

ACTS Housing Data Dream Project Initial Summary from Data You Can Use April 2018

At Data Day 2017, Rebecca Stoner pitched a Data Dream project to a panel of judges and won \$5,000 for ACTS housing to pursue a data project that would help address the “limited ability to analyze” ACTS homeowner database and “unearth information about service delivery and homeownership”. (ACTS Data Dream 2017 Application)

In the fall of 2017, teams from ACTS Housing and Data You Can Use had several discussions on how to refine the big ideas presented at Data Day 2017 into a strategic and useful project. Staff from ACTS recognized that they had limited data on families who had become homeowners through their program, “We already know that ACTS has a network of more than 2,200 families living in the City of Milwaukee” but ACTS did not have a process to follow up with homeowners after the process was completed. Staff felt that that by reconnecting with homeowners they could collect useful qualitative data to help tell their story and make improvements to ACTS programs.

Data You Can Use worked with ACTS to design a process to gain some initial information to begin to gather this data. Priorities for what ACTS staff hoped to learn from successful homeowners were put forth, shared with ACTS leadership and distilled into questions for ACTS homeowners. In the attached appendix are the interview introduction and questions used for interviews, in both English and Spanish. In an intensive afternoon session in February 2018, two ACTS staff members were trained in interview techniques, and, in pairs with staff from Data You Can Use, each observed two interviews and conducted a third.

In deciding who to interview, ACTS staff chose to speak with homeowners who had engaged with ACTS after the introduction of an in-house loan program, so that feedback would be more relevant. Additionally, demographics including race and family size were used to align interviewees with the pool of ACTS homeowners. In proportion with the population, two interviews were conducted with African American families, two Latino families and two Asian families. Household size was also considered: two interviews were conducted with single person households, one was with a 2-3 person household, two were with 4 person households, and one was with a 5+ person household.

ACTS staff identified a group of target interviewees, managed the recruitment and arranged for incentives, including dinner and a financial gift card for participants.

This document includes notes prepared by Data You Can Use from all six interviews, as well as some early observations that arose from these discussions with ACTS homeowners. Notes are coded by interviewee, but not attached to a name to preserve anonymity. Although there was an attempt to assure a range of interviews that reflects the diversity of ACTS homeowners, it’s important to acknowledge that six interviews is not a representative sample. Themes from interviews are called “observations”, rather than “findings” to reflect this fact.

Draft date: April 6, 2018

This document addresses the two goals of the ACTS Data Dream project:

- *Develop tools and a plan to collect qualitative data from ACTS homeowners.*
See Appendices A, B and C.
- *Generate data that can be used to both inform the work of ACTS and communicate with an external audience.*

Feedback from the homeowners has already been useful to ACTS staff in thinking about their work and connecting with homeowners. Quotes in this document can be used in communications from ACTS but may not be ascribed to a respondent without express permission.

What's next?

In discussions with ACTS, a few ideas surfaced as possibilities to continue this work, including:

- Share the results!
 - If data from these interviews generates ideas or influences ACTS, acknowledge the feedback given by these families.
 - Share quotes from interviews on the website and other communications.
 - Consider the implications for ACTS priorities and processes.
- Identify staff or other stakeholders who would continue to meet with ACTS homeowners and conduct qualitative interviews on an annual basis. This can be a very useful role for trained volunteers.
- Partner with Data You Can Use to train a broader group of ACTS stakeholders in interview techniques.
- Develop a survey to send to all ACTS homeowners as a recognized step in the homeownership process after it is completed.

Acknowledgements:

ACTS Homeowners who consented to be interviewed, and generously shared their opinions and experiences include:

Esperanza Camarillo
John Cole
Juan and Norma Pacheco
Fabian Prowell
Benton Thao, and
Woane Rasavong

Particular thanks to staff members Rebecca Stoner and Simone Smith of ACTS.

With questions about this document, please contact Carrie@datayoucanuse.org

Notes and Observations from the Six Pilot Interviews with Selected ACTS' Homeowners

Question 1: Please tell me about your homebuying experience with ACTS.

Observation: The ACTS Homeowners who were interviewed consistently have a positive relationship with their ACTS Homebuyer Counselors. Even when difficulties were acknowledged, homeowners were thankful to the ACTS team.

- a. "[The ACTS employee] helped me a lot. If I don't have right thing [to fix something] they told me not to spend the money- he told me how to do it, what to rehab, and how to save money."
- b. "You want to own something."
- c. "It was really great. No problems, [ACTS] helped me through it and [was] very helpful. We're thankful."
"Feels good to be a homeowner, one person builds a community."
"Best choice I've made in my life."
"I started packing the day he said we were buying a home."
- d. "Best friend's mom is worker at ACTS. She started with [me] and [it took] 6 months."
- e. "[She] he was really good, incredible, the home counselor was down to earth, I just love her,
- f. "At first it was challenging because we weren't familiar with the process, but as soon as we understood it was easier. It was a great opportunity."

