

***RESIDENTIAL SATISFACTION
IN
AFFORDABLE HOUSING:
A Survey of Residents in New York State***

**prepared for
New York State
Homes & Community Renewal**

by

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Preface

New York State Homes & Community Renewal (HCR) consolidates the efforts of New York's state agencies and public authorities to promote and finance the private-sector's development, construction, ownership, and management of affordable homes and apartments. HCR solicits proposals from for-profit and non-profit developers and municipalities, and after reviewing them in accordance with well-defined criteria and regulations, HCR selects projects to receive development financing. The financing may take different forms depending upon the types of projects and their financial needs.

In all cases, developers who receive financial commitments from HCR are responsible for producing and often operating the finished product. They package the additional financing needed for the project, select and oversee the construction company and build-out, organize the ownership structure, and if it's a rental, condominium, or cooperative building, select the management company for the completed project. If the project is a development of small homes or condo or coop apartments for sale to first-time homebuyers, developers sell the houses and apartments.

HCR does not own or operate the completed developments. It is responsible for supervising developers and owners in the performance of their responsibilities. Supervision includes: (1) releasing funds to the project upon the achievement of contractual milestones during construction and/or upon the conversion to permanent financing; (2) servicing their mortgage loans; and, (3) overseeing their asset management and compliance with income restrictions and other regulations. HCR also provides downpayment and mortgage assistance for first-time homebuyers to purchase existing houses.

One indicator of the success and effectiveness of HCR's public-private development partnership is the fact that in the summer, 2012, development projects receiving grant funding, tax-credit allocations, construction or permanent mortgage financing, or credit enhancements from HCR were engaged in \$3.6 billion worth of private-sector construction creating 45,000 jobs and producing 36,000 new or substantially rehabilitated apartments and homes across the state of New York.

A second indicator is the fact that the majority of the \$6.1 billion in total project financing which funded this construction was leveraged from private tax-credit equity investments, private purchases of public authority bonds which are not obligations of New York State, and private loans with HCR credit enhancements, and private loans for single-family home developments with HCR set-asides for first-time homebuyers.

Nonetheless, HCR recognized that an additional indicator was essential – namely, a survey exploring the satisfaction or dissatisfaction of owners and renters who had recently moved into new homes and apartments financed by HCR. So, in 2012, HCR staff designed and mailed questionnaires to 8,876 households who had moved into homes and apartments which received financing from HCR between 2007 and 2011.

To conduct an independent analysis of the survey data and prepare a report of the findings, HCR contracted with Dr. Lance Freeman, Associate Professor and Director of the Urban Planning Program at Columbia University's Graduate School of Architecture, Planning and Preservation.

David M. Muchnick, J.D., Ph.D.
Vice President for Policy
NYS Homes & Community Renewal

Executive Summary

New York State Homes & Community Renewal (HCR) consolidates the efforts of New York's state agencies and public authorities to promote and finance the private-sector's development, construction, ownership, and management of affordable homes and apartments. In 2012, HCR recognized that a survey of households who had recently moved into apartments or homes financed by HCR could provide a valuable tool for understanding the impact of these developments on the well-being of their residents.

The Survey

Accordingly, HCR designed and mailed questionnaires to 8,876 households across the state who had moved into privately-owned homes and apartment buildings which had received HCR financing between 2007 and 2011. By the end of September, 2012, responses had been received from 2,603 households for a response rate of 29%.

Slightly more than one-third of the responses (36%) came from those living in New York City. Nearly two-thirds (64%) came from those living elsewhere in the state. Responses came from those living in five types of privately-owned housing financed by HCR, including:¹

- ✦ 15% from new owners who moved into new homes built with HCR subsidies or who received down payment and mortgage assistance from HCR to buy an existing home;
- ✦ 35% from renters in developments for seniors citizens;
- ✦ 26% from renters in developments for families;
- ✦ 9% from renters in developments for persons with "special needs;"
- ✦ 16% from renters in "affordable" apartments in "mixed-income" developments (commonly referred to as "80/20s")

The questionnaire asked respondents a series of close-ended questions to compare their satisfaction with their current home and neighborhood into which they moved during the previous five years relative to their satisfaction with their previous home and neighborhood. It also asked about their relative satisfaction with specific features, amenities, and experiences in their current neighborhood. And, it asked about their reasons for seeking their current home, about any unfair practices they may have encountered in their search, and about changes in income, spending and children's schooling since their move.

The questionnaire concluded with an open-ended question inviting recipients to share their thoughts on how their life has changed since moving to their current home. More than half (58%) of the respondents took this opportunity.

The Findings

Unless otherwise indicated by an asterisk, all data presented in the narrative report have a margin of error of plus or minus 5 percentage points at a 90% level of confidence.

¹ Percentages may not add to 100% due to rounding.

Residential Satisfaction

- ✦ **The vast majority (73%) are more satisfied with their current home.**
- ✦ **A smaller majority (53%) are more satisfied with their current neighborhood.**
- ✦ **Nearly all (90%) of those who are more satisfied with their current neighborhood are more satisfied with their current home.**

Only one out of ten respondents reported being less satisfied with their current home compared to their previous one. And, two out of ten were less satisfied with their current neighborhood than their old.

Satisfaction with their current home is widespread across all types of developments. About three out of four homeowners and residents of special needs and family developments are more satisfied. Even more (91%) of the residents of the affordable apartments in mixed income developments are more satisfied. But, fewer (62%) of those in senior housing are more satisfied.

Feeling more satisfied with one's current home did not necessarily assure one's feeling better about the current neighborhood. Some 35% of respondents who were more satisfied with their home had mixed feelings – about the same or less satisfied – about the neighborhood.

Feeling more satisfied with one's current neighborhood almost guarantees more positive feelings about one's current home. Fully nine out of ten respondents who were more satisfied with their current neighborhood were also more satisfied with their current home. Only two out of one hundred felt less satisfied. Accordingly, the survey explored aspects of neighborhood life.

Neighborhood Convenience, Amenities & Services

With respect to the **convenience** of amenities and services – *eg.*, drug stores, public transportation, parks, restaurants, supermarkets, banks, health care facilities, doctors, libraries, senior centers, community centers, religious institutions, schools, child care services, and employment opportunities – generally 75% or more of the respondents reported being either more satisfied with, or feeling the same about, their proximity in the current neighborhood compared to the old. Fewer than 25% felt less satisfied with their proximity.

With respect to the **quality** of such amenities and services excluding schools, child care, and employment opportunities, generally 68% or more of the respondents reported being either more satisfied with, or feeling the same about, their quality in the current neighborhood compared to the old. Only two out of ten or fewer expressed less satisfaction with the quality of particular services and amenities in their current location.

With respect to schools, child care, and employment opportunities, large numbers of respondents expressed no opinion about quality presumably because they were retired and/or had no school age children in their household. The vast majority of those who did express an opinion (and presumably have children and/or are in the workforce) reported being more satisfied with, or feeling the same about, quality in their current neighborhood.

Neighborhood Environmental Quality

There was a 53% to 47% split between respondents who identified an environmental hazard or public health hazard in their current neighborhood and those who didn't. Three out of

ten respondents identified excessive traffic noise. About one out of four flagged abandoned buildings. One out of six cited excessive noise from local facilities.

Neighborhood Safety, Police Protection & Crime

More than half of the respondents (56%) reported feeling safer in their current neighborhood than in their old. Only one out of ten (12%) reported feeling less safe.

Eight out of ten reported that there was adequate police protection in their current neighborhood. Fewer than one out of ten reported that they or members of their families had been victims of non-violent crimes (6%) or violent crimes (9%) in their current neighborhood.

Neighborhood Schools

More than 600 of the respondent households reported having children who attend neighborhood schools. Large majorities of these respondents reported being satisfied with their children's educational experience in their current neighborhood.

Two-thirds of the respondents reported that their children's academic performance had improved since moving to their current neighborhood. Three-quarters indicated they were satisfied with the academic performance of their current local schools. And, eight out of ten reported they were satisfied with the physical condition of their current local schools.

Employment, Income and Household Spending

Since moving to their current home, a majority (56%) of respondents reported no change in their household income. One out of five (21%) reported a decrease, and another one out of five (23%) reported an increase. Also, only one out of five (20%) respondents reported that more job opportunities were available to them in their current neighborhood. These findings may reflect the lingering impact of the Great Recession or the facts that only 44% of the respondents were employed and 33% were at retirement age or older.

Nearly half (46%) of the respondents reported spending more on nutritious food items since moving to their current neighborhood; 40% reported spending more on household goods; and, 31%, more on health care. It is unclear, however, to what extent these increases in spending reflect higher costs in their new neighborhoods or dollars made available as a result of savings on their housing costs. For the 37% of respondents who reported spending less on their mortgage or rent are offset by the 40% who reported spending more; the 32% who reported spending less on home improvements are offset by the 30% who report spending more; and, the 29% who reported spending less on utilities are more than offset by the 40% who reported spending more.

Neighborhood Poverty

The percent of households with incomes below the poverty level is a widely accepted, objective indicator of the quality of life in a neighborhood. Areas with poverty rates of 25% or more are often referred to as distressed neighborhoods and are designated by the federal tax code as Qualified Census Tracts or QCTs.

A slightly smaller percentage of respondents (69%) living in QCT areas where the poverty rate was 25% or higher were more satisfied with their current home than those living in

non-QCT areas (74%). Conversely, a slightly higher percentage (12%) of those living in QCT areas were less satisfied with their current home than those living in non-QCT areas (8%).

The differences in neighborhood satisfaction between those living in QCT areas and those living in non-QCT areas are greater. Only 46% of the respondents living in QCT areas were more satisfied with their current neighborhood, compared to a majority (56%) of those living in non-QCT neighborhoods. And, 22% of QCT respondents were less satisfied with their current neighborhood compared to 16% of non-QCT respondents. Taken together, these differences suggest that locating developments in QCT neighborhoods might come at the cost of somewhat lower satisfaction among residents.

Fair Housing and Impediments to Finding a Home

Nearly all of the respondents were not aware of any impediments to their choice of housing. Ninety-two percent felt they were treated fairly when choosing their current home. Only eight percent reported having been treated unfairly.

A few more – 11% -- identified at least one impediment in their search for a home. The obstacles they cited include: age, disability, color, race, national origin, family size, children, familial status, marital status, and receipt of public assistance.

Who Is More Satisfied? Who Is Less Satisfied? And, Why?

Overall, the vast majority of the entire sample (73%) are more satisfied with their current home. A much smaller majority (53%) are more satisfied with their current neighborhood. And, nearly all (90%) of those who are more satisfied with their current neighborhood are more satisfied with their current home.

By identifying groups of respondents whose percentages of those feeling more satisfied or less satisfied with their home and neighborhood are much higher than the percentages in the sample as a whole, the report aims to provide HCR with information and ideas which may be helpful in refining and improving its strategies, programs and procedures for promoting affordable housing development.

Those with the highest percentages of respondents feeling more satisfied with both their current home and neighborhood include those:

- ⬇ treated fairly when looking for their current place (94% home; 93% neighborhood)
- ⬇ living in a mixed-income development (91% home; 71% neighborhood)
- ⬇ feeling safer in their current neighborhood (87% home; 74% neighborhood)
- ⬇ whose children improve their education in their current neighborhood school (84% home; 59% neighborhood)
- ⬇ who approve the physical condition of schools in their current neighborhood (81% home; 81% neighborhood)

Those with the highest percentages of respondents feeling less satisfied with their current home and/or neighborhood include those:

- ⬇ feeling their current neighborhood is less safe (66% neighborhood)
- ⬇ with household member who's victim of violent crime since move (47% neighborhood)
- ⬇ thinking police protection is inadequate in their current neighborhood (40% neighborhood)
- ⬇ with household member who's victim of non-violent crime since move (34% neighborhood)
- ⬇ not satisfied with the physical condition of local schools (34% home)

- ✦ whose children are not improving their education in their current local school (28% home)
- ✦ treated unfairly when looking for a place (25% home)
- ✦ aware of environmental hazard in their current neighborhood (26% neighborhood)
- ✦ living in QCT areas (22% neighborhood)
- ✦ living in special needs housing (24% neighborhood ; 12% home)
- ✦ living in senior housing (12% home)

Who & Why II -- Multivariate Regression Analysis

For the most part, a multivariate regression analysis reinforced the preceding findings and underscored the relative influence of home and neighborhood factors in determining relative residential satisfaction compared to the personal or social attributes of the residents.

- ✦ Respondents who felt safer in their current home were 8.94 times more likely to be more satisfied with their current home than respondents who felt less safe. Respondents who felt safer in their current home were 31.98 times more likely to report being more satisfied with their current neighborhood than those who felt less safe.
- ✦ Respondents who felt about as safe in their current home as they did in their previous home were 2.05 times more likely to express more satisfaction with their current home than respondents who felt less safe in their current home. Respondents who felt the same about safety in their current home and their previous home were 5.61 times more likely to report being more satisfied with their current neighborhood than someone who felt less safe in their current home.
- ✦ Respondents who identified an environmental hazard in their current neighborhood were 19% less likely to be more satisfied with their current home compared to respondents whose neighborhoods did not have any such hazard. Respondents who identified an environmental hazard in their current neighborhood were 35% less likely to report being more satisfied with their current neighborhood compared to respondents who did not have such a hazard.
- ✦ Respondents who moved into mixed income developments were 96% more likely to be more satisfied with their current home compared to residents of rental developments for families.
- ✦ Homeowners were 45% more likely to report being more satisfied with their current neighborhood than residents of rental developments for families.
- ✦ Respondents who felt they were treated unfairly when searching for their current home were 2.96 times less likely to be more satisfied with their current home than those who report being treated fairly. They were also 1.21 times less likely to be more satisfied with their current neighborhood than those who report being treated fairly.
- ✦ Respondents who reside in a QCT neighborhood reported being less satisfied with their current home and neighborhood at higher rates than those who reside in non-QCT areas, but the differences fade and become statistically insignificant when housing and neighborhood conditions were held constant in the regression.

With three exceptions, differences in the percentages of various age, racial and ethnic groups who reported being more satisfied with their new home and neighborhood faded and became statistically insignificant when housing and neighborhood conditions were held

constant in the regression. The three exceptions include: eighteen to thirty-four year-olds; those 55 years-old and older and living in senior housing developments; and, Whites.

“In Their Own Words”

The survey concluded with an open-ended question giving respondents the opportunity to tell how their life had changed since moving into their new home. Some 58% of the 2,603 respondents replied. Their responses provide additional insights into their experiences.

Some 1,137 respondents who were more satisfied with their new home and/or neighborhood answered the open-ended question asking how their life has changed since moving. They represent fully 76% of the 1,499 who answered that question and 44% of all 2,603 respondents. The report identifies five recurring themes among their answers:

- ✚ Better housing
- ✚ More desirable neighborhood and neighbors
- ✚ Gratitude for no longer being homeless
- ✚ Pride of ownership
- ✚ Affordability

By comparison to answers from the 1,137 respondents who were more satisfied with their new home and/or neighborhood, only 336 respondents who were less satisfied with their new home and/or neighborhood answered the open-ended question asking how their life has changed since moving. They represent 30% of the 1,137 respondents to the open-ended question and only 13% of all 2,603 survey respondents. Among this relatively small number of responses, the researcher identified these recurring themes:

- ✚ Poor construction
- ✚ Inadequate maintenance
- ✚ Financial & other stress from home ownership
- ✚ Financial difficulties for renters
- ✚ Undesirable location, neighborhood and/or neighbors
- ✚ Smoking
- ✚ Unresponsive or intrusive management

The open-ended responses both confirm some of the quantitative findings reported in the preceding sections and shed light on additional determinants of satisfaction with home or neighborhood. The additional factors include the importance of well-maintained and physically adequate buildings, being able to make ends meet, the downsides of homeownership and the double-edged nature of quality of life rules and regulations.

Finally, it should be noted that these categories and quotes supplement and illustrate the quantitative analysis of the survey data; they do not displace it. For example, having 13 respondents – that’s one percent of those who answered the open-ended question and half of one percent of those who responded to the survey -- complain in their open-ended answers about poor construction spotlights a concern to be corrected, but it does not displace “feeling less safe in one’s new neighborhood” as the primary reason for residents’ feeling less satisfied with their new home and neighborhood.

Survey Methodology

Sample

In the spring and summer, 2012, HCR staff designed and mailed questionnaires to 8,876 households who had moved into homes and apartments that were financed by HCR and built and occupied between 2007 and 2011. (The recipients include a number of first-time homebuyers who received financial assistance from HCR to purchase homes in the existing market.) Recipients were provided with both pre-addressed, stamped envelopes in which to return the completed survey and also the URL for a website through which they could complete the questionnaire on-line.

By the end of September, responses had been received from 2,603 households for a response rate of 29%. Table 1 shows types of housing and regions where respondents live.

Program	Percent	Respondents
Residents of Family Developments	26%	666
Homeowners	15%	403
Residents of Mixed Income Developments	16%	405
Residents of Senior Developments	35%	901
Residents of Special Needs Developments	9%	228
Region		
Capital	4%	105
Central New York	4%	111
Finger Lakes	14%	358
Long Island	5%	123
Mid-Hudson	20%	525
Mohawk Valley	<1%	5
New York City	36%	937
North Country	3%	74
Southern Tier	8%	197
Western New York	6%	168

Responses come from those living in all five types of housing financed by HCR (Table 1). Some 403 (15%) are from new homeowners who moved into new houses built with capital subsidies from HCR and/or who received downpayment and mortgage assistance through HCR's program for first-time homebuyers (Table 1).

The others come from renters living in affordable developments funded or financed by one or more HCR-administered programs. These could include, for example, federal and state low-income tax credits, New York State's Housing Trust Fund, and New York State's Homes for Working Families program.

Some 901 (35%) come from senior citizens who moved into new rental developments which restrict occupancy to renters who are 55 years of age or older. Another 666 (26%) are from renters living in developments built for occupancy by families. These developments are characterized by a preponderance of apartments with two or more bedrooms.

An additional 228 (9%) come from renters living in “special needs” developments. These developments require the owners to make “supportive” health and social services available to residents on-site and to target at least 50 percent of the apartments to persons with AIDS/HIV, or persons recovering from long-term substance abuse, or persons with psychiatric disabilities, or homeless persons, or populations with other special needs.

Finally, 405 (16%) are from renters living in “affordable” apartments in “mixed-income” developments. These developments are commonly referred to as “80/20s” because 20 percent of a building’s apartments are reserved for occupancy by households whose income is 50 percent or less of the area’s median family income. Only those residents living in the affordable apartments are included in this survey.

Table 2 illustrates the demographic diversity among the respondents.

Table 2. Demographic Characteristics of Respondents (n = 2,603)		
	Percent	Respondents
Female	70%	1,787
African American/Black	22%	566
Asian or Pacific Islander	8%	201
White	48%	1,215
Hispanic	16%	400
Native American / Alaskan Native	1%	21
Other	5%	118
18-24 years old	1%	36
25-34 years old	16%	404
35-54 years old	31%	786
55-64 years old	19%	474
65 years old and over	33%	846
Annual Income Less than \$10,000	18%	427
\$10,000-\$14,999	20%	477
\$15,000-\$24,999	28%	683
\$25,000-\$34,999	19%	468
\$35,000-\$49,999	10%	251
\$50,000-\$74,999	5%	135
Currently Employed	44%	1,117
Children in household attending school	26%	617

The narrative of this report presents the overall findings from the survey. Appendix 2 presents tables with the survey's findings broken down by type of development and regions of the state (with the exception of Mohawk Valley to which 15 questionnaires were mailed and from which 5 were returned).

Since there is a substantial number of responses from each type of development, there is no overwhelming volume from any particular type which might skew the survey's overall findings. Likewise, there are substantial responses from all regions except the Mohawk Valley. Notwithstanding the number from New York City, there are sufficient responses from the rest of the state so that there is no overwhelming volume from any particular region which might skew the survey's overall findings.

Margin of Error

Because the survey's numerical data come from a sample of respondents, there is sampling error associated with the estimates in this report. The researcher used a margin of error of plus or minus 5 percentage points at a 90% level of confidence when reporting our estimates. This means that, unless otherwise noted with an asterisk, all of the data presented in the narrative report have margins of error of 5 percentage points or less, and that the reader may be 90% confident that the population parameter falls within this range.

Questionnaire

The questionnaire asked respondents a series of close-ended questions to compare (1) their satisfaction with their current home – that is, the new dwelling unit into which they moved during the previous five years – relative to their satisfaction with their previous home, and separately (2) their satisfaction with their current neighborhood relative to their old neighborhood. It also asked about their relative satisfaction with specific features, amenities, and experiences in their current neighborhood relative to the old. And, it asked about their reasons for seeking their current home, about any unfair practices they may have encountered in their search, and about changes in income, spending and children's schooling since their move. The questionnaire concluded with an open-ended question inviting recipients to share their thoughts on how their life has changed since moving to their current home. More than half (58%) of respondents took the opportunity to reply.

A copy of the questionnaire is included in Appendix 1.

Glossary

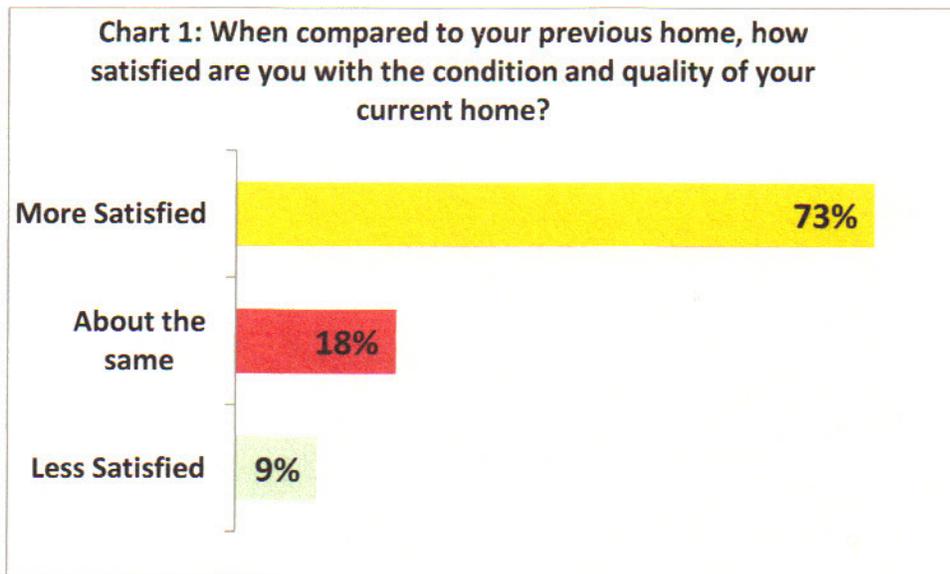
Home is used interchangeably with apartment, residence, dwelling, "dwelling unit" and "housing unit" to refer to the physical space in which a respondent lives. Neighborhood is used to refer to the exterior local area or surroundings in which the physical housing space is located. The word "housing" and the phrase "housing situation" are used in contexts where the distinction between home and neighborhood is not relevant. When referring to home and neighborhood, the words "current" and "new" may be used interchangeably to refer to the respondent's presence in an HCR-financed development.

The term Qualified Census Tract or QCT refers only to census tracts where the poverty rate is 25% or more. It does not refer to areas which meet the federal low-income housing tax code's alternative definition for QCTs.

