

# BOULDER AFFORDABLE HOUSING RESEARCH INITIATIVE (BAHRI) REPORT

THISTLE COMMUNITIES



## COMMUNITY LAND TRUST HOME OWNERSHIP SURVEY RESULTS

**JANUARY 4, 2018**

### **Research Team**

Surveys were designed and completed by Thistle Communities (Sally Moser and Marni Tharler) and BAHRI (Jennifer Fluri and Shae Frydenlund). Survey response organization and coding by BAHRI (Kayla Malcy), analysis and written report by BAHRI (Jennifer Fluri).

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**Report Summary**

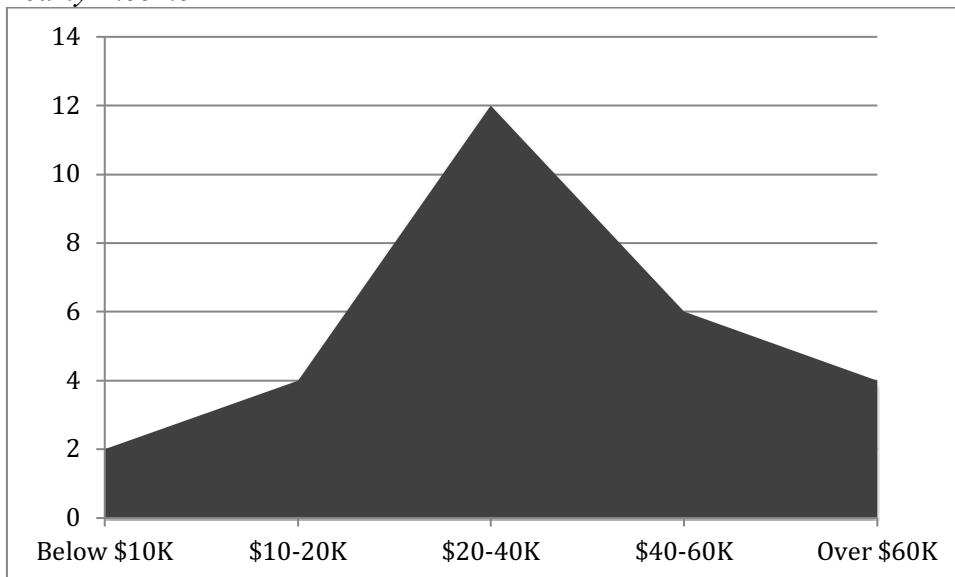
This report provides an overview of survey responses from property owners in Thistle Community Land Trust (CLT) (Sunnypoint, Buena Vista, and Blue Vista in addition to seven residents in Lafayette). The research team distributed 105 surveys and twenty-seven surveys were returned (25% response rate). The response rate is well within the expected range, while the overall number of responses is low. Therefore, generalizations based on demographics and social categories are not possible.

The following provides an overview and analysis of the demographic information and answers to each of the survey questions. Demographic information is included on pages 1-2, survey responses to questions about home owner’s knowledge \ and decision making factors for purchasing a home through Thistle, CLT fees, organized activities, and involvement in local politics and affordable home advocacy are presented (pages 3-8). The report concludes (pages 8-9) with the section “In Their Own Words” which details what respondents would like to share about their home-lives with individuals who do not live in designated affordable housing, along with concluding comments.

**Demographic Information**

<b>Race</b>		<b>Gender</b>	
		<b>Male</b>	<b>Female</b>
White/Non-Hispanic	24	6	18
Latina	1		1
Asian-American	1		1
Other	1		1