Question 2: Has homeownership made a difference for you and your family?

Observations: Half of the interviewees shared that finances are easier to manage with a mortgage payment instead of monthly rent. Homeownership has provided opportunities to support extended families for two of the interviewees. One homeowner expressed frustration with contractors and elected officials in dealing with property conditions.

- a. “[Homeownership is] good for us. Don’t have to pay, rent is free. [We] live upstairs downstairs rent everything is free; Even taxes – students. [ACTS] helped them good, it’s for family, and friends. [We have] 10 houses now, do all work and hire for electric. My father is here now. He is proud.”
- b. “For me I like to own a home, be in a safe neighborhood and build up the whole family.”
“If we all own homes together, [we] stay safe, the neighborhood gets better.”
- c. “It’s my property, I’m going to take care [of it]. It doesn’t matter where you live, it’s how you take care of it.”
“It’s made a big difference in life. Our income is better, we stopped paying rent.”
“The key is budgeting yourself, and [it’s easier] to keep one foot ahead.”
- d. “Yes, I don’t have to pay rent. [I] was paying \$600 but now \$350. [I] always wanted to buy and saved money and didn’t know where to start.”
“I bought a foreclosed property, [and have a] wide imagination [to make improvements].”
- e. “Really a difference me buying a rehab property, and [I] thought I’d be fine. But the rat epidemic in the home is terrible. I’ve called several companies. The city is not taking care of the epidemic. [No luck] dealing with the alderman and the city.”
“[We’ve had] contractor issues, leaking, bad quality”
- f. “It’s gotten better. The kids feel more comfortable. Our space is personal, and we’re very comfortable.”
“We didn’t used to be able to make changes.” [Gestures to new woodwork.]

Question 3: If they have children: Do your children attend neighborhood schools? Was that important in moving here?

Observations: Choosing a neighborhood school did not seem to be an important factor for families with children. For some families, schools were a piece of their discussion on where to move, but were outweighed by other factors, ex: living near their own parents. One of the families with children in neighborhood schools stressed the importance of connecting with the neighborhood. Another comment from one family was that the financial improvements allowed one parent to take a year off and be a stay-at-home parent.

- a. “[We have] one child, 11 months old. [We are] not in a good neighborhood; [but it’s] not important, [we’ll] send child to different school.”
- b. “We live pretty far from their schools, like Capitol.”
- c. NA
- d. “[I have three, all in school, 1 in neighborhood school. [It’s] not important.”
- e. NA
- f. “There are almost no Latinos, no Hispanics at their school, but they [the children] are adapting well.”
“The schools weren’t so important when we chose to move here. What was important was feeling safe and being able to accommodate. We think we can adapt to this neighborhood.”
“Living here means we can spend more time with our children.”

Question 4: Has your new home has made a difference for your family’s health?

Observations: Responses to this question were varied, ranging from personal health, cleanliness, stress (both positive and negative), and access to health care facilities such as hospitals and pharmacies.

- a. “[Location is] not bad. [We’re near] a lot of hospitals, conveniences. My father wants to be near a garden for his health.”
- b. “Not really.”
- c. “We’ve been healthy, haven’t been sick.”
“We’re a team; she keeps the inside clean; I do the outside.”
“We’re worrying a lot less. So much worry about paying bills on time.”
- d. Not all clinics are far away
- e. “Best investment, but its stressful – if you have a rehab house, you know you’ll have to put something in [but] the contractor really cut corners in 2002. [It’s] stressful dealing with mouses now.”
- f. “We’re more comfortable living here than living in buildings with four or five other families.”

Question 5: What would you say about safety in the neighborhood?

Observations: Neighborhood safety is of high concern to ACTS homeowners, and this question elicited strong responses, which were both positive and negative. Respondents had a lot to say about safety, mainly that safety is a large concern especially car break-ins and slow police response time, which one respondent experienced as an hour and a half.

