

COMMUNITY HOME TRUST IMPACT STUDY FY2020-2021

*Completed in Partnership With
Triangle J Council of Governments*



About Triangle J Council of Governments

The Triangle J Council of Governments (TJCOG) was founded in 1959 as the Research Triangle Regional Planning Commission to help coordinate planning initiatives between the Research Triangle Park and the surrounding communities. In 1970, North Carolina created the regional council system, comprised of 17 regions to improve coordination between local, state, and federal agencies. The organization was a natural fit for this role, renamed “Triangle J Council of Governments.” Today, Triangle J Council of Governments (TJCOG) is the sole regional government entity that serves the 7-county Triangle Region, Chatham, Durham, Johnston, Lee, Moore, Orange, and Wake counties and the municipalities within.



TJCOG acts as an extension of its member governments, providing planning and technical assistance on a range of topics such as transportation investment, affordable housing, land use coordination, water resources and infrastructure management, sustainability, and economic development. Additionally, TJCOG provides planning, analysis, and facilitation expertise to support non-profit organizations and community groups within the Triangle Region improve service delivery and policy implementation for Triangle residents.

In partnership with Community Home Trust in Orange County, TJCOG conducted an impact study between July 2020 and August 2021 to generate a comprehensive understanding of the impact of CHT on its homeowners, renters, and the broader community. With the goal of further expansion in the Triangle, this report also investigates the impact that affordable housing has on local governments' revenues and considers potential next steps to broaden the geographic area the organization serves.



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Executive Summary

PURPOSE OF THE STUDY

The purpose of the Community Home Trust Impact Study is to tell the story of how Community Home Trust (CHT) plays an influential and positive role in the lives of homeowners and renters and the broader community. The construction, rehabilitation, sale, and rental of CHT homes provide a safe place for families to live the lifestyles they most desire. As homeownership builds stability, equity, and empowerment, the community experiences the powerful impacts of constructive social, physical, and economic activity. Overall, 78 homeowners and 16 renters fully completed the survey, spanning more than 20 neighborhoods and two rental properties. Takeaways between homeowners and renters did not widely differ. Key takeaways from the impact survey are listed below.

IMPACTS ON INDIVIDUALS AND FAMILIES



Creating Community Connections

Since moving into their home, more than one in three respondents have taken a leadership role in their community.



Family and the Future

Respondents feel better about their children's future since moving into their CHT home.



Improved Financial Stability

On average, respondents and their families have reported better saving habits and an increased ability to pay bills on time.



Increased Educational Opportunities

More than one in three respondents plan to or have started higher education or training programs.



Impacts on Health and Well-Being

Almost all respondents feel good about themselves and positive about the future since moving into their CHT home.



Closer to Amenities

Since moving into their CHT home, respondents are closer to work, medical facilities, and fresh food.



Safety and Security

At least nine out of 10 homeowners and renters feel safer in their homes since moving.



A Place to Call Home

One in three respondents cannot imagine ever moving from their current CHT home.

Community-Wide Impacts on Local Revenue

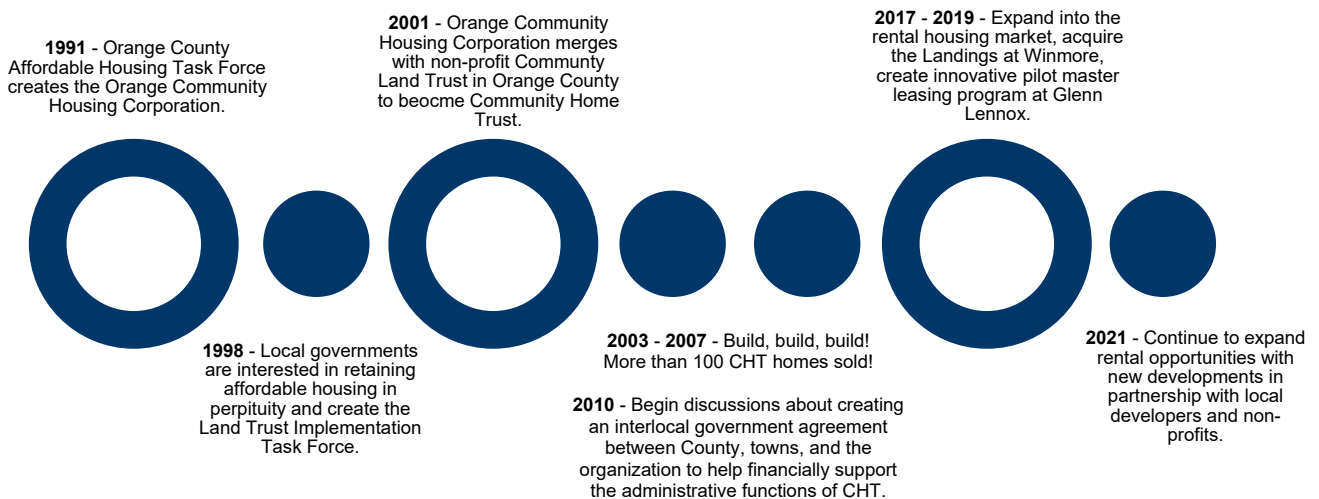
It is no surprise that when a person feels positive, confident, and empowered in their own home, these characteristics transfer over to their everyday life in the community. As household incomes increase, residents spend more money in the local economy, leading to the creation of more job opportunities. **CHT continues to build and improve the places that families call home, while simultaneously improving the overall health and well-being of the surrounding community.**

As shown in the Impact of Housing Affordability on Local Sales Tax Revenues portion of this study, nearly 4-in-10 households in Chatham County, Durham County, and Orange County earned less than \$50,000 in 2019. Of those households, 51% (Chatham County), 69% (Durham County) and 72% (Orange County) were spending more than 30% of their income on housing costs. **This totals more than \$284 million in additional spending on housing costs that could have been spent on other basic needs such as food, apparel, and services.** That is equal to almost \$7.75 million lost in local sales tax revenues for the three counties each year.

Introduction

History and Impact of the Community Home Trust

CHT has been a pillar in the Orange County affordable housing community since selling its first home in 2000. However, the organization's mission to provide permanent affordable housing opportunities expands beyond helping individuals purchase an affordable home. Services like homebuyer education, home maintenance training, as well as property management and affordable housing advocacy help create sustainable solutions to the housing affordability challenge throughout the Orange County. Affordable housing has been at the forefront of CHT's work throughout the last 30 years. The figure below illustrates highlights of the organization since its creation in 1991.



Since its creation, CHT has bought and sold more than 330 permanently affordable homes, with CHT homes selling between 30% and 50% below the median sales price in Chapel Hill and Carrboro. In December 2017, CHT acquired the Landings at Winmore, a 58-unit affordable rental property in Carrboro. The organization has continued its interest in expanding the services of CHT through new construction, rehabilitation, and by working with developers to acquire new units. In addition to expanding operations with rental properties, CHT is also considering broadening its geographic area to serve neighboring communities.