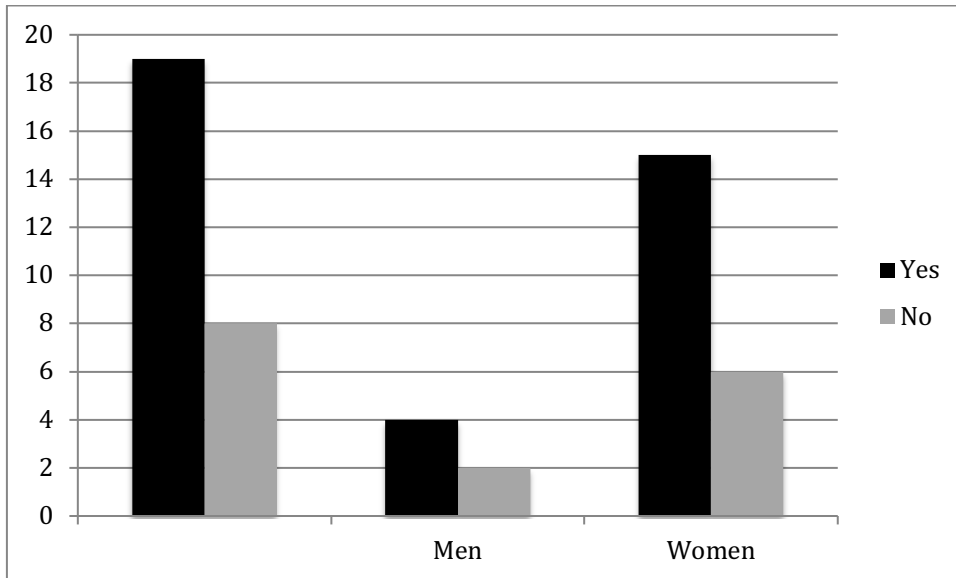
*Yearly Income*



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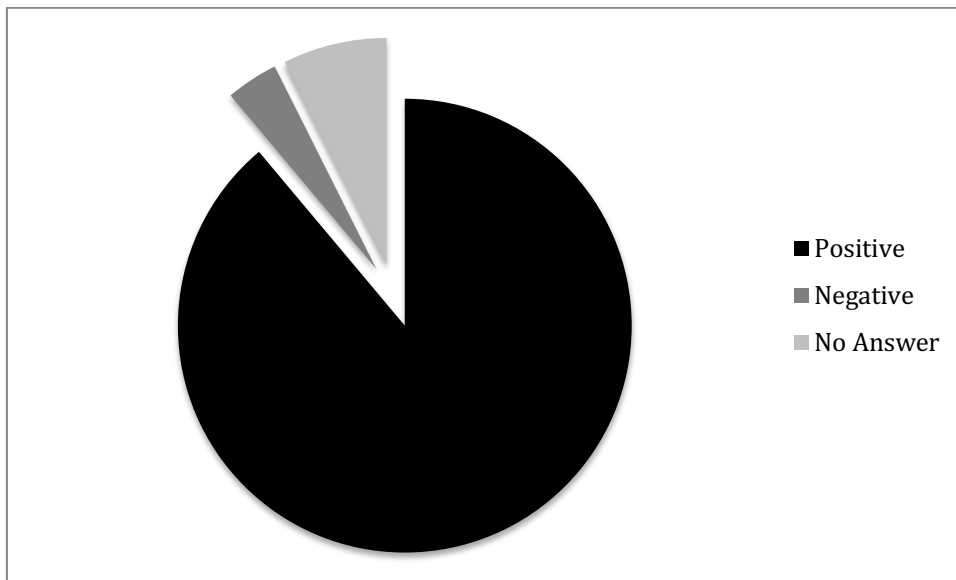
**First Time Home Buyers:**

19 answered yes (4 men, 15 women), 8 answered no (2 men, 6 women)



**Descriptions of the community:**

24 Positive responses, 1 negative, and 2 declined to answer.



Community descriptions were largely positive, ranging from quiet, friendly and caring to hardworking, affordable, pleasant, excellent and safe. Only one female respondent identified her community as hostile: *“Struggling homeowners overcharged on COA dues. Unfriendly, hostile*

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*community. Insensitivity to elders, disabled and low-income people... Seriously noisy due to high density, poorly designed roads - too narrow” (Female, Buena Vista).*

