



# Community Link Program

Public Affairs Program • Maxwell School of Citizenship and Public Affairs • Syracuse University

## SYRACUSE HOMEOWNERSHIP SURVEY

A Study Conducted for Home HeadQuarters, Inc.  
By Samantha Linnett  
April 2015

**Syracuse Homeownership Survey**  
**Home HeadQuarters, Inc.**  
**By Samantha Linnett**  
**April 2015**

**EXECUTIVE SUMMARY**

**Introduction:** This study reports the results of a survey of homeownership clients' of Home HeadQuarters reasons behind purchasing a home in Syracuse, New York. The results will be presented in a report to Home HeadQuarters, Inc. (HHQ). This report will be used to better understand HHQ's clients' reasons for purchasing homes in Syracuse and will compare those reasons to the results of similar studies done in different areas of the United States.

**Methods:** The data were collected from a mail survey sent to all 167 HHQ's clients who have purchased a home in the last five years. 59 responses (35%) were received back. The sample may not reflect the target population.

**Findings:**

1. 53% of respondents said that they began their home search by "contacting a real estate agent/realtor." (n=59)
2. 77% of respondents who started said they began their home search by "looking online" said they used the websites "Zillow" and "Trulia." (n=22)
3. 61% of respondents said that they decided to purchase a home because it was a "dream/personal goal." (n=59)
4. 51% of respondents said that "[finding] the right home" was the main factor that made it the "right time" to purchase a home. (n=59)
5. 81% of respondents said "purchase price" was the most important consideration when deciding to purchase a home. (n=59)
6. 52% of respondents said they plan to live in their homes for 5 to 30 years. (n=58)
7. 54% of respondents said that "pride/something of our own to pass on" was why they thought homeownership was important. (n=52)
8. 96% of respondents said "yes," the Homebuyer Education Course was helpful. (n=56)
9. 55% of respondents said that "everything" or "home inspection" were the most helpful pieces of information from the Homebuyer Education Course. (n=53)
10. 50% of respondents said that "nothing" or "website referrals" were the least helpful pieces of information from the Homebuyer Education Course. (n=6)
11. Results from this survey are similar to those of other homeownership surveys in different areas of the United States.

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## INTRODUCTION

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This study reports the results of a survey of homeownership clients' of Home HeadQuarters reasons behind purchasing a home in Syracuse, New York. The information collected in this survey will be used to help Home HeadQuarters, Inc. (HHQ) to gain a better understanding of their clientele's reasoning for purchasing a home in the Syracuse area and will compare those reasons to the results of similar studies done in different areas of the United States. This comparison can be found in finding 11.

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## METHODS

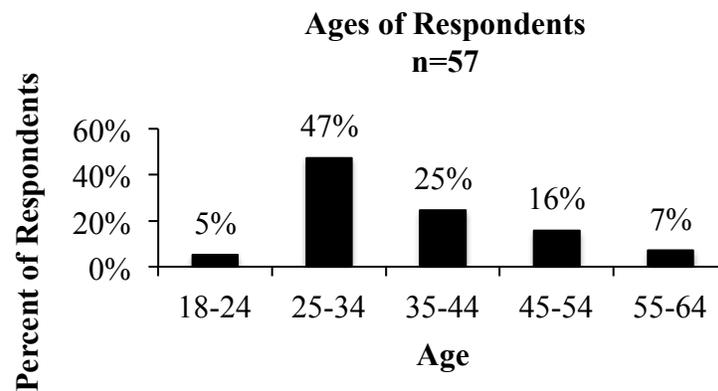
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### How Data Were Collected

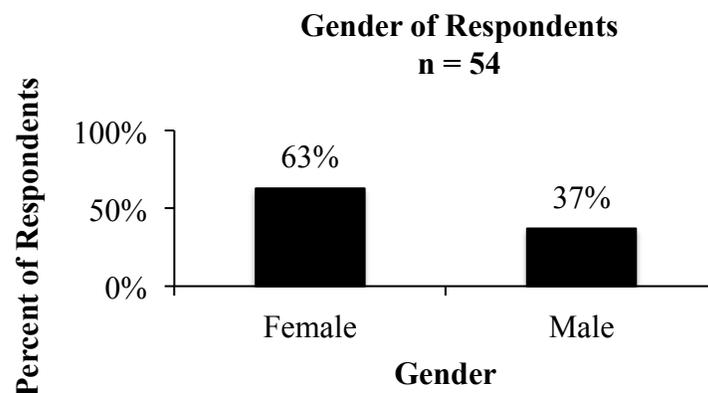
**Instrument Design:** This survey was designed and edited by HHQ staff. Questions were formed based on information discovered in secondary research and Survey Monkey's Home Buyer Survey Template and were tailored for HHQ's specific survey by HHQ staff.

**Data Collection Method:** The survey was mailed to HHQ's clients who purchased a home in the last 5 years. Respondents were asked to fill out the survey and mail it back in the stamped return envelop within two weeks of receiving it.

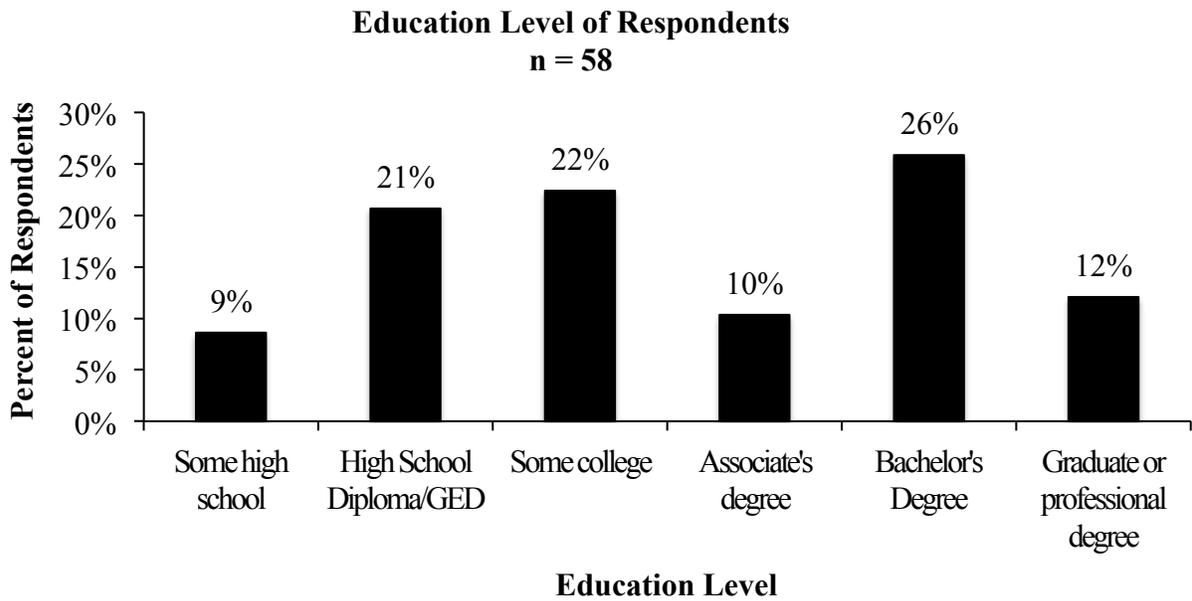
**Target Population and Sample:** The target population of this study was all 167 of HHQ's clients who purchased a home in the last 5 years. 59 responses (35%) were received back. The following graphs describe demographics of the sample. Demographics of the target population are not available to compare them to.



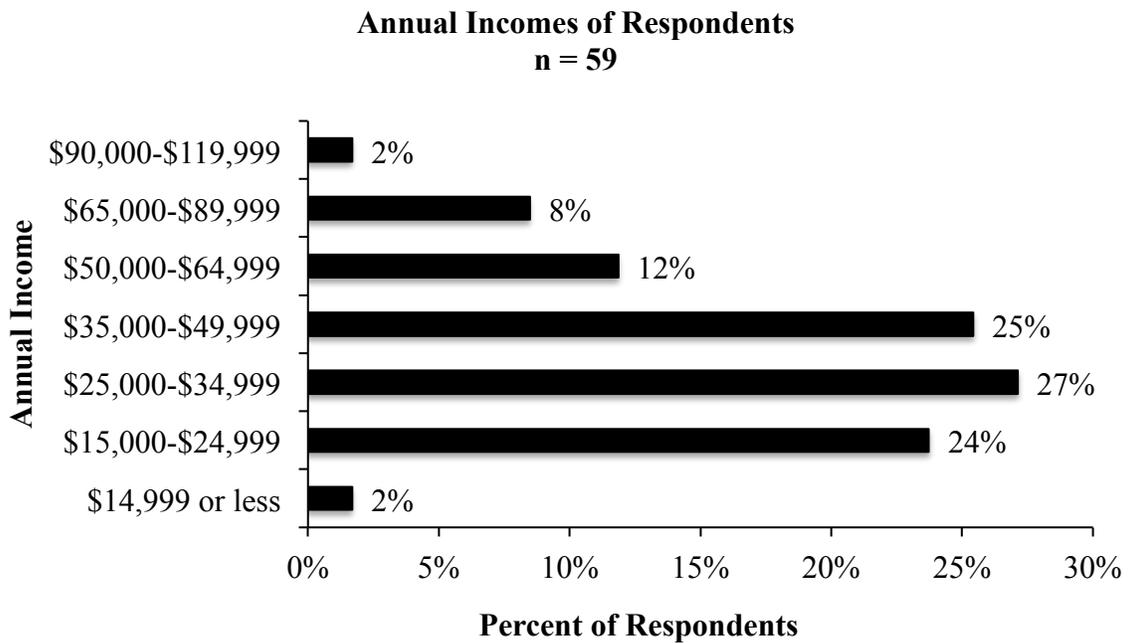
Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