The Community Home Trust Model

In 1991, a community task force in Orange County developed a land trust and homeownership model to address affordable housing issues. The task force was initiated by the Chapel Hill City Council and included community stakeholders, elected officials, and concerned citizens throughout Orange County.

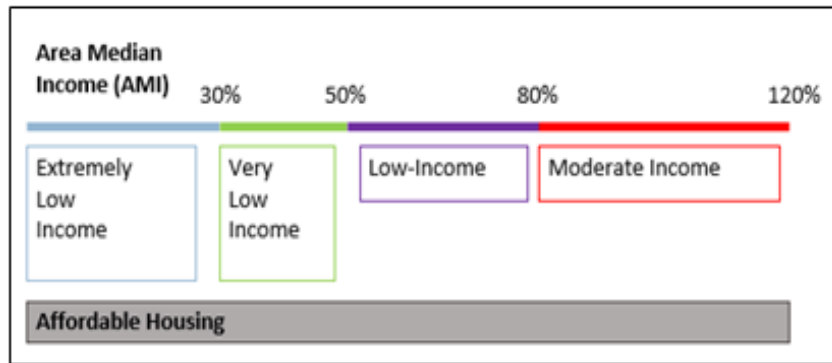
Through CHT's ownership model, homeowners can realize limited appreciation of their home each year, allowing current homeowners to build equity while preserving affordability for future generations. The organization retains title to each property and the ownership is conveyed using a renewable 99-year ground lease. Most CHT homes are built by private sector developers who are required to provide a number of affordable homes in their developments through Chapel Hill's Inclusionary Housing Program. These homes are sold to the organization by the developer at prices that are affordable to qualified low- and moderate-income buyers. For homebuyers at lower levels of income, additional subsidy may be provided by CHT and local government entities.

As a result of the housing policies of Orange County governments, CHT is the primary provider of affordable homeownership housing in the County. Land Trust homes typically sell for between \$90,000 and \$155,000 – between 30% to 50% below the market value of the home. CHT homeowners often live close to where they work, and their children attend the best school system in the state. ⁱ

To become a qualified eligible homebuyer through CHT, applicants must meet three criteria:

1. The Household's Gross Monthly Income must be at or below 80% of the area median income (AMI) for the County.
2. Homes must be utilized as the buyer's primary residence.
3. Homebuyers must complete new homebuyer and financial counseling as part of the program.

Figures 1 & 2: Housing Affordability Levels and
HUD 2021 Area Median Income for Durham- Chapel Hill MSA



Area Median Income	Household Size			
	1 person	2 person	3 person	4 person
30% of AMI	18,150	20,750	23,350	26,500
50% of AMI	30,250	34,600	38,900	43,200
80% of AMI	48,400	55,300	62,200	69,100
100% of AMI	60,500	69,200	77,800	86,400

As renters transition to becoming homeowners, CHT has found that education is paramount for the success of the homebuyer and the overall homeownership program. CHT offers an orientation session as an introduction to the home buying process and homebuyers have access to working directly with a certified Homebuyer Educator. In addition to orientation, CHT requires homebuyers to attend an eight-hour Certified First Time Homebuyers' Education class, which assists them in navigating the homebuying process.

Since late 2017, CHT has expanded its inventory to also include rental units. The organization currently owns a 58-unit property built by Low Income Housing Tax Credits. Households who rent from CHT do not have the same restrictions as homebuyers. Renters must meet income requirements, but otherwise there are no additional eligibility criteria.

Home Trust Communities and Inventory

CHT homes are located within Orange County, throughout Chapel Hill and Carrboro in a variety of neighborhoods. There are approximately 20 neighborhoods where CHT homes are currently located, which include a variety of housing types, such as condos, townhomes, and single-family homes.

Homes that participate in the Land Trust model come to the organization in a variety of ways. CHT serves as the designated agency for the Town of Chapel Hill's Inclusionary Housing Program. In this role, CHT works with developers directly to negotiate the number and type of homes acquired through each inclusionary housing transaction. Once the homes are complete, CHT sells the home and rents the land to the homeowner. The organization holds the deed to the property and sells the leasehold interest in both the land and improvements to the homeowner through a 99-year ground lease, maintaining affordability of the home in perpetuity.

Table 1: CHT Homes by Neighborhood

Neighborhood	Units	Neighborhood	Units	Neighborhood	Units
140 West	18	Culbreth Pl	7	Northside	15
Ballentine	17	East 54	33	Pacifica	7
Burch Kove	11	Greenbridge	15	Ramsley	2
Carrboro SFH	6	Greenway	16	Rosemary Pl	32
Cedar Ct	1	Larkspur	13	Southgrove	4
Chancellors View	3	Legion Rd	14	Twin Magnolias	1
Chandler Woods	9	Milton Ave	3	Vineyard Sq	30
Claremont	12	Montclair	1	Northside	15
Courtyards	2	Mulberry Pl	1	Pacifica	7

Purpose of the Study

The intended purpose of this study is to provide a comprehensive understanding of the impact of CHT on CHT homeowners, renters, and the broader community. The study used a mixed method approach in data collection and analysis consisting of three parts:

- Focus group with CHT homeowners and renters to gather detailed feedback about experiences working with CHT and the effects their CHT home has had on their lives;
- Online and paper surveys to measure quality of life impacts for CHT homeowners and renters; and
- Assessment of cost-burden on local government revenue and impact that CHT's home building and home rehabilitation activities have on the Orange County economy

Methodology

Focus Group

Triangle J conducted a virtual focus group with CHT renters and homeowners on Thursday, March 18th, 2021. Two renters and one homeowner participated in the focus group and provided detailed feedback on quality of life impacts they have experienced by working with CHT staff, purchasing a CHT home, or renting in a CHT community.

Securing focus group participants proved to be of great difficulty, possibly due technical limitations of virtual engagement and other ongoing challenges during the pandemic. However, several individuals participated in one combined focus group for both homeowners and renters. One individual was a long-time homeowner with CHT, and the other individuals had experience renting and participating in the Tenant Advocacy Committee for the Landings at Winmore community. The participants' breadth of experience with CHT allowed for a robust discussion of experiences – many of which were also reflected in the survey responses received from homeowners and renters.

Focus Group Themes

Focus group participants were asked to describe their feelings about their homes, their experiences with CHT as an organization, and their existing communities in three words. Responses to this question varied, though homeowners described CHT as providing safety, stability, security, and affordability for their families. *Figure 4* depicts the responses received from focus group participants. Focus group participants discussed various topics such as community and social connection, financial stability, health and well-being, family and personal achievement, and other overall impacts. All these topics are covered within the survey component of this report.