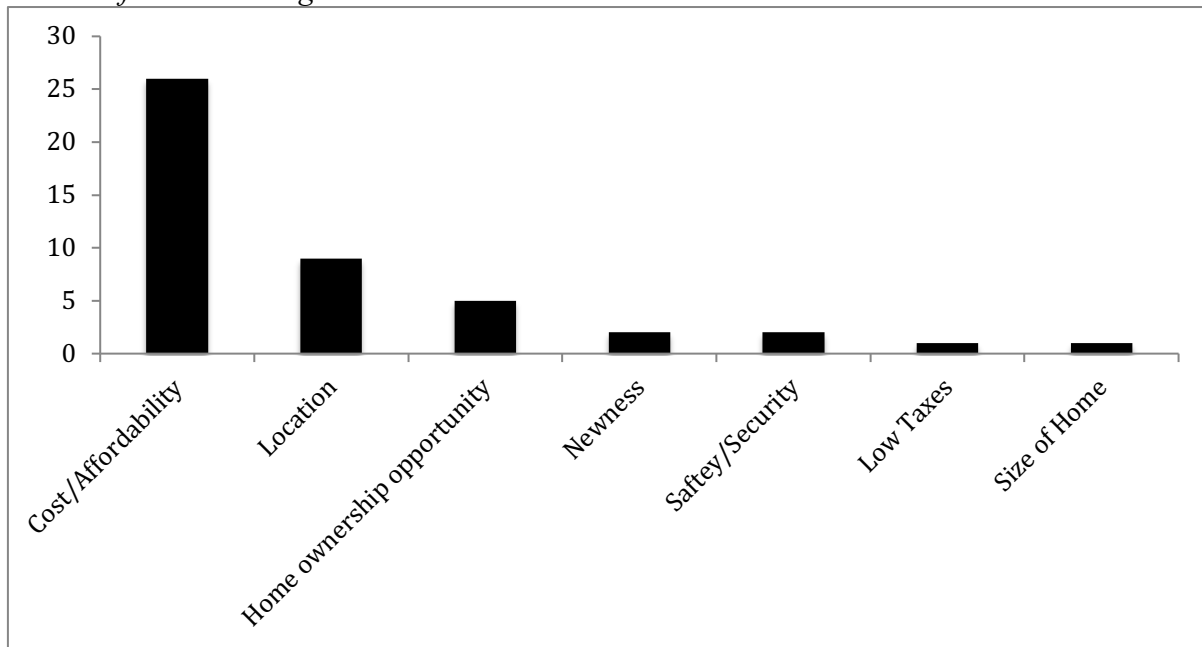
**How Respondents Heard about Thistle’s Homeownership Program.**

Respondents cited a variety of sources for learning about Thistle’s home ownership program. The most common sources were Thistle’s website and previously living in a Thistle rental property. The newspaper was the second most commonly cited method, followed by realtors and word of mouth.