- a. “[The neighborhood is] pretty dangerous, there’s [gun] fire two to three times a week. Gunshot fire – first time [my wife and I would] lay down – then it got to be too much – we’re used to it now. They won’t bother you if you don’t bother them.”
- b. “It’s getting better. Still problems. I see it in front of my home.”
“I’ve seen a lot of stuff but we stay there to build the neighborhood. We all come together and talk, bring up issues.”
“Vehicles get broken into, worse in the summertime because kids are off school.”
- c. “We’ve heard neighbor’s concern about shootings, but we don’t hear it.”
“Certain people you deal with cause problems. Don’t involve yourself, don’t look at what’s going on.”
- d. “[We had] problems in [the] beginning.”
“Had 2 dogs and cats, and had to get more dogs for protection. Now with four pit bulls, [we] put up signs to scare people off.”
“Yes, before and now, [it’s] always dangerous.”
“My girls are 15 and 6.”
- e. “There is shooting is everywhere –I’m afraid I will be shot on my bed or in my bathroom. Now, I’m covered by the blood of Jesus – its all I can do.”
“Cops don’t come to your house.”
“[My] sister kicked in the garage door. She doesn’t like it [here].”
“Just keep the faith.”
- f. “Well we feel safe in this area. The patrol goes by a couple times a day. The streetlights stay on. Sometimes you hear it’s a bad area, but we have had a good experience.”

Question 6: How about transportation?

Observation: Some responses to this question also touched on crime, including theft from cars in the neighborhood and safety as a pedestrian. Most residents have access to a car.

- a. "We're close to the bus line 2-3 minutes; [and close to our] brothers and sisters. [It's] easy to get to school. It's good for my father living near school or store. Father takes bus. [My] sisters don't drive, get bus for school."
- b. Declined.
- c. "We have cars, that's how we get around."
- d. "Loan helped me a lot less after three months. [My] daughter drives. [The home was] foreclosed. I had half the money and got money (about \$15 grand) and worked in construction."
- e. "It worked for me when I didn't have a car, could walk to bus and do what I had to do." "One time I had rocks thrown at me – I yelled at them." "[There were] vandalism/damage issues, but the fence stopped it."
- f. [At previous residence,] "It was stressful to leave the cars outside."

Question 7: How has being a homeowner affected your finances?

Observations: For all but one family, homeownership has had a positive effect on finances. The rehab aspect and making improvements to an owned home are perceived as "an advantage."

- a. "I paid cash, about \$3500, then \$10,000 to fix it up; Only \$100 to pay [the loan. It's] easier than Bank. First time owner and friend talked to my [ACTS homebuyer counselor] and now he tells people to find a cheaper house. Fix it, turn anything around; Father came from Thailand-difficult for him. We had to buy a house near school or bus – waiting for garden." "On the first try I didn't qualify even with [ACTS workers] help. ACTS found cheaper fix up. Now he tells people [ACTS workers] are helpful. He wanted him to work at ACTS part time."
- b. "No, the home wasn't expensive. For me, you pay what you get. [It's] pretty old." "[In the] beginning, there were problems. [It's] getting better."
- c. "Hard to pay, then you get behind. We pay \$200 to WE [WE Energies], a lot better than when I was renting. You can decorate the way you want, put holes in the walls."
- d. "[Our] bills went up higher- double digits. Electricity, home owner's insurance, I got a loan qualified in one year. I'm proud of my kids. They helped. It's a big accomplishment for my family."
- e. "I love my home, just need some work on it. I never thought I'd have an agency come in , never thought a little leak would go down and ruin things. When I bought a rehab house, I wasn't expecting to spend so much more money." "Spend money just closing up holes and plumbing issues, I didn't want to spend money."
- f. "Yes, it really has. We have expenses, because we've wanted to improve the house but it's an advantage."
[When you rent] "You have to have to have the payment ready monthly."

Question 8: Thank you for your time. We may try to follow up with you again in a year. Would that be OK?

Observation: When asked, this group of homeowners was amenable to being contacted again by ACTS in the future.

- a. N/A
- b. Yes
- c. Yes
- d. N/A
- e. N/A
- f. Yes

Question 9: Is there anything else you'd like to add?

Observations: Every family had a positive experience with the homebuying experience, even the homeowner who was struggling with homeownership itself. The pride of sweat-equity, and gratification of improving an owned property were mentioned in multiple interviews. One homeowner said that the time spent with their spouse doing home improvements provided them with a new way to spend quality time as a family.

- a. "A lot of responsibility – snow, grass, broken things."
- b. "Homeownership is making the neighborhood better. Owners stay in the homes;" "We bought a second house right on the same street, so my family stays there. My brother owns a few homes."
- c. "We're really enjoying it."
"Nothing to do but investing my money in a home I can call my own." "I pass the word."
"Getting in there, doing my own work, knowing it was my own house... that was the fun part!" There are So many houses boarded up. They're going to waste! I remember when we used to sit on the porch telling stories. Seeing this neighborhood go down, it hurts. It's gone, the history is gone." "You used to know the whole block."
- d. "Not really, I refer others. I knew what I was getting into."
- e. "I had a lousy contractor. They didn't do things they were supposed to do, painted all over the woodwork. [When I learned I was going to buy the house, I] broke lease in Brewers Hill then I was homeless – Now there is an epidemic here with rats – learned how to deal with it. The city doesn't help with problems.
- f. "We feel really happy as a family, and this house has brought us more closely together. The kids are livelier here than they were in an apartment, they can play more loudly. We feel pride in our [home] improvements, and it's a new activity in our lives. These streets are safe, it's an improvement from where we used to be."