Overall, comments and discussion were positive, with participants providing anecdotes for various ways CHT has contributed to various quality of life aspects. Participants highlighted their relationship with neighbors, affordability of their mortgage and rent of a CHT home, support services and program from CHT, improved accessibility to amenities, and overall feelings of stability as positive experiences of working with CHT. Participants who rent at the Landings at Winmore specifically highlighted their appreciation of CHT "bringing value back to the community" by utilizing grant funding to improve facilities and overall management of the property. Renters also highlighted the need for a communication platform for the existing CHT tenant advisory committee, as they felt this was a way for the committee to improve in the future. Renters highlighted their interest in engaging in further discussions with CHT staff regarding existing and past property management.

Homeowner and Renter Survey Methodology

Both homeowners and renters were surveyed to identify the variety of ways CHT has impact their lives. Survey questions collected basic demographic information as well as one's family and personal achievement, community and social connection, financial stability and well-being, and health impacts, to name a few. Final surveys ranged between 90 and 101 questions, which took approximately 15 minutes on average for a respondent to complete. Full questionnaires are provided within [Appendix 1](#) and [Appendix 3](#) of this report.

To inform the creation of the survey, Triangle J COG primarily relied on similar quality of life surveys conducted for as part of Habitat for Humanity of Wake County and Orange County Habitat for Humanity. Original surveys utilized examples of impact study questionnaires from across the Country for reference.



Figure 4: "What CHT Means to Me"; Word Cloud of Focus Group Participants' Descriptions

Surveys were disseminated digitally by CHT staff to all homeowners and renters first. Surveys were also mailed to households that requested them. Both paper and online surveys were translated to Spanish and Karen and available upon request. Surveys included an introductory e-mail or letter explaining the purpose of the study and indicated that participants may receive a small gift card as compensation for completing the study.

Survey Data Sample Size

The sample size refers to how many individuals provided an answer for a particular question. For various reasons, not all participants responded to each question; therefore, the number of responses will vary from question to question. For each question, the sample size, or n , is reported. Overall, the homeowner survey resulted in 108 total responses, of which 67 were fully completed. The remaining 41 responses were partially completed. Answers from all surveys were utilized when applicable. The renter survey resulted in 39 total responses, of which 13 were fully complete. Virtually all surveys were completed online, while one was completed and collected via the mail. Most respondents participated using their cell phones to click the link and be redirected to the survey.

Survey Language

To reach homeowners and renters with limited English proficiency, the online and paper surveys were translated. The paper version of the homeowner survey was available in English, Spanish, and Karen, and the digital version was available in both English and Spanish. All surveys were completed in English (1 paper, 145 digitally).

Impact Study Results

Homeowner Survey Response Statistics

Overall, the survey resulted in 67 fully completed surveys from CHT homeowners, with an additional 41 surveys that were partially completed. Relevant results from the survey have been included in this report, including some responses from partially completed surveys. The number of responses for each survey question has been noted by “n=x” within the title of the figure.

Table 2: Neighborhoods of Survey Respondents (n=78)

Neighborhood	Survey Responses	Total Homes	Response Rate for Neighborhood
140 West	3	18	17%
Ballentine	3	17	18%
Burch Kove	3	11	27%
Carrboro Houses	2	6	33%
Cedar Ct	0	1	0%
Chancellor's View	2	3	67%
Chandler Woods	4	9	44%
Claremont	6	12	50%
Courtyards	2	2	100%
Culbreth Place	2	7	29%
East 54 (Environ Way)	10	33	30%
Greenbridge	2	15	13%
Greenway	3	16	19%
Larkspur	2	13	15%
Legion Road	8	14	57%
Milton Avenue	1	3	33%
Montclair	0	1	0%
Mulberry Pl	0	1	0%
Northside	6	15	40%
Pacifica	0	7	0%
Ramsley	1	2	50%
Rosemary Place	10	32	31%
Southgrove	0	4	0%
Twin Magnolias	0	1	0%
Vineyard Square	8	30	27%
Total	78	273	

Most respondents were between the ages of 30 and 49 years old, though approximately 13% of respondents are age 60 years or older. On average, CHT homeowners are most likely to have purchased their homes between the ages of 30 and 49 years old.

Figure 5: At What Age Did You Become a CHT Homeowner? (n=78)

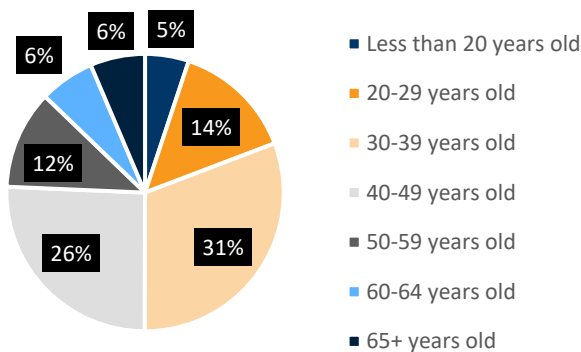


Figure 6: What is your age? (n=78)

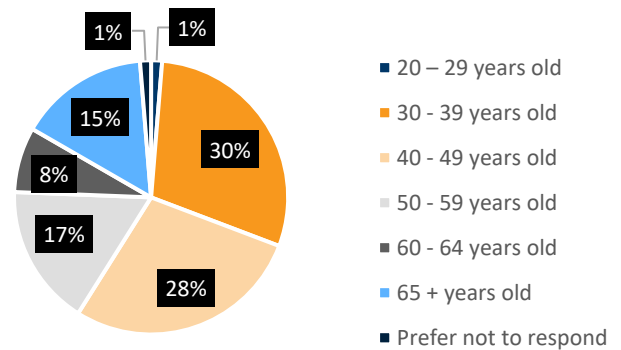


Figure 7: What is your race/ethnicity? (n=78)

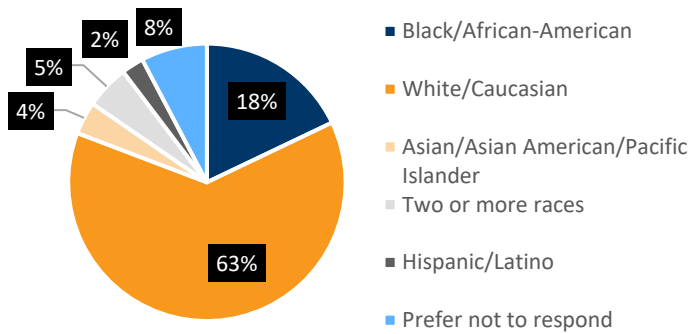
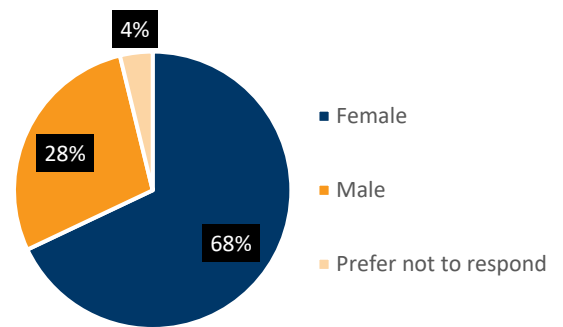
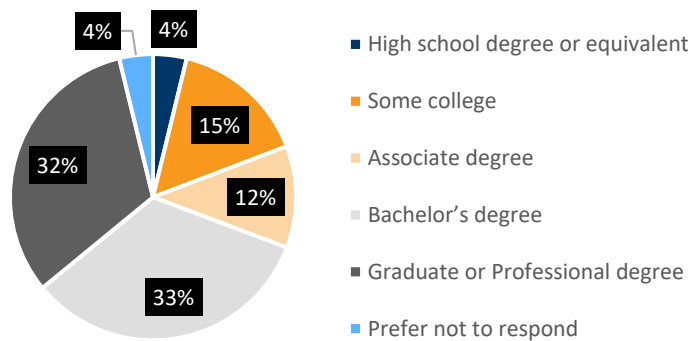