**Factors Influencing Decision to Purchase a CLT Home and Homeownership**

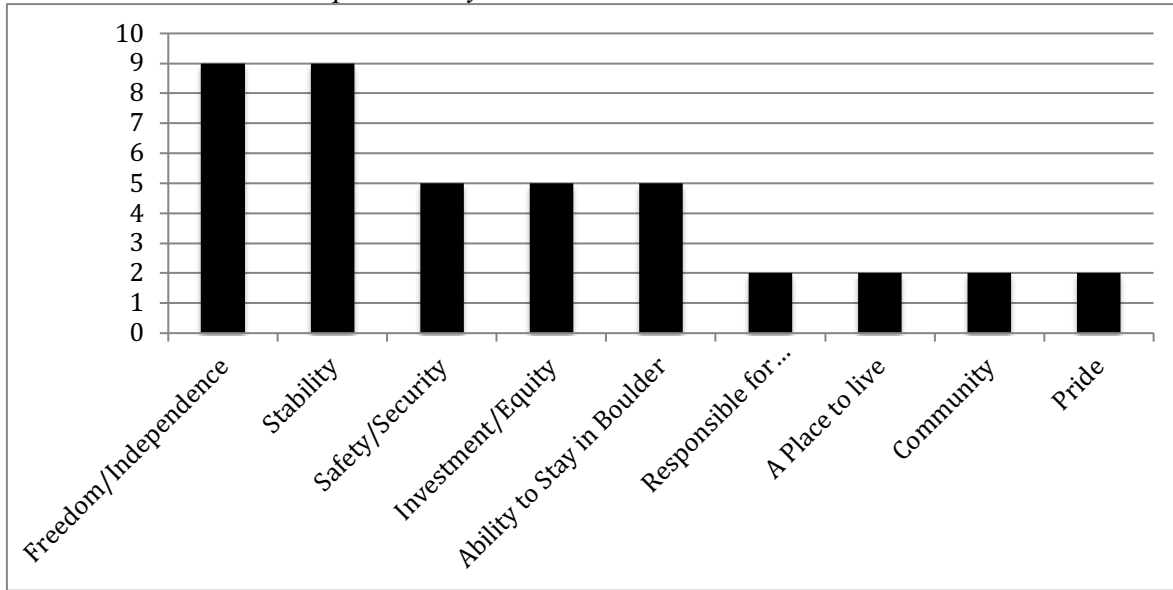
Respondents identified more than one factor for influencing their decision to purchase a CLT home. The overwhelming majority of respondents identified affordability as a reason for purchasing their home, followed by location. All of the respondents that identified location as an influencing factor also identified affordability as a major reason for their decision to purchase a CLT home. Only one respondent identified interest in a CLT without identifying affordability. The other reasons (in addition to affordability) included desire for home ownership, the newness of the home, safety/security, low taxes, and the size of the home.

*Reasons for Purchasing a CLT Home*



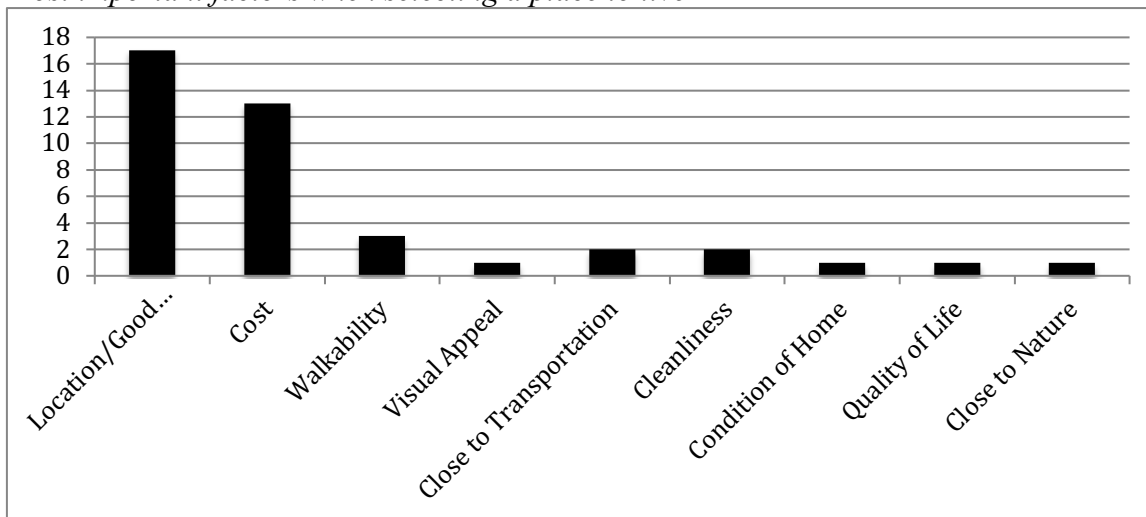
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*What does homeownership mean to you?*



Each respondent identified several adjectives to describe what homeownership means to them. The majority of responses cited freedom and independence along with stability as the most meaningful representation of homeownership. This was followed by safety/security, investment or building equity and the ability to stay or live in Boulder. Most of the respondents that identified staying in Boulder are long term residents who felt priced out of the housing market but did not want to move to another location.