Survey Findings

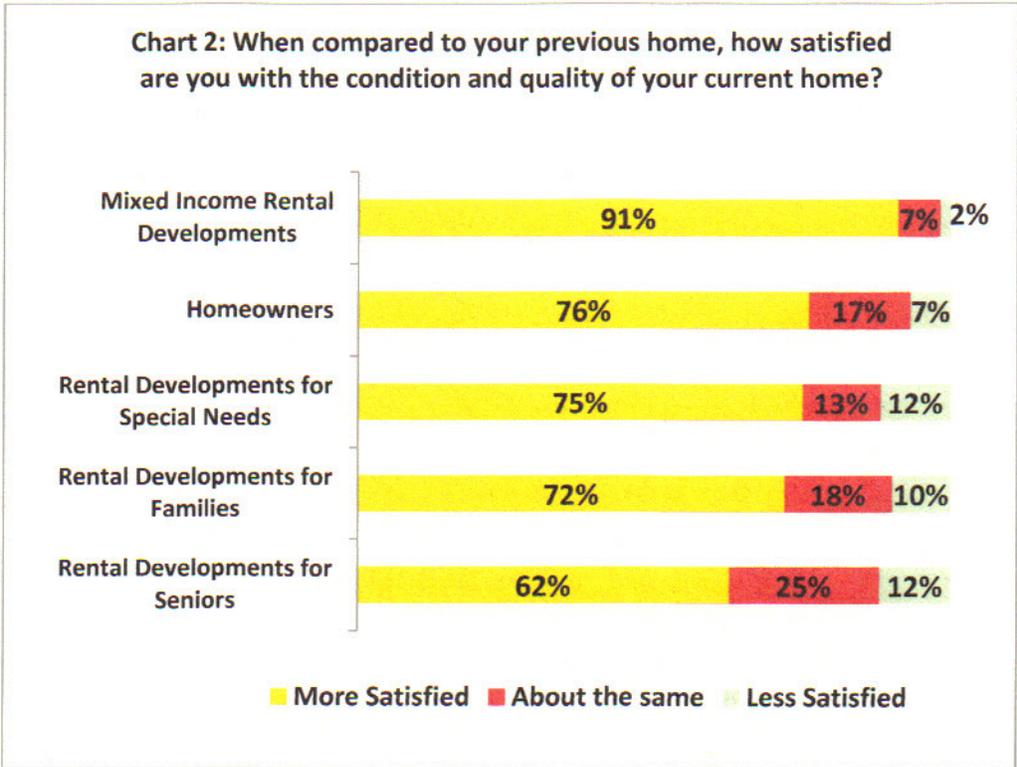
Residential Satisfaction

The survey's overarching finding is that the vast majority of the respondents feel their current home is an improvement over their previous one. Three out of four respondents reported being more satisfied with their current home. Only one out of eleven reported being less satisfied (Chart 1).



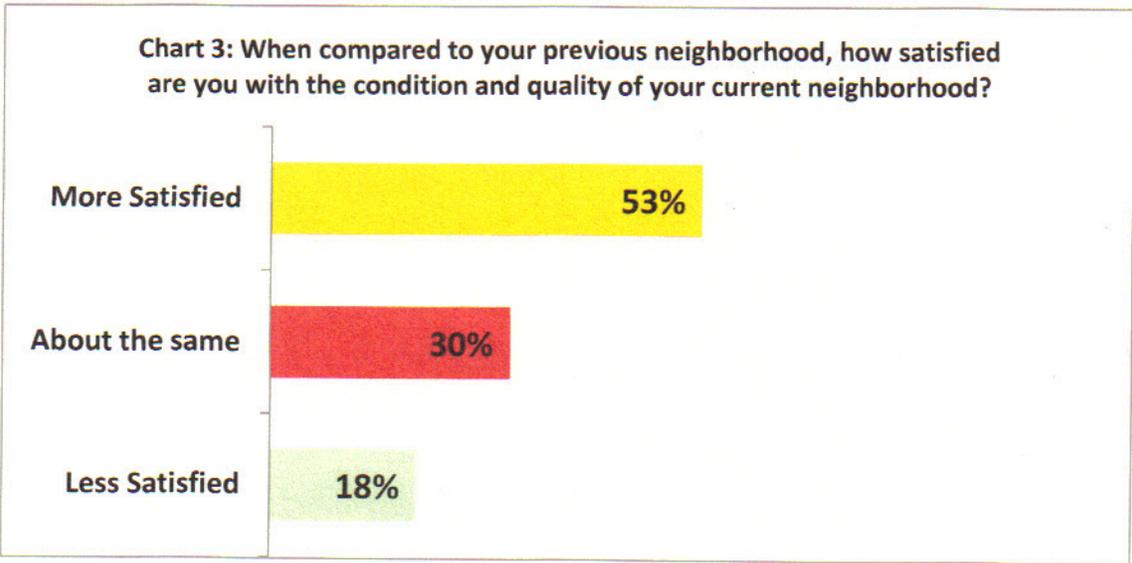
Residents' satisfaction with their new homes is widespread across all types of developments. About three out of four homeowners and residents of special needs and family developments are more satisfied with their new home than their old (Chart 2). Even more (91%) of the residents of the affordable apartments in mixed income developments are more satisfied. But, even fewer (62%) of the residents in senior developments are more satisfied.

Appendix 2 presents tables with the survey's findings broken down by types of developments, regions, and QCT and non-QCT neighborhoods.



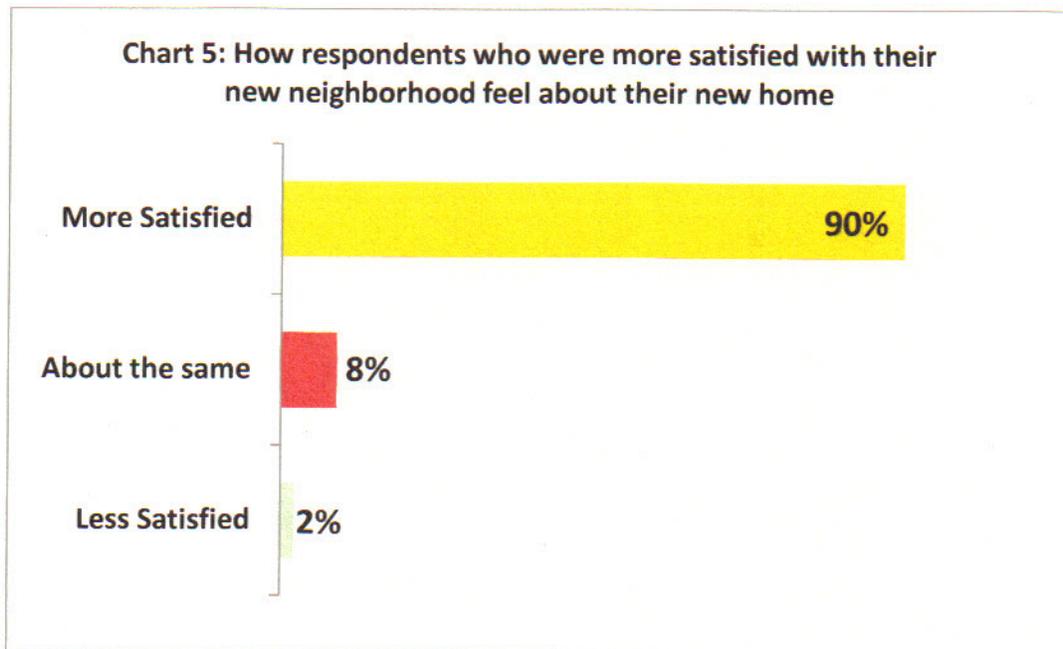
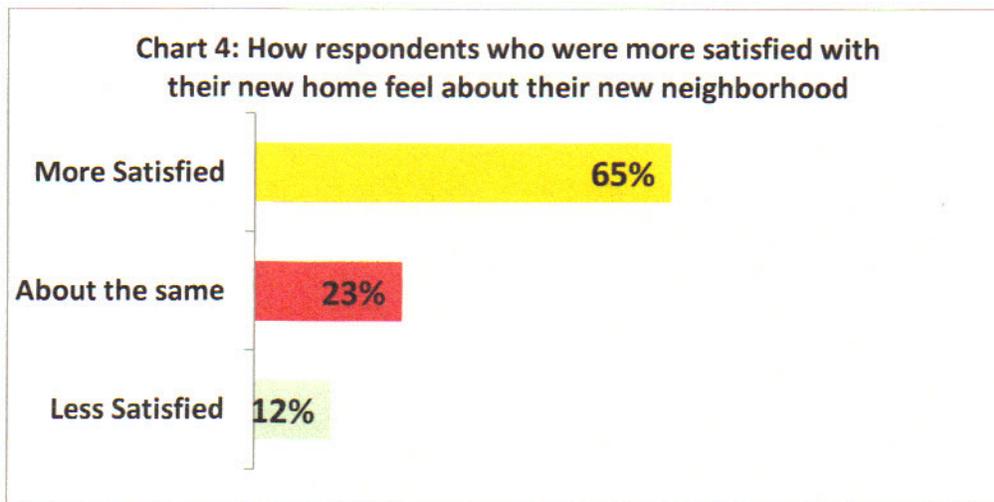
Slightly more than half (53%) of all respondents feel their current neighborhood is an improvement over their old one. (Chart 3). Three out of ten respondents had similar feelings of satisfaction with both their new and old locations (Chart 3).

About two out of eleven respondents were less satisfied with their current neighborhood than their old. That's double the number of respondents who were less satisfied with their new home (Charts 1 & 3).



Feeling more satisfied with one's new home did not necessarily assure one's feeling better about the new neighborhood. Some 35% of respondents who were more satisfied with their home had mixed feelings – about the same or less satisfied – about their new neighborhood (Chart 4.)

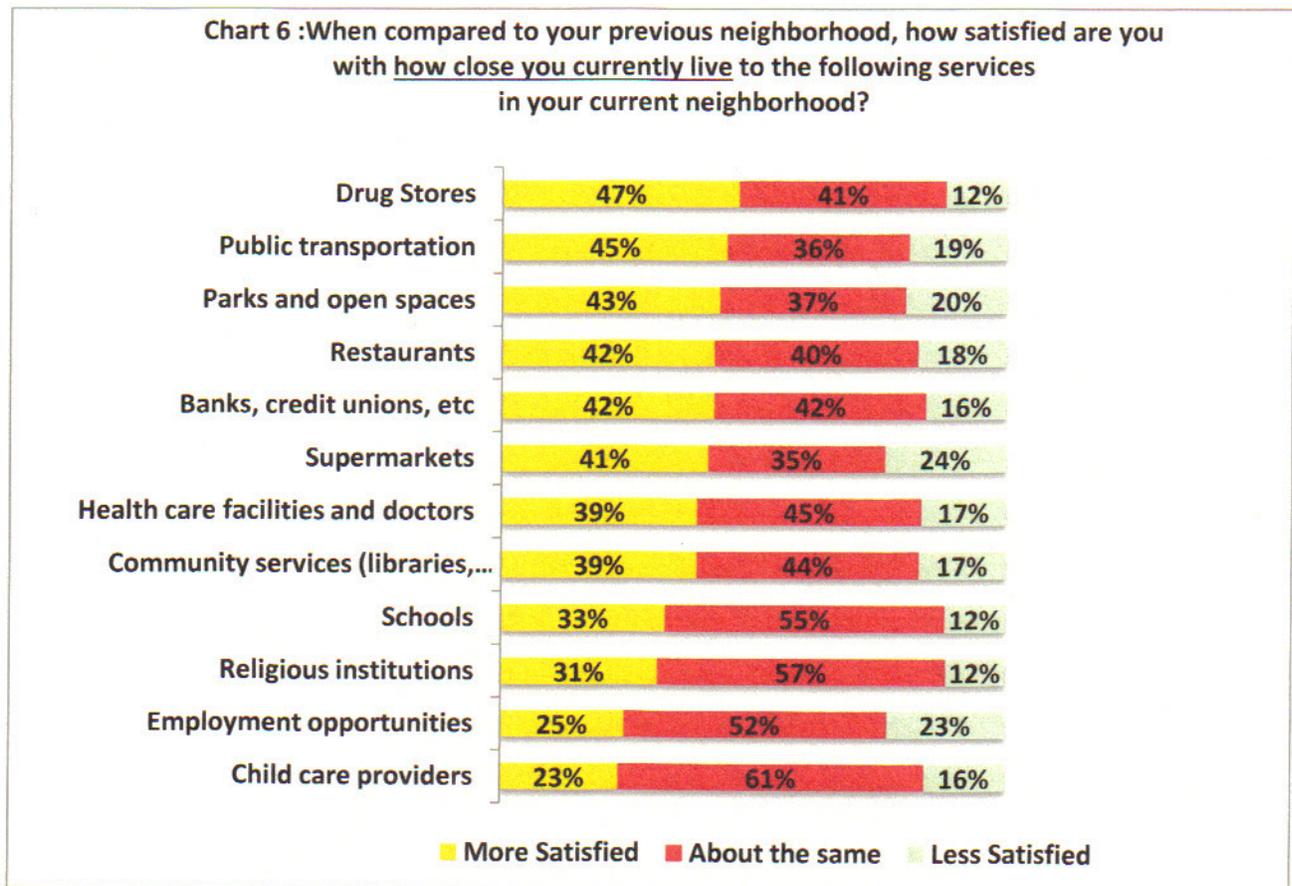
Feeling more satisfied with one's new neighborhood almost guarantees more positive feelings about one's new home. Fully nine out of ten respondents who were more satisfied with their new neighborhood had similar feelings about their new home; and, only two out of a hundred felt less satisfied (Chart 5). For these reasons, the survey explored many aspects of neighborhood life.



Neighborhood Convenience, Amenities & Services

Respondents were asked about their comparative satisfaction with the proximity and quality of numerous amenities and services in their new and old neighborhoods.

Chart 6 illustrates how satisfied respondents were with their proximity to several amenities, relative to their previous neighborhood. Generally, 75% or more of the respondents were either more satisfied with or felt the same about their distance to these services and amenities (Chart 6). Fewer than 25% felt less satisfied with the proximity of specific neighborhood services in their current location compared to the old (Chart 6).

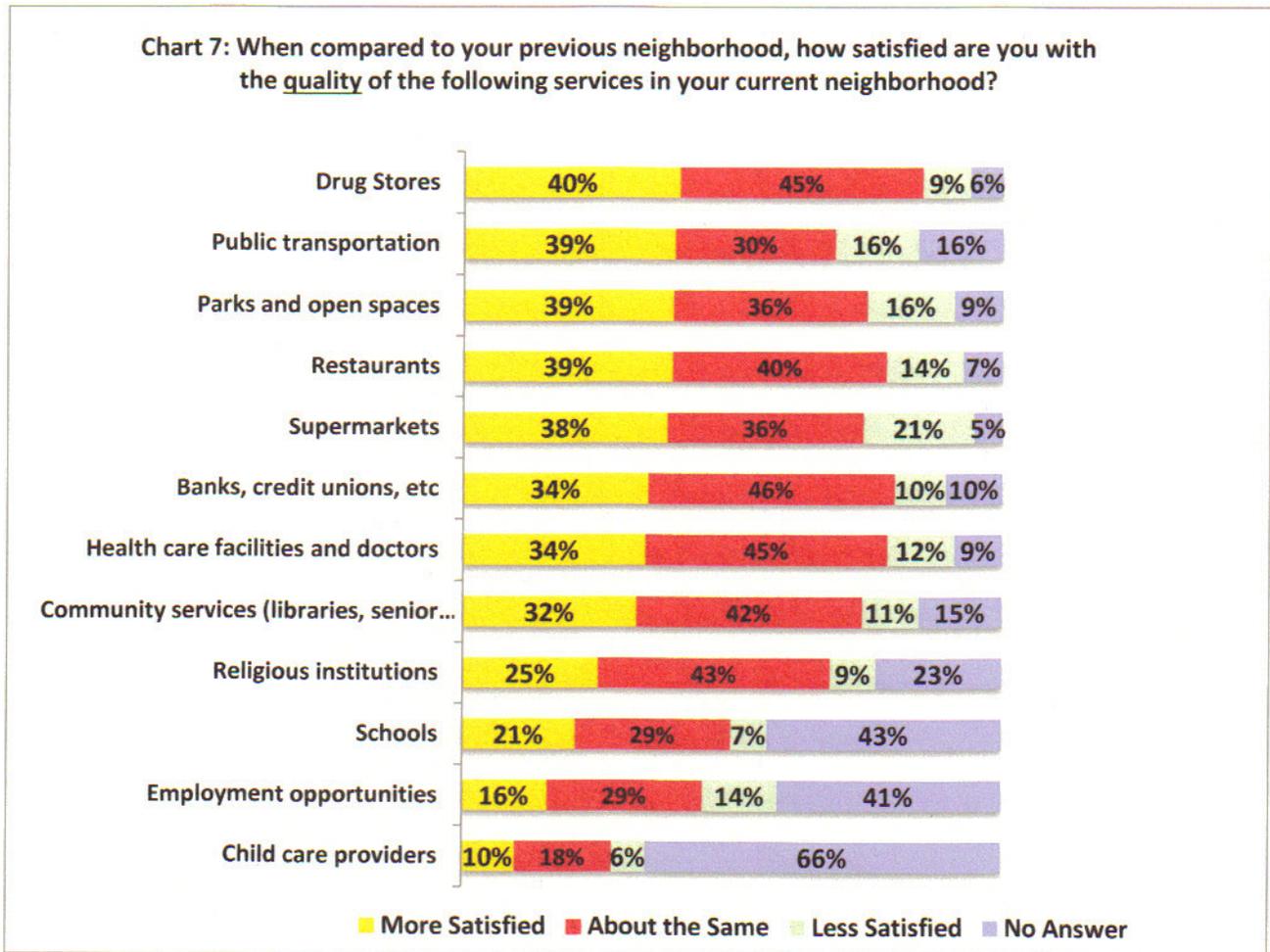


Generally speaking, respondents were most likely to feel they lived closer to the specific amenities or were about the same distance, relative to their previous home. Only in a minority of instances did respondents feel their current home was further away from specific amenities, relative to their previous home.

With respect to quality, there were three neighborhood features – schools, employment and child care services – about which large numbers of respondents expressed no opinion, presumably because these services were not relevant to their lifestyles. Excluding those three, most -- 68% or more -- of those who expressed their feelings about the quality of services and amenities reported being more satisfied or feeling about the same satisfaction in their current

neighborhood (Chart 7). 21% or fewer expressed less satisfaction with the quality of particular services and amenities in the new location.

With respect to schools, employment opportunities, and child care, the vast majority of respondents who answered (and presumably use these services) reported being more satisfied or feeling about the same satisfaction in their current neighborhood (Chart 7).



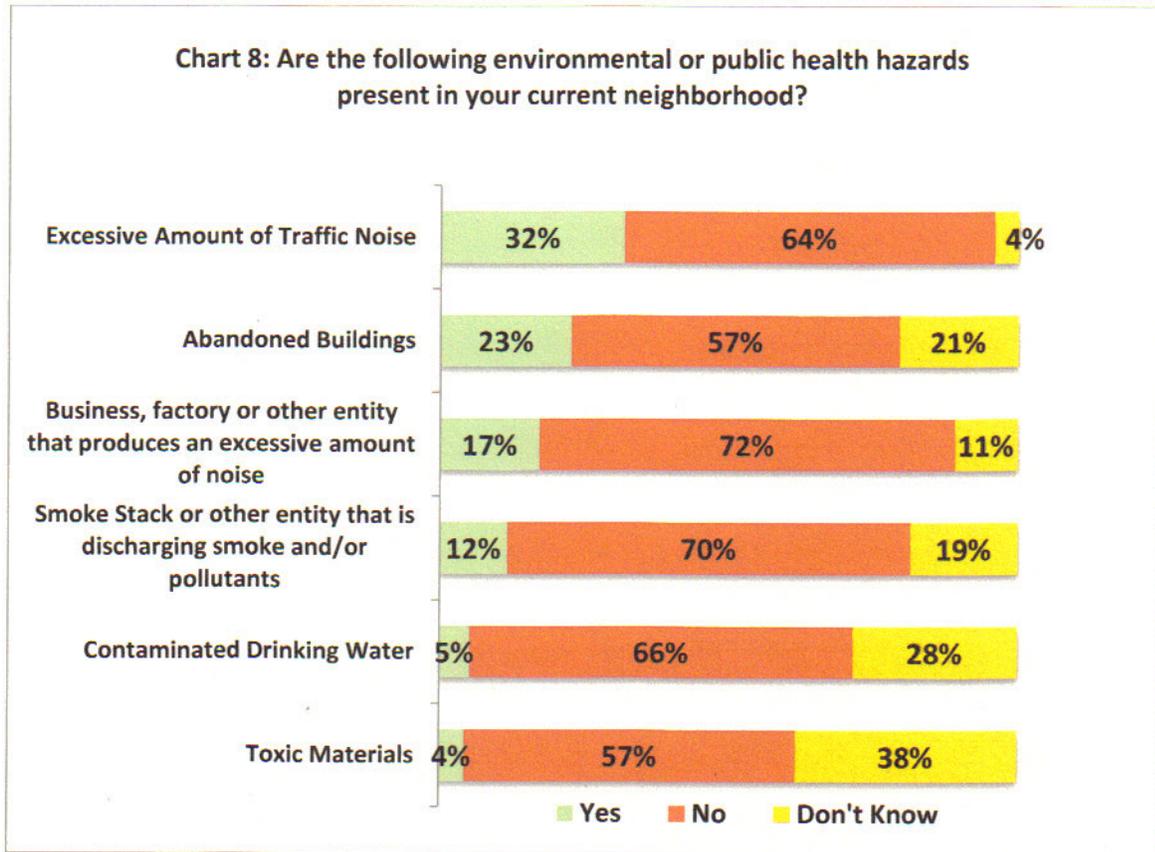
Neighborhood Environmental Quality

Respondents were asked about the presence or absence of specific environmental or public health hazards in their new neighborhood.

Overall, there was close to a 50-50 split between respondents who identified a hazard in their new neighborhood (53%) and those who didn't (47%).²

² Data not presented in chart.

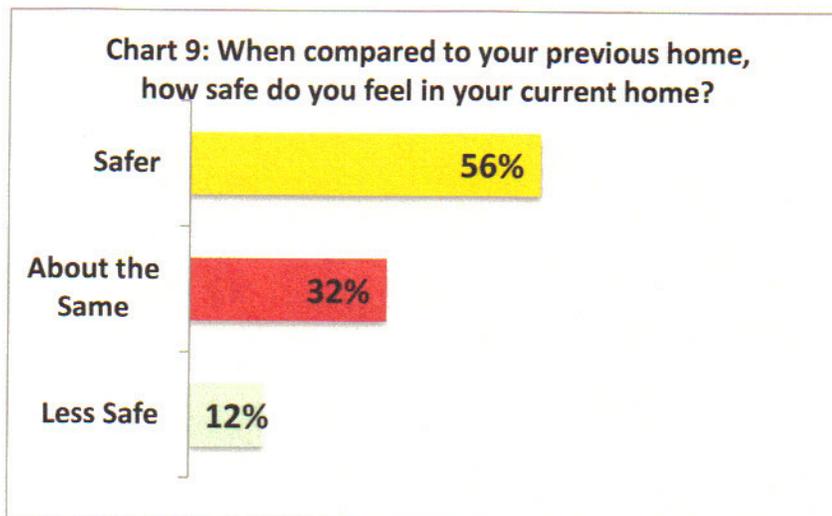
Three out of ten identified excessive traffic noise. Close to one out of four flagged abandoned buildings. And, one out of six cited excessive noise from factories and other facility operations (Chart 8).



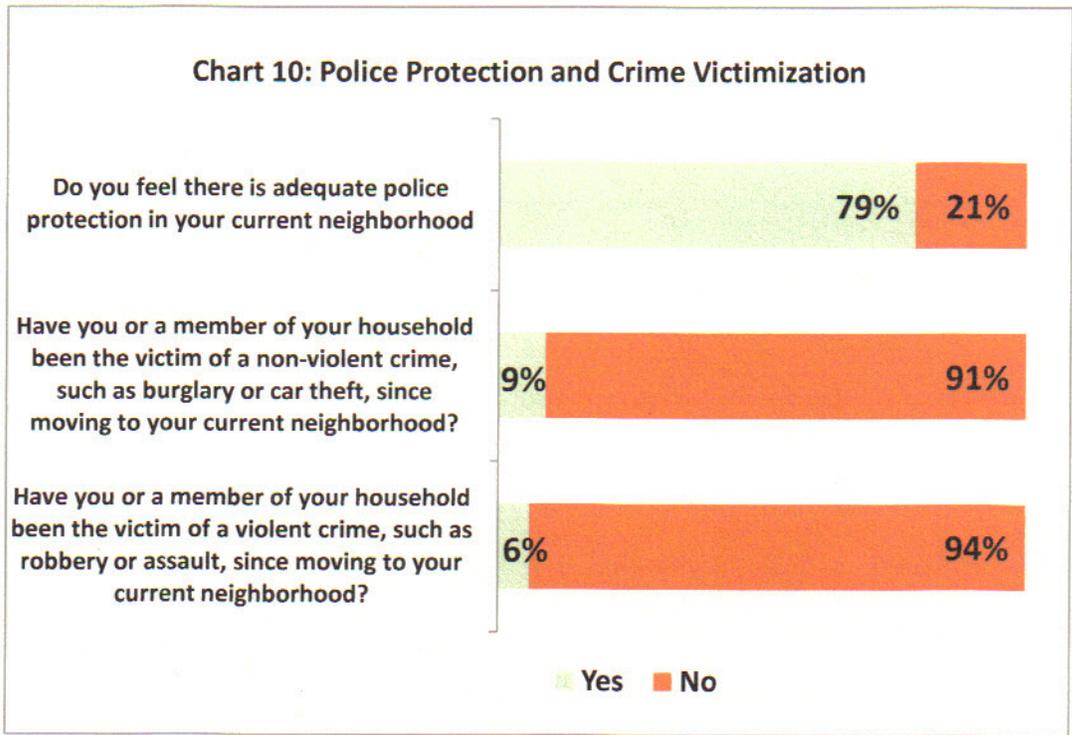
Neighborhood Safety, Police Protection & Crime

Respondents were asked about feelings of safety, police protection, and their experience with crime in their new neighborhood.