Figure 8: What is your gender? (n=78)



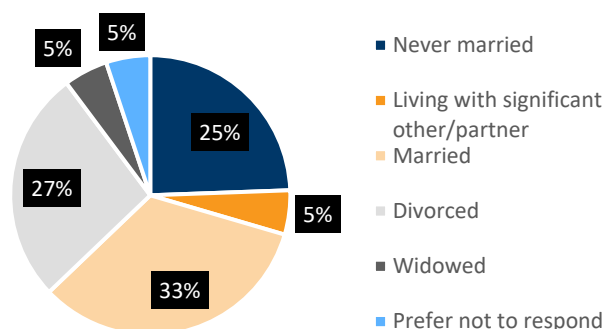
Most respondents have pursued additional education after receiving a high school degree. More than 75% of respondents have a college degree, with 11.5% completing an associate degree, 33.3% completing a bachelor's degree, and 32.1% completing a graduate or other professional degree.

Figure 9: What is the highest level of school you have completed, or the highest degree received? (n=78)



There are many different types of families who own CHT homes. A third of the survey participants responded that they are married. Approximately 24% of respondents have never been married, 27% are divorced, 15.1% are widowed, 5% are living with a significant other/partner.

Figure 10: What is your marital status? (n=78)



Most homeowners who participated had at least two individuals living in their homes. About a third of households have three or more individuals living together and a third of homeowners live alone. Most CHT homeowners who participated in the survey also have children – many of which are under 18 years old. Another 36% of families have children college-aged or older.

Figure 11: How many people currently live in your home (including yourself)? (n=78)

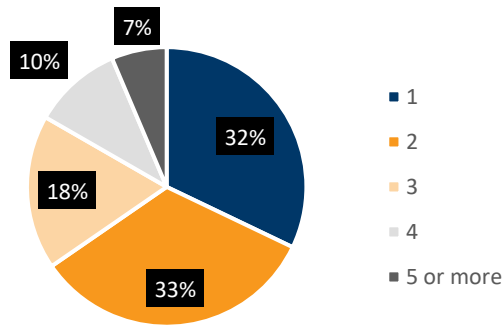


Figure 12: Do you have any children? (n=78)

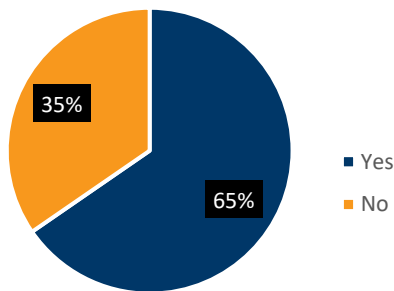


Figure 13: Age of Children Currently in CHT Households (n=80)

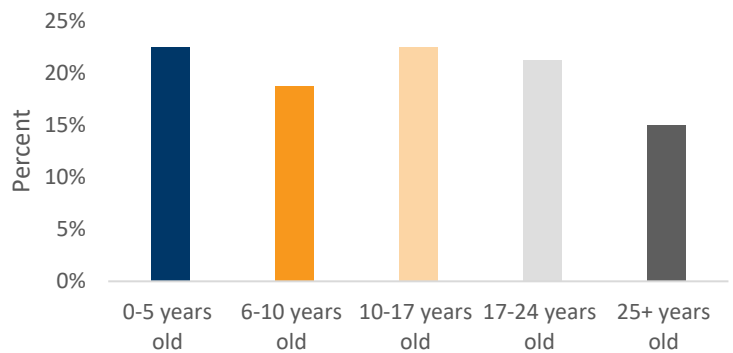


Table 8: Have you ever had children living in your CHT home with you? (n=51)

Value	Percent	Count
Yes	94.1%	48
No	5.9%	3
Total	100%	51

Many CHT homeowners have school aged children living in their homes. More than half of the respondents (62%) currently have children 18 years or younger living with them. Of those, 18% have two children under 18 living with them, and 6% have three or more children under 18 living with them. More than a third of respondents do not have any children 18 years or younger living with them. Of survey respondents with children, slightly less than half are single-parent households (49%).

Figure 14: How many children under age 18 currently live with you some or all the time? (n=9)

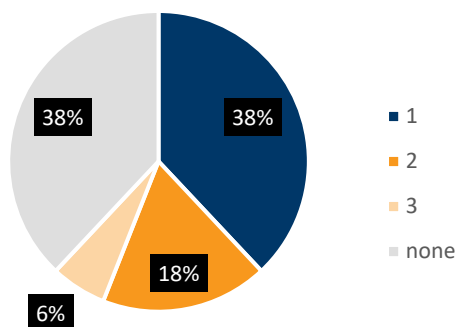
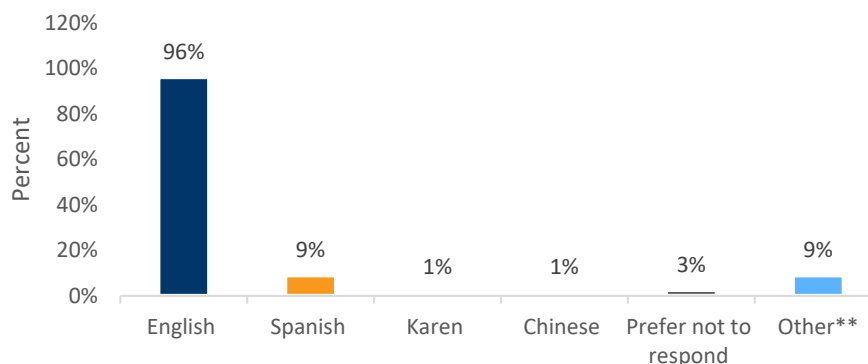


Table 3: Single-Parent Households

Value	Percent	Count
Yes	49%	25
No	51%	26
Total	100%	51

Survey participants primarily speak English at home. However, other languages, including but not limited to, Spanish, Karen, Chinese, Portuguese, Swahili, French and Hebrew, are also spoken in survey respondents' homes as a primary language.