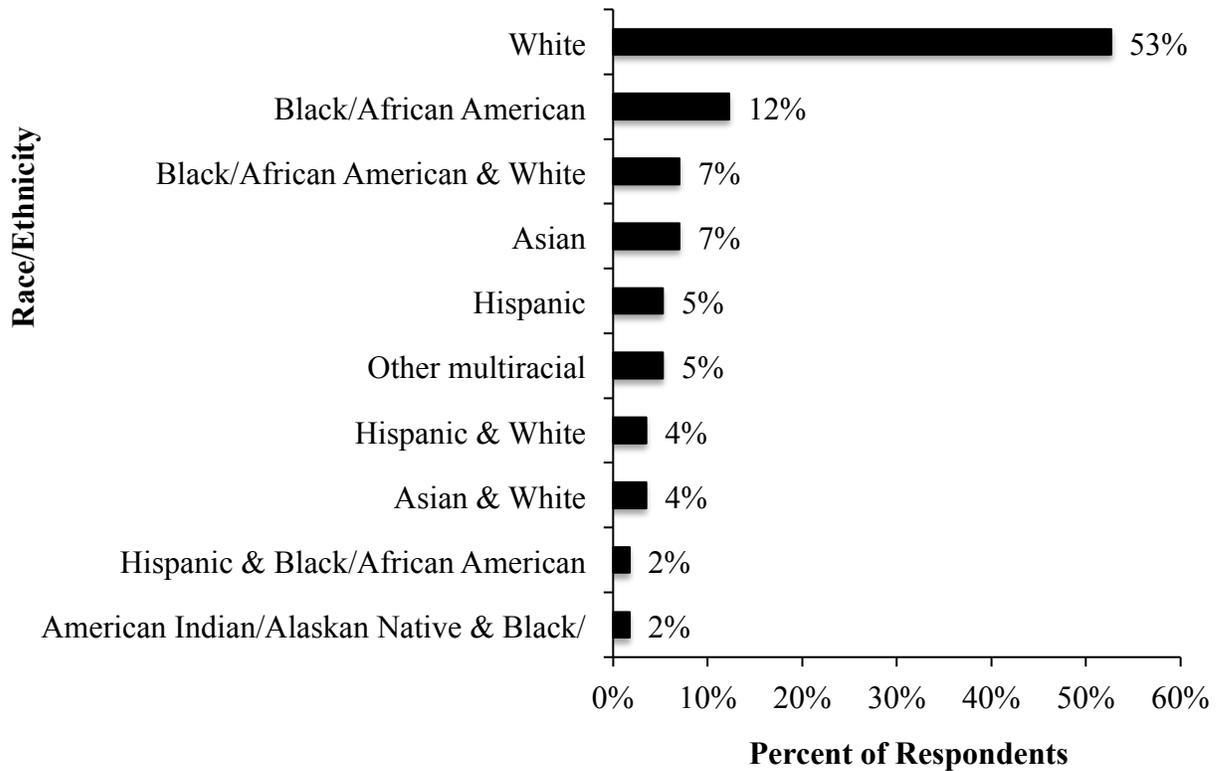


Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Race/Ethnicity of Respondents**  
n = 57



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Age of Household Members**  
n=54

Number of Household Members	0-5 years	6-12 years	13-18 years	18-30 years	31-55 years	56-64 years	65 and older
1	19%	13%	20%	24%	31%	4%	0%
2	9%	7%	4%	28%	17%	0%	0%
3	2%	0%	0%	6%	2%	0%	0%
4	0%	2%	0%	0%	0%	0%	0%

Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

Of the school-aged children in the households, 81% attend “public” school, 8% attend “charter schools”, 4% attend a “private, religious or parochial” school and 8% attend “other,” including “college” or “nursery school.” 90% of the sample have lived in their homes for 2 years or less. 98% have taken and graduated from HHQ’s Homebuyer Education Course.

## **Quality of the Data**

**Representativeness:** Because the demographics of the target population are unknown, the representativeness of the sample to the target population cannot be determined. The demographics of the sample are provided to help understand the background of the survey respondents.

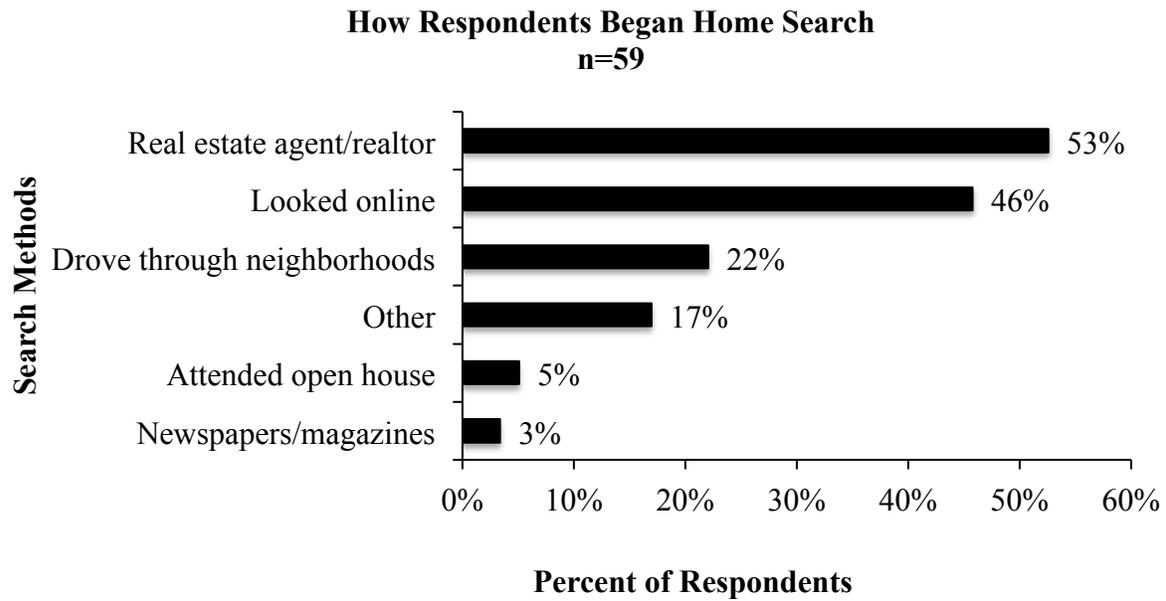
**Accuracy:** The data collected in this survey is likely to be accurate. The only confusion that respondents appeared to have with the questions was with how many boxes to check. While the directions stated to check up to two options, many respondents checked three or four for each question. However, this does not indicate confusion about the questions or the response options. On one open-ended question that asked respondents how long they planned to live in their house and required an answer in number of years, many respondents gave an invalid answer of “forever” or “I don’t know.” Therefore, the data for that specific question may not be accurate. The survey was anonymous and the topic was not a stigmatized or uncomfortable subject, which suggests little motivation to lie.

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## FINDINGS

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1. 53% of respondents said that they began their home search by “contacting a real estate agent /realtor.”



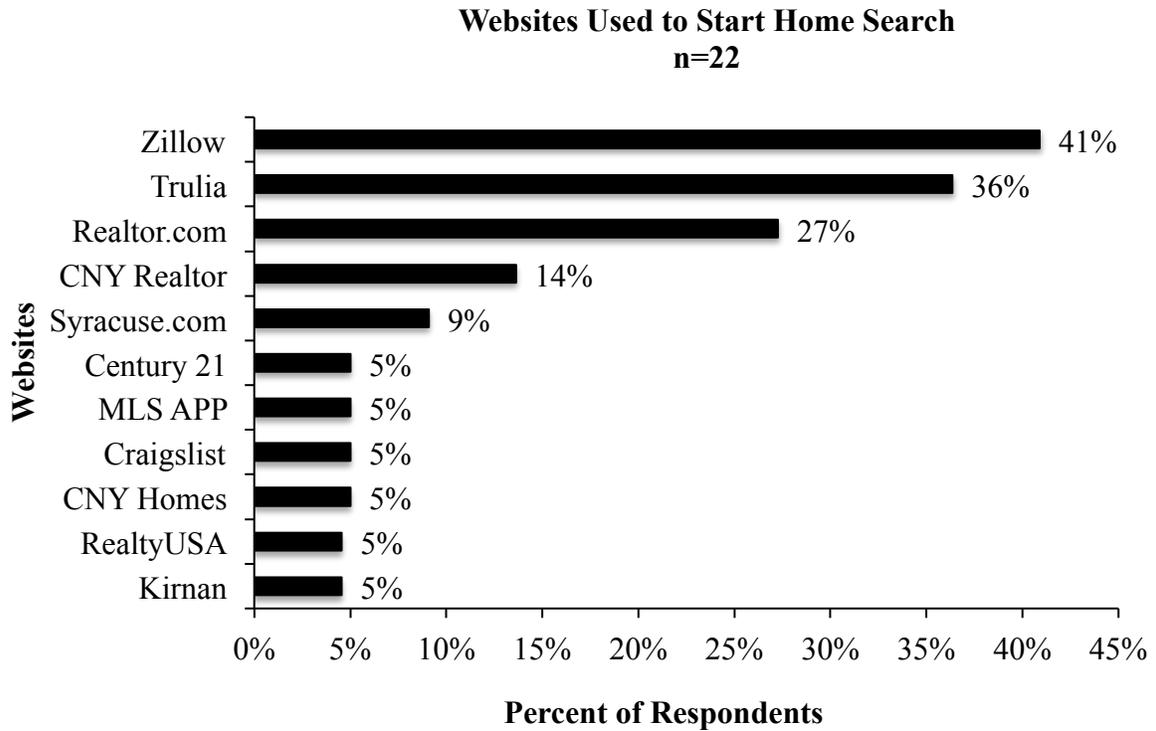
Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** The "Other" category includes respondents who identified the following:

- having the house offered to them by family, friends or neighbors (n=1),
- building the house on their own (n=1),
- building the house through Habitat for Humanity (n=1),
- and buying the house they had previously been renting (n=1).

Respondents ages 45-54 were far more likely to contact a real estate agent/realtor, with 78% doing so, than other age groups. Respondents ages 24-35 and 35-44 were more likely to look online, at 52% and 50% respectively, than other age groups. Other demographic analyses were not significant for this finding. Bivariate analyses tables can be found in Appendix VI.