More than half (56%) reported feeling safer in their new neighborhood than in their old. Only one out of eight respondents reported feeling less safe (Chart 9).



Eight out of ten reported feeling that there was adequate police protection in their new neighborhood (Chart 10). Small fractions of respondents indicated that they, or members of their families, had been victims of non-violent crimes (9%) or violent crimes (6%).



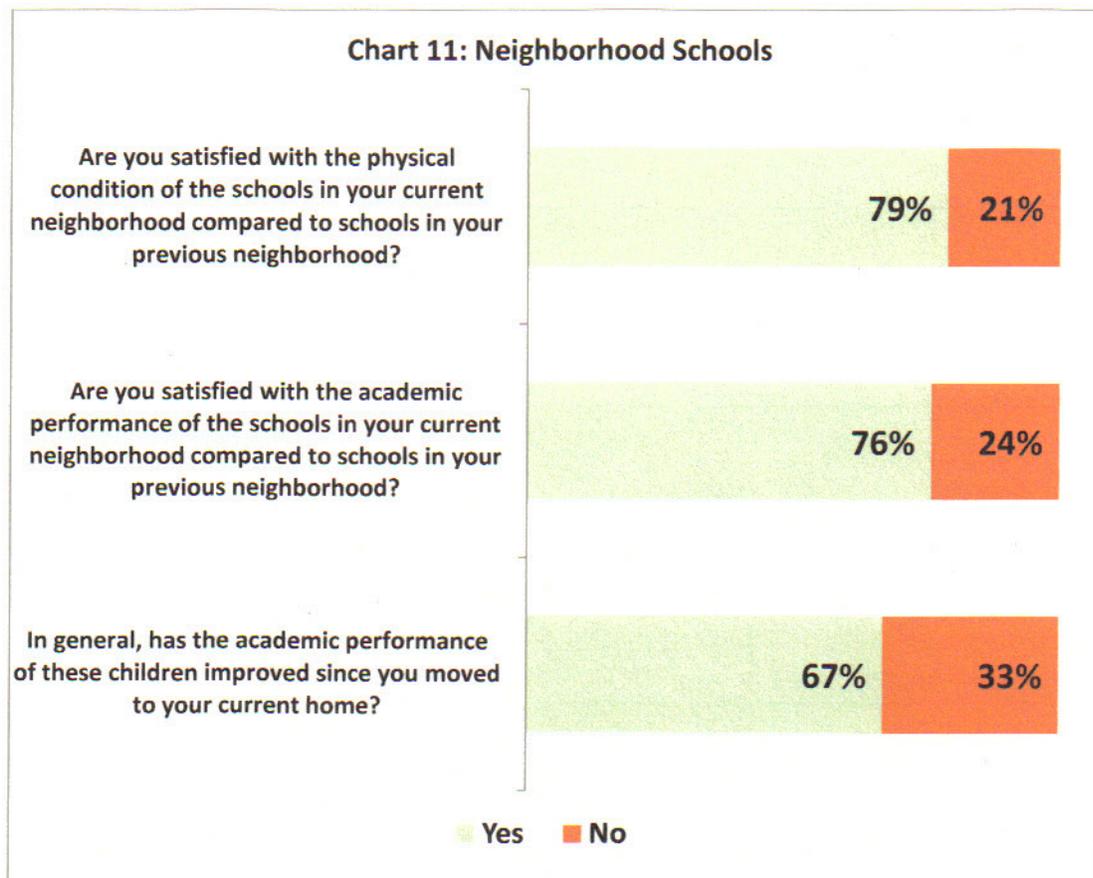
Neighborhood Schools

More than 600 of the respondent households have children attending neighborhood schools. Satisfaction with their children’s educational experience in school in their new neighborhood is expected to be an important factor in their residential satisfaction.

Respondents were asked if the academic performance of their children had improved in their new school and if they were satisfied with the academic performance and physical conditions of local schools in the new neighborhood compared to those in their old neighborhood.

With large majorities, these respondents reported being satisfied with the educational experiences of their children in their current neighborhood (Chart 11).

Two-thirds of the respondents reported that their children’s academic performance had improved since moving to their new neighborhood. Three quarters indicated they were satisfied with the academic performance of the new local schools compared to the old. And, eight out of ten reported being satisfied with the physical condition of the new local schools compared to the old. In sum, respondents looked favorably upon the schools and their children’s academic performance relative to their experiences in their previous neighborhoods.



Employment, Income and Household Spending

The locations of housing developments may affect the employment and income opportunities available to their residents. Because housing costs represent the largest share of most household budgets, the stabilization of rents in affordable rental developments may free up some cash for other expenses and uses like health care and education.

Respondents were asked questions about employment opportunities and changes in income levels and spending patterns. To put the responses in context, 44% (1,117) of the respondents were employed, 33% (846) were at retirement age or older, and the other 23% were not categorized.

Since moving to their current home only one out of five households reported more job opportunities were available to them (Chart 12) and only one out of five reported an increase in their household income (Chart 13). A majority (56%) of respondents reported no change in household income, and one out of five reported a decrease. These findings may reflect the lingering impact of the Great Recession or the fact that only 44% of the respondents were employed.

Chart 12: Since moving to your current home, do you find there are more employment opportunities available to you?

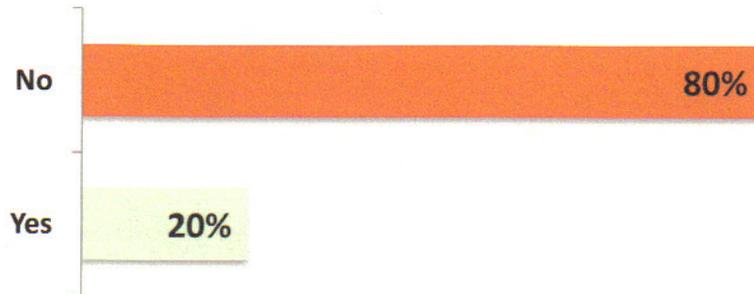
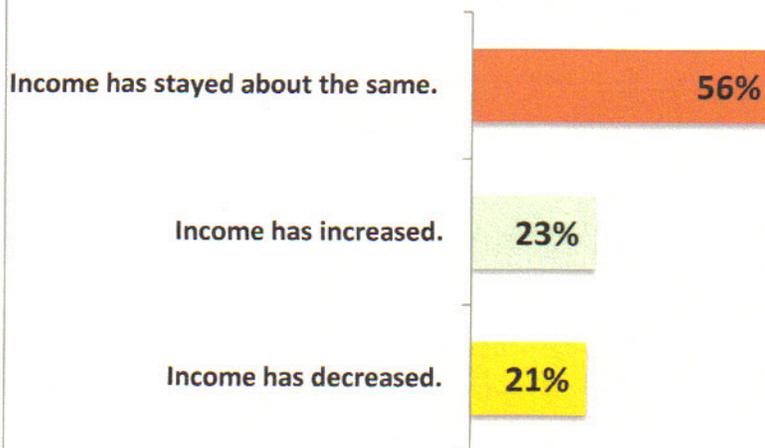


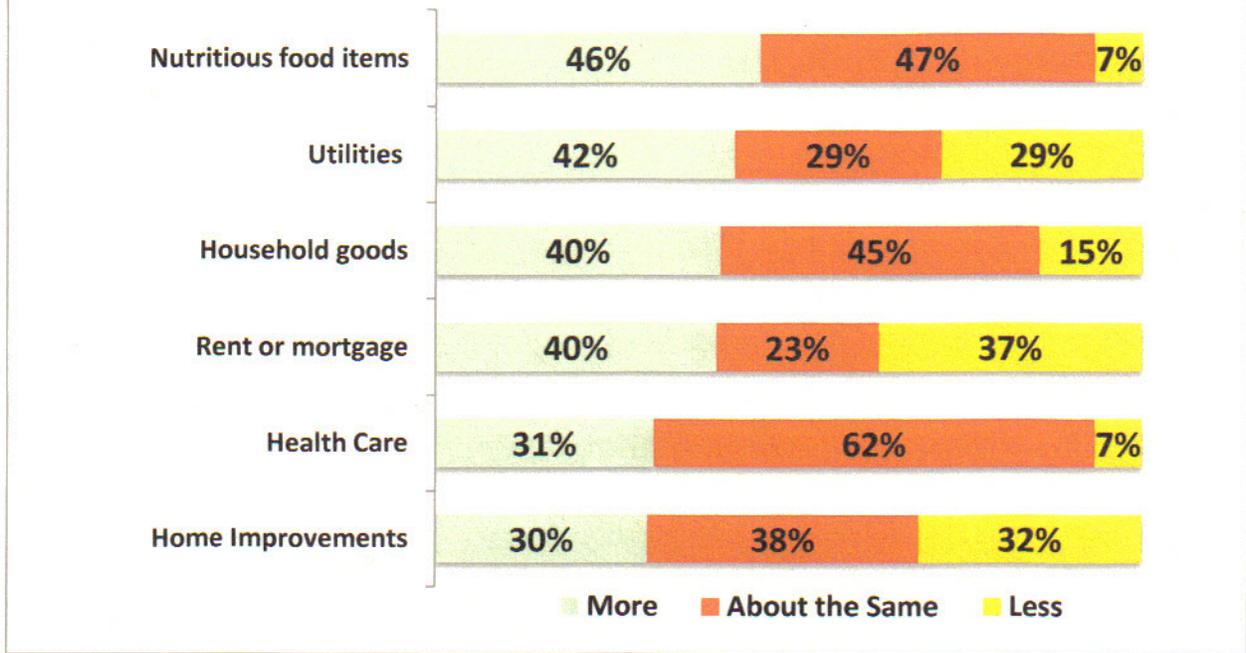
Chart 13: How has your total household income changed since you moved to your current home?



Nearly half (46%) of respondents reported spending more on nutritious food items since moving to their current neighborhood; 40% reported more spending on household goods; and, 31%, more on health care (Chart 14).

It is unclear, however, to what extent the increases in spending reflect merely higher costs in their new neighborhoods or dollars made available from savings on their housing costs. For, the 37% of respondents who reported spending less on their mortgage or rent are counterbalanced by the 40% who reported spending more; the 32% who reported spending less on home improvements are offset by the 30% who report spending more; and, the 29% who reported spending less on utilities are more than offset by the 40% who reported spending more (Chart 14).

Chart 14: Since you moved to your current home, do you spend more, about the same, or less on the following?



Neighborhood Poverty

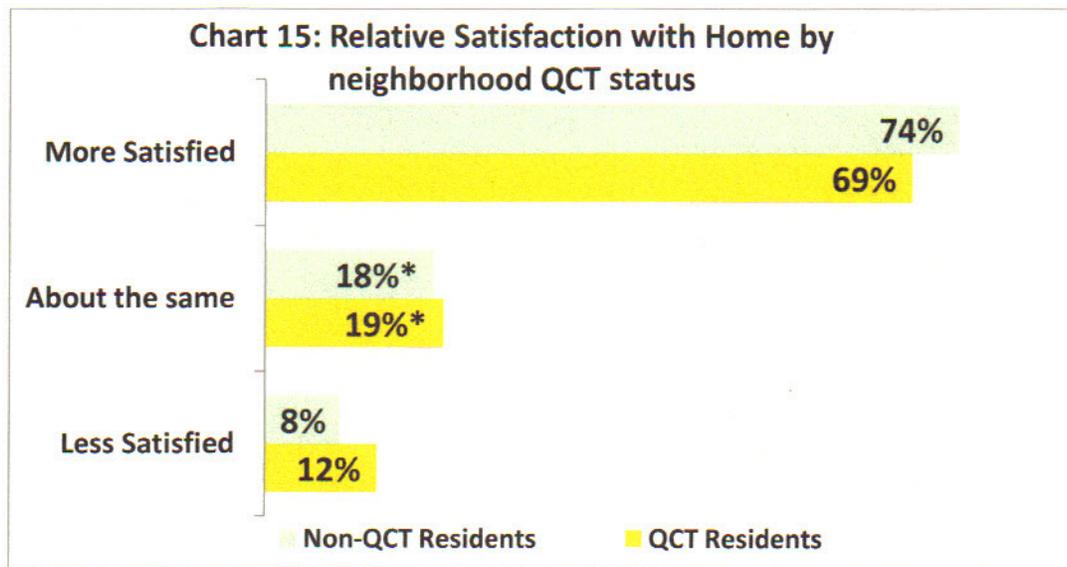
The percent of households with incomes below the poverty level is a widely accepted, objective indicator of the quality of life in a neighborhood. Those with poverty rates of 25% or more are often referred to as distressed neighborhoods.

Census tracts with a poverty rate of at least 25% are also defined as “Qualified Census Tracts” (QCTs) by the federal low-income housing tax credit statute.³ And, developers are eligible for a 30% boost in tax credits for a project located in a QCT as an incentive for them to locate projects in distressed neighborhoods.

The researcher mapped the addresses of the survey respondents into QCT areas and non-QCT areas to assess the relative satisfaction with homes and neighborhoods of those living in the two areas.

Residents of developments in QCT areas were slightly less likely (69%) to be more satisfied with their new home than those (74%) living in non-QCT areas (Chart 15). Moreover, residents of developments in QCT areas were slightly more likely (12%) to be less satisfied with their new home than those (8%) living in other areas (Chart 15). In sum, satisfaction with the new home was modestly lower among respondents residing in QCTs.

³ The term Qualified Census Tract or QCT refers only to census tracts where the poverty rate is 25% or more. It does not refer to areas which meet the federal tax code’s alternative definition for QCTs.

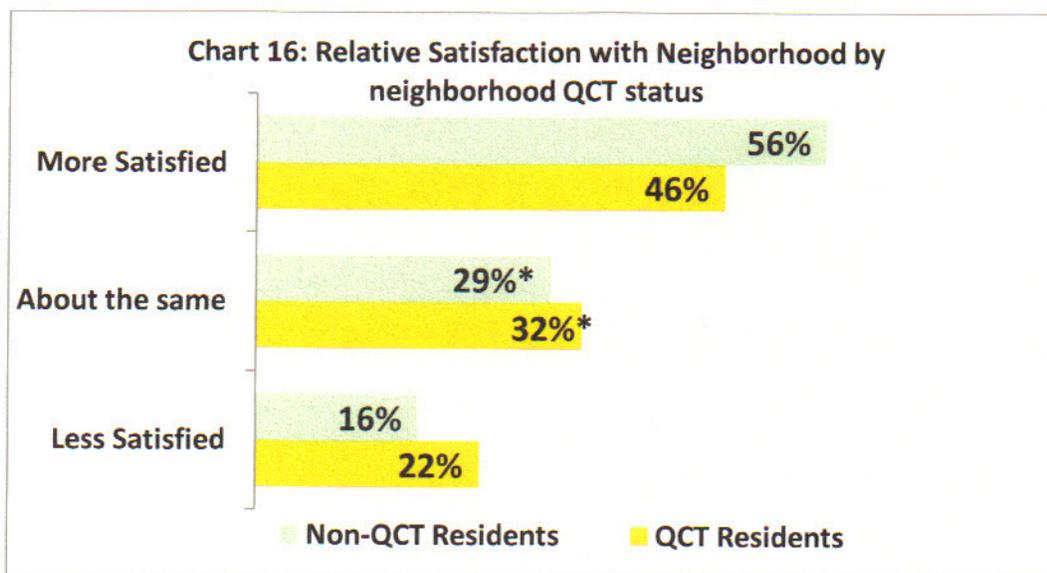


*Margin of error greater than five percentage points

The differences in satisfaction between those living in QCT areas and non-QCT areas are more dramatic when it comes to the neighborhood.

Only 46% of the residents in QCT areas were more satisfied with their new neighborhood, compared to a majority (56%) of those living in non-QCT neighborhoods – a ten percent spread (Chart 16). And, 22% of QCT residents were less satisfied with their new neighborhood compared to 16% of non-QCT residents (Chart 16).

Taken together, the differences in satisfaction and dissatisfaction suggest that locating developments in QCT neighborhoods might come at the cost of somewhat lower resident satisfaction.

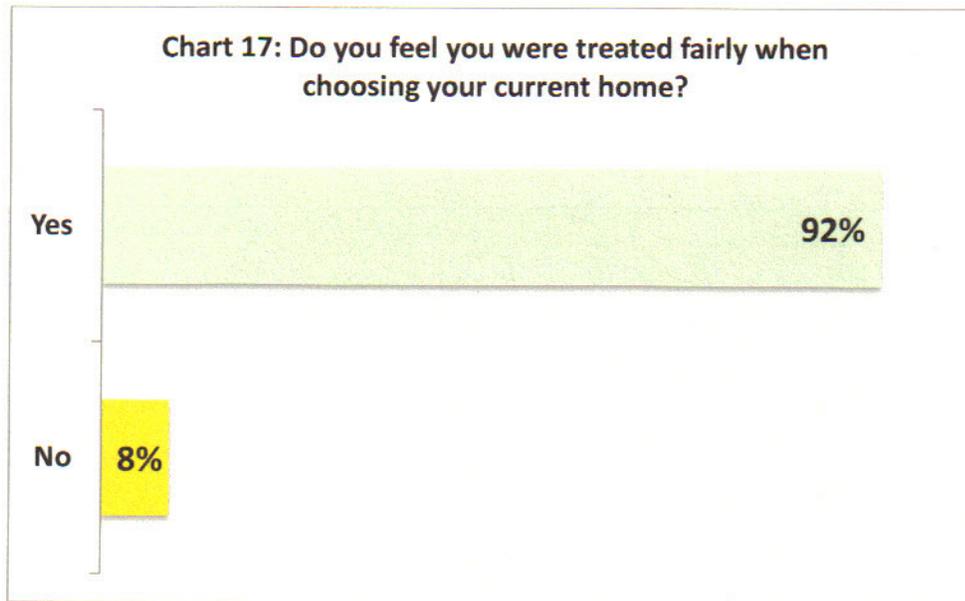


*Margin of error greater than five percentage points

Fair Housing and Impediments to Finding a Home

Because a person's experience of finding a new home or apartment may affect his/her feelings about the new place, the survey asked respondents whether they were treated fairly when looking for their new home and whether they could identify any personal or family attributes such as race, age, or family status which might have interfered with their choice of a new home.

Ninety-two percent felt they were treated fairly. Only eight percent reported feeling they were treated unfairly (Chart 17).

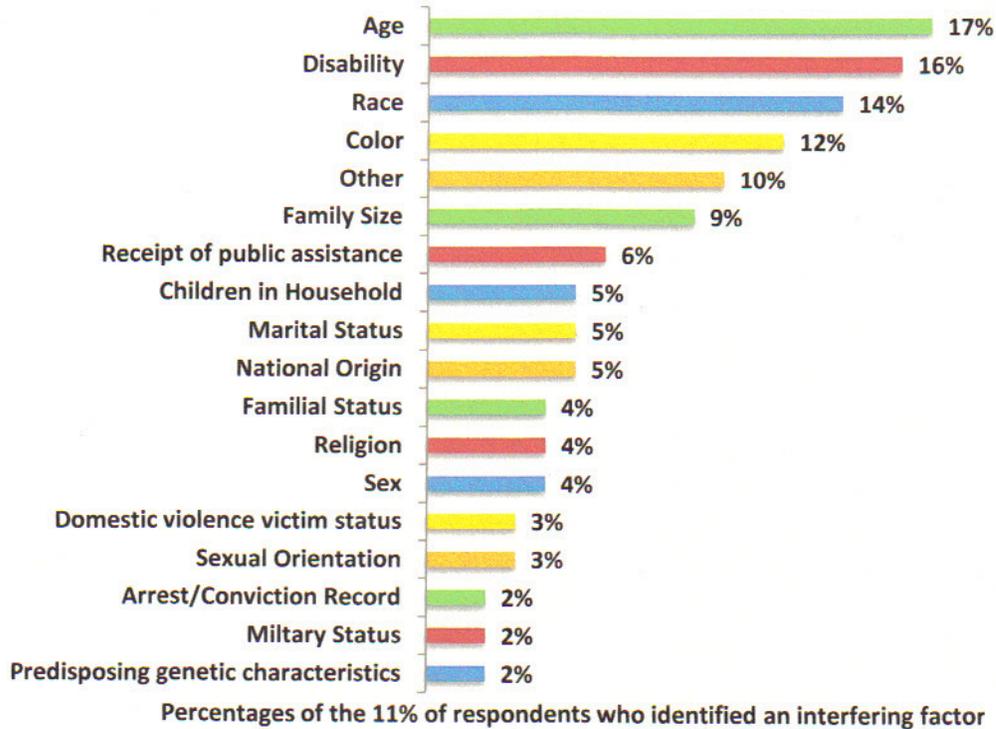


Though eight percent reported being treated unfairly, a few more -- 11% of the respondents -- identified an impediment to their choice of housing.⁴ (Apparently, 3 percent did not conclude that an impediment equaled unfairness.)

Among the eleven percent who identified an impediment, the factors they mentioned include: age, disability, color-race, national origin, family size-children-familial status-marital status, and receipt of public assistance (Chart 18).

⁴ Data not charted.

Chart 18: Do you feel any of the factor(s) listed below interfered with your current housing choice?

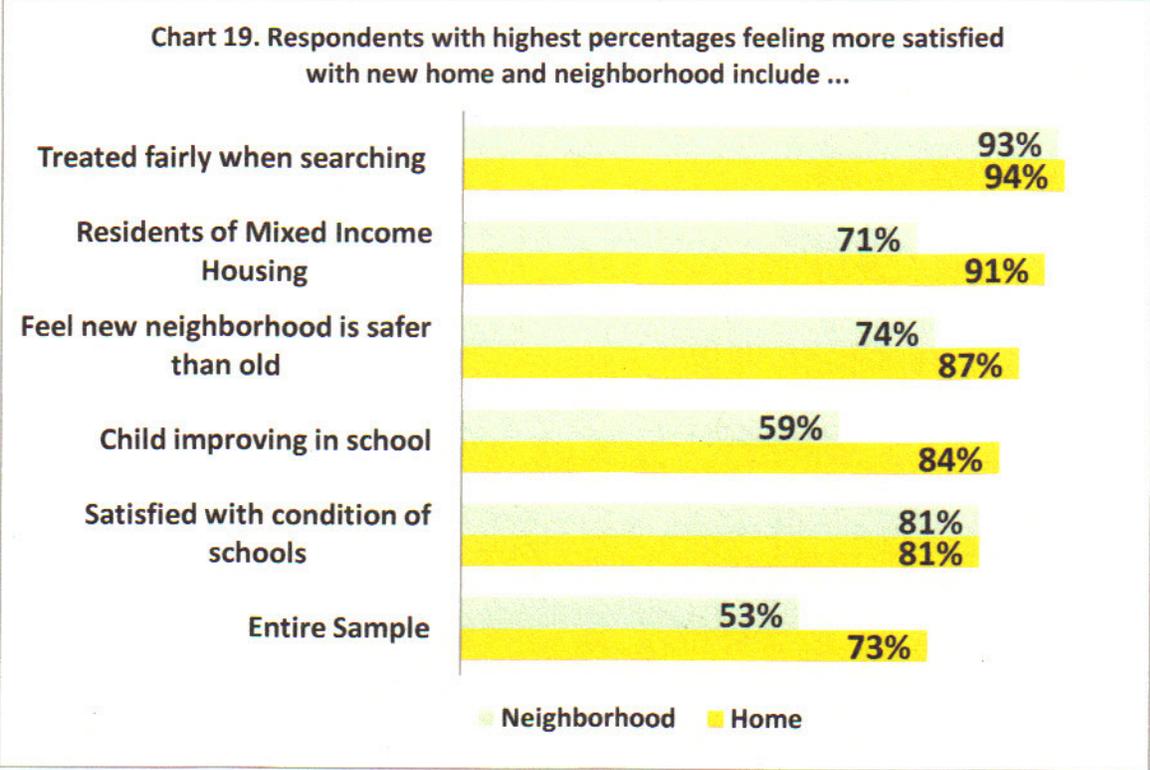


Who Is More Satisfied? Who Is Less Satisfied? And, Why?