*Most important factors when selecting a place to live*



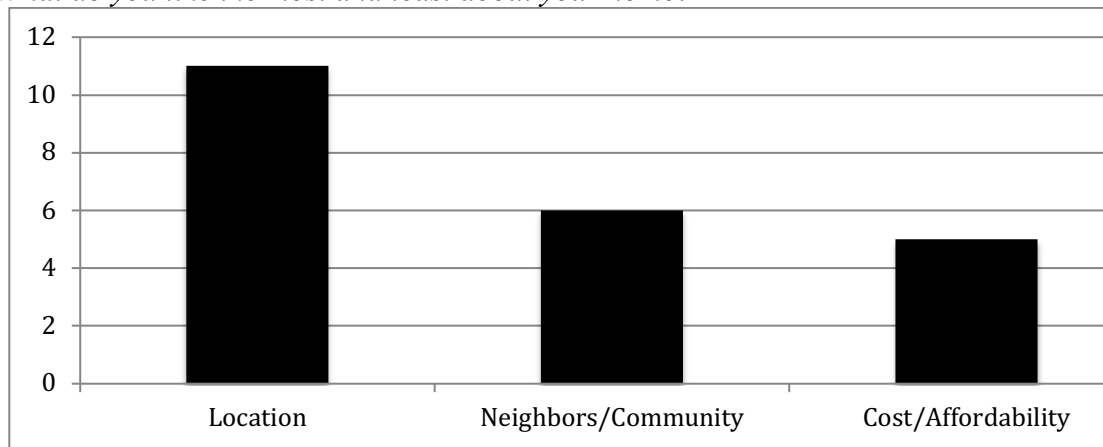
Similar to the previous questions, respondents identified more than one factor for selecting a place to live. The overwhelming majority of respondents identified location followed closely by cost as a prime decision maker.

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**Home and Community Likes and Dislikes**

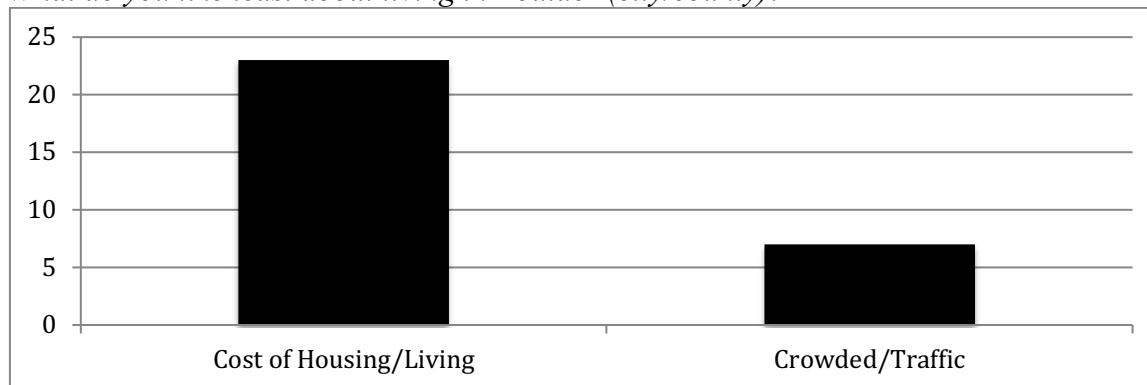
The majority of respondents identified location, neighbors/community, and cost/affordability as what they liked most about their homes. Additional responses included low maintenance, newness of the home, and being an owner. There was no common identification among respondents of what they disliked. Responses varied significantly, the only common complaint from a few respondents (n=5) was the small size of their homes or storage areas or lack of a second bathroom. A few identified HOA fees or difficulty dealing with HOA politics. **The other responses varied widely suggesting that dislikes are based on individual tastes or needs rather than communal concerns about Thistle CLT housing generally.**

*What do you like the most and least about your home?*



All respondents consistently identified housing costs and cost of living as negatively associated with living in Boulder (city/county). Positive responses about Boulder city and county ranged significantly from enjoying the natural landscapes to living in a liberal and open-minded society/community. Most respondents who identified the community positively also remained concerned about the rising cost of living, which has increased the number of wealthy people, and subsequently augmented respondents' feelings of marginalization and concern about being able to afford living in Boulder city/county.