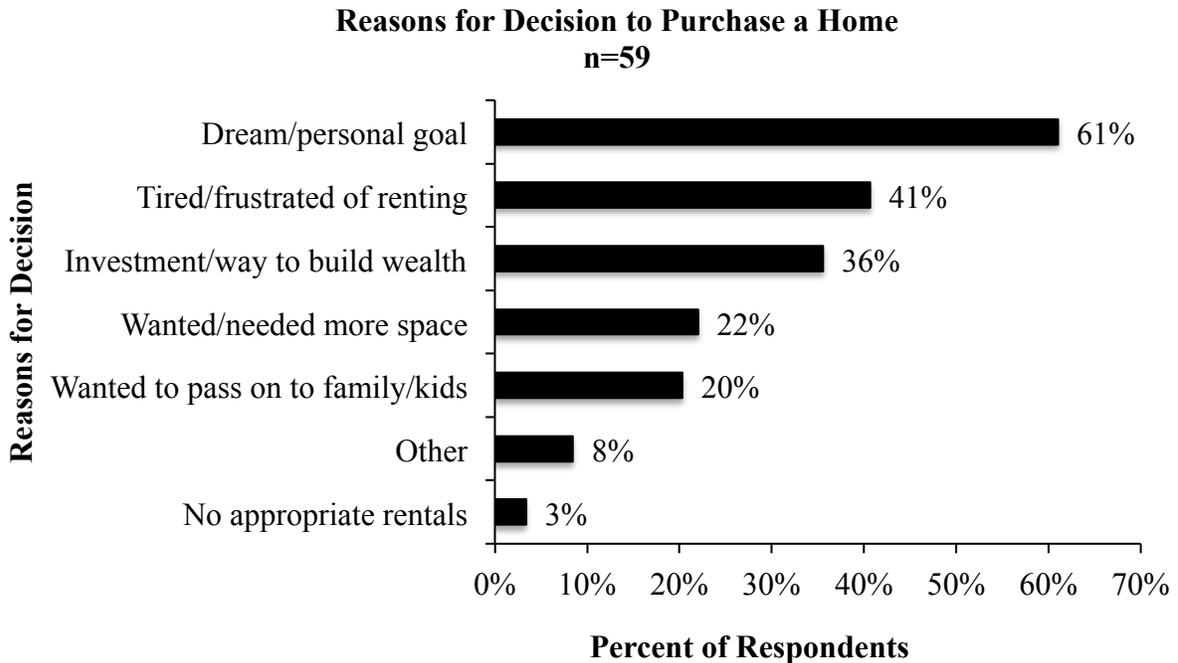
2. 77% of respondents who started said they began their home search by “looking online” said they used the websites “Zillow” and “Trulia.”



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** Of the 27 respondents who said they started their home search by looking online, five did not complete this question. Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

3. 61% of respondents said that they decided to purchase a home because it was a “dream/personal goal.”



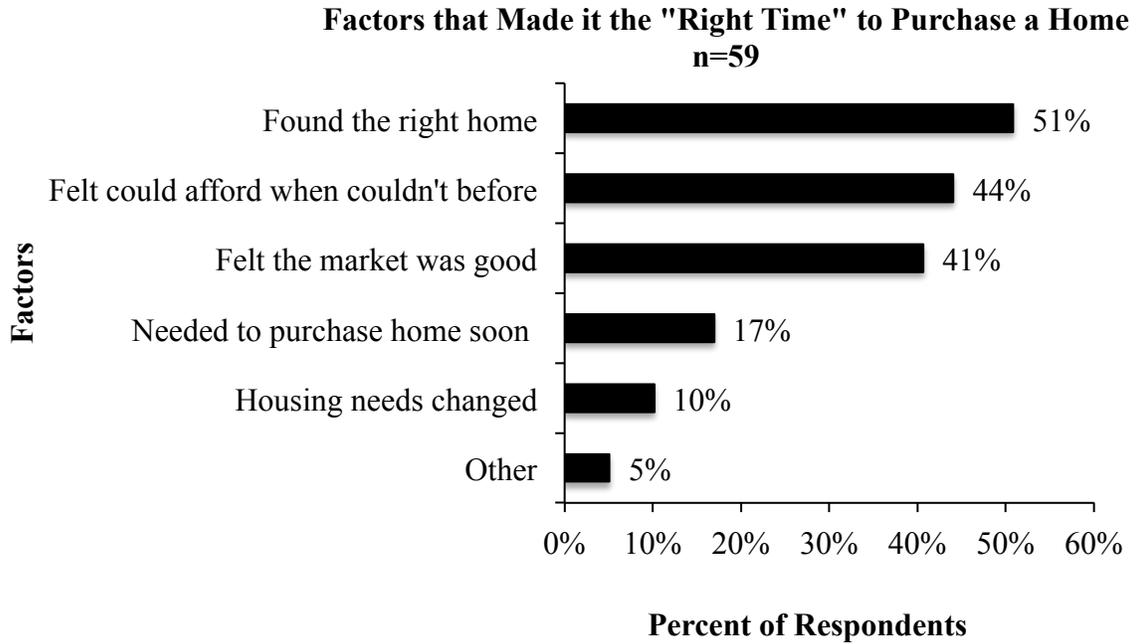
Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** The "Other" category includes respondents who identified the following:

- wanting stability (n=1),
- starting a family (n=1),
- needing housing (n=1),
- and wanting more privacy (n=1).

Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

4. 51% of respondents said that “found the right home” was the main factor that made it the “right time” to purchase a home.



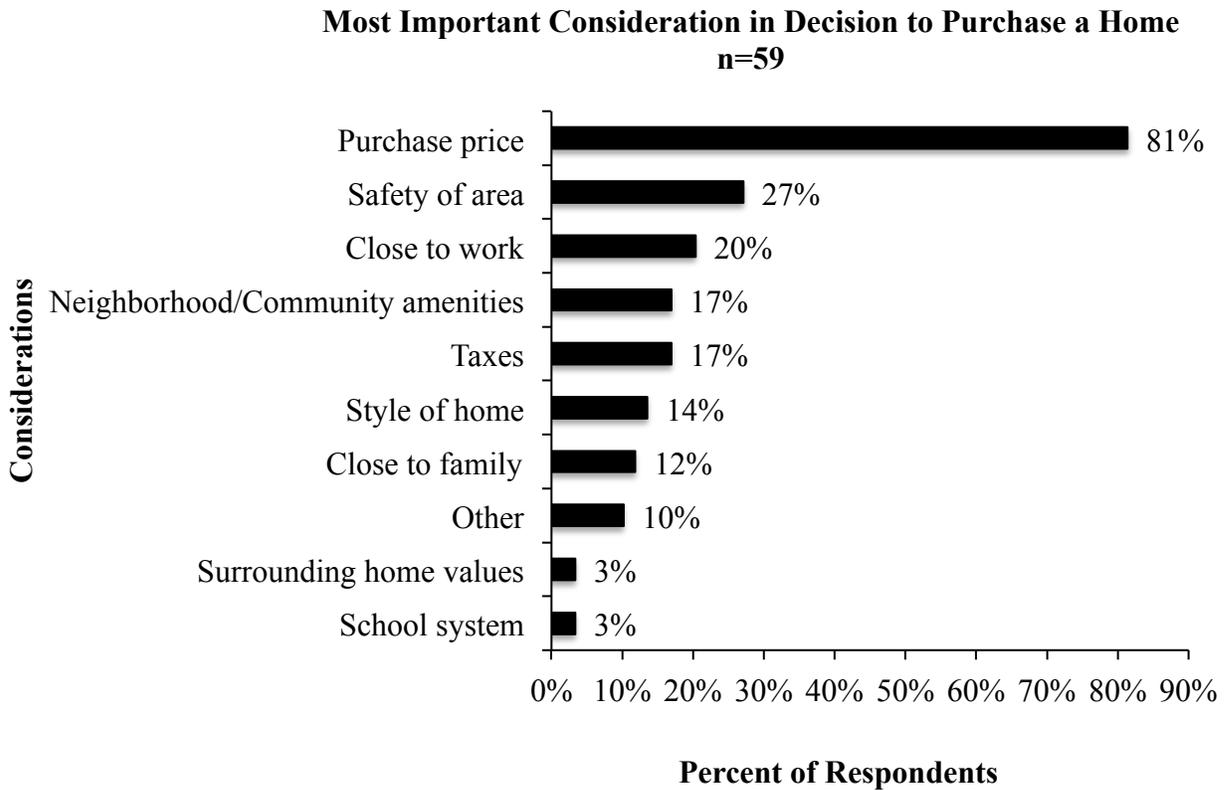
Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** The "Other" category includes respondents identifying the following:

- rent being more than mortgage payment (n=1),
- their rental property going into foreclosure (n=1),
- and their landlord looking to sell (n=1).

Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

5. 81% of respondents said “purchase price” was the most important consideration when deciding to purchase a home.



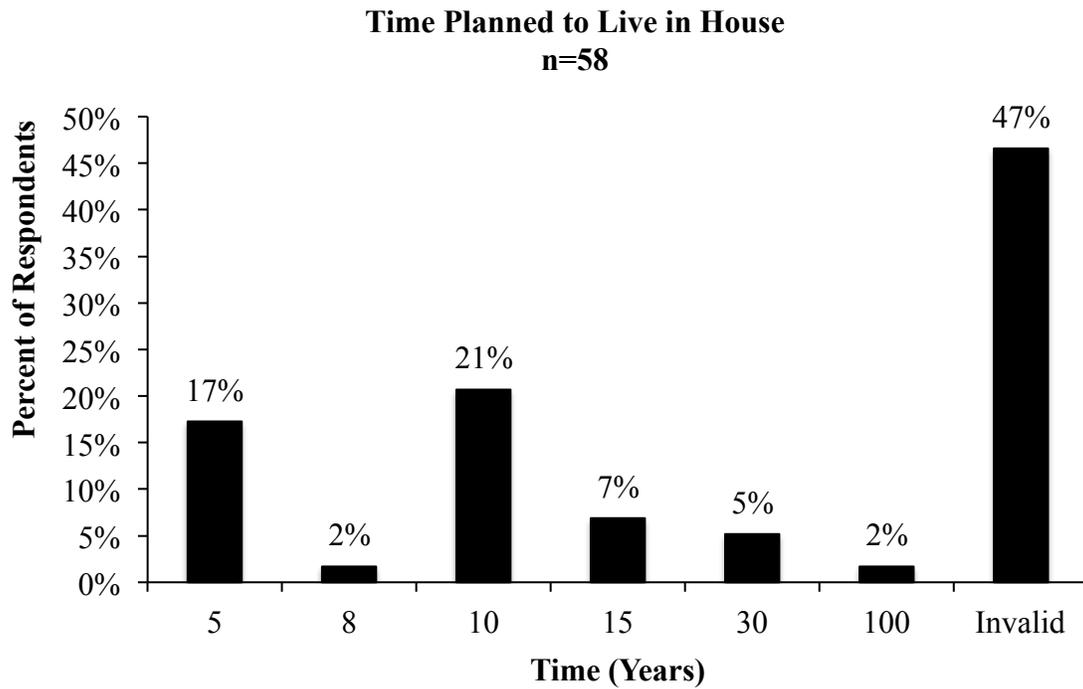
Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** The "Other" category includes respondents who identified the following:

- quality/value of the home (n=1),
- having a garage (n=1),
- building the home (n=1),
- land size (n=1),
- ability to keep pets (n=1),
- and already living in the house (n=2).

Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

6. 52% of respondents said they plan to live in their homes for 5 to 30 years.