Figure 15: What language(s) do you primarily speak at home? Select all that apply. (n=93)



***Swahili, Portuguese, Russian/Hebrew, and French

Most homeowners (58%) have a household income between \$35,000 to \$74,999. Approximately 6% of homeowners that participated in the survey make less than \$20,000 annually. Most survey respondents have at least one full-time worker in the household. Sixty-seven percent of respondents report working full-time (employed for 40 or more hours per week), with an additional 8% reporting that they have part-time employment (1 – 34 hours per week). Thirteen percent are retired and may be on a fixed income.

Figure 16: What is your total annual household income before taxes? (n=78)

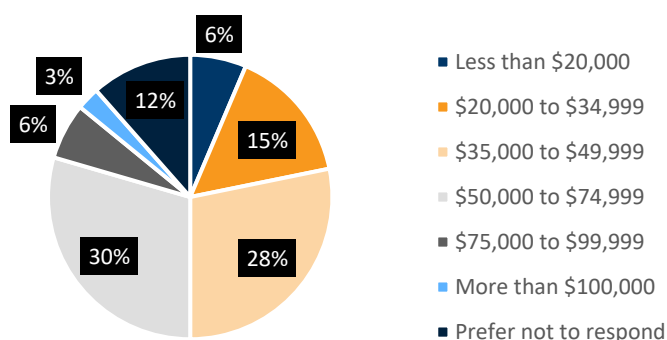


Table 4: Which of the following categories best describes your employment status currently? (n=78)

Employment Status	Percent	Count
Working full-time, 40 or more hours per week	67%	52
Working part-time (1-34 hours per week) for wages, and like to work part-time	5%	4
Working part-time (1-34 hours per week) for wages, but would like to work full-time	3%	2
Full-time student	1%	1
Disabled or not able to work	4%	3
Unemployed, looking for work	3%	2
Retired	13%	10
Other	1%	1
Prefer not to respond	4%	3
Total	100%	78

Homeowners are primarily employed in education and administration, with approximately 25% employed by UNC Health or UNC Chapel Hill. Many also work in other categories such as medical professionals, government, and research. During the COVID-19 pandemic, most of the respondents' employment status did not change, however about 16% of respondents saw a reduction in hours.

Table 5: If you currently work, what is your profession/industry? (n=75)

Profession/Industry	Percent	Count
Administration	16%	12
Housekeeping	3%	2
Education	21%	16
Medical Professional	9%	7
Law Enforcement/Emergency Services	1%	1
Retail	3%	2
Childcare	3%	2
Service Industry	5%	4
Other**	21%	19
Not applicable (I do not work)	15%	11
Prefer not to respond	3%	2
Total	100%	75

**Government, Agriculture, Banking, Coaching, Hospitality, Military, Non-Profit, Research, Sales, Science, Yoga instructor

Figure 17: Are you employed by UNC Health or UNC Chapel Hill? (n=77)

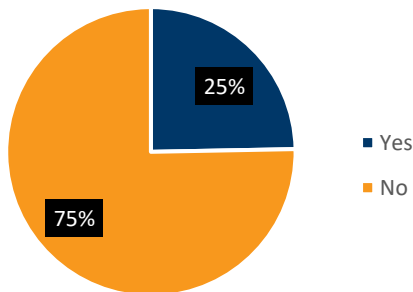
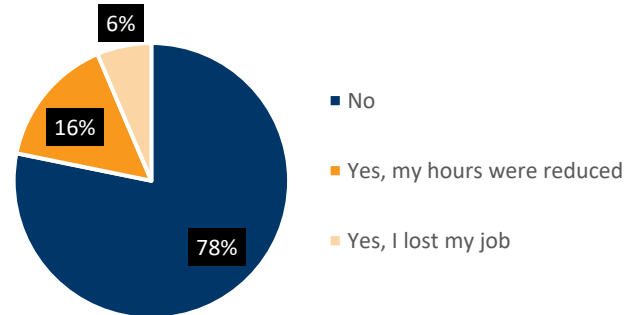


Figure 18: Did your employment status change as a result of COVID-19 pandemic? (n=78)



Family and Educational Impacts

Since moving into their homes, 12% of homeowners feel their children attend school more often, though the majority feel there was not a difference in how frequently their children attended school before and after they moved into their homes. Homeowners responded similarly when asked whether their children's grades have improved or declined since moving into their homes – 22% feel they had improved, while 34% feel they had not changed at all. Overall, homeowners feel better or much better about their children's future since having moved into their homes.

Figure 19: Since moving into your CHT home, have your children gone to school often? (n=50)

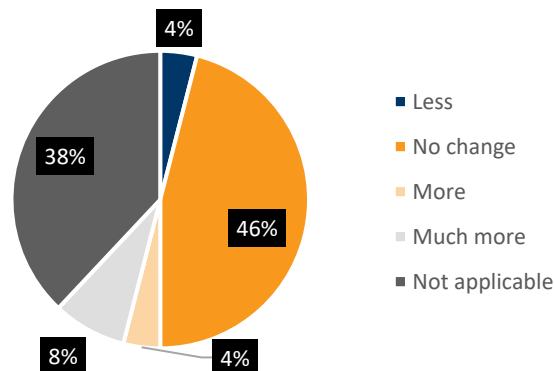


Figure 20: Since moving into your CHT home, have your children's grades gotten better or worse? (n=50)

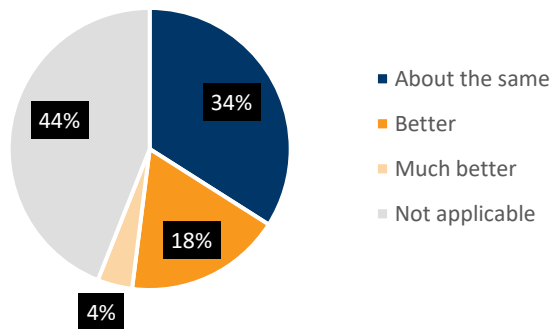
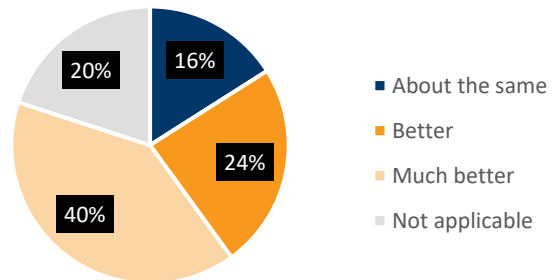


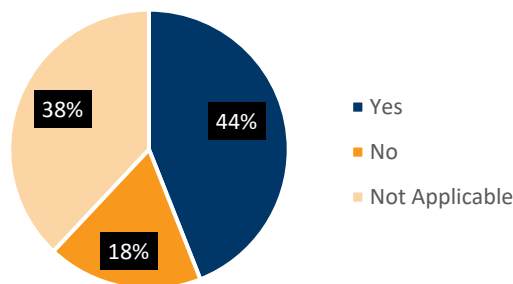
Figure 21: Since moving into your CHT home, do you feel better or worse about your children's future? (n=9)



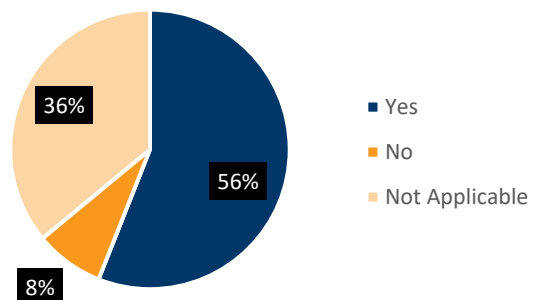
Approximately 56% of homeowners note that their children have a quiet place to study in their home, while only 44% of homeowners had a quiet place for their children to study where they were living before – an increase of 12%.