*What do you like least about living in Boulder (city/county)?*



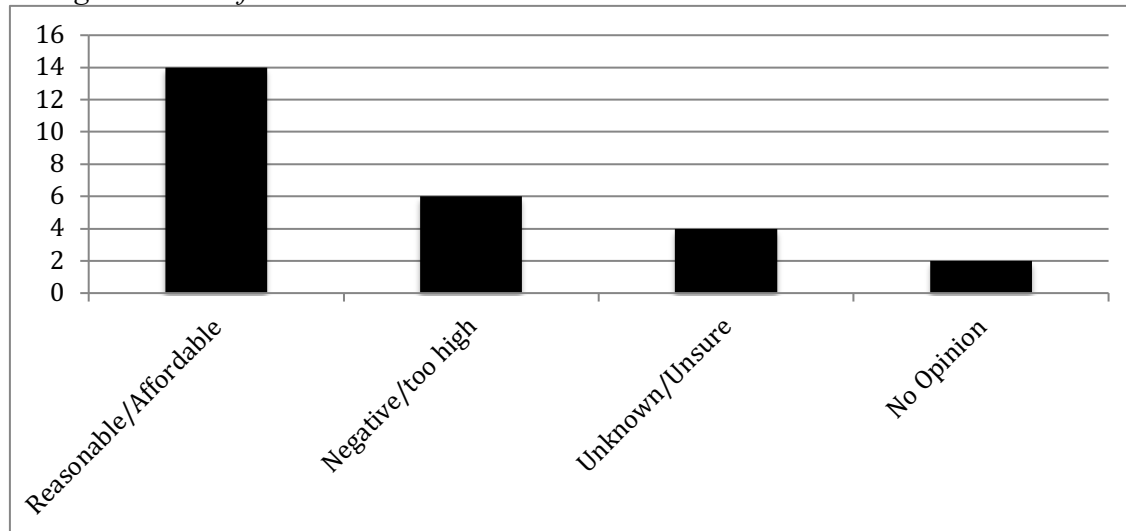
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**Interest in Additional Services from Thistle**

Respondents had several different ideas for additional services that Thistle (or other agencies) could provide. These include:

- Improved property management or provide information on what to do when a property manager is not responsive.
- CLTs as an option for affordable workspaces.
- Affordable assisted living options for the elderly.
- Support for dealing with HOA related issues.
- Transportation assistance.
- Food assistance.
- Address high water costs with the city. Provide each property with water meters rather than one fee per household through the HOA.
- Lower mortgage rates.
- Financial planning for homeownership.
- Helping homeowners to improve energy efficiency in their homes.
- Less restrictions for homeowners.
- Organize a yearly get together so neighbors can get to know each other.
- Improve landscaping.