Overall, the survey finds that the vast majority of all respondents (73%) are more satisfied with their current home than their previous one, that a much smaller majority (53%) are more satisfied with their current neighborhood than with their old one, and that nearly all (90%) of those who are more satisfied with their current neighborhood are more satisfied with their current home (Charts 1, 2, & 3 above).

Nevertheless, some respondent groups have a much higher percentage of those who are more satisfied with their home and neighborhood than others or the sample as a whole. And, some respondent groups have a much higher percentage of those who are less satisfied with their home and neighborhood than others or the sample as a whole. By exploring the differences among these groups, including especially among those who are less satisfied, we aim to provide HCR with information and ideas which may be helpful in refining and improving its strategies, programs and procedures for promoting affordable housing development.

To discern patterns of increased satisfaction with home and neighborhood, we identified groups of respondents whose percentages of those reporting more satisfaction with new home and neighborhood were substantially greater than that of the entire sample (Chart 19).



Being treated fairly when looking for a place, living in a quality apartment in a new building developed for the high-end unregulated market, feeling safer in one’s new neighborhood, seeing one’s children improve their education in the new neighborhood school, and approving the physical condition of schools in the new neighborhood all correlate strongly with being more satisfied with one’s new home and somewhat less strongly with being more satisfied with one’s new neighborhood (Chart 19).

More than 90% of those who felt they were treated fairly in their search for a new home were more satisfied with both their new dwelling and neighborhood.

More than 90% of those who moved into mixed income developments, which are built to attract 80% of their tenants from a clientele whose much higher income gives them pick of the litter in the unregulated rental market, were more satisfied with their new dwelling. And, some 71% were more satisfied with their new neighborhoods (all but two of which are in mid-town Manhattan).

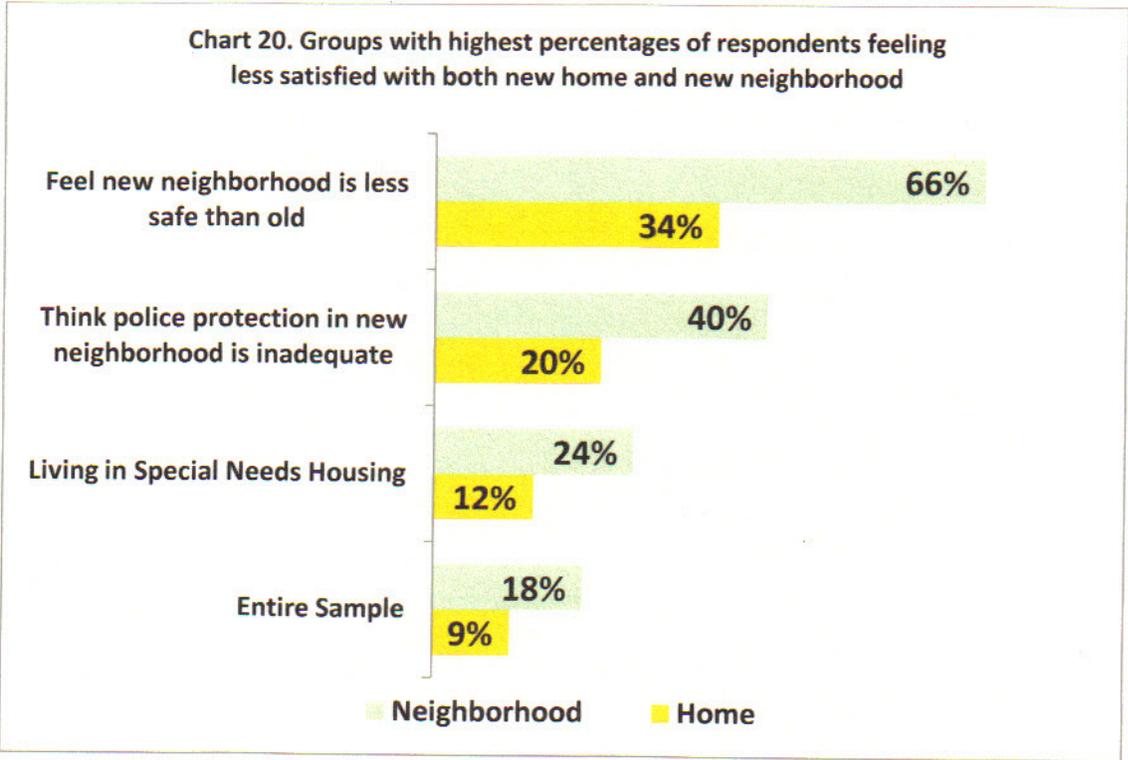
Nearly 90% of those who felt safer in their new neighborhood were more satisfied with their new home. And, 74% were more satisfied with their new neighborhood.

More than 80% of those whose children’s academic performance improved in the new school were more satisfied with their new home, and nearly 60% were more satisfied with their new neighborhood. More than 80% of those who were satisfied with the physical conditions in the new local schools were more satisfied with both their new home and their new neighborhood.

Over the entire sample of respondents, the proportions reporting less satisfaction with their new home and neighborhood were small – 9% less satisfied with home and, twice as many, 18% less satisfied with neighborhood (Charts 1 & 3). And, among the groups of respondents with higher percentages reporting less satisfaction than the entire sample, the pattern of dissatisfaction is more diverse than the pattern exhibited in Chart 19 by those groups who were more satisfied.

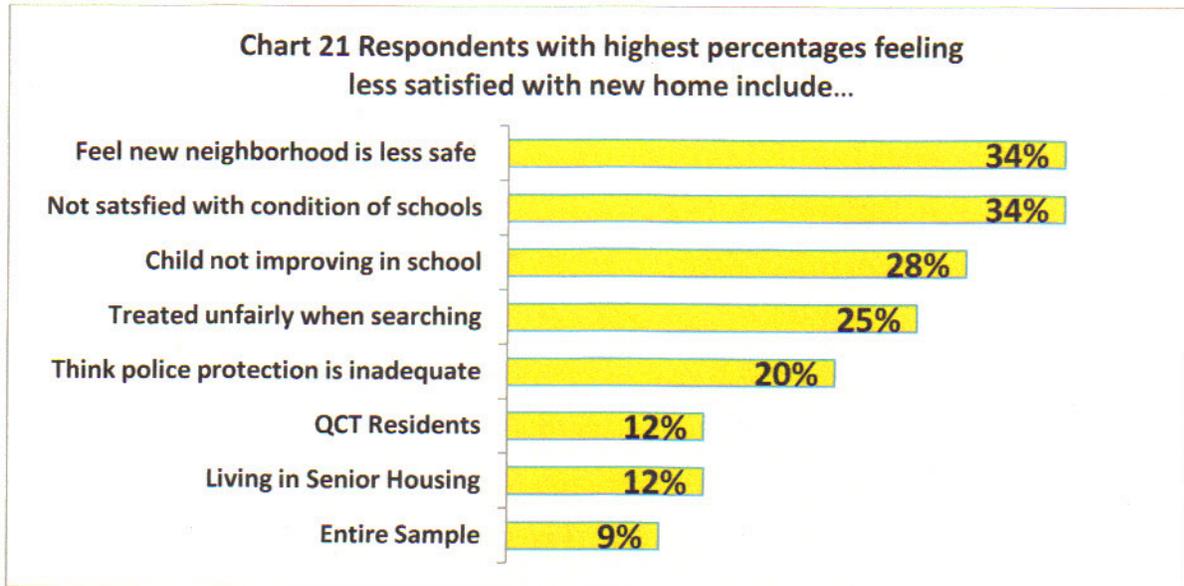
Feeling less safe and thinking police protection is inadequate in one’s new neighborhood were the prevalent factors among those who were less satisfied with both new home and neighborhood as well as those who were less satisfied with new home and neighborhood separately. Being, or having a family member who had been, a victim of violent or non-violent crime as well as having environmental hazards in the community were also drivers of greater dissatisfaction with the new neighborhood. And, being treated unfairly, seeing one’s children not improving their education, and being dissatisfied with the physical condition of neighborhood schools were also drivers of greater dissatisfaction with the new home. (Charts 20 & 21)

Twice as many respondents were less satisfied with their neighborhood than their home. For the entire sample, it’s 9% who are less satisfied with the home and 18% less satisfied with the neighborhood (Chart 20). Among those who think police protection is inadequate, 20% are less satisfied with their new home, and twice as many, 40% with their neighborhood. And, among those who feel their new neighborhood is less safe, 34% are less satisfied with their home, and again twice as many, fully 66% with their neighborhood.

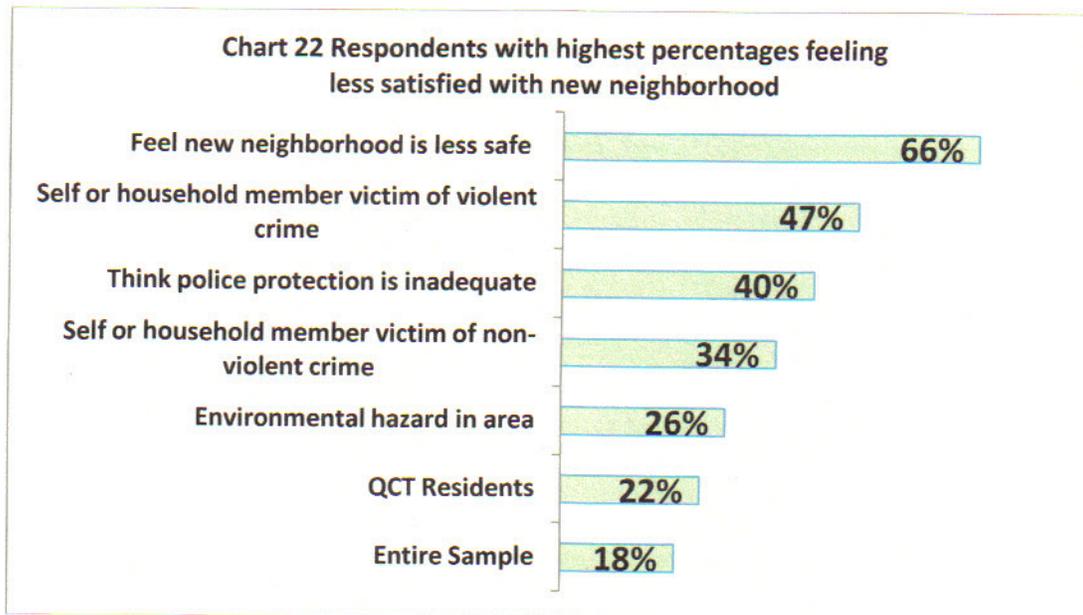


Among those who feel less satisfied with their new home, the entire sample’s 9% jumps for specific groups of respondents (Chart 21). Among QCT residents 12% are less satisfied. Of those who think police protection is inadequate, 20% are less satisfied. Of those who report

being treated unfairly while looking for a home, 25% are less satisfied. Of those whose children are not improving in their new school, 28% are less satisfied. Of those who are not satisfied with the condition of neighborhood schools, 34% are less satisfied. And, of those who feel the new neighborhood is less safe, 34% feel less satisfied with their new home.



Among those who feel less satisfied with their new neighborhood, the entire sample's 18% jumps by even more (Chart 22). Of those who recognize environmental hazards in the neighborhood, 26% are less satisfied with the neighborhood. Of those having been, or having a household member who's been, a victim of non-violent crime, 34% are less satisfied. Of those who think police protection is inadequate, 40% are less satisfied. Of those having been, or having a household member who's been, a victim of a violent crime, nearly half (47%) are less satisfied. And, of those who feel the new neighborhood is less safe, fully two-out-of-three (66%) feel less satisfied with their new neighborhood.



From the analysis of data in charts 20-22, the primary reasons why residents are more satisfied or less satisfied with their new home and new neighborhood are basically self-explanatory.

Positive reasons include: being treated fairly when looking for a place, living in a quality apartment in a new building developed for the high-end unregulated market, feeling safer in one's new neighborhood, seeing one's children improve their education in the new neighborhood school, and approving the physical condition of schools in the new neighborhood.

The negatives include: feeling less safe, thinking police protection is inadequate, being, or having a family member who has been, a victim of violent or non-violent crime, having environmental hazards in the community, being treated unfairly, seeing one's children not improving their education, and being dissatisfied with the physical condition of neighborhood schools.

Less clear, however, may be the reasons why certain demographic segments (eg., age groups, races, nationalities) and residents of certain types of housing developments (eg., those for seniors, for special needs, and for mixed income residents) may have greater percentages of those feeling more satisfied or less satisfied than their demographic counterparts or the entire sample as whole. Several examples follow.

Two demographic groups who reported higher percentages of respondents being more satisfied with their new dwelling and neighborhood can be explained by the types of new housing they were living in rather than by their personal attributes of race, ethnicity, nationality, or age.

One is the Asian/Pacific Islanders. Nearly 90% of these respondents reported being more satisfied with their new dwelling, and some 71% were more satisfied with their new neighborhood. Their satisfaction is not related to their race, ethnicity, national origins or other personal attributes. Rather, it can be explained by virtue of their housing situation. That is, the fact that 69% of them moved into - new mixed income developments with apartments that were built to the quality standards of the high-end rental market; and, all but two of the developments in the sample were located in mid-town Manhattan.

The other is 18-34 year-old respondents. Fully 80% of this demographic were more satisfied with their new home, and some 55% of them were more satisfied with their new neighborhood. Again, their satisfaction is a reflection, not of age, but of their housing situation. 30% of them became first-time homeowners and another 23% moved into new homes in mixed income developments. And, these are very significant achievements in a state where deferred new household formation sees several hundred thousand young adults still living at home with their parents, trapped by high rents, low rental vacancy rates, and the legacy of unemployment from the Great Recession.

Two other demographic groups also overlap with two types of housing developments. One group involves seniors 75 years old and over. Their proportion (12%) of respondents who reported being less satisfied with their home was slightly higher than the entire sample (9%). But, it is unclear whether this is a result of age or the fact that 81% of them live in housing developments for seniors, where 12% of the residents also reported being less satisfied with their new home.

The other group includes those with special needs, which are personal attributes, who live in housing developments designed for those with special needs. 24% of the residents of special needs housing reported being less satisfied with their new neighborhood compared to 18% of the entire sample; and, 12% reported being less satisfied with their new home compared to 9% of the entire sample. On the surface, it is unclear whether the greater proportion of dissatisfaction is a reflection of the personal aspects of special needs or the features of the special needs developments and their neighborhoods.

Finally, 22% of African American respondents reported being less satisfied with their new neighborhood compared to 18% of the entire sample. Their percentage was higher than those of other racial and ethnic groups, but it was unclear, on the surface, whether this was a reflection of race or their new housing situation.

Who & Why II -- Multivariate Regression Analysis

To clarify the above examples and discern other relationships, a multivariate regression was also used to analyze the survey data. The regression aims to discover whether differences in satisfaction and dissatisfaction with home and neighborhood among various racial, ethnic and nationality groups, age groups, and types of housing developments persist after controlling for home, neighborhood and individual factors which might also account for the variations in relative home or neighborhood satisfaction. The multivariate regression's methodology, terminology and findings are presented in Appendix 3 and summarized briefly here.

Respondents who felt safer in their new home were 8.94 times more likely to be more satisfied with their new home than respondents who felt less safe (Table A1, Row 6). Those who felt about as safe in their new home as they did in their previous home were 2.05 times more likely to express more satisfaction with their new home than respondents who felt less safe in their new home (Table A1, Row 5).

Similarly, respondents who felt safer in their new home were 31.98 times more likely to report being more satisfied with their new neighborhood than those who felt less safe (Table A1, Row 6). Respondents who felt the same about safety in their new home and their previous home were 5.61 times more likely to report being more satisfied with their new neighborhood than someone who felt less safe in their current home (Table A1, Row 5).

Respondents who identified an environmental hazard in their current neighborhood were 19% less likely to be more satisfied with their current home compared to respondents whose neighborhoods did not have any such hazard (Table A1, Row 7). Respondents who identified an environmental hazard in their neighborhood were 35% less likely to report being more satisfied with their current neighborhood compared to respondents who did not have such a hazard (Table A1, Row 7).

Respondents who reside in a QCT neighborhood reported being less satisfied with their new home and neighborhood at higher rates than those who reside in non-QCT areas, but the differences fade and become statistically insignificant when housing and neighborhood conditions were held constant in the regression (Table A1, Row 23).

Respondents who felt they were treated fairly when searching for their new home were 2.96 times more likely to be more satisfied with their new home than those who report being treated fairly (Table A1, Row 22). Perceptions of being treated fairly were not, however, related

to satisfaction with their new neighborhood when housing and neighborhood conditions were held constant in the regression (Table A1, row 22).

Respondents who were employed were 39% more likely to report being more satisfied with their new home than those who were not employed (Table A1, Row 16).

Respondents who thought there were more employment opportunities in their new neighborhood were 82% more likely to be more satisfied with their new home than those who didn't recognize increased opportunities (Table A1, Row 17). Respondents who thought there were more employment opportunities in their new neighborhood were 73% more likely to be more satisfied with their new neighborhood than those who did not see an increase in such opportunities (Table A1, Row 17).

Respondents who reported their annual households incomes had increased or stayed about the same since moving were more likely -- 48% and 41% respectively -- to be more satisfied with their new home than those whose incomes had decreased (Table A1, Rows 19 & 18).

These data suggest that employment, employment opportunities, and income are important predictors of satisfaction with one's new home and neighborhood. However, it is not immediately clear why. Quite possibly, they may be so important for one's "overall satisfaction with life" that they may influence all dimensions of satisfaction including housing.

Alternatively, they may reflect the demographic and life-style differences among our employed, unemployed, and very low-income respondents. For example among the unemployed, the majority were elderly, poor, and living alone. 65% were living alone, 54% were 65 years old or older, and 57% had annual incomes of less than \$15,000. By contrast, among the employed, 68% were living in families; only 7% were 65 years old or older; and, only 12% had annual incomes below \$15,000. Yet, there were no statistically significant differences in satisfaction with the new home and satisfaction with the new neighborhoods between respondents who were 35-59 years old and those who were 60 years-old and older (Table A1, Rows 14 & 15). So, not old age alone, but the combination of age, poverty and social isolation may be the influential factor.

Respondents who moved into mixed-income developments were 96% more likely to be more satisfied with their new home compared to new residents of rental developments for families (Table A1, Row 2). Homeowners were 45% more likely to report being more satisfied with their new neighborhood than residents of rental developments for families (Table A1, Row 1).

The higher percentage of satisfaction with their new home among residents of mixed-income developments appears to be due to features unique to this type of development -- eg., higher quality construction and finishing -- and not to some other coincidental factors. The higher percentage of satisfaction with their new neighborhood among homeowners also appears to be due to features unique to this type of development -- eg., lower density neighborhoods.

The mixed-income residents' higher satisfaction with their new home and the homeowners' higher satisfaction with their new neighborhood were the only statistically significant data indicating the effect of the type of development on higher satisfaction among residents.

Conversely, when housing and neighborhood conditions were held constant in the regression, the rate of neighborhood satisfaction among respondents living in special needs housing became indistinguishable from the rates of neighborhood satisfaction among respondents living in other types of developments.

With three exceptions, differences in the percentages of various age, racial and ethnic groups who reported being more satisfied with their new home and neighborhood faded and became statistically insignificant when housing and neighborhood conditions were held constant in the regression. The three exceptions include: eighteen to thirty-four year-olds; those 55 years-old and older and living in senior housing; and, Whites.

Eighteen to thirty-four year-old respondents were 2.43 times more likely to be more satisfied with their new neighborhood than those who were 35-59 years old (Table A1, Row 13). This is quite likely due to the high proportion of this group establishing their own households (25%) and/or becoming first-time home owners (17%).

Respondents 55 years-old and older and living in senior housing were 30% less likely to be more satisfied with their new home than residents of family developments (Table A1, Row 3). The persistence of lesser satisfaction among these seniors warranted the more elaborate discussion found below.

White respondents were 31% less likely to be more satisfied with their new home and 26% less likely to be more satisfied with their new neighborhood than Blacks (Table A1, Row 10). These were the only statistically significant data among the racial/ethnic comparisons. And, they held notwithstanding the fact that twice as many Blacks (10%) as Whites (5%) reported having been treated unfairly in their search (Table A1, Row 10). The persistence of lesser satisfaction among White respondents warranted the more elaborate discussion found below.

For the most part, the results from the regression analysis reinforce the findings presented earlier in this report. And, because the regression enables the researcher to hold other factors constant, there can be more confidence that the characteristics of their new home and neighborhood are more influential in determining relative residential satisfaction than the personal or social attributes of the residents.

“In Their Own Words”

The survey concluded with an open-ended question giving respondents the opportunity to tell how their life had changed since moving into their new home. Some 1,499 (58%) of the 2,603 respondents replied. Their responses provide additional insights into their experiences.

To make the task manageable, the researcher drew a sample of 630 responses and coded them into categories in accordance with recurring themes in the answers. The sample was stratified in order to oversample the elderly, Whites, and those who felt they were less satisfied with their new home and/or neighborhood.

The researcher oversampled the elderly and Whites because -- while many reasons for less satisfaction with home or neighborhood are self-explanatory, for example living in a neighborhood where one feels less safe -- it is not immediately obvious why the elderly and

Whites might feel less satisfied. And, it was anticipated that the open-ended responses would provide some illumination.

Similarly, the researcher oversampled the responses of those who were less satisfied with their new home and/or neighborhood in an effort to identify reasons for dissatisfaction and provide information that might be useful to HCR in efforts to improve its programs.

Finally, it should be noted that these categories and quotes supplement and illustrate the preceding quantitative analysis of the survey data; they do not displace it.

For example, having 13 respondents – that’s one percent of those who answered the open-ended question and half of one percent of those who responded to the survey -- complain in their open-ended answers about poor construction spotlights a concern to be corrected, but it does not displace “feeling less safe in one’s new neighborhood” as the primary reason for residents’ feeling less satisfied with their new home and neighborhood.

Positive Sentiments among Those More Satisfied with New Home &/or Neighborhood

Some 1,137 respondents who were more satisfied with their new home and/or neighborhood answered the open-ended question asking how their life has changed since moving. They represent fully 76% of the 1,499 who answered that question and 44% of all 2,603 respondents.

They include: 692 who were more satisfied with both home and neighborhood; 230, more satisfied with new home and feeling the same about the neighborhoods; 134, more satisfied with new home and less satisfied with the neighborhood; and, 76 less satisfied or about the same with the new home and more satisfied with the new neighborhood. The researcher identified five recurring themes among their answers:

- ✦ Better housing
- ✦ More desirable neighborhood and neighbors
- ✦ Gratitude for no longer being homeless
- ✦ Pride of ownership, and
- ✦ Affordability

Better, more suitable home: The most common type of positive response described how their new unit was superior to their previous one. In simplest terms, their current home is better than their former home. For example, a new home was described by a respondent as being “very clean and a lot of space.” Or, as one said, “I would say cuz we have room now unlike when my daughter and I were living in a studio.” In short, new homes were better quality and, in some instances, larger and more accommodating of their needs.⁵

Better, more suitable neighborhood: Respondents generally described the improvements associated with their new neighborhoods in terms of “increased safety,” “more convenience,” and “better neighbors.” The importance of feeling safer in the new neighborhood was highlighted in the quantitative analysis.

Increased convenience sometimes meant being closer to family. One person wrote,

⁵ Quotations have been included in the vernacular as written by respondents and not corrected for grammar or spelling.