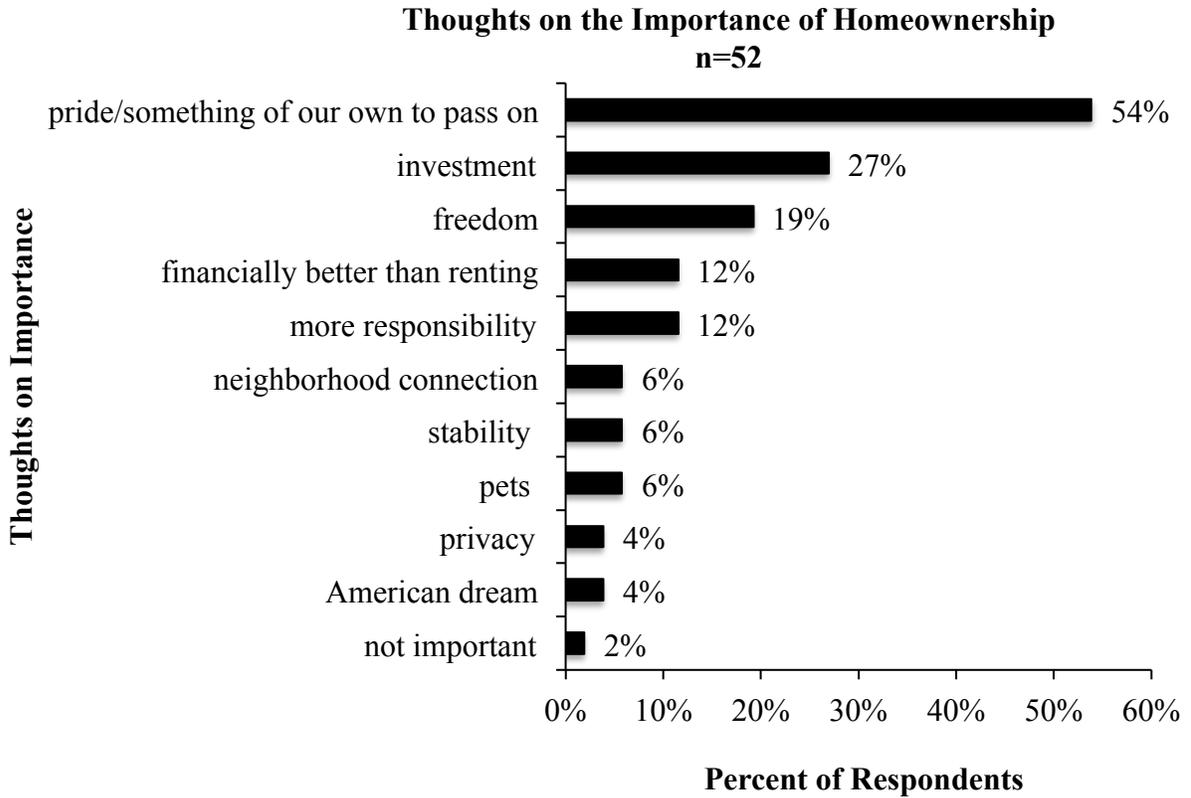


Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** One survey respondent did not complete this question. The "Invalid" category includes respondents who did not answer with a number of years. Most of these respondents answered with "forever," "the rest of my life" and "I don't know."

Male respondents were 39% more likely to plan on staying in their home for 10 years or more than female respondents. Bivariate analyses tables can be found in Appendix VI.

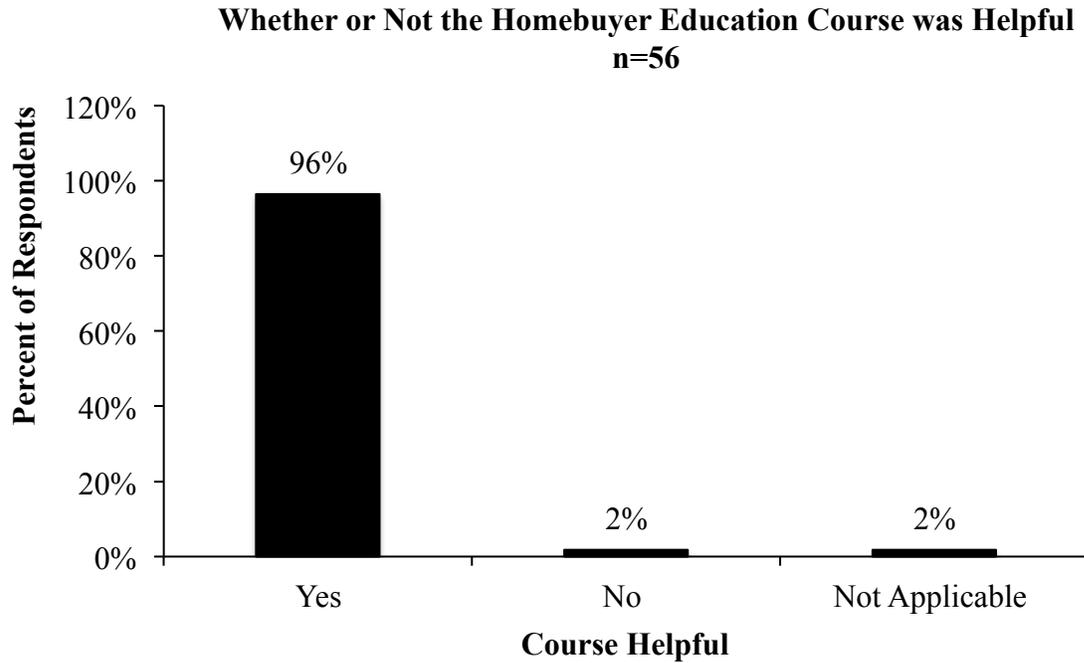
7. 54% of respondents said that “pride/something of our own to pass on” was why they thought homeownership was important.



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** Seven respondents did not complete this open-ended question. Full comments can be found in Appendix III. Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

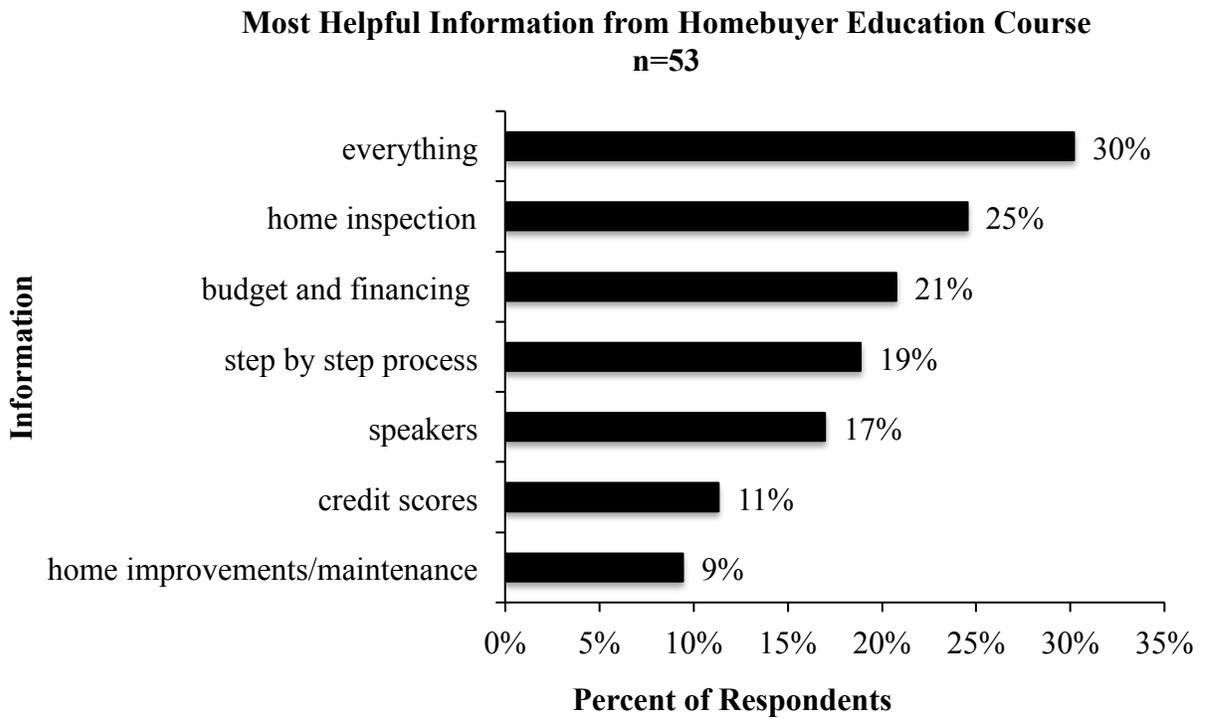
8. 96% of respondents said “yes,” the Homebuyer Education Course was helpful.



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** Three respondents did not complete this question. Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

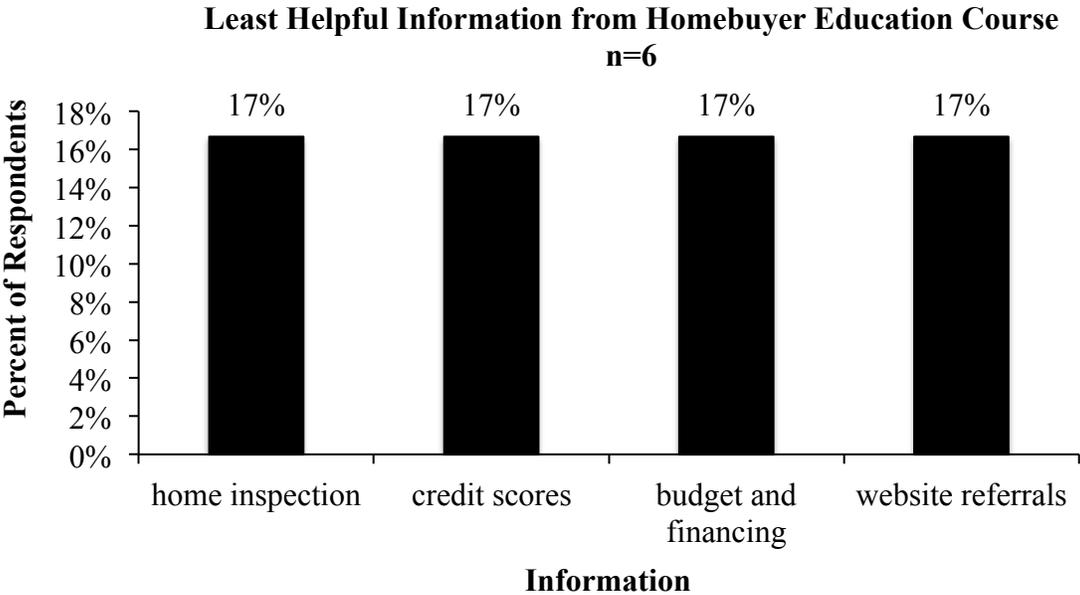
9. 55% of respondents said that “everything” or “home inspection” were the most helpful pieces of information from the Homebuyer Education Course.