*Thoughts on CLT fees:*



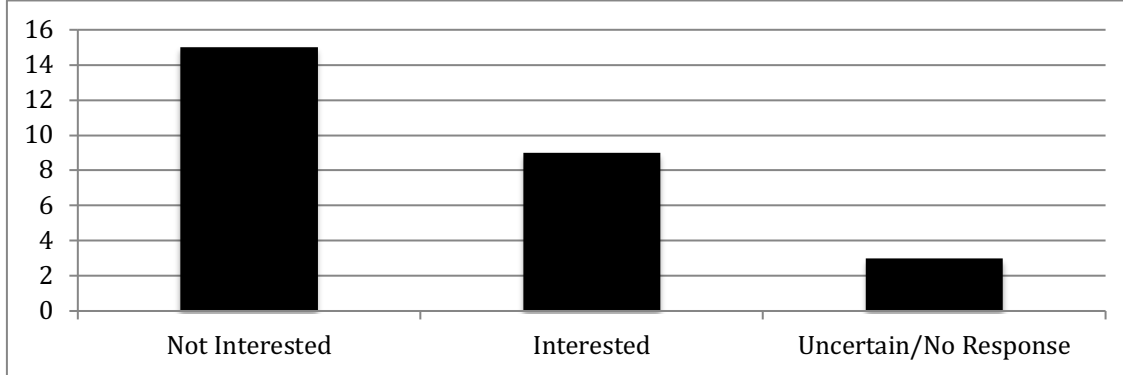
The majority of respondents were both knowledgeable about the CLT fees and found them affordable or reasonable. Six respondents identified the fees negatively or as too high. Three respondents identified that they did not know or were unsure about the reason for the fees, and two respondents had no opinion. Yearly incomes for respondents who identified the fees negatively included below \$10K (n=3), \$10-20K (n=1), \$20-40K (n=1), and above \$60K (n=1); suggesting a slight link between yearly income and concerns about CLT fees. **Lower income respondents who identified the CLT fees as reasonable also noted their concern about affordability if these rates increased.**

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**Organized Activities**

The majority of respondents (n=15) identified a lack of interest in organized activities, three respondents had no response or were uncertain and nine answered positively. Of the nine positive responses most identified gardening or landscaping projects. The remaining responses focused on recycling, cleanup, sustainability, energy efficiency, transportation assistance, craft brewing, and community engagement activities.

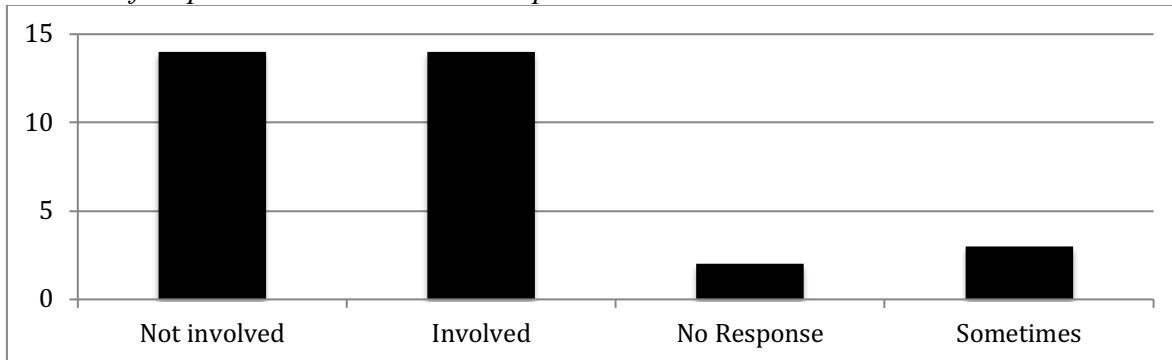
*Respondents' interest in participating in organized community or educational activities.*



**Involvement in Local Politics or Affordable Housing Advocacy**

Respondents' involvement in local politics was evenly split between involvement and lack thereof. The majority of "no" responses cited a lack of time as the primary reason for not being involved. Those involved in politics identified a variety of reasons and types of involvement from serving on their HOA board to canvassing for a political party. None of the respondents identified being affiliated or involved with a political advocacy group focused on affordable housing, however two respondents identified interest in being involved, and two other respondents stated that they followed these issues but were either somewhat involved or did not have direct involvement. Most respondents (n=14) identified a lack of interest in becoming involved in affordable housing advocacy, with only five positive responses and eight non-responses or uncertainty.