Figure 22 and 23: Did your children have a quiet place to study at home Before and after you moved into your CHT home? (n=50, n=50)

Before



After



Of homeowners with children 18 years or older, 46% responded that their children have graduated high school. Only 38% responded that their children were enrolled in or attending college or university.

Figure 24: Have your children 18 years or older graduated high school? (n=50)

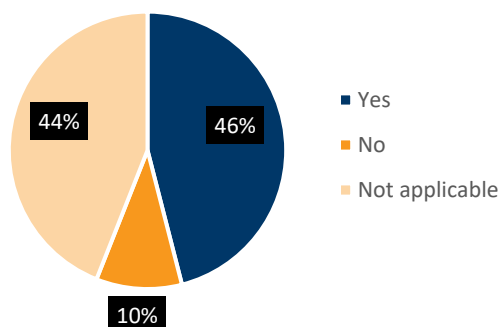
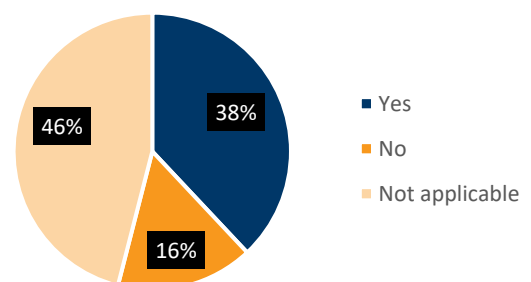


Figure 25: Are your children 18 years or older enrolled in college or university? (n=50)



In addition to their children, homeowners have experienced the ability to pursue further education and training since moving into their CHT homes. Twenty-one percent have already started or completed education or training programs with another 23% planning to pursue education or training. The majority, however, do not plan to pursue education or training.

Of those who pursued additional education after graduating high school, 13% furthered their education at a community or technical college, 25% pursued a certification or a license, 6% pursued a bachelor's degree, and 44% pursued a graduate-level degree. Roughly 30% of respondents note that other household members have already pursued additional education or training as well.

Figure 26: Have YOU started/completed higher education or training programs since becoming a CHT homeowner? (n=75)

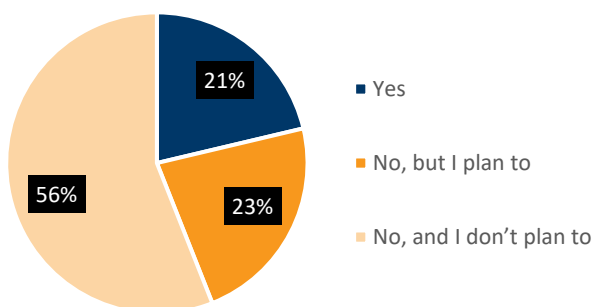
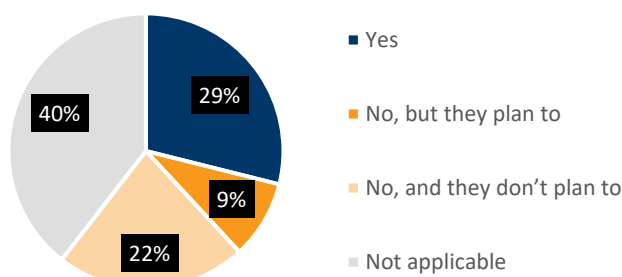


Table 6: Educational or Training Programs Pursued by CHT Homeowners

Value	Percent	Count
Community or technical college	13%	2
4-year college or university	6%	1
Masters' or professional degree	44%	7
Certification/license	25%	4
Not applicable	6%	1
Other - Write In	6%	1
Total	100%	16

Figure 27: Have any of your household members (other than yourself) started and/or completed higher education or training programs since moving into your CHT home? (n=76)



Impacts of Homeownership

Many of the homeowners that participated in the survey are long-time residents of Orange County. More than a third of respondents have lived in Orange County for between 10 and 20 years. An additional 22% have lived in Orange County for more than 20 years.

On average, respondents have lived in their CHT homes for fewer years than they have in Orange County, indicating that they were residents of Orange County before they became CHT homeowners. The largest portion of respondents have lived in their CHT homes less than 3 years (29%). In comparison, most respondents have been working in Orange County for more than 10 years.

Figure 28: How many years have you lived within Orange County? (n=76)

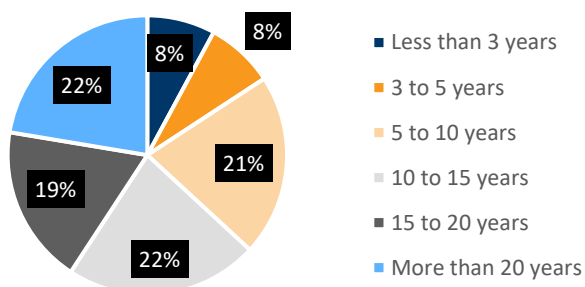


Figure 28: How many years have you lived within your CHT home? (n=76)

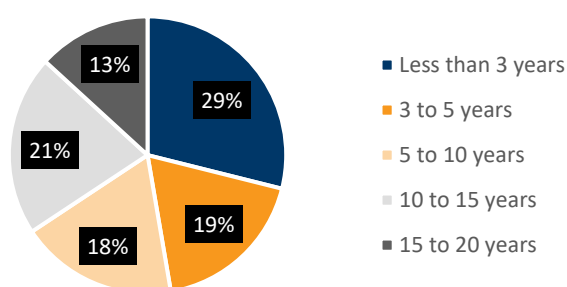
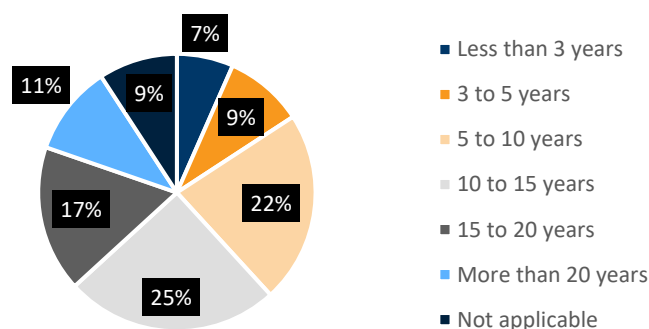