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** Six respondents did not complete this open-ended question. Full comments can be found in Appendix III. Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

10. 50% of respondents said that “nothing” or “website referrals” were the least helpful pieces of information from the Homebuyer Education Course.



Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

**Comment:** Only six respondents commented on what was least helpful, all others only gave what they found to be most helpful. 33% of the six respondents reported that “nothing” was the least helpful. Full comments can be found in Appendix III. Demographic bivariate analyses of gender, age, education, race/ethnicity and income showed little difference for this finding.

11. Results from this survey are similar to those of other homeownership surveys in different areas of the United States.

HHQ originally had a few key inferences on reasons for home buying that they collected from a homebuyer orientation: that there is a strong feeling of accomplishment produced by buying a home, that home buying is often motivated by the “American Dream,” and that the freedom of having control over one’s home was a benefit of the process.

Results from the Syracuse Homeownership Survey confirm these inferences. Survey respondents said that the top reason for purchasing a home was because it was a “dream/personal goal” and that they thought homeownership was important because it gave them a sense of “pride” and “something of [their] own to pass on.” Respondents also reported a house being an “investment/way to build wealth” was another important factor to homeownership.

Information found in secondary sources also confirmed HHQ’s original inferences and matches with the Syracuse Homeownership Survey results. The report “To Buy or Not to Buy” published by Harvard University’s Joint Center for Housing Studies reports the results of research on low-income, first-time homebuyers conducted through focus groups and individual interviews. The results showed home buying as an ideological and cultural process as part of the “American Dream” and that it symbolizes upward social and economic mobility. Respondents of this study also saw the shift from renting to owning as a signal of belonging, an investment and opportunity to build wealth and a way to provide a better life for their children.

The National Association of Realtors’ report on “Social Benefits of Homeownership and Stable Housing” reported similar findings, stating “owning a home embodies the promise of individual autonomy and is the aspiration of most American households,” “homeownership allows households to accumulate wealth and social status, and is the basis for a number of positive social, economic, family, and civic outcomes,” and “with the home purchase comes the pride of ownership and the sense of belonging in a community” (p. 16).

The Bloomberg QuickTake “Homeownership Reconsidered” also validates the emotional reasoning behind purchasing a home, stating “the housing industry and consumer advocates say homeownership can put families on a path to financial stability” (para. 4). Although no previous studies have been conducted on reasons for homeownership in the Central New York area, the Syracuse Homeownership Survey results are comparable to previous studies conducted by major organizations in other areas of the United States.

More information can be found on the above studies in Appendix V.

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## APPENDICES

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## Appendix I

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### Blank Survey



#### Home Owner Survey

Please take a few minutes to fill out this survey and return it to Home HeadQuarters in the pre-paid envelope enclosed with this mailing. All of your answers will be kept confidential. Please return your completed survey to Home HeadQuarters by Friday, February 13<sup>th</sup>, 2015. Thank you in advance for taking the time to complete this survey. Your feedback will help us evaluate and improve our programs to better serve our customers. Thanks!

- 1. How did you begin your most recent search for a home to purchase? (check up to two)**
  - Contacted a Real Estate Agent/ Realtor
  - Attended an Open House
  - Looked through Newspapers/ Magazines (Which ones?: \_\_\_\_\_)
  - Drove through Neighborhoods Looking for Homes for Sale
  - Looked Online (Which sites?: \_\_\_\_\_)
  - Other (Please specify: \_\_\_\_\_)
- 2. What prompted your decision to purchase a home? (check up to two)**
  - I was tired of/ frustrated with renting
  - I wanted/ needed more space
  - It is an investment/ way to build wealth
  - I couldn't find an appropriate rental in the area I wanted to live in
  - Wanted something to pass on to my kids/ family
  - It has been a dream/ personal goal for me
  - Other (Please specify: \_\_\_\_\_)
- 3. What factors did you feel made it the "right time" to purchase a home? (check up to two)**
  - I felt the market was good
  - I found the right home for me
  - I needed to purchase a home soon
  - I felt that I could afford to purchase when I wouldn't have been able to before
  - My/ my family's housing needs changed
  - I moved into a new area and couldn't find an appropriate rental
  - Other (Please specify: \_\_\_\_\_)
- 4. What was the most important consideration for you when deciding to purchase your home? (check up to two)**
  - Purchase price
  - Taxes
  - Neighborhood/ Community Amenities
  - Style of home
  - School system
  - Close to work
  - Close to family
  - Safety of area
  - Surrounding home values
  - Other (Please specify: \_\_\_\_\_)
- 5. How long have you lived in your house?** \_\_\_\_\_
- 6. How long do you intend to live in your house?** \_\_\_\_\_

Survey continues on the reverse side. Please complete all questions.

7. How many of each of the following does your household include? If none, write "0".
- Children Ages 0-5 \_\_\_\_\_ Adults Ages 18-30 \_\_\_\_\_ Adults Ages 65+ \_\_\_\_\_  
 Children Ages 6-12 \_\_\_\_\_ Adults Ages 31-55 \_\_\_\_\_  
 Children Ages 13-18 \_\_\_\_\_ Adults Ages 56-64 \_\_\_\_\_

8. If there are school-aged children in your household, what type of school do they attend?
- Public                       Private, non-religious                       Private, religious/ Parochial  
 Charter school                       Vocational/ Technical                       Home school  
 Other: \_\_\_\_\_

9. Please tell us your thoughts about home ownership and why it is important to you:

10. Did you attend the Home HeadQuarters Homebuyer Education Course?

- Yes  
 No

11. Did you complete and graduate from the Home HeadQuarters Homebuyer Education Course?

- Yes                       Not applicable, I did not attend the Course  
 No

12. If you did complete and graduate from the Home HeadQuarters Homebuyer Education Course, did the information you learned help you during the home buying process?

- Yes                       Not applicable, I did not complete/ graduate from the Course  
 No

13. What about the Homebuyer Education Course was most helpful/ useful to you? What was the least helpful/ useful to you?

*Please note, questions 14-18 are optional and are for demographic purposes only*

14. What is your age?    18-24    25-34    35-44    45-54    55-64    65 and Over

Survey continues on the next page.



**HOME HEADQUARTERS**  
SYRACUSE & CENTRAL NY

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Syracuse, NY 13203  
P: 315.474.1939  
F: 315.474.0637  
[www.homehq.org](http://www.homehq.org)

**15. Level of Education Completed:**

- |   |  |
|---|--|
| <input type="checkbox"/> Some high school, no diploma | <input type="checkbox"/> High school diploma or GED      |
| <input type="checkbox"/> Some college, no degree      | <input type="checkbox"/> Associate's degree              |
| <input type="checkbox"/> Bachelor's degree            | <input type="checkbox"/> Graduate or professional degree |

**16. Race/Ethnicity: (select one)**

*RACE/NATIONAL ORIGIN:*

- |  |   |
|--|---|
| <input type="checkbox"/> White   | <input type="checkbox"/> Black/African American                 |
| <input type="checkbox"/> Asian   | <input type="checkbox"/> American Indian/Alaskan Native         |
| <input type="checkbox"/> Asian/Pacific Islander                                  | <input type="checkbox"/> Native Hawaiian/Other Pacific Islander |
| <input type="checkbox"/> Black/African American & White                          | <input type="checkbox"/> American Indian/Alaskan Native & White |
| <input type="checkbox"/> American Indian/Alaskan Native & Black/African American | <input type="checkbox"/> Other Multi-Racial                     |
| <input type="checkbox"/> Asian & White   |   |

Are you Hispanic?  Yes  No

**Note:** Even if you check "Yes" for Hispanic, please also check a race/national origin

**17. Gender:**  Male  Female

**18. Please select your annual income range:**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$14,999 or under   | <input type="checkbox"/> \$35,000 - \$49,999 | <input type="checkbox"/> \$90,000 - \$119,999  |
| <input type="checkbox"/> \$15,000 - \$24,999 | <input type="checkbox"/> \$50,000 - \$64,999 | <input type="checkbox"/> \$120,000 - \$149,999 |
| <input type="checkbox"/> \$25,000 - \$34,999 | <input type="checkbox"/> \$65,000 - \$89,999 | <input type="checkbox"/> \$150,000 or over     |

**Thank you for taking the time to complete this survey. Your feedback is very important to us. As a reminder, the answers you provide in this survey will be kept confidential and will never be associated with your account information at Home HeadQuarters to safeguard your privacy.**

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## Appendix II

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### Data Frequencies



#### Home Owner Survey

Please take a few minutes to fill out this survey and return it to Home HeadQuarters in the pre-paid envelope enclosed with this mailing. All of your answers will be kept confidential. Please return your completed survey to Home HeadQuarters by Friday, February 13<sup>th</sup>, 2015. Thank you in advance for taking the time to complete this survey. Your feedback will help us evaluate and improve our programs to better serve our customers. Thanks!

1. **How did you begin your most recent search for a home to purchase? (check up to two) n=59**
  - Contacted a Real Estate Agent/ Realtor 53%
  - Attended an Open House 5%
  - Looked through Newspapers/ Magazines (Which ones?: \_\_\_\_\_) 3%
  - Drove through Neighborhoods Looking for Homes for Sale 22%
  - Looked Online (Which sites?: \_\_\_\_\_) 46%
  - Other (Please specify: \_\_\_\_\_) 17%
2. **What prompted your decision to purchase a home? (check up to two) n=59**
  - I was tired of/ frustrated with renting 41%
  - I wanted/ needed more space 22%
  - It is an investment/ way to build wealth 36%
  - I couldn't find an appropriate rental in the area I wanted to live in 3%
  - Wanted something to pass on to my kids/ family 20%
  - It has been a dream/ personal goal for me 61%
  - Other (Please specify: \_\_\_\_\_) 8%
3. **What factors did you feel made it the "right time" to purchase a home? (check up to two) n=59**
  - I felt the market was good 41%
  - I found the right home for me 51%
  - I needed to purchase a home soon 17%
  - I felt that I could afford to purchase when I wouldn't have been able to before 44%
  - My/ my family's housing needs changed 10%
  - I moved into a new area and couldn't find an appropriate rental 0
  - Other (Please specify: \_\_\_\_\_) 5%
4. **What was the most important consideration for you when deciding to purchase your home? (check up to two) n=59**
  - Purchase price 81%  Taxes 17%  Neighborhood/ Community Amenities 17%
  - Style of home 14%  School system 3%  Close to work 20%
  - Close to family 12%  Safety of area 27%  Surrounding home values 3%
  - Other (Please specify: \_\_\_\_\_) 10%
5. **How long have you lived in your house? \_\_\_\_\_ n=59**
6. **How long do you intend to live in your house? \_\_\_\_\_ n=58**

Survey continues on the reverse side. Please complete all questions.