“Improvements: Family: I now live near a mother (88) that I am able to spend time with & assist. Also, I am near 4 of my 5 children & 7 of my grandkids. I see them multiple times/ week & have grandkids spend the night (one @ a time) in my spacious apartment.” A second said, “Now I am closer to my family and we visit and they help me to get to the necessary appointments and groceries.” Whether living closer to family was a conscious reason for choosing the location of their new home or simply a coincidence, it contributed to positive feelings among many respondents.

Increased convenience also meant proximity to neighborhood amenities and services, some of which might also be better quality. As one said, “I moved from the country to the city; everything became closer and more convenient.” Another answered, “More choice of public transportation. Better quality of doctors. Much closer to theaters.”

The new neighbors were often described in glowing terms. Respondents found them easier to get along with and more respectful. One responded, “People have class in my current neighborhood. They strive to achieve in life. They care about their children’s education. They try to keep up their homes. There’s so much less riff raff.” Another wrote, “I am happier here. I feel safe. I have friends who care about me. “Whether such responses say more about the old neighbors or the new ones is unclear. Regardless, neighborliness is another factor in the positive feelings of many respondents. In short and in no way a surprise, location, location, location can make a world of difference in one’s satisfaction with home and neighborhood.

End of homelessness: The formerly homeless describe the opportunity to have a place to call home a “life-altering event.” One respondent wrote, “Having my own place (home) is a blessing. I live happy life in the nice and clean area and my life is changed. Thank you! God Bless you all!!!” Another said, “Well life has change for me because before living here i was homeless I’m no longer homeless I have a nice home for me and my family.” Persons who were formerly homeless describe how happy they are to have their new home in almost ecstatic terms.

Pride in ownership: Among those whose move into a new home coincided with their becoming homeowners, their new home embodied achievement of the American Dream. They felt proud that they were owners, and they appreciated the independence that comes with ownership.

One wrote, “Glad to have a place that’s mine. Where I can make decisions and take action on my living space.” Another said, “No one telling you what can/can’t do with the home (as far as decorating etc.)” A third added, “My life is more rewarding and I feel proud to have been able to provide a home for my children. When we were renting it wasn’t home it was a house (apartment) but never home. The pride and freedom a home of your own give you could not be felt when you rent.” A fourth said, “When something need fixing I must do it or it won’t get done, and I am responsible for everything in and around my house, but it is a good feeling to own.” A fifth wrote, “This is the first time I ever owned a home. I have been blessed with this location, my beautiful property, and good neighbors.”

Affordability: Many respondents were explicit about their new home making their lives more affordable. “We don’t have to worry about bills and getting behind as much now that we have moved,” wrote one. “I no longer have to choose between medicine, groceries or rent every week,” said another.

Negative Sentiments among Those Less Satisfied with New Home &/or Neighborhood

By comparison to answers from the 1,137 respondents who were more satisfied with their new home and/or neighborhood, only 336 respondents who were less satisfied with their new home and/or neighborhood answered the open-ended question asking how their life has changed since moving. They represent 30% of the 1,137 respondents to the open-ended question and only 13% of all 2,603 survey respondents.

They include: 107 who were less satisfied with both home and neighborhood; 33, less satisfied with new home and feeling the same about the neighborhoods; 16, less satisfied with new home and more satisfied with the neighborhood; and, 44 less satisfied with the new neighborhood but more satisfied or about the same with their new home. The researcher identified these recurring themes among their answers:

- ✦ Poor construction
- ✦ Inadequate maintenance
- ✦ Financial & other stress from home ownership
- ✦ Financial difficulties for renters
- ✦ Undesirable location, neighborhood and/or neighbors
- ✦ Smoking
- ✦ Unresponsive or intrusive management

Poor construction: Several of those who were less satisfied with their home or neighborhood described various instances of poor construction. “Poorly put together to fast too many mistakes!” wrote one. “Walls are paper thin, floors also ... Nice building, poorly constructed,” said another. A third added, “Doors and windows lock badly. Cold air. Hot water has caused a few problems. Heating system is terrible.”

Another wrote, “The apts are lay out nice the problems are downstairs apt floors in everybodys apt are cement with cheap indoor outdoor carpeting no pad underneath. Upstairs are all plywood with same carpeting no pad underneath everybody downstairs hears 24/7 noise from people above them.” And another said, “Moving into a new building that has so many structural problems, as for as poor building development, no Insulation in the walls - Leaks - constant elevator break downs - Don't know how these buildngs past inspection & found safe to live in!”

Finally, one new homeowner wrote, “Since we have owned this home (which is new construction) there are and have been many issues within these homes. ex. little to no insulation in the master bedrooms, drafts throughout the homes, cracks in the foundations, faulty sprinkler system, property pitched towards the home causing flooding ... These homes were poorly constructed by a private developer that worked alongside the state to produce affordable houses for first time homebuyer. What we purchased was not what they advertized. Its a disgrace what we home owners have to deal with. So to answer the question above, it has change my life in a negative way!”⁶

⁶ Social science research suggests the physical condition of one's unit is among the most important determinants of residential satisfaction (Lu 1999; Perez et al. 2001; Galster and Hesser 1981).

Inadequate maintenance: Several of those who were less satisfied with their home or neighborhood cited examples of inadequate maintenance. One wrote, "The upkeep of the building has been limited and many parts of the building feel older than its 3 years." Another said, "The building where I live is infested with insects which I cannot get rid of. I am totally miserable." A third added, "management of building very poor. Laundry machines poor service and costly."

Finally, "I don't feel safe nothing is being fixed in the apartments. My daughter's room almost caught fire The apartment is dangerous mngmt comp doesn't do anything to improve the quality of life leaving there. The apartment and building is a true disapointment."

Stress from home ownership: Some home owners who were less satisfied with their new home described the anxiety which accompanied the responsibility of ownership – sometimes in overwhelming terms. One owner wrote, "Well, I am still nervous about owning my own home because I never owned a home before but it is rewarding and it's hard, sometimes. I had pipes crushed where all sewage went in my basement. I had to leave my home. It was awful. I constantly worry what needs to be fixed. I feel like I'm going crazy sometimes." A second added, "In a lot more debt, due to necessary fixtures & improvements to our current home." A third summed it up, "Home ownership is not everything that people expect it to be and is much harder."

Two others elaborated: "I think my life has become little more difficult. Now I drive farther to a supermarket ... I driver over 50 miles to see my doctors. I have plumbing that leaks, roof leaks, no family close to me, my neighborhood not the friendliest. I worry about keeping the house warm in the winter. I like the house and done my very best to improve it. My health is given me more problems and I really need to be closer to someone who can help me and get to doctor's fast. The doctor are telling me my health is worse."

"I love my home ... paint on walls is cheap paint, but nothing I cannot fix. ... Properties on each side have trees that dead branches fall onto my property; it is not safe to park my vehicle in my own driveway! I was out of town with family last year, my niece parked her car in my driveway; got a call from my neighbor, one of her tree branches (big) had fallen on the back of my niece's car, damaged the car, tore down power lines on my property, scratched the back of my house and power was out for a little while...hail/wind storm. I was told by my insurance company that neighbor was responsible - I explained this to my neighbor, she refused to pay for the damage of my niece's car!! I found out afterwards, I could have branches removed from trees on both side if they are hazardous/dangerous to my property - who has the money to do this? I sure don't!"

Financial difficulties: Some renters who reported being less satisfied with their home or neighborhood also referred to financial difficulties. such as "Rent went up, RG&E went up." Or as another reported "I live on SS I get 1,259. month. my rent is 620 dollars. My medicine went up I get some food stamps but I'm having it rough. " For these respondents financial concerns may have come to dominate their lives and are the most salient changes since moving into their new homes.

The new homes and apartments are "objectively" affordable as defined by statute and in comparison to market prices and rents. However, the respondents' subjective perceptions and experiences may differ (especially as they were living and being surveyed in the economic aftermath of the Great Recession). And, the perception and experience of their apartment being

unaffordable would contribute to their feeling less satisfied with their new residence and neighborhood.

Undesirable locations, neighborhoods & neighbors: Respondents who reported being less satisfied with their new home or neighborhood generally described the deficiencies of their new neighborhoods in terms of inconvenient locations and inadequate transportation, distance from amenities and services, neighborhood nuisances, un-neighborly neighbors, and less safety. For some, these features meld together.

Respondents often link inconvenient locations, inadequate public transportation, and distance from amenities and services.

One elderly respondent wrote, "I am confined to a 2 room apartment. Why? Because there is NO means of transportation. NO where to go and NOTHING to do in this God awful place. Where are stores, buses, trains some means of affordable transportation? We are seniors and because of the lack of stimulation we are wasting away and just waiting to die." Another senior said, "I am a senior living alone (in Dutchess County). Life is easier in an apartment versus maintaining a home in the country. I live in an aptment complex for 55 & older and see a great need for public transportation. Many of the older residents have given up driving and don't have transportation to doctors, shopping, etc." Even on the west side of mid-town Manhattan, a senior commented, "This area does not have normal shopping, i.e. shoemaker, markets. Everything is 1 or 2 blocks uphill. IT'S NOT A NEIGHBORHOOD FOR LOWER CLASS SENIOR CITIZENS!!"

And, some respondents tack on to these deficiencies such neighborhood nuisances as noise, traffic, odors, landfills, and bars together with un-neighborly behavior like smoking.

One senior wrote, "I haven't had a good night's sleep in 5 years, since I moved here. Can't afford to move. Trains go by all day and all night, waking me at night ... But this a little quiet town on the edge of the city ... Sidewalks to town (about 1/2 mile) are broken and raised, making it difficult to go for a walk ... Doctors and large groceries are 10 miles away. Inconvenient, as there is no busline ... The 'no smoking' rule in this building is not enforced. I am a cancer survivor ... and until I moved here I hadn't been around cigarette smoke for over 5 yrs. Now I am around second hand smoke ... There is a garbage dump a few miles away ... On a hot day one can smell garbage in the air... I am glad I have a place to live, that I can afford, but it isn't right, placing the elderly and disabled in a building in the middle of a field, next to a train track, horns blowing all day and night, smelly garbage dump a few miles a way and cigarette smoke in a 'smoke free building.' Would you like to live here??"

Another respondent complained of noise that made life less pleasant. "With the overabundance of bars in the area, it is impossible to get to sleep before 3:30am to 4:00am, on any Wednesday through Saturday."

Un-neighborly behavior ranges from neighbors' failing to maintain their property, to smokers in non-smoking buildings, to teenagers hanging out, to serious criminal behavior, some of which leaves respondents feeling less safe in their new neighborhood.

One respondent wrote, "I now live in a seriously dangerous environment. There have been two shootings in the last month in front or near my building. Though my building is less than two years old my neighbors (some) show little respect for the upkeep of the building ..." Another said, "A lot of inappropriate behavior goes on here with other residents I found to be

true because I have witnessed and found it to be very disgusting." A third added, "There are strange people hanging out in the hallway. There is smoking in the hallway at all times." A fourth wrote, "There is a person on the third floor (whose name is xxxx). She steals and the manager is not doing anything about this. I do not leave my apartment unlocked, even for a second. Xxxx has made this place not so nice to be living here." And a fifth said, "Too many teenagers hanging out unsupervised (frightening)."

One homeowner wrote, "Neighbors do not care for their property as they have junk and several auto mobiles all over their yard. They also have numerous cats and we found that their is no laws against cats. Coming on our property on a daily basis and defecating. I realize their are laws (county laws) that prohibit the amount of vehicles owned by one person ..."

And another owner added, "Overall I am pleased with my new home. It has given me a chance to own something that I thought would never be possible ... The only thing I would change is the area. It is low income with plenty of absentee landlords, drugs, people walking around at all hours of the night with no regard for people who live there. I've called the police numerous times. I wish this would change and I wish people would take more pride in their neighborhood. Clean up and stop dumping garbage everywhere. Get rid of the landlords and all the Pit Bulls. Just because we don't make a lot of money doesn't mean we have to live like slobs. No community pride and that's a shame. Other than that I love my new home."

Smoking: Many respondents who reported being less satisfied with their new home or neighborhood focus on cigarette smoking – even in “no smoking” buildings -- as the un-neighborly and unhealthy behavior which could force them to move out. One respondent wrote, "The worst time we have here is tenants smoking. They don't want to listen to any one. I might just have to go to my doctor, tell him about the smoke coming into my apt. I don't feel well at all. I don't want to get second hand smoking. I just might have to move out."

Another added, "Since moving to my new home my biggest problem is others smoking. The hallway reaks of cigarette smoke and it comes in my open windows from a man who sits outside and smokes cigars. He often spoils my dinner. The smell of the smoke and he coughs and hacks up stuff and spits it all over the walkway to the front entrance. We have to walk thru it to enter our apartments. This is a beautiful place but the smoking spoils it for me."

A third said, "I have COPD. This is a very bad breathing problem. There are smokers in the building. The smoke smells in the hallways are disgusting. Sometimes the smell is so bad you could cut it with a knife. I can't breathe good when I have to walk in the hallway. There should not be smoking in senior living dwelling."

A fourth also spotlights the smell. "We are all 55+ and all have some kind of disabilitys wrong with them. Cigarette smells are the worse here. 24/7 reeking thru the walls in my apt. Halls all stink. Principle from High School was here at Xmas. Jazz band played for us. As we talked he told me that's the 1st thing he smelt when they walked in here."

Another respondent resorted to self-help. "When I moved here - for a year and a half there were no smokers near me ... Last summer they allowed a smoker next door and it seeps into my apt. through the duct system; and now my health is deteriorating again. Please make all public bldgs. (nonsmoking) - after a horrific fire in an association bldg (due to careless smoking) they now say "no new tenant can smoke"... If public bldgs., buses, restaurants are non-smoking why isn't this public housing bldg.?? I thought it was when I moved in. I have to pay for air

purifier which helps a little - why don't the smokers that are putting toxins in the air have to pay for air purification - better yet stop all smoking in public multi-dwelling buildings!"

Finally, one said, "The only change I experienced was I went from a no smoking apartment to a smoking, senior, low income, brand new housing project funded by you. Smoking was not divulged in the lease or by the landlord. I have been working very hard to get you and other State and Federal funding groups to make all of you low income Senior Housing in NYS SMOKE FREE ... Believe me smelling an ash tray for an apartment and a building is not a change for the better. Its disgusting and a mystery on why you would fund smoking projects. Its a matter of life and death."

Even those who are otherwise content single out smoking. One wrote, "One I feel a great sense of contentment in my new home surrounded by nature - trees, wildlife, birds, well-maintained lawns and landscape and gardens for those with green thumbs. The building is very attractive and I was the first person to live there... The only fault I found here was that smoking is allowed. With my allergies, asthma, and other health issues, I feel that second-hand smoking is a threat to my health."

And, a second added, "I feel safer and more secure. My rent & utilities have decreased. Activities are held often. Any problems property manager sees they are fixed. Area outside to meet with neighbors. One complaint. Things occur here (rules are broken). Never any follow up (example, smoking only allowed outside). Many tenants smoke in their units ... Nothing done."

Unresponsive or intrusive management: The issues of inadequate maintenance, smoking and difficult neighbors are compounded by perceptions of unresponsive management. One wrote, "this complex is making a lot of us sick, because they used the cheapest paint they could find its like a whitewash. you dust and as soon as you finish your furniture is cover in a white powder. Cheap is what this owner was. When we tried to stand up for our rights we were shut down."

Another said, "Poor soundproofing, lady over us in mobile scooter which the floors continuously creak all day and all night long. Plus her grandchild stays over a lot and continuously runs and jumps. I called the office at least 40 times (plus wrote letters to no avail) to have them to address. They finally 8 months out sent them a letter of warning."

A third wrote, "My life has actually changed to the worse. There is a severe vibration that doesn't let me sleep at night. It causes the bed to vibrate which gives me headaches and stomach aches every morning. There is also knocking on the wall which is constant and a very loud noise from the boiler fan. These issues caused me to have a very temper because I don't sleep and always stressed ... I have reported this many times but nothing has changed until now. I can die in this room, these issues are affecting me in every way and it is causing me a lot of pain. Please do something."

And again, smoking is a persistent concern. "This is supposed to be a Senior Citizen no smoking house. But there is 1 woman who is a chain smoker and no one does anything about it. Can't someone call her and make her stop?" wrote one.

"It is very much a privilege for the community to have such a building for the benefit of its residents. Unfortunately is infested with drugs and tenants smokes mariwana all over the building and hallways. I am very much disappointed in the building and management is not doing enough to protect tenants from second hand smoking," said another.

Intrusive management is also a cause for displeasure among those who report being less satisfied with their new home or apartment. Wrote one respondent, "At my current apartment I felt as if I am being harassed and my rights are being violated. I felt as if I have no privacy. Management has access to the apartment and is able to enter your apartment without you letting them in. They also want you to report visitors which I don't think is right. I pay my monthly rent without any assistance from government but it is like I am living in a shelter where I need to report my personal life."

Another said, "Traded down from ground floor in a 2 family house to an apt in a new building. Rent is less but we now make less so basically we're still in a difficult situation. Building management has to know when, who, and for how long we have house guests. And nobody's allowed to stay more than a few days. We have children with disabilities and illnesses and one is on public assistance and housing program and is sometimes expelled from the program. He needs to have a place to stay. If not with us then he has to go to a shelter which he says he can't do. Living here is stressful! Finding decent housing that's not expensive with non intrusive policies is hard to find on this island. We have no privacy really. Life is restricted at our age and we resent it."

And a third, "I am displeased with my current housing development. I have had nothing but financial woes and difficulties with management since moving to their new housing development. They make too many mistakes, disrespect their tenants and violate their personal space claiming it policy. I think the new guidelines need to be set and old ones revised to protect the tenant from being treated like they are beneath the moon by simple rental agents who have far too much access at free will to a tenant's life and home. Some set policies need to be corrected to offer the tenants back their dignity, security and sense of personal space. Too much is paid out by tenant for them not to have a say on who is allowed in their homes. Living here is the worst move and the worst experience I've had next to being homeless."

Negative Sentiments among Residents of Senior Housing

Some 114 respondents who were residents of senior housing and who were less satisfied with their new home and/or neighborhood answered the open-ended question asking how their life has changed since moving. They represent 21% of the senior housing respondents to the open-ended question and only 12% of all 896 senior housing survey respondents.

As corollaries to the themes identified in the preceding section, the researcher identified three particular concerns among the answers of the respondents in senior housing:

- ✚ Unaffordable
- ✚ Inconvenient neighborhoods, amenities and services
- ✚ Intrusive rules & regulations

Unaffordable: It is not surprising that many of the respondents in senior housing who reported being less satisfied with their new home or neighborhood express concerns about their financial hardships and predicaments. Most of the respondents in senior housing are past their prime income generating years. By virtue of the income limits on eligibility for affordable housing, the survey respondents are living on low-, moderate- or fixed-incomes. And yet, their rent, medical and other expenses can and do increase, thereby provoking great anxiety.

As one respondent wrote, "I live on SS I get 1,259 a month. My rent is 620 dollars. My medicine went up I get some food stamps but I'm having it rough." Another said, "Husband

passed away Income cut in half Gas prices gone up Cost of living has increase cost of food & restaurants gone up No raise in social security Things are going from bad to worse.” And a third added, “I do not have the facilities I used to have and that I miss. I live in an apartment. The rent increases every year just like everything else and when you live on Social Security life is a struggle.”

The situation of these respondents in senior housing -- rising expenses on limited incomes causing major stress suggests a difference between the objective, statutory and market definitions of “affordability” and the personal perceptions and experiences of the respondents. It also suggests an unintended emotional consequence of that divergence. The situation may not be a *result* of their having moved to their new home. Their expenses could have increased even if they had stayed in their old home or moved somewhere else. But, by moving to their new residence – advertised and expected to be “affordable” by its very nature – they may have intended, rationally or wishfully, to prevent that exact situation from happening. When that didn’t succeed, they may have been both severely disappointed and still financially stressed. And, the combination of trying and failing to find a way to make ends meet in their new home may be such a powerful and frightening negative experience that, at this time in their life, it prevents them from feeling anything but less satisfied with their new home.

Inconvenient neighborhoods, amenities and services: For respondents in senior housing who report being less satisfied with their new home and/or neighborhood, age compounds the problems of inconvenience. Typical comments are similar to those quoted in the preceding section. One person wrote, “My life has changed due to the fact there are very little shopping services. Hills to walk are somewhat difficult. Many on cross streets from 62nd St. to 57th St. (Hard) to walk crosstown.”

Another said, “We have to use car for everything.”

And, a third added, “No longer malls to visit. No visits to the theater. Cannot visit functions because of distance. My home is ok but area is limited Dr. Offices are scattered - services take too long to complete.”

For respondents in senior housing getting to and from the amenities and services they need has become more of a struggle. Relative to a younger population, seniors often find it more challenging to drive, walk or take public transportation. Poor health, frailty, diminished sight and hearing make travel more difficult. Consequently, the respondents in senior housing may be especially sensitive to inconvenient locations and inadequate transportation in their new neighborhood. Even a modest decline in convenience may lead to less satisfaction, relatively speaking, and might help explain why the elderly are among the least satisfied.

That inconvenience would strongly affect those respondents in senior housing who were less satisfied with their new home and neighborhood is not surprising considering that opposite applies. Greater convenience figured prominently among those who were more satisfied with their home and/or neighborhood.

Intrusive rules and regulations: For some respondents in senior housing who report being less satisfied with their new home and/or neighborhood, the restrictions they encounter living in senior housing may be the last straw.

Three snippets from their answers are illustrative: “Lots of foolish rules” ... “Too restrictive, too many rules” ... “There are much too many rules.”

Whether or not senior housing has more regulations than other types of developments, to some respondents in senior housing the rules there are perceived as infringements on their sense of freedom. In the open ended responses, disgust with the regulations was more common among those who lived in senior housing than other respondents. While anyone might chafe at restrictions that intrude into or near their home, the respondents in senior housing especially may feel that they are at a stage of their life where these types of rules are unwarranted. Whatever the reason, chafing at restrictions in their development was a third recurring theme among respondents living in senior housing.

Negative Sentiments among Whites

Whites were a group who in the cross tabulations did not appear to be especially dissatisfied. But once we controlled for housing and neighborhood factors in multivariate regression Whites were less satisfied than other racial/ethnic groups. In other words, when we compare Whites to other racial/ethnic groups who have the same housing and neighborhood circumstances, Whites are less satisfied with their new neighborhood. It is not clear why this is the case. The open-ended responses were analyzed to discern if any clues were offered there.

Generally, the Whites who were less satisfied with their new neighborhoods gave answers to the open-ended question that were similar to those given by other less satisfied respondents. The three most specific concerns raised by Whites who were dissatisfied with their neighborhood include:

- ✦ bad neighbors
- ✦ a lack of safety
- ✦ inconvenient location, inadequate transportation, amenities & services

Bad neighbors & unsafe location: Some of these White respondents described their new neighborhood as “ghetto” and “unsafe” and as a place where “robberies, assault and murder” take place. Some described it as “no good” or as “a dirty town with so many of the wrong people on welfare.”