Appendix A: ACTS Housing Interview Recruitment Script

Hi, my name is _____ and I'm calling you from ACTS Housing.

We're reaching out to follow up with you as an ACTS homeowner, and ask how homeownership has made a difference in your life.

If you agree to speak with us you should know that anything you share will be confidential. When we write up our findings, information from all the interviews is compiled so that no one can be identified. If you do have a particularly brilliant quote that we would like to use, we will ask your permission before attaching your name. Participation is voluntary, and it won't affect any services you receive.

To thank you for your time, we can offer you a _____/ we'll be bringing a dessert.

Do you have any questions for me?

Are you willing to speak with us?

If yes:

Great! Would _____ work for you?

Would it be convenient for me to come to your home for the discussion?

Can you verify the address for me?

We're looking forward to seeing you (repeat time and date of interview).

Thank you so much.

If no:

Thank you so much for your time, have a nice evening.

Appendix B: ACTS Housing Interview Training Template (English)

Interviewee: _____

Date: _____

Time: _____

Interviewer: _____

Interview introduction:

Thanks so much for speaking with me today. My name is _____ and I'm working with ACTS Housing. The agency's mission is empowerment through homeownership, and we're reaching out to former clients to ask how homeownership has made a difference in their lives.

Thank you for agreeing to sit down and speak about your home and neighborhood today.

Before we start, I want you to know that anything you say today will be confidential. When we write up our findings, information from all the interviews is compiled so that no one can be identified. If you do have a special quote that we would like to use, we will ask your permission before attaching your name. Participation is voluntary, and it won't affect any services you receive. Interviews will take about 30 minutes, and you don't have to answer any questions that make you feel uncomfortable.

Do you have any questions for me before we start?

Interview questions:

1. Please tell me about your homebuying experience with ACTS.

2. Has homeownership **made a difference** for you and your family?

How?

3. *If they have children:* Do your children attend neighborhood **schools**? Was that important in moving here?

4. Has your new home has made a difference for your family's **health**?

5. What would you say about **safety** in the neighborhood?

6. How about **transportation**?

7. How has being a homeowner affected your **finances**?

8. Is there **anything else** you'd like to add?

Thank you very much for your time. We may try to follow up with you again in a year. Would that be OK?

Appendix C: ACTS Housing Interview Training Template (Spanish)

Introducción:

Muchas gracias por hablar conmigo hoy. Me llamo _____ y estoy aquí con la organización, ACTS Housing. La misión de nuestra agencia es empoderar a las personas ayudándoles a comprar su propia casa y estamos contactando a clientes para preguntarles si ser dueño de casa ha hecho diferencia en sus vidas.

Muchas gracias por charlar con nosotros acerca de su casa y su vecindario.

Antes de comenzar, quiero que entiendan que todo lo que digan hoy es confidencial. Cuando escribimos nuestro reporte, usamos información de todas las entrevistas para que nadie pueda ser identificado. Si dice algo en una manera especialmente interesante, que nos gustaría utilizar, le pediremos su permiso antes de usar su nombre. Su participación es voluntaria y no afectará ningún servicio que reciba. Nuestra entrevista tomará menos de una hora, y no tienes que responder ninguna pregunta que lo haga sentir incómodo.

Tiene alguna pregunta para mí antes de empezar?

Preguntas:

1. Por favor cuénte como fue su experiencia comprando una casa con ACTS?
2. ¿Ser dueño de su casa **ha creado diferencias** para usted y su familia?
3. *Si tienen hijos:* ¿Sus hijos van a escuelas en su vecindario? ¿Fue eso importante cuando decidieron comprar casa en este vecindario?
4. ¿Su nuevo casa ha creado alguna diferencia en la **salud** de su familia?

5. ¿Qué diría sobre la **seguridad** en el vecindario?

6. ¿Y del **transporte**?

7. ¿Ser dueño de una casa ha creado diferencias **económicas**?

8. Muchísimas gracias. Puede ser que intentamos hablar con ustedes otra vez dentro de un año. ¿Estaría bien?

9. ¿Hay algo más que nos quiera contar?