7. How many of each of the following does your household include? If none, write "0". n=54
- |                     |            |                   |            |                 |          |
|---------------------|------------|-------------------|------------|-----------------|----------|
| Children Ages 0-5   | <u>30%</u> | Adults Ages 18-30 | <u>58%</u> | Adults Ages 65+ | <u>0</u> |
| Children Ages 6-12  | <u>22%</u> | Adults Ages 31-55 | <u>50%</u> |                 |          |
| Children Ages 13-18 | <u>24%</u> | Adults Ages 56-64 | <u>4%</u>  |                 |          |

8. If there are school-aged children in your household, what type of school do they attend? n=26
- |   |           |   |   |  |    |
|---|-----------|---|---|--|----|
| <input type="checkbox"/> Public         | 81%       | <input type="checkbox"/> Private, non-religious | 0 | <input type="checkbox"/> Private, religious/ Parochial | 4% |
| <input type="checkbox"/> Charter school | 8%        | <input type="checkbox"/> Vocational/ Technical  | 0 | <input type="checkbox"/> Home school                   | 0  |
| <input type="checkbox"/> Other:         | <u>8%</u> |   |   |  |    |

9. Please tell us your thoughts about home ownership and why it is important to you: n=52

10. Did you attend the Home HeadQuarters Homebuyer Education Course? n=58

Yes 98%  
 No 2%

11. Did you complete and graduate from the Home HeadQuarters Homebuyer Education Course? n=58

Yes 98%                       Not applicable, I did not attend the Course 2%  
 No 0

12. If you did complete and graduate from the Home HeadQuarters Homebuyer Education Course, did the information you learned help you during the home buying process? n=56

Yes 96%                       Not applicable, I did not complete/ graduate from the Course 2%  
 No 2%

13. What about the Homebuyer Education Course was most helpful/ useful to you? What was the least helpful/ useful to you? n=53

*Please note, questions 14-18 are optional and are for demographic purposes only*

14. What is your age?  18-24    25-34    35-44    45-54    55-64    65 and Over
- n=57                      5%                      47%                      25%                      16%                      7%                      0

Survey continues on the next page.



**15. Level of Education Completed: n=58**

- Some high school, no diploma 9%
- Some college, no degree 22%
- Bachelor's degree 26%
- High school diploma or GED 21%
- Associate's degree 10%
- Graduate or professional degree 12%

**16. Race/Ethnicity: (select one) n=57**

*RACE/NATIONAL ORIGIN:*

- White 53%
- Asian 7%
- Asian/Pacific Islander 0
- Black/African American & White 7%
- American Indian/Alaskan Native & Black/African American 2%
- Asian & White 4%
- Black/African American 12%
- American Indian/Alaskan Native 0
- Native Hawaiian/Other Pacific Islander 0
- American Indian/Alaskan Native & White 0
- Other Multi-Racial 5%

Are you Hispanic?  Yes  No

**Note: Even if you check "Yes" for Hispanic, please also check a race/national origin**

**17. Gender:  Male  Female**

n=54      37%      63%

**18. Please select your annual income range: n=59**

- \$14,999 or under 2%
- \$15,000 - \$24,999 24%
- \$25,000 - \$34,999 27%
- \$35,000 - \$49,999 25%
- \$50,000 - \$64,999 12%
- \$65,000 - \$89,999 8%
- \$90,000 - \$119,999 2%
- \$120,000 - \$149,999 0
- \$150,000 or over 0

**Thank you for taking the time to complete this survey. Your feedback is very important to us. As a reminder, the answers you provide in this survey will be kept confidential and will never be associated with your account information at Home HeadQuarters to safeguard your privacy.**

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## Appendix III

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### Open-Ended Responses

#### Please tell us your thoughts on home ownership and why it is important to you (n=52)

##### **Pride/something of our own to pass on (n=28)**

1. It's great to have something you can call your own. The investment is smart.
2. The independence and pride that comes from owning your own home is unlike that of renting. I am an animal lover and Syracuse is not the most animal-friendly for renters.
3. For me it is a big dream because I can have my own house. I'm very happy and I want to say thank you to Home HeadQuarters
4. It was important to me to have a place of my own to be proud of, to be able to provide a good/stable environment for everyone in my household, and to have as an investment for my future
5. It's a symbol/measure of personal responsibility and independence. It is also something that makes you proud; you have a home to come to no matter what is going on in your life.
6. It gives you ownership. My children and I were able to help build our home. We put our blood, sweat and tears into it.
7. Raising a child from a young age I always had to work hard. Having three more children I worked extra hard to provide for them. Buying a home to call our own was a huge goal.
8. Owning has been wonderful. It's nice to put heart into a project and know it's for me, not a landlord. It's nice to do whatever I want to the property and house.
9. I feel safe and happy as a homeowner. It is important for me, it was my dream.
10. To have something that is "ours"
11. A place I can have as my own. I can have as many pets as I want.
12. Feels good to put our money towards an investment that belongs to us. Lots of work but worth it!
13. It is something you will own, spend time and raise a family. You have space. You can make it your own. It is a sense of pride. You can have a dog, cat, turtle, chickens, whatever you would like. You can play music, have a party. Tax season is awesome. If you budget and buy within your means, you have plenty of money left over!
14. Having my own home is important to me because I have more space for the whole family.
15. Something you can invest in and leave to your children not only that but it's yours!
16. Have a space that is our own, and can fix it how you want it
17. Owning is one of those things everyone wants to achieve
18. It feels wonderful to know how hard you have worked to finally own your own home.
19. It's a huge responsibility financially, mentally, physically. Also a huge reward and benefit from working hard. I love being a home owner! The most rewarding is my daughters get to see hard work, determination and faith pays off.
20. My children have great joy in this house
21. I find it to be somewhat scary! I never thought that at the age of 50 I'd purchase a house! As a single, female parent, I live in some fear that something major will go wrong. I do like the knowledge that this is mine, and my money goes to something good for me and

my 2 sons. Does anyone know a good handyman in the Auburn area!?! For the things I can't do?!?

22. I like the facts of owning my own home
23. I think homeownership is important because you become a part of the community and it's something you can pass on to your children
24. It's nice knowing that the money I'm putting into my home is an investment rather than just the cost of living. Even if this isn't my forever home, just knowing that I'm in a cute house in a safe neighborhood in the area I grew up in is a reminder of how far I've come in life
25. It's important to leave something for the kids when they're ready so they don't have to rent
26. Gives a sense of pride!
27. Homeownership is important to us because it gives us a sense of pride and a place to call "ours." Something to show all our hard work pay off! A place where a family can grow. It's fun and you always will be doing something.
28. I wanted to be a part of a neighborhood that I would put my stamp on. I love helping my neighbors and getting to know them. I enjoy sharing my knowledge with them on ways I can improve their homes. Owning a home is not just about me, it's about adding something to my neighborhood to make it better and it's about uniting my family to bring us closer together.

#### **Investment (n=14)**

1. It's great to have something you can call your own. The investment is smart.
2. It was important to me to have a place of my own to be proud of, to be able to provide a good/stable environment for everyone in my household, and to have as an investment for my future
3. I would rather invest in a property that I own instead of paying someone else rent and ultimately end up with nothing to show for my rent.
4. Important to save money by homeownership investment
5. Home ownership is life changing and building equity is generally good for anyone I believe.
6. I enjoy owning a home. I enjoy investing in my home for when I sell to increase the value of my home.
7. I need the FREEDOM, space, privacy, piece of the American dream pie, credit value and worthiness and peace of mind!
8. Rent was more than my mortgage. Like that I can redecorate, I own it and build equity.
9. Feels good to put our money towards an investment that belongs to us. Lots of work but worth it!
10. Good investment for future as opposed to paying rent. Sensible for me to have a sub-1000 sq. ft. condo for efficient living by myself. Hope to be able to rent it out in the future.
11. No regrets - even the challenges are rewarding because my home is my investment and something that I can leave to my family.
12. Something you can invest in and leave to your children not only that but it's yours!
13. It's nice knowing that the money I'm putting into my home is an investment rather than just the cost of living. Even if this isn't my forever home, just knowing that I'm in a cute

house in a safe neighborhood in the area I grew up in is a reminder of how far I've come in life.

14. It is an investment and was more reasonable than renting

### **Freedom (n=10)**

1. The home ownership is very important because you will live out the commendations; ownership is to live with your own decisions on the house, you can change and fix everything you want the house and other more
2. Owning has been wonderful. It's nice to put heart into a project and know it's for me, not a landlord. It's nice to do whatever I want to the property and house.
3. To own your own place is better than renting you are in control and don't have to worry about rent or privacy and you have something to show for your hard work all of your life.
4. I need the FREEDOM, space, privacy, piece of the American dream pie, credit value and worthiness and peace of mind!
5. Home ownership is great because you can make changes to your house if you want and there's no rent increase
6. Rent was more than my mortgage. Like that I can redecorate, I own it and build equity.
7. It is something you will own, spend time and raise a family. You have space. You can make it your own. It is a sense of pride. You can have a dog, cat, turtle, chickens, whatever you would like. You can play music, have a party. Tax season is awesome. If you budget and buy within your means, you have plenty of money left over!
8. Awesome. This is my house and I do exactly as I please. If I want glow-in-the-dark hang prints on the ceiling, by God I have them. It's an overwhelming gratitude/delight that this is mine. I love my house!
9. Have a space that is our own, and can fix it how you want it
10. 1. Not to lose money but serve it, 2. Not to worry anybody to kick you out

### **More responsibility (n=6)**

1. Homeownership is bitter sweet. As a single mother it feels overwhelming at times, the responsibility. I am grateful, however, to be able to provide for my son what was not always there for me: Stability, a place to be rooted and always come back to
2. It's a symbol/measure of personal responsibility and independence. It is also something that makes you proud; you have a home to come to no matter what is going on in your life.
3. Home ownership is a responsibility that I enjoy.
4. It's a huge responsibility financially, mentally, physically. Also a huge reward and benefit from working hard. I love being a home owner! The most rewarding is my daughters get to see hard work, determination and faith pays off.
5. I find it to be somewhat scary! I never thought that at the age of 50 I'd purchase a house! As a single, female parent, I live in some fear that something major will go wrong. I do like the knowledge that this is mine, and my money goes to something good for me and my 2 sons. Does anyone know a good handyman in the Auburn area!?! For the things I can't do?!?
6. We are living the American dream. Planning and prep are key to success. Do your homework, save and never stop saving. As a homeowner, plan for the worst and prepare

for it. Hope the worst never comes. I have grown as a person owning this house and am excited for the future.