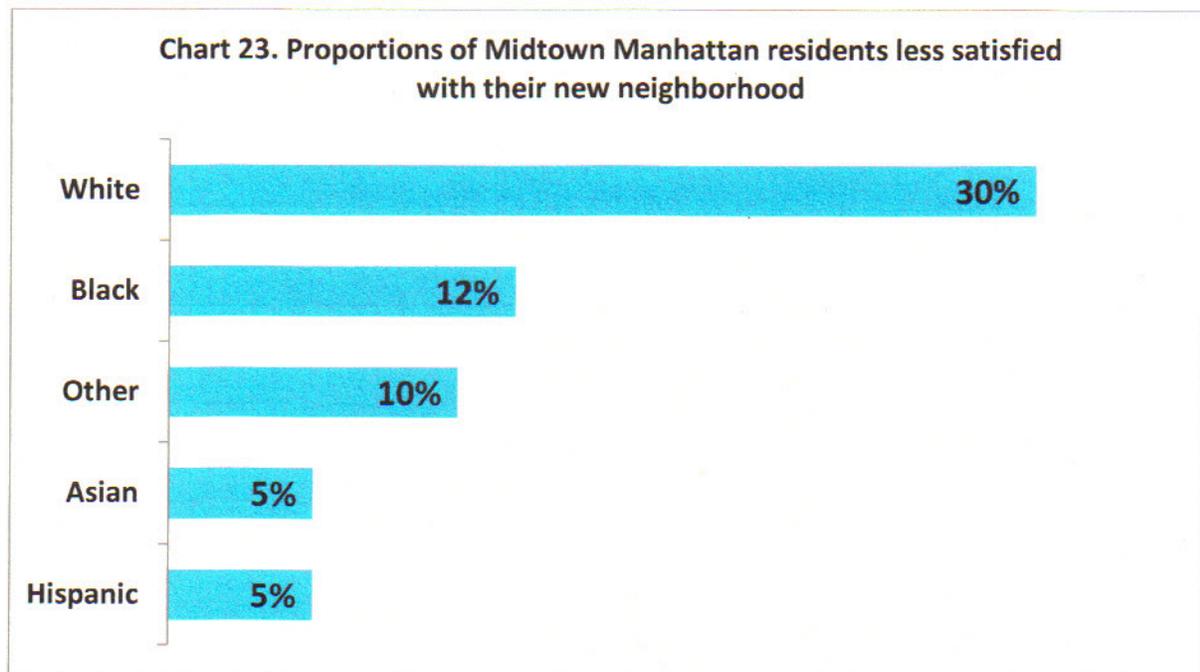
Inconvenient location: Many Whites who reported being less satisfied with their new home and/or neighborhood focused on the inconvenience of living in their neighborhood. One wrote, “We need more super markets & food stores - also need a couple of restaurants - longer distance to go to super market It should be more residential oriented...” A second added, “Our neighborhood is not residential so we don't have the basic conveniences of a residential neighborhood. There is only one local grocery store and it is very expensive. And we miss the friendly “feel” of a neighborhood...” And, a third concluded, “This neighborhood is right near Lincoln Tunnel. There is a lot of traffic pollution and few services. I moved here under an 80/20 program. I'm very happy with my building & apartment but the neighborhood is very commercial & lacks residential amenities.”

Some of these White respondents live in new mixed-income developments, most which were located in mid-town Manhattan's West Side. Several complained of it “being very windy here by the Hudson River. Others noted, “West 61st street [their neighborhood] being vacant at night.” And, still others added, “This neighborhood is right near Lincoln Tunnel.”

While living in what is presumably walking distance to Midtown Manhattan may have its benefits, as indicated by the open-ended comments, there are drawbacks. In many parts of the

neighborhood, the walk would be up steep hills for three blocks. In other parts, there's rush hour traffic to and from the tunnel. And, large swaths of the area are just beginning the transition from underutilized or vacant commercial space where there are few residential amenities into 24/7 mixed residential and commercial communities.

Although many of these respondents may be more satisfied with their high quality apartments in the new mixed-income developments, the benefits come with the costs of living in a neighborhood in transition and under construction. Whites were not over-represented among residents of Midtown Manhattan. But among those Whites who were living in Midtown, their dissatisfaction with their new neighborhood was much higher than that found among other racial/ethnic groups (Chart 23).



Summary of Open-Ended Responses

The open-ended responses both confirm some of the quantitative findings reported in the preceding sections and shed light on additional determinants of satisfaction with home or neighborhood. Consistent with the quantitative data on the importance of neighborhood and environmental factors for satisfaction, respondents frequently described the conditions external to their home when discussing how their life had changed since moving.

Also, consistent with the quantitative data, neighborhood safety, better school performance and conditions, and convenient amenities and services were frequently cited as reasons for being more satisfied. The open-ended answers also indicate that the people in the local area – the neighbors themselves -- are an important determinant of satisfaction or dissatisfaction with new home and neighborhood.

The open-ended responses also highlight the importance of several other factors not uncovered in the analysis of the close-ended questions. These include the importance of well-

maintained and physically adequate buildings, being able to make ends meet, the downsides of homeownership and the double-edged nature of quality of life rules and regulations.

The open-ended responses were not solicited in a systematic way. And, the fact that a respondent did not name a particular factor in his/her answer does not mean the factor was irrelevant to him or her. For these reasons, the researcher cannot estimate the importance of these responses across the survey's entire sample. Nonetheless, the open-ended responses provide important information for policy makers who wish to refine affordable housing initiatives.

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Appendix 1

Survey Questionnaire



A. YOUR SATISFACTION WITH YOUR HOME AND NEIGHBORHOOD

1. When compared to your previous home, how satisfied are you with the condition and quality of your current home?
 - More satisfied
 - Less satisfied
 - About the same

2. When compared to your previous neighborhood, how satisfied are you with the condition and quality of your current neighborhood?
 - More satisfied
 - Less satisfied
 - About the same

3. When compared to your previous neighborhood, how satisfied are you with **how close you currently live** to the following services in your current neighborhood?

	More satisfied	Less satisfied	About the same
Banks, credit unions, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child care providers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community services (libraries, senior centers, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Drug stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health care facilities and doctors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parks and open spaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Religious institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Restaurants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supermarkets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>


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4. When compared to your previous neighborhood, how satisfied are you with **the quality** of the following services in your current neighborhood?

NOTE: NA = Not Applicable. Your response under this column indicates that you either do not use the service(s) listed or that the service(s) is not present in your current neighborhood.

	More satisfied	Less satisfied	About the same	NA
Banks, credit unions, etc	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child care providers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community services (libraries, senior centers, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Drug stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health care facilities and doctors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parks and open spaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Religious institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Restaurants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supermarkets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Are the following environmental/public health hazards present in your current neighborhood?

	Yes	No	Unknown
Abandoned buildings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business, factory or other entity that produces an excessive amount of noise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Contaminated drinking water	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Excessive amount of traffic noise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Smoke stack or other entity that is discharging smoke and/or pollutants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Toxic materials	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



B. YOUR SENSE OF SAFETY

6. When compared to your previous home, how safe do you feel in your current home?
- Safer
 - Less safe
 - About the same
7. Do you feel there is adequate police protection in your current neighborhood?
- Yes
 - No
8. Have you or a member of your household been the victim of a violent crime, such as robbery or assault, since moving to your current neighborhood?
- Yes
 - No
9. Have you or a member of your household been the victim of a non-violent crime, such as burglary or car theft, since moving to your current neighborhood?
- Yes
 - No

C. BASIC INFORMATION ABOUT YOU

10. Do you own or rent your current home?
- Own home
 - Rent home
11. How did you hear about your current home? **(Please check one.)**
- Advertisement (newspaper, real estate magazine, Internet, etc.)
 - Broker
 - Friend, relative, or acquaintance
 - NYHousingSearch.gov
 - Other (please specify) _____



12. What was the **primary reason** you moved to your current home? **(Please check one.)**

- Change in familial structure (child birth, divorce, marriage, widowed, etc.)
- Change from renter to owner or owner to renter
- Closer to employment
- Formerly homeless/lived in emergency housing
- Improved condition and quality
- Lower cost
- Needed more space
- To establish own household
- Other (please specify) _____

13. How many people live in your current home? _____

How many are under the age of 18? _____

How many are 18 to 61 years of age? _____

How many are 62 or older? _____

14. What is the zip code of your current home? _____

What is the zip code of your previous home? _____ **If unknown**, what is the name of the city, town, village, or identifiable neighborhood of your previous home? _____

15. What is your gender?

- Female
- Male

16. What is your age?

- | | |
|-------------------------------------|---|
| <input type="radio"/> 18 – 19 years | <input type="radio"/> 55 – 59 years |
| <input type="radio"/> 20 – 24 years | <input type="radio"/> 60 – 64 years |
| <input type="radio"/> 25 – 34 years | <input type="radio"/> 65 – 74 years |
| <input type="radio"/> 35 – 44 years | <input type="radio"/> 75 – 84 years |
| <input type="radio"/> 45 – 54 years | <input type="radio"/> 85 years and over |

17. Do you consider yourself? **(Please check one.)**

- African American/Black
- Asian/Pacific Islander
- Caucasian/White
- Hispanic
- Native American/Alaskan Native
- Other (please specify) _____



D. YOUR ECONOMIC CONDITION

18. What is your total annual household income? (Please include all sources of income from jobs, public assistance, Social Security, etc.)

- Less than \$10,000
- \$10,000 to \$14,999
- \$15,000 to \$24,999
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$149,999
- \$150,000 to \$199,999
- \$200,000 or more

19. Are you currently employed?

- Yes
- No

20. Since moving to your current home, do you find there are more employment opportunities available to you?

- Yes
- No

21. How has your total household income changed since you moved to your current home?

- My total household income has increased.
- My total household income has decreased.
- My total household income has stayed about the same.

22. Since you moved to your current home, do you spend more, less or about the same on the following?

	More	Less	About the same
Health care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Household goods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nutritious food items	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent or mortgage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Utilities (electric, gas, and water)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



E. YOUR HOUSEHOLD'S EDUCATION OPPORTUNITIES

23. Are there children in your current home attending school (elementary, middle, or high school)?
- Yes: Please **answer questions 24 through 26.**
 - No: Please **proceed to Section F.**
24. In general, has the academic performance of these children improved since you moved to your current home?
- Yes
 - No
25. Are you satisfied with the physical condition of the schools in your current neighborhood compared to schools in your previous neighborhood?
- Yes
 - No
26. Are you satisfied with the academic performance of the schools in your current neighborhood compared to schools in your previous neighborhood?
- Yes
 - No

F. FAIR HOUSING

We are asking the following questions in order to ensure renters and homeowners are protected from discrimination during their search for housing. The Federal Fair Housing Act protects individuals and groups from housing discrimination based on race, color, religion, sex, national origin, disability or familial status. In addition to these federally protected classes, New York State Human Rights Law prohibits discrimination based on age, arrest/conviction record, marital status, military status, domestic violence victim status and predisposing genetic characteristics.

27. Do you feel you were treated fairly when choosing your current home?
- Yes
 - No



28. Do you feel any of the factor(s) listed below interfered with your current housing choice?

- Yes (Please check all that apply from the list below.)
- No

- | | |
|---|--|
| <input type="radio"/> Age | <input type="radio"/> Military status |
| <input type="radio"/> Arrest/conviction record | <input type="radio"/> National origin |
| <input type="radio"/> Children in household | <input type="radio"/> Predisposing genetic characteristics |
| <input type="radio"/> Color | <input type="radio"/> Race |
| <input type="radio"/> Disability | <input type="radio"/> Receipt of public assistance |
| <input type="radio"/> Domestic violence victim status | <input type="radio"/> Religion |
| <input type="radio"/> Family size | <input type="radio"/> Sex |
| <input type="radio"/> Familial status | <input type="radio"/> Sexual orientation |
| <input type="radio"/> Marital status | <input type="radio"/> Other (please specify) _____ |

Please briefly explain the factor(s) checked:

29. What actions do you feel could be taken in your neighborhood to raise awareness about fair housing laws? (Please check all that apply.)

- Brochures
- Fair housing workshops/seminars
- Newsletters
- Newspapers
- Posters
- Public service announcements
- Other (please specify) _____

Appendix 2
Survey Responses

by:

- ***Types of Development***
- ***Regions***
- ***QCT and Non-QCT Neighborhoods***
- ***Those who are more and less satisfied
with their new home and neighborhood***

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	Type of Housing						Regions									
	ALL N	ALL %	Home Owner	Mixed Income Housing Renter	Special Needs Housing Renter	Family Housing Renter	Senior Housing Renter	Capital Region	Central New York	Finger Lakes	Long Island	Mid- Hudson	NY City	North Country	South em Tier	West ern New York
ALL RESPONDENTS	2,497	100%	15%	16%	9%	25%	35%	4%	4%	14%	5%	20%	37%	3%	6%	6%
Home Owners	387	100%	100%	0%	0%	0%	0%	6%	7%	38%	9%	5%	10%	13%	9%	3%
Renters	2,110	100%	0%	19%	11%	29%	41%	4%	4%	9%	4%	23%	42%	1%	6%	7%
Renters in Mixed-Income Housing	401	100%	0%	100%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%
Renters in Special Needs Housing	221	100%	0%	0%	100%	0%	0%	0%	4%	9%	14%	8%	48%	0%	0%	16%
Renters in Family Housing	616	100%	0%	0%	0%	100%	0%	3%	9%	9%	0%	24%	42%	3%	0%	9%
Renters in Senior Housing	872	100%	0%	0%	0%	0%	100%	7%	2%	14%	6%	37%	13%	0%	14%	7%
Living in non-QCT neighborhood	1,615	100%	12%	23%	6%	24%	35%	0%	6%	0%	7%	28%	39%	4%	10%	6%
Living in QCT neighborhood	882	100%	21%	2%	15%	27%	35%	12%	2%	39%	0%	7%	32%	0%	0%	8%
Living in New York City	915	100%	4%	43%	12%	28%	13%	0%	0%	0%	4%	0%	100%	0%	0%	0%
Living in Western NY	159	100%	6%	0%	23%	34%	37%	0%	0%	0%	0%	0%	0%	0%	0%	100%
Living in North Country	71	100%	69%	0%	0%	31%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%
Living in Finger Lakes Region	349	100%	43%	0%	6%	17%	35%	0%	0%	100%	0%	0%	0%	0%	0%	0%
Living in Central NY	109	100%	25%	0%	7%	53%	14%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Living on Long Island	118	100%	28%	0%	27%	0%	46%	0%	0%	0%	100%	0%	0%	0%	0%	0%
Living in Mid-Hudson Region	507	100%	4%	0%	4%	29%	64%	0%	0%	0%	0%	100%	0%	0%	0%	0%
Living in Southern Tier	163	100%	22%	0%	1%	0%	78%	0%	0%	0%	0%	0%	0%	0%	100%	0%
Living in Capital Region	101	100%	21%	0%	0%	21%	58%	100%	0%	0%	0%	0%	0%	0%	0%	0%
More satisfied with home	1,810	100%	16%	20%	9%	25%	30%	3%	4%	13%	4%	19%	41%	3%	6%	6%
Less satisfied with home	231	100%	12%	4%	12%	27%	45%	5%	6%	16%	7%	23%	28%	2%	5%	8%
More satisfied with neighborhood	1,303	100%	15%	21%	8%	22%	34%	4%	4%	14%	4%	20%	39%	3%	6%	6%
Less satisfied with neighborhood	438	100%	18%	11%	12%	29%	31%	3%	6%	14%	5%	17%	42%	2%	3%	8%
More satisfied with both	1,167	100%	15%	23%	8%	23%	32%	4%	4%	13%	4%	19%	41%	3%	5%	6%
Less satisfied with both	144	100%	9%	3%	14%	31%	43%	4%	6%	15%	7%	22%	31%	2%	6%	8%
More satisfied with home	231	100%	12%	4%	12%	27%	45%	5%	6%	16%	7%	23%	28%	2%	5%	8%
Less satisfied with neighborhood	438	100%	18%	11%	12%	29%	31%	3%	6%	14%	5%	17%	42%	2%	3%	8%
Less satisfied with both	144	100%	9%	3%	14%	31%	43%	4%	6%	15%	7%	22%	31%	2%	6%	8%

Note 1. The Mohawk Valley Region is omitted due to insufficient responses.

Note 2. Not all percentages in each segment of the rows will add to 100% because the matrix format is selective or respondents could supply multiple answers.

Note 3. The matrix presents data from 2,497 respondents who were geo-coded into QCT and non-QCT neighborhoods. It omits data from 106 respondents who could not be geo-coded. The omission does not cause the results reported in the matrix to differ from those reported in the text.

Groups of Respondents	Satisfaction with Home		Satisfaction with Neighborhood		Satisfaction with Both		More Satisfied with Home, Neighborhood & Both		Less Satisfied with Home, Neighborhood & Both	
	More Satisfied with Home	Less Satisfied with Home	More Satisfied with Neighborhood	Less Satisfied with Neighborhood	More Satisfied with Both	Less Satisfied with Both	More Satisfied with Home, Neighborhood & Both	Less Satisfied with Home, Neighborhood & Both	More Satisfied with Home, Neighborhood & Both	Less Satisfied with Home, Neighborhood & Both
ALL RESPONDENTS	72%	9%	52%	18%	47%	6%	72%	47%	9%	18%
Home Owners	76%	7%	52%	21%	45%	3%	76%	52%	7%	21%
Renters	72%	10%	53%	17%	48%	6%	72%	53%	10%	17%
Renters in Mixed-Income Housing	91%	2%	72%	12%	67%	1%	91%	72%	2%	12%
Renters in Special Needs Housing	75%	12%	45%	24%	40%	9%	75%	45%	12%	24%
Renters in Family Housing	72%	10%	46%	21%	42%	7%	72%	46%	10%	21%
Renters in Senior Housing	62%	12%	51%	16%	41%	7%	62%	51%	12%	16%
Living in non-QCT neighborhood	74%	8%	56%	16%	49%	5%	74%	56%	8%	16%
Living in QCT neighborhood	69%	12%	46%	22%	40%	8%	69%	46%	12%	22%
Living in New York City	81%	7%	56%	20%	51%	5%	81%	56%	7%	20%
Living in Western NY	74%	11%	48%	22%	44%	7%	74%	48%	11%	22%
Living in North Country	70%	7%	60%	13%	51%	4%	70%	60%	7%	13%
Living in Finger Lakes Region	69%	11%	51%	18%	43%	6%	69%	51%	11%	18%
Living in Central NY	68%	12%	44%	25%	38%	7%	68%	44%	12%	25%
Living on Long Island	68%	14%	46%	18%	42%	8%	68%	46%	14%	18%
Living in Mid-Hudson Region	67%	10%	52%	15%	43%	6%	67%	52%	10%	15%
Living in Southern Tier	64%	7%	51%	9%	38%	5%	64%	51%	7%	9%
Living in Capital Region	59%	12%	51%	15%	39%	6%	59%	51%	12%	15%
More satisfied with home	100%	0%	65%	12%	65%	0%	100%	65%	0%	12%
Less satisfied with home	0%	100%	11%	63%	0%	63%	0%	11%	100%	63%
More satisfied with neighborhood	90%	2%	100%	0%	90%	0%	90%	100%	2%	0%
Less satisfied with neighborhood	48%	33%	0%	100%	0%	33%	48%	0%	33%	100%
More satisfied with both	100%	0%	100%	0%	100%	0%	100%	100%	0%	0%
Less satisfied with both	0%	100%	0%	100%	0%	100%	0%	0%	100%	100%
More satisfied with home	100%	0%	65%	12%	65%	0%	100%	65%	0%	12%
More satisfied with neighborhood	90%	2%	100%	0%	90%	0%	90%	100%	2%	0%
More satisfied with both	100%	0%	100%	0%	100%	0%	100%	100%	0%	0%
Less satisfied with home	0%	100%	11%	63%	0%	63%	0%	11%	100%	63%
Less satisfied with neighborhood	48%	33%	0%	100%	0%	33%	48%	0%	33%	100%
Less satisfied with both	0%	100%	0%	100%	0%	100%	0%	0%	100%	100%

Percentages of more and less satisfied do not add to 100 %. Percentages of those feeling about the same about previous and current situations are omitted to focus the presentation.

Groups of Respondents	Fair Housing when looking for home		Safety		Police Protection		Non-Violent Crime		Violent Crime		QCT & Non-QCT Neighborhoods		
	Treated Fairly When Looking	NOT Treated Fairly When Looking	Home is Safer	Home is Less Safe	Safety About the Same	Adequate Police Protection	Inadequate Police Protection	Self or Family NOT Victim	Self or Family Victim	Self or Family NOT Victim	Self or Family Victim	QCT Poverty Rate 25% or More	NON-QCT Poverty Rate Below 25%
ALL RESPONDENTS	92%	8%	57%	12%	31%	79%	21%	91%	9%	94%	6%	35%	65%
Home Owners	93%	7%	45%	18%	36%	72%	28%	80%	20%	91%	9%	48%	52%
Renters	92%	8%	59%	11%	30%	81%	19%	93%	7%	95%	5%	33%	67%
Renters in Mixed-Income Housing	95%	5%	76%	4%	20%	88%	12%	97%	3%	98%	2%	4%	96%
Renters in Special Needs Housing	89%	11%	54%	20%	25%	80%	20%	90%	10%	89%	11%	58%	42%
Renters in Family Housing	89%	11%	48%	15%	37%	73%	27%	89%	11%	92%	8%	38%	62%
Renters in Senior Housing	93%	7%	60%	9%	32%	83%	17%	95%	5%	97%	3%	36%	64%
Living in non-QCT neighborhood	93%	7%	61%	9%	29%	83%	17%	93%	7%	96%	4%	0%	100%
Living in QCT neighborhood	90%	10%	48%	17%	35%	73%	27%	86%	14%	91%	9%	100%	0%
Living in New York City	90%	10%	59%	13%	28%	76%	24%	93%	7%	94%	6%	31%	69%
Living in Western NY	89%	11%	54%	14%	32%	72%	28%	85%	15%	88%	12%	43%	57%
Living in North Country	96%	4%	52%	12%	36%	71%	29%	91%	9%	91%	9%	3%	97%
Living in Finger Lakes Region	95%	5%	55%	13%	32%	79%	21%	85%	15%	94%	6%	100%	0%
Living in Central NY	88%	12%	33%	25%	42%	78%	22%	76%	24%	88%	12%	17%	83%
Living on Long Island	95%	5%	60%	11%	29%	91%	9%	91%	9%	92%	8%	0%	100%
Living in Mid-Hudson Region	91%	9%	61%	9%	30%	85%	15%	96%	4%	97%	3%	0%	100%
Living in Southern Tier	96%	4%	62%	5%	33%	86%	14%	96%	4%	100%	0%	0%	100%
Living in Capital Region	97%	3%	47%	8%	45%	81%	19%	86%	14%	96%	4%	100%	0%
More satisfied with home	94%	6%	67%	8%	25%	82%	17%	92%	8%	94%	6%	34%	66%
Less satisfied with home	75%	25%	18%	44%	38%	55%	45%	83%	17%	89%	12%	45%	55%
More satisfied with neighborhood	93%	7%	79%	3%	18%	88%	12%	93%	7%	96%	4%	31%	69%
Less satisfied with neighborhood	86%	14%	18%	46%	36%	54%	46%	83%	17%	85%	15%	43%	57%
More satisfied with both	94%	6%	82%	2%	16%	89%	11%	93%	7%	96%	4%	31%	69%
Less satisfied with both	71%	29%	9%	59%	32%	47%	53%	79%	21%	82%	18%	48%	52%
More satisfied with home	94%	6%	67%	8%	25%	82%	17%	92%	8%	94%	6%	34%	66%
More satisfied with neighborhood	93%	7%	79%	3%	18%	88%	12%	93%	7%	96%	4%	31%	69%
More satisfied with both	94%	6%	82%	2%	16%	89%	11%	93%	7%	96%	4%	31%	69%
Less satisfied with home	75%	25%	18%	44%	38%	55%	45%	83%	17%	88%	12%	45%	55%
Less satisfied with neighborhood	86%	14%	18%	46%	36%	54%	46%	83%	17%	85%	15%	43%	57%
Less satisfied with both	71%	29%	9%	59%	32%	47%	53%	79%	21%	82%	18%	48%	52%

