnicity.

Reason	Total	SE Asian	Other
Attractiveness of house	11 (50)	2 (29)	9 (60)
Proximity to family	2 (9)	1 (14)	1 (7)
Cost of house	5 (23)	2 (29)	3 (20)
Safety	1 (5)	1 (14)	-
Other	3 (14)	1 (14)	2 (13)

Some residents took the opportunity to write in additional comments about what attracted them to purchasing a house in Dayton’s Bluff. The comments generally clustered into three categories. The first has to do with the nature of the housing stock in Dayton’s Bluff. One respondent wrote that s/he “was quite apprehensive to discover my house was 120 years-old and hired an inspector. Now I wouldn’t want a ‘new’ house.” Another respondent wrote, “I love the style of older, big, beautiful homes.” Another wrote, “excellent starter home.” But this person also added, “Will be moving within next few months to find better schools.” Finally, one respondent wrote that s/he really liked the “attached garage. If you plan to build any house in the future, please build attached garages.”

A second category of comments was focused on the affordability of the housing stock in Dayton’s Bluff. Three respondents reinforced the point that “the cost of the house vs. what you get” was important to them, suggesting that some see the Dayton’s Bluff housing stock as a bargain compared to other sub-markets. Others mentioned the “immediate occupancy and ease of closing,” and the “affordability of [the] house and [the] special loans to help us buy the house” as important in getting them to buy in the neighborhood.

The final category of comments related to why people chose Dayton’s Bluff had to do with features of the neighborhood itself. One respondent simply wrote, “active neighborhood” when asked if there was another reason for their choosing a home in Dayton’s Bluff. One respondent listed “the potential of the neighborhood” as a reason. Another mentioned the “view of downtown, Capitol, [and] River” as the most important reason for locating in Dayton’s Bluff. Finally, one homebuyer wrote, “we were very energized to move into the city. We love older homes. Also to be part of an effort to bring home ownership and pride in living in city back into the area. We really enjoy the diversity and the city. This may sound odd since we are currently selling, but we would certainly consider buying in the city of St. Paul even in Dayton’s Bluff again if we stay in the Twin Cities. It has been a great place to live.”

Current home. All but one of the respondents report living in a single family home. The only exception is a SE Asian family living in a duplex. The average purchase price of their homes is \$73,941, with a range from \$49,900 to 89,000. On average, SE Asian families purchased slightly higher-priced homes (\$78,000 to \$72,000, difference not statistically significant). Respondents have lived in their present home an average of three and a half years, with a range from one year (reported by three families) to eight years (one family). Non- SE Asian families, on average, have lived in their homes longer (3.9 to 2.6 years).

Most of the respondents report a high level of satisfaction with their current home. In fact, the appearance of the house and the quality of the house is rated highest by the respondents. Layout and location of the house are ranked lower. SE Asian respondents are more satisfied with the quality of the house than other respondents, but less satisfied with appearance and layout of the house. There is no difference by ethnicity on the ranking of location. In all, however, a large majority of respondents reported satisfaction with these elements of their current housing: 66 percent were “satisfied” or “very satisfied” with location, 92 percent with the quality of their house, 87 percent with the appearance, and 75 percent with the layout.

Table 8: Satisfaction with current house

Satisfaction with ...	Total	SE Asian	Other
Location of house	2.25	2.28	2.24
Quality of house	1.67	1.43	1.76
Appearance of house	1.62	2.00	1.47
Layout of house	1.96	2.29	1.82

“How satisfied are you with each of the following?” 1 = very satisfied, 5 = not at all satisfied.

Most of the respondents anticipated staying in their homes for the near future. Two-thirds of the respondents indicated that they anticipate living in their present home two years from the date on which they answered the questionnaire. Another 17 percent anticipated living in Saint Paul but in a different home. Eight percent reported that they would likely be living outside of the Twin Cities region, and another eight percent did not know.