### **Financially better than renting (n=6)**

1. Buying a home is much cheaper than renting. The money you put into renting you can put into owning.
2. I think home ownership is important because I believe renting is a waste of money with no return later on but everyone has their own preference.
3. Rent was more than my mortgage. Like that I can redecorate, I own it and build equity.
4. The rental market in Syracuse is challenging and expensive relative to your homes. Part of my decision to purchase was because of the relatively inexpensive home costs in the city. It made financial sense. Also, I was at a point in my life when I was ready to put down some roots. I'm a Syracuse transplant.
5. It is an investment and was more reasonable than renting
6. Renting/sharing a house with some other family never appealed to me. I feel that owning a home is more worth my money than renting.

### **Pets (n=3)**

1. The independence and pride that comes from owning your own home is unlike that of renting. I am an animal lover and Syracuse is not the most animal-friendly for renters.
2. A place I can have as my own. I can have as many pets as I want.
3. It is something you will own, spend time and raise a family. You have space. You can make it your own. It is a sense of pride. You can have a dog, cat, turtle, chickens, whatever you would like. You can play music, have a party. Tax season is awesome. If you budget and buy within your means, you have plenty of money left over!

### **Stability (n=3)**

1. Homeownership is bitter sweet. As a single mother it feels overwhelming at times, the responsibility. I am grateful, however, to be able to provide for my son what was not always there for me: Stability, a place to be rooted and always come back to
2. Sense of stability and self-sufficiency
3. It was important to me to have a place of my own to be proud of, to be able to provide a good/stable environment for everyone in my household, and to have as an investment for my future

### **Neighborhood connection (n=3)**

1. Good place and good neighborhoods
2. I think homeownership is important because you become a part of the community and it's something you can pass on to your children
3. I wanted to be a part of a neighborhood that I would put my stamp on. I love helping my neighbors and getting to know them. I enjoy sharing my knowledge with them on ways I can improve their homes. Owning a home is not just about me, it's about adding something to my neighborhood to make it better and it's about uniting my family to bring us closer together.

**American dream (n=2)**

1. I need the FREEDOM, space, privacy, piece of the American dream pie, credit value and worthiness and peace of mind!
2. We are living the American dream. Planning and prep are key to success. Do you homework, save and never stop saving. As a homeowner, plan for the worst and prepare for it. Hope the worst never comes. I have grown as a person owning this house and am excited for the future.

**Privacy (n=2)**

1. To own your own place is better than renting you are in control and don't have to worry about rent or privacy and you have something to show for your hard work all of your life.
2. I need the FREEDOM, space, privacy, piece of the American dream pie, credit value and worthiness and peace of mind!

**Not important (n=1)**

1. It's not

**What about the Homebuyer Education Course was the most helpful/useful to you? (n=53)****Everything (n=16)**

1. Everything
2. Because it showed me I could get a house and keep it with good skills. There's nothing that wasn't good, everything was well.
3. All was good
4. Any question asked was a good one. There is so much information when buying a home, it was great to see the parties involved and learn from them.
5. Everything I learned in this course was useful to me.
6. The education course was very helpful and useful. I learned how to improve my credit. Everything was useful.
7. All of it was helpful.
8. Everything was helpful. I was a first time homebuyer.
9. Home inspection. Everything was very helpful to me.
10. The entire course was helpful and crucial to me. I highly recommend any and all new home buyers to complete this course. I don't recall a least helpful/useful info to me. I appreciate and so glad I took the course.
11. It was very, very good! We don't know anything and they told us how to take care.
12. I found it all helpful and not boring. Some of info was not pertinent to me as I already had my house, but it was all info I needed to know. The connection to the lawyer was very helpful - I used his services.
13. Yes it was
14. Everything learn there was very helpful.
15. All of the information was very helpful - not just one part. I had already had my mind up on the house I was buying because HHQ let me rent until I was able to buy.
16. We had already gone through most of the process, but found the class informative and reaffirming for our decisions.

### **Home inspection (n=13)**

1. Getting the house inspected was valuable information, I however made the mistake of choosing an inspector my realtor suggested. I believe a few things got over looked. Lesson learned!
2. Inspection info. Maintenance info.
3. The emphasis on home inspection, to expect the unexpected, and a great way to walk through the whole process which can be pretty daunting at first
4. 1. The process of buying a home. 2. Learning about how important a home inspection was.
5. Home inspector was very helpful.
6. Financial info. Inspection info.
7. Finding a home inspector was the most helpful! Annie-Laurie was my home inspector. She is awesome!
8. Home inspection. I would not have spent the money, but am GLAD I did. Nothing was bad, but now I know.
9. Home inspection. Everything was very helpful to me.
10. Tools for raising credit. Info about working with lawyers and real estate agents as well as home inspectors. The budgeting piece wasn't very helpful but because I'd already done it before taking the course.
11. Home inspector guest speaker was the most helpful with things to look for a new home. I also think the one-on-one meeting after the course with a budget is a great idea! Course was helpful, unfortunately we had pretty much already purchased a home buy the time we took the course. Maybe get in touch with more financial institutions so they can let people know about you guys first.
12. The homebuyers course help us with getting us prepared for each step of buying our first home. They taught us what to look out for when you do a home inspection and what to put on our purchase agreement. This course is truly awesome!
13. I went in well informed to begin with but I still learned a lot. I learned about my credit scores and what raises it or lowers it. I also learned a lot from the home inspector. I can't really say anything was least helpful, I learned something every day.

### **Budget and Financing (n=11)**

1. The most helpful information was about the financing process when buying a home; especially when it looked forward to planning spending for a budget to help keep everything afloat. I didn't think anything was not useful as I was a first time homebuyer - all new to me!
2. Helped with the money; helped with the education
3. Reminded me about saving and the importance
4. The info on the grants!!! The guidance through the credit repair, coaching and purchasing process! Least? The inspector.
5. Financial info. Inspection info.
6. Understanding of the monthly monetary obligations that change/increase as opposed to renting. Opens your eyes to the higher level of responsibility.
7. Teaching how to build your credit, learning how to save money and how to maintain your house once you become a homeowner
8. Most helpful was the explanation of the closing/financial processes. Least helpful was the other homebuyers attending.

9. Home inspector guest speaker was the most helpful with things to look for a new home. I also think the one-on-one meeting after the course with a budget is a great idea! Course was helpful, unfortunately we had pretty much already purchased a home by the time we took the course. Maybe get in touch with more financial institutions so they can let people know about you guys first.
10. People need to make sure they can afford ALL the bills related to a house (should be common sense). Credit check was useful.
11. How to take care my house and my money

**Step by step process (n=10)**

1. Most: process, what to look for
2. For me it was very helpful and productive because of the training and receiving the help from the Homebuyer Education Course. Thank you so much.
3. Process in buying a house and instructions on what steps need to be taken to purchase a house
4. The emphasis on home inspection, to expect the unexpected, and a great way to walk through the whole process which can be pretty daunting at first
5. The course made sure every person enrolled gets a quick checklist of the home buying process. I was not aware of how home buying really works until this course. Contract law is a must! Nothing was least useful
6. 1. The process of buying a home. 2. Learning about how important a home inspection was.
7. The whole outline and steps were very helpful. I feel owning in the city of Syracuse was the main focus which I was not looking for but info was still helpful. Some more details about the strict first home club criteria would have been nice. It was vague
8. I learned how to purchase a home step by step
9. Understanding the entire home buying process and each step you have to take was most useful. The least useful information to me was about how to keep a good credit score or how to get one.
10. The homebuyers course help us with getting us prepared for each step of buying our first home. They taught us what to look out for when you do a home inspection and what to put on our purchase agreement. This course is truly awesome!

**Speakers (n=9)**

1. Most: referral for RE closing attorney that would work with me on a rate. Least: referral to Zillow instead of Realtor.com and CNYrealtor.com to look
2. Lawyer guest speaker
3. Finding the right people to help you.
4. Any question asked was a good one. There is so much information when buying a home, it was great to see the parties involved and learn from them.
5. The guest speakers - we used Rob Carter for our lawyer
6. Tools for raising credit. Info about working with lawyers and real estate agents as well as home inspectors. The budgeting piece wasn't very helpful but because I'd already done it before taking the course.
7. I found it all helpful and not boring. Some of info was not pertinent to me as I already had my house, but it was all info I needed to know. The connection to the lawyer was very helpful - I used his services.

8. Home inspector guest speaker was the most helpful with things to look for a new home. I also think the one-on-one meeting after the course with a budget is a great idea! Course was helpful, unfortunately we had pretty much already purchased a home by the time we took the course. Maybe get in touch with more financial institutions so they can let people know about you guys first.
9. The guidance from professionals in the various fields

**Credit scores (n=6)**

1. The info on the grants!!! The guidance through the credit repair, coaching and purchasing process! Least? The inspector.
2. The education course was very helpful and useful. I learned how to improve my credit. Everything was useful.
3. Tools for raising credit. Info about working with lawyers and real estate agents as well as home inspectors. The budgeting piece wasn't very helpful but because I'd already done it before taking the course.
4. Teaching how to build your credit, learning how to save money and how to maintain your house once you become a homeowner
5. People need to make sure they can afford ALL the bills related to a house (should be common sense). Credit check was useful.
6. I went in well informed to begin with but I still learned a lot. I learned about my credit scores and what raises it or lowers it. I also learned a lot from the home inspector. I can't really say anything was least helpful, I learned something every day.

**Home improvements/maintenance (n=5)**

1. The most helpful was remembering you have to really like the house.
2. Was how to improve your home and you can handle your credit score improvement
3. It was very, very good! We don't know anything and they told us how to take care.
4. Teaching how to build your credit, learning how to save money and how to maintain your house once you become a homeowner
5. How to take care my house and my money

**What was least helpful/useful to you? (n=6)**

**Nothing (n=2)**

1. A lot of topics didn't pertain to me, but I finally understood as my situation was unique to many others (bought house I already lived in)
2. Not much. I was educated before attending.

**Home inspection (n=1)**

1. The info on the grants!!! The guidance through the credit repair, coaching and purchasing process! Least? The inspector.

**Credit scores (n=1)**

1. Understanding the entire home buying process and each step you have to take was most useful. The least useful information to me was about how to keep a good credit score or how to get one.