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	School-Age Children	Satisfaction with Local Schools				Children's Performance			
		NO Children in School	Have Children in School	Satisfied with Local Schools Physical Condition	Satisfied with Local Schools Academic Condition	NOT Satisfied with Local Schools Physical Condition	NOT Satisfied with Local Schools Academic Condition	Children's School Performance has improved	Children's School Performance has NOT improved
ALL RESPONDENTS	74%	26%	583	79%	76%	21%	24%	67%	33%
Home Owners	48%	52%	191	84%	81%	16%	19%	65%	35%
Renters	79%	21%	392	77%	74%	23%	26%	68%	32%
Renters in Mixed-Income Housing	74%	26%	95	81%	82%	19%	18%	76%	24%
Renters in Special Needs Housing	78%	22%	46	78%	79%	22%	21%	74%	26%
Renters in Family Housing	60%	40%	232	76%	69%	24%	31%	63%	37%
Renters in Senior Housing	97%	3%	19	62%	79%	38%	21%	74%	26%
Living in non-QCT neighborhood	77%	23%	331	84%	80%	16%	20%	70%	30%
Living in QCT neighborhood	68%	32%	252	73%	70%	27%	30%	63%	37%
Living in New York City	68%	32%	266	75%	75%	25%	25%	72%	28%
Living in Western NY	75%	25%	33	88%	76%	12%	24%	64%	36%
Living in North Country	48%	52%	37	97%	92%	3%	8%	68%	32%
Living in Finger Lakes Region	72%	28%	88	85%	80%	15%	20%	63%	38%
Living in Central NY	61%	39%	41	56%	59%	44%	41%	56%	44%
Living on Long Island	88%	12%	14	79%	79%	21%	21%	86%	14%
Living in Mid-Hudson Region	87%	13%	55	86%	72%	14%	28%	65%	35%
Living in Southern Tier	83%	17%	24	83%	91%	17%	9%	63%	38%
Living in Capital Region	77%	23%	22	77%	73%	23%	27%	50%	50%
More satisfied with home	72%	28%	449	83%	80%	17%	20%	72%	28%
Less satisfied with home	78%	22%	44	66%	60%	34%	40%	48%	52%
More satisfied with neighborhood	73%	27%	319	86%	83%	14%	17%	72%	28%
Less satisfied with neighborhood	73%	27%	106	61%	54%	39%	46%	52%	48%
More satisfied with both	73%	28%	284	86%	83%	14%	17%	74%	26%
Less satisfied with both	80%	20%	23	50%	43%	50%	57%	43%	57%
More satisfied with home	72%	28%	449	83%	80%	17%	20%	72%	28%
More satisfied with neighborhood	73%	27%	319	86%	83%	14%	17%	72%	28%
More satisfied with both	73%	28%	284	86%	83%	14%	17%	74%	26%
Less satisfied with both	80%	20%	23	50%	43%	50%	57%	43%	57%
Less satisfied with home	78%	22%	44	66%	60%	34%	40%	48%	52%
Less satisfied with neighborhood	73%	27%	106	61%	54%	39%	46%	52%	48%
Less satisfied with both	80%	20%	23	50%	43%	50%	57%	43%	57%

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	Environmental / Public Health Hazards Present in Neighborhood					Environmental / Public Health Hazards Not Identified in Neighborhood					
	Excessive Noise	Abandoned Business & Factory Operations	Pollutant Emissions	Smoke or Draining Water	Toxic Materials	NO Excessive Noise	NO Abandoned Business & Factory Operations	NO Pollutant Emissions	NO Smoke or Draining Water	NO Toxic Materials	
ALL RESPONDENTS	32%	23%	17%	12%	4%	68%	77%	83%	88%	95%	96%
Home Owners	25%	40%	10%	7%	4%	75%	60%	90%	93%	96%	96%
Renters	33%	20%	19%	13%	5%	67%	80%	81%	87%	95%	96%
Renters in Mixed-Income Housing	53%	14%	29%	14%	4%	47%	86%	71%	86%	96%	96%
Renters in Special Needs Housing	35%	30%	20%	17%	10%	65%	70%	80%	83%	90%	90%
Renters in Family Housing	35%	25%	20%	14%	4%	65%	75%	80%	86%	96%	95%
Renters in Senior Housing	22%	15%	12%	10%	6%	78%	85%	88%	90%	94%	97%
Living in non-QCT neighborhood	34%	19%	18%	11%	5%	66%	81%	82%	89%	95%	97%
Living in QCT neighborhood	29%	30%	16%	13%	6%	71%	70%	84%	87%	94%	94%
Living in New York City	46%	19%	26%	19%	5%	54%	81%	74%	81%	95%	94%
Living in Western NY	30%	45%	22%	14%	8%	70%	55%	78%	86%	90%	92%
Living in North Country	19%	29%	5%	6%	0%	81%	71%	95%	94%	97%	100%
Living in Finger Lakes Region	20%	24%	9%	6%	3%	80%	76%	91%	94%	97%	96%
Living in Central NY	27%	26%	13%	8%	4%	73%	74%	87%	92%	96%	96%
Living on Long Island	30%	32%	13%	5%	1%	70%	68%	87%	95%	99%	96%
Living in Mid-Hudson Region	23%	20%	14%	6%	2%	77%	81%	86%	94%	93%	98%
Living in Southern Tier	19%	19%	8%	11%	3%	81%	81%	92%	89%	97%	95%
Living in Capital Region	27%	18%	11%	8%	2%	73%	82%	89%	92%	94%	98%
More satisfied with home	31%	20%	16%	11%	4%	69%	80%	84%	89%	96%	96%
Less satisfied with home	45%	24%	28%	20%	14%	55%	76%	72%	80%	86%	90%
More satisfied with neighborhood	29%	19%	15%	9%	4%	71%	81%	85%	91%	96%	97%
Less satisfied with neighborhood	48%	23%	31%	21%	9%	52%	77%	69%	79%	91%	90%
More satisfied with both	29%	16%	15%	9%	4%	71%	84%	85%	91%	96%	97%
Less satisfied with both	53%	42%	33%	24%	13%	47%	58%	67%	76%	86%	87%
More satisfied with home	31%	20%	16%	11%	4%	69%	80%	84%	89%	96%	96%
More satisfied with neighborhood	29%	19%	15%	9%	4%	71%	81%	85%	91%	96%	97%
More satisfied with both	29%	16%	15%	9%	4%	71%	81%	85%	91%	96%	97%
Less satisfied with both	29%	16%	15%	9%	4%	71%	81%	85%	91%	96%	97%
More satisfied with home	29%	16%	15%	9%	4%	71%	81%	85%	91%	96%	97%
Less satisfied with neighborhood	45%	24%	28%	20%	14%	55%	76%	72%	80%	86%	90%
Less satisfied with both	48%	23%	31%	21%	9%	52%	77%	69%	79%	91%	90%
Less satisfied with home	45%	24%	28%	20%	14%	55%	76%	72%	80%	86%	90%
Less satisfied with neighborhood	48%	23%	31%	21%	9%	52%	77%	69%	79%	91%	90%
Less satisfied with both	53%	42%	33%	24%	13%	47%	58%	67%	76%	86%	87%

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	Drug Stores		Public Transportation		Parks/Open Space		Restaurants		Banks/Credit Unions		Supermarkets	
	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality
Home Owners	37%	30%	27%	20%	43%	34%	31%	27%	37%	27%	37%	32%
Renters	49%	42%	48%	43%	43%	40%	45%	42%	43%	36%	42%	39%
Renters in Mixed-Income Housing	57%	49%	62%	60%	51%	52%	62%	59%	54%	45%	35%	36%
Renters in Special Needs Housing	55%	41%	59%	54%	45%	41%	47%	42%	50%	36%	53%	46%
Renters in Family Housing	47%	42%	47%	41%	39%	35%	38%	37%	40%	33%	39%	36%
Renters in Senior Housing	45%	40%	38%	33%	42%	37%	40%	36%	40%	34%	43%	41%
Living in non-QCT neighborhood	48%	42%	47%	42%	46%	42%	45%	43%	45%	37%	40%	39%
Living in QCT neighborhood	46%	38%	41%	35%	38%	33%	37%	33%	38%	30%	42%	37%
Living in New York City	52%	44%	56%	53%	47%	45%	50%	49%	45%	37%	39%	38%
Living in Western NY	50%	47%	47%	35%	38%	37%	39%	37%	45%	34%	41%	34%
Living in North Country	37%	32%	22%	14%	51%	39%	34%	33%	38%	28%	31%	35%
Living in Finger Lakes Region	42%	36%	33%	26%	39%	33%	37%	32%	40%	32%	41%	35%
Living in Central NY	35%	29%	29%	25%	36%	28%	30%	24%	33%	29%	29%	21%
Living on Long Island	37%	31%	33%	33%	41%	38%	35%	35%	35%	33%	36%	43%
Living in Mid-Hudson Region	50%	43%	45%	37%	43%	36%	40%	35%	46%	38%	48%	45%
Living in Southern Tier	38%	34%	34%	30%	39%	38%	37%	32%	37%	29%	43%	45%
Living in Capital Region	50%	37%	37%	30%	45%	35%	52%	42%	40%	33%	47%	39%
More satisfied with home	53%	46%	50%	45%	49%	45%	48%	46%	49%	41%	46%	43%
Less satisfied with home	32%	21%	27%	19%	28%	24%	25%	18%	23%	17%	25%	22%
More satisfied with neighborhood	60%	53%	53%	49%	59%	54%	55%	52%	55%	48%	50%	49%
Less satisfied with neighborhood	33%	26%	34%	28%	24%	20%	26%	22%	27%	18%	27%	23%
More satisfied with both	62%	56%	55%	52%	60%	56%	57%	55%	58%	50%	51%	50%
Less satisfied with both	32%	23%	28%	21%	20%	20%	27%	18%	19%	13%	24%	21%
More satisfied with home	53%	46%	50%	45%	49%	45%	48%	46%	49%	41%	46%	43%
More satisfied with neighborhood	60%	53%	53%	49%	59%	54%	55%	52%	55%	48%	50%	49%
More satisfied with both	62%	56%	55%	52%	60%	56%	57%	55%	58%	50%	51%	50%
Less satisfied with both	32%	23%	28%	21%	20%	20%	27%	18%	19%	13%	24%	21%
Less satisfied with home	32%	21%	27%	19%	28%	24%	25%	18%	23%	17%	25%	22%
Less satisfied with neighborhood	33%	26%	34%	28%	24%	20%	26%	22%	27%	18%	27%	23%
Less satisfied with both	32%	23%	28%	21%	20%	20%	27%	18%	19%	13%	24%	21%

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	Community Services		Health Care		Schools		Religious Institutions		Employment Opportunities		Child Care Providers	
	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality	More Satisfied with Proximity	More Satisfied with Quality
ALL RESPONDENTS	39%	32%	39%	34%	33%	21%	31%	25%	24%	16%	24%	10%
Home Owners	34%	27%	28%	25%	37%	28%	24%	19%	19%	14%	24%	10%
Renters	40%	34%	41%	36%	32%	20%	33%	27%	26%	16%	24%	10%
Renters in Mixed-Income Housing	34%	31%	37%	34%	33%	24%	26%	21%	39%	27%	25%	12%
Renters in Special Needs Housing	43%	32%	50%	45%	36%	25%	35%	31%	26%	21%	26%	14%
Renters in Family Housing	38%	31%	37%	32%	32%	23%	31%	24%	22%	17%	26%	13%
Renters in Senior Housing	44%	37%	43%	36%	30%	13%	36%	30%	20%	9%	18%	5%
Living in non-QCT neighborhood	40%	34%	39%	34%	33%	21%	29%	24%	27%	16%	24%	9%
Living in QCT neighborhood	37%	30%	37%	32%	32%	21%	34%	28%	21%	15%	23%	11%
Living in New York City	35%	30%	37%	34%	33%	24%	30%	24%	29%	22%	26%	13%
Living in Western NY	40%	29%	44%	38%	33%	21%	36%	30%	22%	15%	20%	8%
Living in North Country	32%	30%	34%	31%	42%	28%	27%	25%	20%	10%	26%	8%
Living in Finger Lakes Region	39%	31%	33%	29%	32%	20%	33%	24%	23%	16%	20%	9%
Living in Central NY	33%	19%	29%	25%	26%	17%	19%	15%	23%	11%	22%	10%
Living on Long Island	38%	37%	40%	36%	27%	17%	29%	25%	19%	17%	21%	9%
Living in Mid-Hudson Region	48%	40%	45%	36%	32%	16%	36%	28%	19%	10%	24%	7%
Living in Southern Tier	38%	35%	35%	37%	33%	20%	25%	26%	22%	8%	14%	5%
Living in Capital Region	43%	36%	49%	42%	42%	26%	35%	31%	20%	12%	27%	9%
More satisfied with home	44%	37%	44%	39%	38%	25%	35%	29%	30%	20%	28%	12%
Less satisfied with home	24%	19%	25%	20%	21%	11%	22%	20%	11%	6%	13%	5%
More satisfied with neighborhood	50%	43%	49%	45%	44%	29%	39%	34%	35%	22%	32%	14%
Less satisfied with neighborhood	25%	19%	25%	21%	22%	14%	23%	18%	13%	8%	16%	6%
More satisfied with both	51%	44%	51%	46%	45%	31%	41%	35%	37%	24%	33%	15%
Less satisfied with both	21%	18%	25%	18%	20%	10%	23%	18%	10%	5%	10%	4%
More satisfied with home	44%	37%	44%	39%	38%	25%	35%	29%	30%	20%	28%	12%
More satisfied with neighborhood	50%	43%	49%	45%	44%	29%	39%	34%	35%	22%	32%	14%
More satisfied with both	51%	44%	51%	46%	45%	31%	41%	35%	37%	24%	33%	15%
Less satisfied with both	24%	19%	25%	20%	21%	11%	22%	20%	11%	6%	13%	5%
Less satisfied with neighborhood	25%	19%	25%	21%	22%	14%	23%	18%	13%	8%	16%	6%
Less satisfied with both	21%	18%	25%	18%	20%	10%	23%	18%	10%	5%	10%	4%

Groups of Respondents	Supermarkets		Employment Opportunities		Parks/Open Space		Public Transportation		Restaurants		Health Care	
	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality
ALL RESPONDENTS	24%	21%	23%	14%	20%	16%	19%	15%	17%	14%	17%	13%
Home Owners	18%	15%	25%	18%	16%	14%	18%	10%	20%	13%	14%	9%
Renters	25%	22%	23%	13%	21%	17%	19%	16%	17%	15%	17%	13%
Renters in Mixed-Income Housing	42%	36%	14%	9%	28%	21%	16%	14%	12%	10%	22%	13%
Renters in Special Needs Housing	17%	20%	24%	18%	22%	19%	11%	11%	17%	16%	15%	16%
Renters in Family Housing	23%	20%	25%	17%	24%	19%	16%	13%	19%	16%	17%	13%
Renters in Senior Housing	20%	16%	27%	11%	15%	12%	26%	21%	18%	15%	16%	13%
Living in non-QCT neighborhood	27%	23%	21%	13%	19%	15%	20%	17%	15%	12%	17%	12%
Living in QCT neighborhood	19%	17%	27%	16%	22%	18%	18%	13%	21%	18%	17%	14%
Living in New York City	34%	29%	22%	14%	27%	23%	19%	16%	18%	15%	22%	16%
Living in Western NY	21%	24%	25%	14%	23%	14%	16%	15%	21%	19%	14%	10%
Living in North Country	18%	10%	26%	14%	6%	11%	17%	7%	17%	10%	10%	8%
Living in Finger Lakes Region	18%	14%	18%	10%	18%	14%	17%	10%	20%	16%	13%	10%
Living in Central NY	27%	25%	20%	19%	20%	18%	14%	6%	18%	12%	17%	15%
Living on Long Island	19%	12%	23%	13%	17%	11%	17%	14%	20%	14%	11%	10%
Living in Mid-Hudson Region	18%	16%	31%	18%	16%	14%	23%	21%	16%	14%	16%	13%
Living in Southern Tier	12%	10%	17%	6%	8%	4%	23%	12%	13%	10%	12%	6%
Living in Capital Region	10%	9%	23%	13%	11%	6%	22%	17%	11%	7%	9%	7%
More satisfied with home	23%	20%	19%	12%	18%	15%	17%	14%	15%	12%	14%	10%
Less satisfied with home	34%	32%	42%	31%	37%	31%	32%	26%	35%	31%	34%	29%
More satisfied with neighborhood	21%	18%	17%	10%	13%	11%	15%	12%	12%	8%	11%	8%
Less satisfied with neighborhood	41%	37%	43%	26%	44%	37%	31%	26%	37%	33%	34%	27%
More satisfied with both	22%	18%	16%	10%	13%	11%	15%	11%	11%	8%	11%	7%
Less satisfied with both	41%	37%	52%	36%	47%	40%	37%	31%	39%	39%	40%	33%
More satisfied with home	23%	20%	19%	12%	18%	15%	17%	14%	15%	12%	14%	10%
More satisfied with neighborhood	21%	18%	17%	10%	13%	11%	15%	12%	12%	8%	11%	8%
More satisfied with both	22%	18%	16%	10%	13%	11%	17%	14%	15%	12%	14%	10%
Less satisfied with both	41%	37%	52%	36%	47%	40%	37%	31%	39%	39%	40%	33%
Less satisfied with home	34%	32%	42%	31%	37%	31%	32%	26%	35%	31%	34%	29%
Less satisfied with neighborhood	41%	37%	43%	26%	44%	37%	31%	26%	37%	33%	34%	27%
Less satisfied with both	41%	37%	52%	36%	47%	40%	37%	31%	39%	39%	40%	33%

Groups of Respondents	Community Services		Banks/Credit Unions		Child Care Providers		Drug Stores		Religious Institutions		Schools	
	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality	Less Satisfied with Proximity	Less Satisfied with Quality
ALL RESPONDENTS	17%	11%	16%	9%	16%	6%	12%	9%	12%	8%	12%	7%
Home Owners	13%	10%	15%	10%	10%	7%	12%	7%	8%	4%	11%	8%
Renters	18%	11%	16%	9%	17%	6%	12%	9%	12%	9%	12%	7%
Renters in Mixed-Income Housing	27%	13%	12%	8%	18%	8%	8%	8%	18%	11%	17%	7%
Renters in Special Needs Housing	19%	15%	15%	13%	16%	7%	11%	11%	13%	8%	11%	7%
Renters in Family Housing	18%	10%	19%	11%	19%	9%	11%	10%	11%	10%	14%	10%
Renters in Senior Housing	13%	8%	16%	8%	14%	3%	14%	9%	11%	8%	8%	3%
Living in non-QCT neighborhood	16%	9%	14%	8%	17%	6%	12%	9%	12%	9%	12%	7%
Living in QCT neighborhood	18%	13%	19%	12%	14%	7%	11%	9%	10%	8%	12%	7%
Living in New York City	25%	15%	20%	13%	19%	9%	11%	10%	16%	11%	16%	9%
Living in Western NY	16%	10%	10%	9%	18%	6%	11%	7%	10%	8%	12%	8%
Living in North Country	9%	5%	13%	2%	8%	5%	13%	5%	7%	3%	8%	5%
Living in Finger Lakes Region	14%	11%	15%	8%	8%	4%	13%	11%	7%	6%	10%	4%
Living in Central NY	9%	6%	20%	10%	17%	10%	11%	8%	13%	12%	16%	13%
Living on Long Island	14%	10%	15%	8%	18%	4%	17%	8%	12%	7%	13%	10%
Living in Mid-Hudson Region	11%	7%	12%	7%	15%	5%	12%	10%	10%	7%	7%	5%
Living in Southern Tier	15%	4%	15%	3%	13%	2%	15%	5%	9%	6%	6%	0%
Living in Capital Region	6%	5%	10%	8%	8%	1%	5%	2%	5%	2%	9%	5%
More satisfied with home	16%	10%	14%	8%	14%	6%	10%	8%	10%	7%	11%	6%
Less satisfied with home	26%	19%	31%	19%	29%	13%	24%	22%	17%	15%	22%	19%
More satisfied with neighborhood	14%	8%	11%	5%	12%	5%	8%	5%	10%	7%	9%	4%
Less satisfied with neighborhood	31%	21%	35%	26%	28%	12%	25%	21%	21%	14%	26%	18%
More satisfied with both	13%	7%	10%	5%	12%	5%	8%	5%	9%	6%	9%	4%
Less satisfied with both	31%	26%	37%	27%	38%	16%	27%	28%	22%	19%	29%	25%
More satisfied with home	16%	10%	14%	8%	14%	6%	10%	8%	10%	7%	11%	6%
More satisfied with neighborhood	14%	8%	11%	5%	12%	5%	8%	5%	10%	7%	9%	4%
More satisfied with both	13%	7%	10%	5%	12%	5%	8%	5%	9%	6%	9%	4%
Less satisfied with both	31%	26%	37%	27%	38%	16%	27%	28%	22%	19%	29%	25%
Less satisfied with home	26%	19%	31%	19%	29%	13%	24%	22%	17%	15%	22%	19%
Less satisfied with neighborhood	31%	21%	35%	26%	28%	12%	25%	21%	21%	14%	26%	18%
Less satisfied with both	31%	26%	37%	27%	38%	16%	27%	28%	22%	19%	29%	25%

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	Increases in Household Spending after Move					Decreases in Household Spending after Move					
	Nutritious Food Increase	Utilities Increase	Hhold Goods or Mortgage Increase	Health Care Increase	Home Improvements Increase	Mortgage or Rent Decrease	Home Improvements Decrease	Utilities Decrease	Hhold Goods Decrease	Health Care Decrease	Nutritious Food Decrease
ALL RESPONDENTS	46%	42%	41%	40%	30%	37%	32%	28%	15%	7%	7%
Home Owners	50%	70%	63%	58%	81%	24%	6%	12%	4%	7%	3%
Renters	45%	37%	36%	36%	19%	40%	37%	31%	17%	7%	8%
Renters in Mixed-Income Housing	52%	41%	49%	34%	21%	41%	23%	21%	9%	6%	5%
Renters in Special Needs Housing	47%	31%	42%	41%	25%	33%	33%	35%	18%	9%	13%
Renters in Family Housing	50%	47%	43%	42%	30%	32%	32%	25%	11%	7%	7%
Renters in Senior Housing	39%	29%	23%	32%	37%	46%	51%	40%	24%	7%	8%
Living in non-QCT neighborhood	46%	40%	40%	37%	31%	40%	33%	29%	16%	6%	7%
Living in QCT neighborhood	47%	46%	42%	45%	32%	31%	28%	27%	12%	8%	8%
Living in New York City	52%	46%	48%	40%	22%	36%	24%	20%	12%	7%	6%
Living in Western NY	46%	33%	42%	37%	25%	32%	32%	38%	16%	9%	8%
Living in North Country	46%	56%	46%	36%	59%	41%	20%	21%	6%	6%	6%
Living in Finger Lakes Region	43%	46%	41%	44%	33%	32%	29%	31%	12%	8%	7%
Living in Central NY	50%	51%	49%	47%	33%	31%	26%	28%	8%	4%	9%
Living on Long Island	50%	45%	46%	62%	42%	21%	39%	28%	21%	6%	15%
Living in Mid-Hudson Region	38%	40%	27%	32%	35%	45%	45%	31%	20%	6%	6%
Living in Southern Tier	36%	20%	27%	35%	29%	49%	49%	52%	23%	7%	6%
Living in Capital Region	46%	34%	34%	45%	31%	33%	38%	36%	16%	8%	1%
More satisfied with home	47%	41%	41%	39%	28%	38%	31%	29%	14%	7%	6%
Less satisfied with home	50%	52%	49%	45%	51%	37%	34%	30%	20%	6%	13%
More satisfied with neighborhood	47%	41%	40%	38%	29%	38%	30%	30%	14%	7%	6%
Less satisfied with neighborhood	51%	51%	49%	44%	39%	39%	32%	26%	15%	8%	12%
More satisfied with both	46%	39%	39%	37%	28%	39%	30%	30%	14%	7%	6%
Less satisfied with both	45%	48%	47%	41%	55%	40%	36%	33%	22%	8%	17%
More satisfied with home	47%	41%	41%	39%	28%	38%	31%	29%	14%	7%	6%
More satisfied with neighborhood	47%	41%	40%	38%	29%	38%	30%	30%	14%	7%	6%
More satisfied with both	46%	39%	39%	37%	28%	39%	30%	30%	14%	7%	6%
Less satisfied with both	45%	48%	47%	41%	55%	40%	36%	33%	22%	8%	17%
Less satisfied with home	50%	52%	49%	45%	51%	37%	34%	30%	20%	6%	13%
Less satisfied with neighborhood	51%	51%	49%	44%	39%	39%	32%	26%	15%	8%	12%
Less satisfied with both	45%	48%	47%	41%	55%	40%	36%	33%	22%	8%	17%