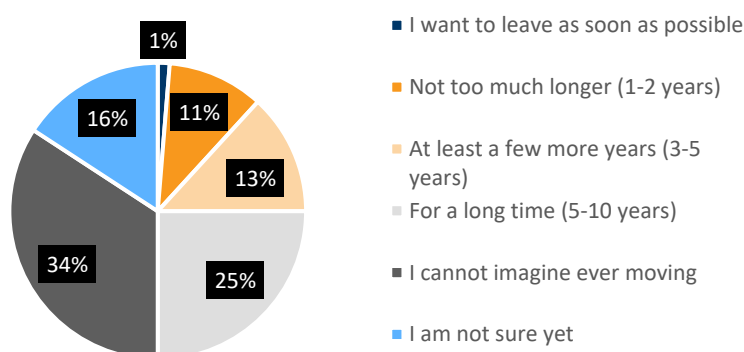
Figure 27: How many years have you worked within Orange County? (n=76)



Many homeowners also plan to remain in their homes for some years to come. More than a third of respondents cannot imagine ever moving from their current home and another 25% plan to remain in their home for at least five to 10 more years.

Approximately 16% of respondents said that they were unsure when they might move from their current home. The reasons they might move in the future included upsizing or downsizing, challenges of accessibility for an aging adult in the home, and their desire to move closer to family members or better job opportunities.

Figure 28: How long do you plan to remain in your current home? (n=76)



Approximately 55% of respondents investigated buying a house before learning about CHT. The reasons that prevented them from buying a home outside of CHT included lack of money for a down payment, high monthly payments, could not find the right home in their desired location and lack of information/understanding of the homeownership process.

Figure 29: Did you look into or try to buy a house before you learned about the Community Home Trust? (n=76)

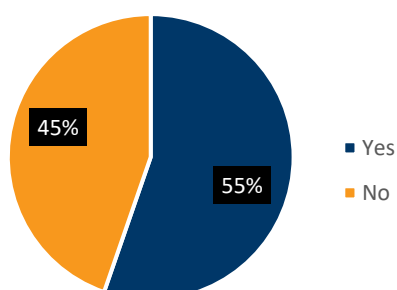


Table 7: If yes, what was the main reason that prevented you from buying a home outside of the Community Home Trust?

Value	Percent	Count
Lack of information/understanding of the homeownership process	31%	13
Lack of money for down payment	64%	27
Monthly payments were too high	57%	24
Too much debt	24%	10
Lack of credit/poor credit history	10%	4
Could not find the right home in my desired location	48%	20
Other - Write In	10%	4

As shown below, homeowners were asked to rate their existing neighborhood and CHT home on a scale of one to five, with zero being the worst and five being the best. More than 90% of respondents rate their neighborhood as a great place to live (rated four or five), as well as their homes.

Figure 30: How would you rate your neighborhood as a place to live? On a scale of 1 to 5, please rate your experience with 1= "Worst" and 5 = "Best" (n=76)

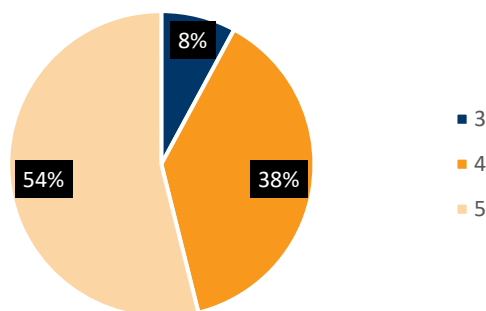
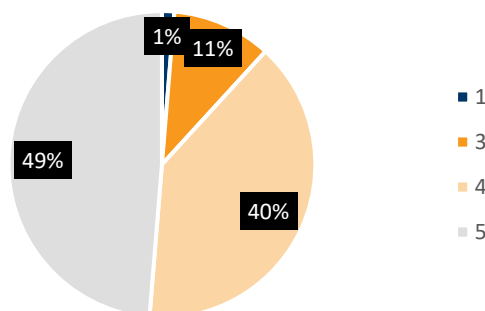


Figure 31: How would you rate your home as a place to live? On a scale of 1 to 5, please rate your experience with 1= "Worst" and 5 = "Best" (n=17)



Survey respondents reported that before they became homeowners, many had experiences with poor living conditions, including living in a crowded home (19%), living in poor quality housing (23%), living in housing that was too expensive (47%), or feeling unsafe (19%). Overall, respondents reported having improved living conditions since moving into their CHT home.

Table 8: Housing Quality and Conditions Prior to moving CHT Home

Value	Percent	Count
Live in a tight or crowded living situation	19%	14
Live in poor quality housing	23%	17
Live in housing that was too expensive	47%	35
Live too far from work or children's school	8%	6
Feel unsafe	19%	14
None of these apply to me.	32%	24

Respondents generally have a more positive outlook on life since becoming homeowners. They feel that owning a home has positively impacted the way they feel about themselves and their families. Most homeowners stated that CHT has been supportive to their family over the years.

Table 9: Quality of Life Statements and Responses from Homeowner Survey

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	I don't know	Count
Since owning my home through Community Home Trust, the lives of my family members are better.	88%	5%	7%	74
I feel that owning my home has contributed to the positive changes in my family's life.	92%	3%	5%	74
Buying a home has positively impacted the way I feel about myself.	93%	6%	1%	74
I have found Community Home Trust's workshops and/or one-on-one education opportunities helpful.	83%	3%	15%	74
Community Home Trust has been supportive to my family.	93%	1%	5%	74

Homeowner's Associations

Homeowner's associations, also known as HOAs, are organizations that create and enforce rules for a housing development, subdivision, or a condominium building. In exchange for a monthly fee, HOAs may also provide services and maintenance of some of a home's systems. For townhomes or condominiums, HOA fees may be responsible or help pay for maintenance or repairs for the roof, exterior paint, or items that affect the whole property, such as termite damage.

An HOA's rules, fees, and services are governed by the HOA itself and may vary from neighborhood to neighborhood. Overall, 88% of survey participants said their neighborhoods currently have an HOA, of which the majority are also active, meaning they meet on a regular schedule.