**Budget and financing (n=1)**

1. Tools for raising credit. Info about working with lawyers and real estate agents as well as home inspectors. The budgeting piece wasn't very helpful but because I'd already done it before taking the course

**Website referrals (n=1)**

1. Most: referral for RE closing attorney that would work with me on a rate. Least: referral to Zillow instead of Realtor.com and CNYrealtor.com to look

**Appendix IV**

**Codebook & Spreadsheet**

<b>COLUMN</b>	<b>FIELD NAME</b>	<b>DEFINITION</b>	<b>CODE</b>
A	ID	Respondent's anonymous identification number	Code is identical to identification number
B	AGE	Age range of respondent	1 = 18-24 2 = 25-34 3 = 35-44 4 = 45-54 5 = 55-64 6 = 65 and over 99 = No response
C	EDU	Level of education completed	1 = Some high school 2 = High school diploma/GED 3 = Some college 4 = Associate's degree 5 = Bachelor's degree 6 = Graduate or professional degree 99 = No response
D	RACE	Race/ethnicity	1 = White 2 = Black/African American 3 = Asian 4 = American Indian/Alaskan Native 5 = Asian/Pacific Islander 6 = Native Hawaiian/Other Pacific Islander 7 = Black/African American & White 8 = American Indian/Alaskan Native & White 9 = American Indian/Alaskan Native & Black/African American 10 = Asian & White 11 = Other Multiracial 12 = Hispanic 13 = No response

E	GENDER	Gender	1 = Male 2 = Female 99 = No response
F	INCOME	Annual income range (\$)	1 = 14,999 or less 2 = 15,000-24,999 3 = 25,000-34,999 4 = 35,000-49,999 5 = 50,000-64,999 6 = 65,000-89,999 7 = 90,000-119,999 8 = 120,000-149,999 9 = 150,000 or over 99 = no response
G	SEARCH	How began most recent search for a home to purchase	1 = Contacted real estate agent/realtor 2 = Attended open house 3 = Looked through newspapers/magazines 4 = Drove through neighborhoods looking for homes for sale 5 = Looked online 6 = Other 99 = No response
H	DECISION	What prompted decision to purchase a home	1 = Tired of/frustrated with renting 2 = Wanted/needed more space 3 = Investment/way to build wealth 4 = Couldn't find appropriate rental area 5 = Wanted something to pass on to my kids/family 6 = Dream/personal goal 7 = Other 99 = No response

I	FACTORS	What factors made it the “right time” to purchase a home	1 = Felt the market was good 2 = Found the right home 3 = Needed to purchase home soon 4 = Felt could afford when couldn’t before 5 = Housing needs changed 6 = Moved to a new area 7 = Other 99 = No response
J	CONSID	Most important consideration when deciding to purchase home	1 = Purchase price 2 = Style of home 3 = Close to family 4 = Taxes 5 = School system 6 = Safety of area 7 = Neighborhood/Community amenities 8 = Close to work 9 = Surrounding home values 10 = Other 99 = No response
K	TIME	How long have lived in house	Code is identical to number of years
L	FUTRTIME	How long plan to live in house	Code is identical to number of years 98 = invalid 99 = no response
M	MEMBERS	How many of each of the following does your household include? Children ages 0-5 Children ages 6-12 Children ages 13-18 Adults ages 18-30 Adults ages 31-55 Adults ages 56-64 Adults ages 65+	Code is identical to number of household members

N	SCHOOL	If there are school-aged children in your household, what type of school do they attend?	1 = Public 2 = Private, non-religious 3 = Private, religious/parochial 4 = Charter school 5 = Vocational/technical 6 = Home school 7 = Other 99 = No response
O	THOUGHTS	Please tell us your thoughts about home ownership and why it is important to you:	1 = pride/something of our own to pass on 2 = American dream 3 = privacy 4 = freedom 5 = more responsibility 6 = financially better than renting 7 = investment 8 = pets 9 = stability 10 = neighborhood connection 11 = not important
P	HEC	Did you attend the HHQ's Homebuyer Education Course?	1 = Yes 2 = No 99 = No response
Q	HECGRAD	Did you complete and graduate from the HHQ's Homebuyer Education Course?	1 = Yes 2 = No 3 = Not applicable 99 = No response
R	HECHELP	Did the information you learned in the HHQ's Homebuyer Education Course help you during the home buying process?	1 = Yes 2 = No 3 = Not applicable 4 = No response
S	HECTHOUGHTS	What about the Homebuyer Education Course was most helpful/useful to you? What was the least helpful/useful to you?	1 = step by step process 2 = home inspection 3 = credit scores 4 = speakers 5 = budget and financing 6 = home improvements/maintenance 7 = everything 8 = website referrals 9 = nothing

ID	AGE	EDU	RACE	GENDER	INCOME	SEARCH	DECISION	FACTORS	CONSID	TIME	FUTRTIME
1	2	4	1	2	5	5	3; 6	1; 2	1; 4	1	5
2	2	3	99	2	4	1; 5	6; 7 (stability for my son)		4 1; 5	1.3	98
3	2	6	1	2	6	4; 5	1; 6	1; 2	1; 2	1.5	5
4	2	6	1	98	7	1	6	1; 5	1	1.5	5
5	4	2	12	1	2	1	3; 6	1; 5	1; 6	2	98
6	4	2	2	2	4	1	1; 6	2; 4	1; 2	2	99
7	2	5	11	2	2	1	1; 3	1; 2	1; 8	1.5	10
8	2	5	1	1	4	6: family house	1; 3	1; 3	1; 7	6-7 yrs	10
9	3	99	3	1	2	5	1; 2	2	3; 7	1.75	100
10	98	5	1	1	5	2; 5	3; 7: getting married + starting a family	1; 2	1; 10: quality/value of home	1	10
11	3	2	2	1	3	1; 2	5; 2	1; 2	1; 2; 8	1.2	15
12	5	4	1	2	2	5	6; 7: needed housing	1; 2; 3; 4	1; 4; 7; 10: Garage	1.3	10
13	2	5	10	1	1	6: home was offered to me	1; 2	1; 2	1; 7	1	10
14	3	4	1	2	4	6: Habitat for Humanity	5; 6	2; 4	1; 10: we were able to help with the build so it gives us that blood, sweat and tears	2.5	98

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## Appendix V

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### External Research Reports

Joint Center for Housing Studies

Harvard University

#### To Buy or Not to Buy? Understanding Tenure Preferences and the Decision-Making Processes of Lower-Income Households

Carolina Reid  
University of California, Berkeley

October 2013

HBTL-14

Paper originally presented at *Homeownership Built to Last: Lessons from the Housing Crisis on Sustaining Homeownership for Low-Income and Minority Families – A National Symposium* held on April 1 and 2, 2013 at Harvard Business School in Boston, Massachusetts.

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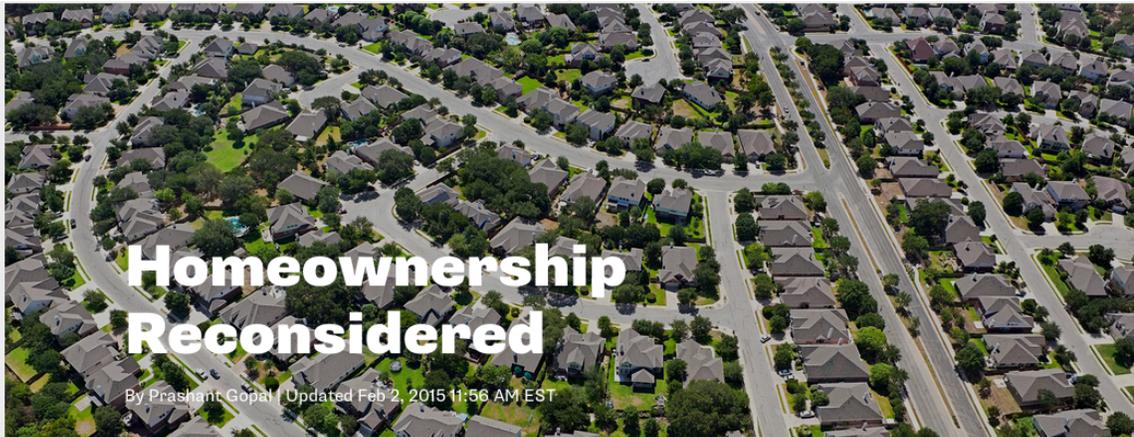
Any opinions expressed are those of the author and not those of the Joint Center for Housing Studies of Harvard University or of any of the persons or organizations providing support to the Joint Center for Housing Studies.

**Social Benefits of Homeownership and Stable Housing**

**NATIONAL ASSOCIATION OF REALTORS®**

**Research Division**

**April 2012**



Homeownership is a big part of the American self-image. That accounts for the unusual support the U.S. government provides for it. This includes subsidies of about [\\$150 billion](#) a year in tax deductions on mortgage interest and property taxes. Additionally, the U.S. employs huge programs to keep interest rates low by reducing the risks taken on by mortgage lenders. Many countries have higher rates of homeownership; few underwrite it to the [same extent](#).



### The Situation

The financial crisis provoked cautious reconsideration of the social benefits of homeownership. If [5 million](#) people could lose their homes through foreclosure (with [6.3 million](#) stuck with homes [worth less](#) than their mortgages) in five years, the new thinking goes, maybe a lot of them would have been better off renting. Now fewer people have a choice. The [tightest](#) U.S. credit market for homebuyers since the late 1990s is preventing many renters, and homeowners damaged by the foreclosure crisis, from taking advantage of the recovery in prices. President Barack Obama and both political parties in Congress have proposed getting rid of the largest providers of funds for home mortgages, [Fannie Mae](#) and [Freddie Mac](#). These are the government-owned agencies that shoulder the risks lenders would otherwise bear, and sometimes reap the rewards – after requiring a \$187.5 billion bailout to recover from the housing bust, Fannie and Freddie have

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## Appendix VI

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### Bivariate Tables

#### Age vs. SEARCH

	Real estate agent/realtor	Looked online	Drove	Other	Open House	News/Mag
18-24	33%	33%	0	33%	0	0
25-34	52%	52%	19%	22%	0	0
35-44	43%	50%	36%	7%	7%	0
45-54	78%	33%	22%	11%	11%	11%
55-64	50%	25%	25%	0	0	0
65+	0	0	0	0	0	0

Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.

#### GENDER vs. FUTRTIME

	5 years	8 years	10 years	15 years	30 years	100 years
Male	15%	3%	35%	15%	5%	5%
Female	18%	0%	15%	3%	3%	0%

Source: Data collected for Home HeadQuarters, Inc. by Samantha Linnett, Community Link Project, Syracuse University, 2015.