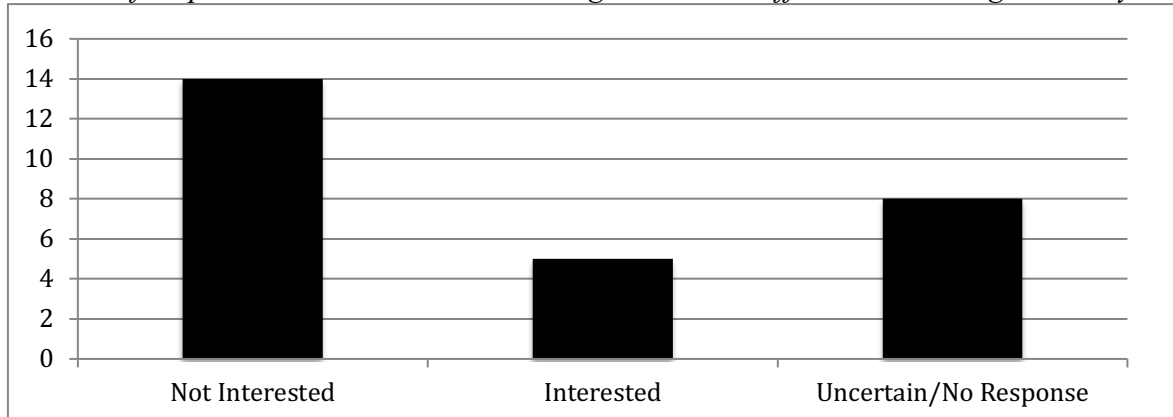
*Number of respondents involved in local politics*





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*Number of respondents interested in becoming involved in affordable housing advocacy*



**In Their Own Words**

This section includes a sampling of direct comments from respondents about what they would like to communicate about their homes and communities to other Boulder residents who do not live in affordable housing.

- We are not degenerates. We work hard. We are kind, loyal and appreciate [and have] the same values as the rest of Boulder. Affordable housing helps us through difficult times.
- I couldn't afford to live in Boulder without this community.
- I'm middle class (income) with astronomical student loan debt (more that \$250k!). This program lets me live while I pay off loans.
- Affordable housing is desperately needed in Boulder. The cost of living here is ridiculous.
- I would like to share that my life has changed in a very positive way since I bought an affordable house. When I was a renter every year or two I had to move when my rent became unaffordable. I began to think that it would be impossible to stay in Colorado because of the high cost of housing. I had to work 2-3 jobs just to pay rent. Now a lot of that stress is gone. My mortgage payment is \$660 a month! I feel more a part of my community and I have a feeling of stability and rootedness in Lafayette.
- We are people with decent jobs, some of us have disabilities, some retired on limited incomes, lots of 1st time home owners with growing kids and we are all happy to live in our community. We live among expensive homes, condos and town homes without any problems.
- We are just as invested in our community as regular homeowners. We are educated and responsible adults and family members and community members.

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**In their own words (continued)**

- Nobody would know that our community is affordable. When I tell people, they are surprised. Myself and about 6 other neighbors have been here almost 10 years. We all love it here. We are good neighbors to each other. I love my community and I feel very lucky to live here, and I have such a nice home. It's not grand. It's just right.
- Living in an affordable housing community offers a lot of diversity in a non-diverse city.
- We are just like you, but cannot afford the high cost of housing in Boulder. We have, in the past, been treated like welfare recipients and also as being "flawed" or "stupid."
- That mixed economic strata within a neighborhood makes a much better neighborhood than all rich and all poor.
- There are opportunities for working people to own their own home, even in Boulder County.

**Concluding Comments**

Responses to this survey make it clear that affordable homeownership is both needed and appreciated in Boulder County. Of the twenty-seven respondents only one was consistently negative about her home, community, and Thistle. There were some negative responses or concerns identified particularly regarding landscaping, water costs, HOA fees, and HOA politics. Only a small number of residents (n=9) were interested in organized activities, however these responses were enthusiastic and predominantly focused on gardening and landscaping. Involvement in politics and affordable housing advocacy was limited based on lack of time or knowledge about how to get involved, followed by disinterest.

Most responses were positive about affordable homeownership and Thistle's CLT program. Respondents consistently identified cost and location as primary reasons for purchasing a CLT property, living in Boulder, and what they liked most about their home and community. The "in their own words" section suggests that respondents seek to challenge existing stigmatization and stereotypes about people who live in affordable housing in Boulder.