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	School-Age Children			Employment		Annual Household Income						Income After Move	
	NO Children in School	Have Children in School	Have Children in School	NOT Employed	Employed	Below \$15,000	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 & above	Hhold Income Decreased	Hhold Income Increased	
ALL RESPONDENTS	74%	26%	583	56%	44%	37%	28%	19%	10%	6%	21%	23%	
Home Owners	48%	52%	191	20%	80%	9%	19%	23%	28%	22%	20%	31%	
Renters	79%	21%	392	63%	37%	42%	30%	19%	7%	2%	21%	21%	
Renters in Mixed-Income Housing	74%	26%	95	31%	69%	14%	37%	36%	10%	4%	13%	20%	
Renters in Special Needs Housing	78%	22%	46	63%	37%	60%	20%	13%	5%	2%	20%	35%	
Renters in Family Housing	60%	40%	232	48%	52%	37%	27%	21%	12%	3%	25%	24%	
Renters in Senior Housing	97%	3%	19	87%	13%	55%	31%	10%	3%	1%	23%	16%	
Living in non-QCT neighborhood	77%	23%	331	56%	44%	33%	29%	21%	11%	6%	20%	22%	
Living in QCT neighborhood	68%	32%	252	56%	44%	44%	25%	16%	10%	4%	23%	24%	
Living in New York City	68%	32%	266	39%	61%	26%	28%	29%	13%	5%	20%	23%	
Living in Western NY	75%	25%	33	70%	30%	64%	22%	7%	5%	3%	17%	27%	
Living in North Country	48%	52%	37	42%	58%	18%	27%	25%	21%	8%	24%	25%	
Living in Finger Lakes Region	72%	28%	88	54%	46%	41%	28%	14%	11%	5%	22%	25%	
Living in Central NY	61%	39%	41	54%	46%	40%	26%	18%	7%	9%	19%	28%	
Living on Long Island	88%	12%	14	57%	43%	35%	18%	9%	13%	25%	20%	35%	
Living in Mid-Hudson Region	87%	13%	55	77%	23%	46%	30%	14%	8%	3%	24%	15%	
Living in Southern Tier	83%	17%	24	78%	22%	49%	29%	13%	5%	5%	18%	26%	
Living in Capital Region	77%	23%	22	66%	34%	28%	39%	19%	9%	5%	27%	15%	
More satisfied with home	72%	28%	449	51%	49%	35%	27%	20%	11%	6%	19%	24%	
Less satisfied with home	78%	22%	44	66%	34%	42%	30%	16%	9%	3%	35%	22%	
More satisfied with neighborhood	73%	27%	319	53%	47%	35%	28%	21%	10%	6%	19%	25%	
Less satisfied with neighborhood	73%	27%	106	53%	47%	37%	26%	18%	12%	7%	28%	23%	
More satisfied with both	73%	28%	284	52%	48%	34%	28%	21%	10%	6%	18%	26%	
Less satisfied with both	80%	20%	23	64%	36%	48%	25%	16%	10%	2%	36%	25%	
More satisfied with home	72%	28%	449	51%	49%	35%	27%	20%	11%	6%	19%	24%	
More satisfied with neighborhood	73%	27%	319	53%	47%	35%	28%	21%	10%	6%	19%	25%	
More satisfied with both	73%	28%	284	52%	48%	34%	28%	21%	10%	6%	18%	26%	
Less satisfied with both	80%	20%	23	64%	36%	48%	25%	16%	10%	2%	36%	25%	
Less satisfied with home	78%	22%	44	66%	34%	42%	30%	16%	9%	3%	35%	22%	
Less satisfied with neighborhood	73%	27%	106	53%	47%	37%	26%	18%	12%	7%	28%	23%	
Less satisfied with both	80%	20%	23	64%	36%	48%	25%	16%	10%	2%	36%	25%	

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	Primary Reason for Moving											Source of New Housing				
	Improve Living Conditions	Change Tenure	Establish Own Household	Lower Costs	More Space	Change in Family	Formerly Homeless or in Shelter	Closer to Job	Other	Advertise	Friend Relative Acquaintance	NY Housing Search	Broker	Other		
ALL RESPONDENTS	22%	12%	11%	11%	8%	8%	5%	2%	12%	33%	32%	13%	5%	17%		
Home Owners	4%	54%	22%	2%	4%	7%	0%	2%	5%	30%	19%	4%	27%	20%		
Renters	25%	3%	9%	25%	9%	8%	6%	1%	14%	33%	35%	14%	1%	17%		
Renters in Mixed-Income Housing	35%	0%	14%	23%	12%	4%	2%	3%	7%	61%	11%	21%	0%	6%		
Renters in Special Needs Housing	19%	2%	8%	17%	3%	6%	27%	2%	17%	23%	24%	18%	0%	34%		
Renters in Family Housing	24%	2%	10%	21%	15%	10%	6%	1%	12%	30%	33%	16%	0%	20%		
Renters in Senior Housing	23%	6%	5%	30%	4%	10%	3%	1%	18%	25%	50%	9%	1%	15%		
Living in non-QCT neighborhood	23%	10%	11%	23%	7%	8%	3%	2%	13%	35%	33%	13%	5%	14%		
Living in QCT neighborhood	18%	16%	11%	17%	9%	9%	8%	1%	11%	29%	31%	12%	5%	22%		
Living in New York City	26%	3%	12%	22%	13%	6%	9%	2%	7%	47%	16%	22%	1%	13%		
Living in Western NY	26%	7%	11%	12%	5%	10%	7%	2%	22%	21%	36%	14%	2%	27%		
Living in North Country	15%	23%	23%	8%	8%	11%	2%	5%	6%	31%	30%	3%	23%	13%		
Living in Finger Lakes Region	14%	31%	11%	16%	3%	13%	2%	1%	9%	31%	33%	6%	10%	21%		
Living in Central NY	14%	20%	15%	8%	7%	10%	7%	2%	17%	19%	33%	4%	11%	34%		
Living on Long Island	21%	26%	13%	10%	3%	4%	6%	2%	16%	33%	25%	8%	12%	22%		
Living in Mid-Hudson Region	24%	7%	6%	31%	5%	9%	1%	1%	16%	20%	54%	8%	2%	16%		
Living in Southern Tier	12%	18%	9%	24%	4%	10%	1%	0%	22%	23%	48%	6%	7%	17%		
Living in Capital Region	17%	14%	9%	22%	9%	10%	1%	1%	15%	28%	45%	2%	4%	21%		
More satisfied with home	26%	12%	11%	20%	8%	7%	5%	2%	10%	34%	30%	13%	5%	18%		
Less satisfied with home	7%	11%	6%	26%	5%	16%	7%	3%	18%	29%	34%	15%	4%	19%		
More satisfied with neighborhood	29%	12%	10%	20%	7%	7%	4%	2%	11%	35%	32%	13%	5%	16%		
Less satisfied with neighborhood	10%	14%	11%	22%	9%	11%	7%	1%	15%	29%	29%	16%	6%	21%		
More satisfied with both	31%	11%	10%	20%	7%	6%	4%	2%	10%	35%	31%	13%	5%	16%		
Less satisfied with both	5%	9%	7%	28%	7%	16%	8%	3%	18%	29%	31%	15%	5%	21%		
More satisfied with home	26%	12%	11%	20%	8%	7%	5%	2%	10%	34%	30%	13%	5%	18%		
More satisfied with neighborhood	29%	12%	10%	20%	7%	7%	4%	2%	11%	35%	32%	13%	5%	16%		
More satisfied with both	31%	11%	10%	20%	7%	6%	4%	2%	10%	35%	31%	13%	5%	16%		
Less satisfied with home	7%	11%	6%	26%	5%	16%	7%	3%	18%	29%	34%	15%	4%	19%		
Less satisfied with neighborhood	10%	14%	11%	22%	9%	11%	7%	1%	15%	29%	29%	16%	6%	21%		
Less satisfied with both	5%	9%	7%	28%	7%	16%	8%	3%	18%	29%	31%	15%	5%	21%		

2012 SURVEY OF RESIDENTS IN HCR-FINANCED HOUSING

Groups of Respondents	Gender		Age			Race / Ethnicity						Household Size		
	Female	Male	18-34 Years Old	35-64 Years Old	65-plus Years Old	African Black	Asian/Pacific Islander	Caucasian/White	Hispanic	Other	Single Person Hhld	2-5 Persons Hhld	6 plus Persons Hhld	
ALL RESPONDENTS	70%	30%	17%	49%	33%	23%	8%	48%	16%	5%	50%	47%	3%	
Home Owners	68%	32%	34%	62%	4%	21%	3%	63%	11%	3%	24%	69%	7%	
Renters	71%	29%	14%	47%	39%	23%	9%	45%	17%	6%	63%	36%	1%	
Renters in Mixed-Income Housing	62%	38%	26%	63%	12%	14%	35%	22%	22%	7%	46%	53%	0%	
Renters in Special Needs Housing	56%	44%	20%	69%	11%	36%	1%	37%	21%	5%	59%	37%	4%	
Renters in Family Housing	76%	24%	23%	59%	18%	36%	6%	34%	19%	5%	34%	63%	3%	
Renters in Senior Housing	74%	26%	1%	25%	73%	14%	1%	66%	12%	7%	79%	21%	1%	
Living in non-QCT neighborhood	70%	30%	16%	47%	37%	17%	11%	51%	15%	6%	59%	39%	2%	
Living in QCT neighborhood	71%	29%	20%	53%	27%	33%	2%	42%	19%	4%	52%	45%	3%	
Living in New York City	63%	37%	25%	59%	16%	26%	20%	20%	27%	7%	42%	56%	2%	
Living in Western NY	73%	27%	13%	63%	24%	49%	1%	46%	2%	3%	61%	35%	4%	
Living in North Country	70%	30%	36%	49%	15%	3%	0%	96%	0%	1%	21%	69%	10%	
Living in Finger Lakes Region	80%	20%	21%	47%	33%	18%	1%	68%	9%	4%	47%	49%	4%	
Living in Central NY	72%	28%	27%	52%	21%	40%	1%	50%	5%	5%	30%	65%	5%	
Living on Long Island	61%	39%	9%	54%	37%	14%	4%	67%	6%	9%	60%	35%	5%	
Living in Mid-Hudson Region	74%	26%	5%	36%	59%	21%	1%	53%	19%	6%	64%	35%	1%	
Living in Southern Tier	81%	19%	8%	30%	62%	2%	1%	91%	1%	5%	67%	31%	2%	
Living in Capital Region	75%	25%	4%	42%	54%	9%	0%	81%	7%	3%	53%	44%	2%	
More satisfied with home	69%	31%	19%	52%	29%	23%	10%	44%	18%	5%	48%	50%	2%	
Less satisfied with home	74%	26%	9%	52%	39%	24%	4%	55%	11%	6%	52%	46%	3%	
More satisfied with neighborhood	70%	30%	18%	51%	31%	21%	11%	43%	19%	5%	49%	48%	2%	
Less satisfied with neighborhood	69%	31%	18%	53%	29%	27%	4%	50%	12%	5%	48%	49%	3%	
More satisfied with both	69%	31%	18%	53%	29%	22%	12%	41%	20%	5%	49%	49%	2%	
Less satisfied with both	70%	31%	6%	59%	36%	24%	3%	54%	12%	7%	54%	44%	2%	
More satisfied with home	69%	31%	19%	52%	29%	23%	10%	44%	18%	5%	48%	50%	2%	
More satisfied with neighborhood	70%	30%	18%	51%	31%	21%	11%	43%	19%	5%	49%	48%	2%	
More satisfied with both	69%	31%	18%	53%	29%	22%	12%	41%	20%	5%	49%	49%	2%	
Less satisfied with home	74%	26%	9%	52%	39%	24%	4%	55%	11%	6%	52%	46%	3%	
Less satisfied with neighborhood	69%	31%	18%	53%	29%	27%	4%	50%	12%	5%	48%	49%	3%	
Less satisfied with both	70%	31%	6%	59%	36%	24%	3%	54%	12%	7%	54%	44%	2%	

Appendix 3

Multiple Regression Analysis

The questions “When compared to your previous home, how satisfied are you with the condition and quality of your current home?” and “When compared to your previous neighborhood, how satisfied are you with the condition and quality of your current neighborhood?” might be considered the two important dependent variables in this survey. We have already seen how responses to these two questions vary across categorical groupings (e.g. program type, race/ethnicity). Using multivariate regression (hereafter referred to as regression) in this section we explore whether these variations are spurious.

Regression allows us to examine the relationship between the dependent variable and the independent variable while other independent variables are held constant. For example, we observed that residence in a QCT was associated with lower levels of neighborhood satisfaction. But once we take into consideration other attributes of QCT neighborhoods that might be associated with less neighborhood satisfaction (e.g. greater prevalence of environmental hazards) QCT status may no longer be associated with lower levels of satisfaction. Regression allows us to “hold constant” other confounding factors when we analyze the relationships between two variables.

Using the response to the housing satisfaction question for illustrative purposes, in regression relative housing satisfaction is the dependent variable. We examine how the dependent variable varies with a number of other variables. The independent variables used in the regression models include age, race/ethnicity, program type, whether their income changes after moving, whether they felt there were more job opportunities, whether they felt safer in their new home, whether there are environmental hazards around their new home, whether they pay more for housing and whether they feel they were treated fairly when searching for their current home.

The responses to questions “When compared to your previous home, how satisfied are you with the condition and quality of your current home?” and “When compared to your previous neighborhood, how satisfied are you with the condition and quality of your current neighborhood?” are ordinal. This means there is a rank ordering to the responses ranging from less satisfied, about the same, to more satisfied. For this type of response, ordinal logistic regression is the preferred estimation technique. Using ordinal logistic regression we compare how likely individuals are to be more satisfied as opposed to less satisfied or about the same, and about the same to less satisfied as the values of the independent variables change.

Table A1 illustrates the results of two ordinal logistic regression models one with responses to the question “When compared to your previous home, how satisfied are you with the condition and quality of your current home?” as the dependent variable and a second with responses to the question “When compared to your previous neighborhood, how satisfied are you with the condition and quality of your current neighborhood?”

The first column numbers the columns. The second column lists the independent variables used in the ordinal logistic regression models. The third column lists the reference category for each of the independent variables. The fourth and fifth columns list the odds ratios and P-values for the model where responses to the question “When compared to your previous home, how satisfied are you with the condition and quality of your current home?” as the

dependent variable. The sixth and seventh columns list the odds ratios and P-values, respectively, for the model where responses to the question “When compared to your previous neighborhood, how satisfied are you with the condition and quality of your current neighborhood?” is the dependent variable.

The odds ratio tells us how the odds of having a higher level of satisfaction change when we compare the independent variable listed in the table to the reference category and all of the other independent variables included in the model are held constant. For example, in the fourth column the odds ratio for homeowners is 1.27 (Table A1, Row 1). This means the odds of having a higher level of satisfaction are 27% higher for homeowners than respondents in family housing.

Because our independent variables are categorical we must interpret the odds ratios in comparison to a reference category. For example, the reference category for the housing program variables is respondents in family housing. We thus contrast satisfaction levels between the respective housing programs and those in family housing. Although there is only one reference category, the relationships are transitive. In other words, the odds ratio for Mixed Income housing (Table A1, Row 2) is larger than that for Homeowner housing (Table A1, Row 1), so we can conclude that the odds of having a higher level of satisfaction are higher for respondents in Mixed Income housing than for homeowners.

When interpreting the odds ratio we also consider the p-value which tells us the probability of observing the result due solely to chance. Following conventional social science guidelines we use a threshold of .10 to deem an odds ratio statistically significant. This means the probability of observing the odds ratio for a given independent variable is less than 10%. We have little confidence that the odds ratios with p-values greater than 10% were not due solely to chance and treat these results as statistically insignificant.

The p-value for the homeowner variable in the fifth column is .251 (Table A1, Row 1), meaning this variable is not statistically significant. Because the homeowner variable is not statistically significant we can conclude that once housing and neighborhood factors are held constant, there is no difference in satisfaction with one’s home between homeowners and residents of family housing.

Thus, when interpreting the relationship of an independent variable we must consider both the odds ratio and the P-value.

We use the independent variable measuring the presence of an environmental hazard in the respondent’s neighborhood in the sixth and seventh columns as a second example. The odds ratio for having an environmental hazard in one’s neighborhood is .65 and the p-value is so small as to be rounded to 0 (Table A1, Row 7). This means respondents who had an environmental hazard in their neighborhood were 35% ($1 - .65$) less likely to have a higher level of satisfaction with their new neighborhood when we hold all independent variables constant. The low p-value means the result is statistically significant and the likelihood of observing this odds ratio due to chance is extremely small. Substantively, this means respondents who have an environmental hazard in one’s neighborhood reported lower levels of neighborhood satisfaction. Below we discuss the results of the regression models focusing on those independent variables where the relationship is statistically significant.

When interpreting the results below keep in mind that the relationships described are always in the context of all the other independent variables being held constant. For the sake of

brevity, however, we do not repeat this term after describing every statistically significant relationship.

The P-values are based on robust standard errors to account for the possibility of dependence among respondents who live in the same developments.

The row titled adjusted count R-square tells us how accurate the model is relative to a naive model that simply assigned respondents to the most frequent category. In the case of the model where housing satisfaction is the dependent variable, the regression model improves accuracy by 4% (Table A1, Row 26). In the case of model where neighborhood satisfaction is the dependent variable, the regression model improves accuracy by 25% (Table A1, Row 26).

The last row lists the sample sizes in the regression models. Because any case that has a missing value for any of the variables is dropped from the analysis the sample sizes are substantially smaller than for the entire survey (Table A1, Row 27).

Table A1. Results of Ordinal Logistic Regression						
	Independent Variables	Reference Category	Housing Satisfaction		Neighborhood Satisfaction	
			Odds Ratio	P-Value	Odds Ratio	P-Value
1.	Homeowner	Family Housing	1.27	(0.251)	1.45*	(0.066)
2.	Mixed Income	Family Housing	1.96*	(0.002)	1.27	(0.257)
3.	Senior Housing	Family Housing	0.70*	(0.068)	1.07	(0.763)
4.	Special Needs Housing	Family Housing	1.01	(0.967)	0.86	(0.578)
5.	Feels about as safe in current home compared to previous home	Feels less safe	2.05*	(0.000)	5.61*	(0.000)
6.	Feels safer in current home compared to previous home	Feels less safe	8.94*	(0.000)	31.98*	(0.000)
7.	Environmental Hazard in Neighborhood	No Environmental Hazard	0.81*	(0.096)	0.65*	(0.000)
8.	Male	Female	1.12	(0.369)	0.85*	(0.100)
9.	Asian/Pacific Islander	African American	0.94	(0.856)	1.18	(0.496)
10.	White	African American	0.69*	(0.053)	0.74*	(0.098)
11.	Hispanic	African American	1.45	(0.109)	1.35	(0.126)
12.	Native American/other	African American	0.56	(0.106)	0.86	(0.588)
13.	Age 18-34	Age 35-59	0.89	(0.830)	2.43*	(0.083)
14.	Age 60-74	Age 35-59	0.83	(0.289)	0.89	(0.421)
15.	Age 75 & up	Age 35-59	0.85	(0.397)	1.02	(0.897)
16.	Currently Employed	Not employed	1.39*	(0.023)	1.03	(0.820)
17.	More employment opportunities since moving into current home	Less or the same employment opportunities	1.82*	(0.002)	1.73*	(0.000)
18.	My total household income has stayed about the same since moving into current	Household income decreased	1.41*	(0.010)	1.07	(0.633)

Table A1. Results of Ordinal Logistic Regression						
			Housing Satisfaction		Neighborhood Satisfaction	
	Independent Variables	Reference Category	Odds Ratio	P-Value	Odds Ratio	P-Value
	home					
19.	My total household income has increased since moving into current home	Household income decreased	1.48*	(0.050)	1.13	(0.490)
20.	Since moving into current home spends about the same on housing costs	Spends less on housing costs	0.83	(0.229)	1.12	(0.399)
21.	Since moving into current home spends more on housing costs	Spends less on housing costs	0.83	(0.189)	0.99	(0.911)
22.	Was treated fairly when choosing current home	Was not treated fairly when choosing home	2.96*	(0.000)	1.21	(0.412)
23.	Qualified Census Tract (QCT)	Not in a QCT	0.95	(0.745)	0.84	(0.219)
24.	Constant		0.75	(0.421)	1.76	(0.177)
25.	Constant		3.75*	(0.000)	12.02*	(0.000)
26.	Adjusted Count R-square		.04		.25	
27.	Observations		1,697		1,703	

* statistically significant at the 90% confidence level

Satisfaction with Current Home

The fourth and fifth columns in table A1 illustrate the ordinal logistic regression model for responses to the question “When compared to your previous home, how satisfied are you with the condition and quality of your current home?” is the dependent variable.

Among the independent variables indicating what type of housing program the respondent lived in, only the variable indicating residence in a Mixed Income development was statistically significant. Respondents of Mixed Income developments were 96% more likely to be more satisfied with their current home when compared to residents of family housing (Table A1, Row 2).

Consistent with findings discussed earlier in this report safety matters. Respondents who felt safer in their current home were 8.94 times more likely to have a higher level of satisfaction with their current home than someone who feels less safe in their current (Table A1, Row 6). Respondents who felt about as safe in their current home were 2.05 times more likely to have a higher level of satisfaction with their current home than someone who feels less safe in their current home (Table A1, Row 5).

Respondents who had an environmental hazard in their neighborhood were 19% less likely to have a higher level of satisfaction with their current home compared to respondents who did not have such hazards (Table A1, Row 7).

Among the racial/ethnic categories only the independent variable representing whites is statistically significant. Compared to Blacks, Whites were 31% less likely to have a higher level of satisfaction with their new home (Table A1, Row 10).

The regression results suggest employment opportunities are an important predictor of satisfaction with one's new home. Those who were currently employed were 39% more likely than those without employment to report a higher level of satisfaction with their new home (Table A1, Row 16). And those who perceived more employment opportunities upon moving into their new home are 82% more likely than those who did not perceive more employment opportunities since moving into their new home to have a higher level of satisfaction with their new home (Table A1, Row 17). It is not immediately clear why employment opportunities should affect one's satisfaction with their new home. Quite possibly, employment is so important for overall life satisfaction that it influences all dimensions of satisfaction including housing.

Perhaps for a similar reason household income was also related to satisfaction with the respondent's new home. Compared to someone with lower household income since moving into their new home, respondents whose income was about the same or higher were 41% and 48%, respectively, more likely to have reported higher satisfaction levels (Table A1, Rows 18 and 19).

The final independent variable that was statistically significant was whether or not the respondent felt they were treated fairly when searching for their current home. Even after holding constant all the other independent variables, the feeling of being treated unfairly was still related to satisfaction with one's home. Respondents who felt they were treated fairly were 2.96 times more likely than respondents who felt they were treated unfairly to report a higher level of satisfaction (Table A1, Row 22).

Satisfaction with Current Neighborhood

The sixth and seventh columns illustrate the ordinal logistic regression model for responses to the question "When compared to your previous neighborhood, how satisfied are you with the condition and quality of your current neighborhood?" is the dependent variable.

When satisfaction with their current neighborhood is the dependent variable the variable indicating homeownership is the only program-related independent variable that is statistically significant. Homeowners were 45% more likely to have a higher level of satisfaction with their current neighborhood than residents of family housing (Table A1, Row 1).

Not surprisingly, safety is also related to respondents' satisfaction with their current neighborhood. Respondents who felt about as safe in their current home were 5.61 times more likely to report a higher level of satisfaction with their current neighborhood than someone who felt less safe in their current home (Table A1, Row 5). Respondents who felt safer in their current home were 31.98 times more likely to report a higher level of satisfaction with their neighborhood than respondents who feel less safe in their current home (Table A1, Row 6).

Respondents who had an environmental hazard in their neighborhood were 35% less likely to report a higher level of satisfaction with their current neighborhood compared to respondents who did not have such hazards in their neighborhood.

When all other independent variables are held constant male respondents were 15% less likely than females to report a higher level of satisfaction with their current neighborhood (Table A1, Row 7).

As was the case in the regression model for satisfaction with one's home, the independent variable indicating whether the respondent is white is the only independent variable among the racial/ethnic categories that is statistically significant. Compared to Blacks, Whites were 26% less likely to report a higher level of satisfaction with their new neighborhood (Table A1, Row 10).

Compared to those who are 35-39 years old those in the 18-34 year old age category were more likely to report a higher level of satisfaction with their new neighborhood (Table A1, Row 13).

The last independent variable that was statistically significant in our regression model that used responses to the question "When compared to your previous neighborhood, how satisfied are you with the condition and quality of your current neighborhood?" as the dependent variable was whether or not the respondent perceived there to be more employment opportunities since moving into their new home. Those who perceived more employment opportunities upon moving into their new home were 73% more likely than those who did not perceive more employment opportunities since moving into their new home to have a higher level of satisfaction with their new neighborhood (Table A1, Row 17).

Summary

The regression analysis allows us to better understand the relationships between the respondents' circumstances and their satisfaction. For the most part, the results reinforce the findings presented earlier in the report. But because the regression analysis allows us to hold other factors constant we can be more confident that our findings are not spurious.