Evaluation of Dayton’s Bluff NHS services. Respondents reported a high level of satisfaction with the services they received from Dayton’s Bluff NHS staff. Seventy-five percent reported being “satisfied” or “very satisfied” with the way in which staff answered their questions. Another 21 percent reported being “somewhat satisfied” with that aspect of staff performance. Only one respondent (4%) reported being “not at all satisfied” with staff on this issue. Similarly, 75 percent of respondents were “satisfied” or “very satisfied” with the way in which staff handled problems in the home-buying process. Another 21 percent reported being “somewhat satisfied” and again only one respondent (4%) reported being “not at all satisfied” with the staff on this issue. Finally, 83% of the respondents were “satisfied” or “very satisfied” with the degree to which staff were available and willing to help. Another 12% was “somewhat satisfied” while, again, only one respondent reported being “not at all satisfied” in this respect.

Table 9 presents the mean responses for these questions and breaks them down by ethnicity. The slightly higher mean response (indicating less satisfaction) by SE Asians on the first two items reflects a lower rate of responding “very satisfied” compared to non-SE Asian respondents. On both of these issues, SE Asians were significantly less likely than others to indicate that they were “very satisfied,” but they were significantly more likely than others to indicate that they were “satisfied.” When these two categories are collapsed (as was done in reporting the findings in the previous paragraph), there is no difference between SE Asians and other respondents.

Table 9: Satisfaction with DBNHS services

	Total	SE Asian	Other
“DBNHS answered my questions clearly & completely”	1.92	2.14	1.82
“I was satisfied with the way DBNHS handled problems”	1.87	2.00	1.82
“DBNHS staff were available and willing to help me”	1.71	1.71	1.71

1 = Very satisfied, 5 = not at all satisfied.

Many respondents added their own comments at the end of the survey. Most reflected the generally positive assessment of DBNHS staff and assistance. The comments are listed below.

- Thank you to Dayton’s Bluff Housing Services for renovating my home! I am as excited and appreciative today - 5 years later - as on the day it became mine. My life was changed by the chance to own this home.
- This was my first home buying experience and Dayton’s Bluff NHS was very helpful and friendly with me.
- Kathy was wonderful with helping me into my house! If it weren’t for Kathy and DBNHS I don’t think I would have ended up in this wonderful neighborhood.
- Patient with my constant contacts with them about my approval and concerns with the house construction.
- Our decision in purchasing this home was somewhat based on the landscaping and at this time we’re still displeased with our front yard which has an excavation problem. Also, services we’ve received concerning our carpet as this was somewhat important in our selection of choosing this home, and still to date our carpet is not correct.

Summary

Twenty-four families who had received home buying assistance from the Dayton's Bluff Neighborhood Housing Services responded to a mailed-questionnaire survey. Just over half of the respondents were white, 17% African-American, and 29% were recent Southeast Asian immigrants. At the request of DBNHS staff, the responses of the SE Asian homebuyers were separated from the others for analysis and comparison.

One-quarter of the respondents moved to Dayton's Bluff from the suburbs and over 80% had been renters prior to purchasing their current house. All of the homebuyers considered houses in other neighborhoods, and one-third considered homes outside of Saint Paul. It is clear from the responses that the chief attraction of the neighborhood is the affordability of the housing stock. Ranked second in importance in choosing a home in the neighborhood was the size of house purchased. The combination of the older, larger housing stock and its relative affordability were critical in attracting many homebuyers. In fact, many respondents referenced the cost of housing "versus what you get" as an important factor in their home purchase decision. Many households felt they were maximizing their purchasing power by buying in Dayton's Bluff.

Other respondents mentioned characteristics of the neighborhood itself as important in attracting their interest – including proximity to downtown, the neighborhood's vitality, and perhaps surprisingly, "safety" was ranked very highly by respondents as a factor in their housing choice.

SE Asian families gave slightly different rankings to items, emphasizing safety and proximity to family more than other respondents, while rating cost as relatively less important.

Finally, there was close to a unanimously high rating given to the DBNHS staff and the services provided by the organization to the homebuyers.