Table 10: Does your neighborhood have a Homeowner's Association (HOA)? (n=74)

Value	Percent	Count
Yes	88%	65
No	10%	7
Unsure	1%	1
Not applicable	1%	1
Total	100%	74

Figure 32: Is your HOA active (i.e. meeting monthly, quarterly, or annually)? (n=65)

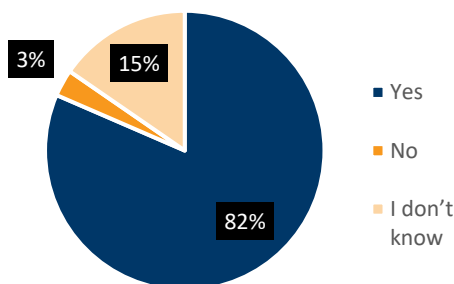


Table 11: Please describe your participation in your HOA. (n=64)

Value	Percent	Count
I serve in a leadership role	13%	8
I attend meetings regularly	25%	16
I attend meetings sometimes	27%	17
I do not attend meetings	36%	23
Total	100%	64

Homeowners with active HOAs attend meetings at least sometimes, if not regularly, and about 13% also serve in a leadership role within their HOAs. Only 20% of respondents stated that they are interested in participating on their HOA board.

As part of the homebuying process, CHT homeowners receive training on what an HOA is and how to participate in and manage it. While nearly 70% felt they had received sufficient training and information to be able to participate in their neighborhood's HOA, a significant portion of respondents felt they were not sufficiently prepared. In addition, about 13% of respondents with HOAs felt that theirs was not being run effectively.

Figure 33: Are you interested in participating on your HOA board? (n= 64)

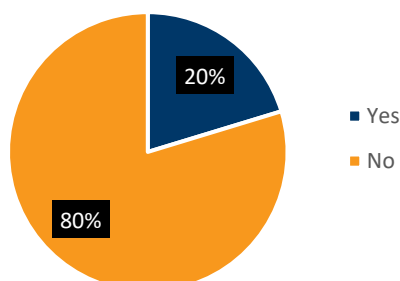
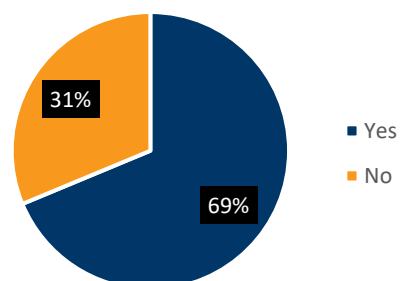


Figure 34: Do you feel that you have received sufficient training and information on the operation of HOAs in your neighborhood? (n=64)



More than half of the respondents pay \$100 to \$200 in HOA dues per month and a little more than a quarter of homeowners pay \$200 or more.

Figure 35: Do you feel that your HOA is running effectively? (n=64)

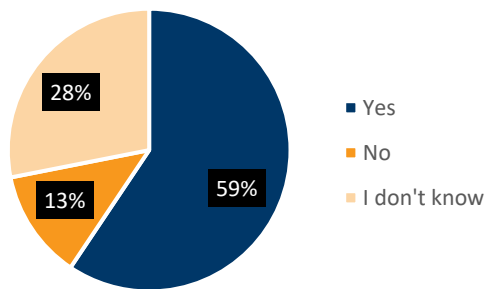
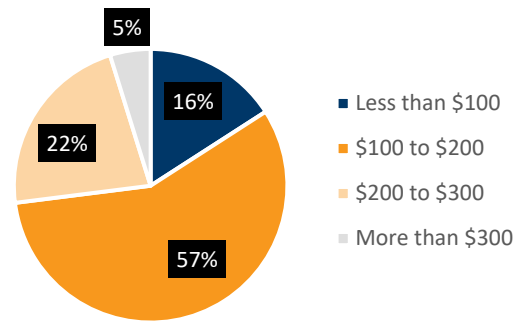


Figure 36: How much do you pay in Homeowner's Association (HOA) dues per month? (n=63)



Community and Social Impacts

Homeowners were surveyed regarding their engagement with their neighborhood and community. Given the timing of the survey during the COVID-19 pandemic, homeowners were asked to consider their experiences primarily before the pandemic. Overall, homeowners and their children feel safer in their communities after moving to their CHT homes. Homeowners are also more likely to participate in neighborhood activities and take on leadership roles in their communities after moving into a CHT home.

Table 12: Statements and Responses About Social Life and Community Connectedness from Homeowner Survey

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	I don't know	Count
My family participates more regularly in community events.	52%	26%	22%	72
The children in my home have made more educational achievements.	43%	14%	43%	65
The children in my home have more or improved friendships.	39%	14%	47%	64
The adults in my home make more work achievements.	75%	9%	16%	69
I spend more quality time with my family.	75%	9%	16%	69
I feel more connected to my community.	79%	15%	6%	70
I felt like I know my neighbors better.	20%	76%	4%	71
I feel safer in my neighborhood.	89%	7%	4%	71
My children feel safer in the neighborhood.	48%	6%	46%	63
I am more involved in neighborhood activities.	59%	30%	11%	71
I take more of a leadership role in my community.	41%	46%	13%	72

Table 13: Lists of ways in which neighbors sometimes interact with each other

Value	Percent	Count
Stop to talk when they see each other	88%	63
Watch sports or other entertainment together	21%	15
Prepare or share a meal	32%	23
Watch their children or grandchildren together	18%	13
Have a neighbor over to talk	36%	26
Call or text a neighbor	54%	39
I do not know	13%	9

Financial Impacts and Stability

Most homeowners responded that their monthly housing costs have decreased after becoming CHT homeowners. It may be possible that some homeowners paid less monthly rent for their homes prior to CHT given that many experienced poor living conditions before becoming homeowners. Additionally, prior to becoming homeowners, individuals were paying only rent, while today, homeowners pay both their mortgage and HOA dues.

Approximately 70% of homeowners responded that they currently pay \$1000 or less for their monthly mortgage payment, whereas, before becoming CHT homeowners, only 59% paid less than \$1000 per month for rent. For comparison, in Orange County, the average monthly housing costs for owner-occupied units with a mortgage was \$1,771.ⁱⁱ

Utility costs for homeowners who responded seemed, on average, to have decreased slightly. Overall, there are fewer households that pay less than \$199 for utilities monthly, though this could be due to increased cost of heating or cooling a larger home, or a variety of other factors. The survey did not account for seasonal variation in energy usage and utility costs.

Figure 37: What was your monthly rent or mortgage payment BEFORE moving into your Community Home Trust home? (n=70)

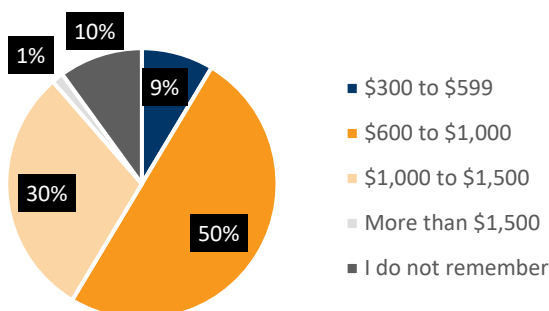


Figure 38: What is your monthly housing expense TODAY? This includes monthly taxes, insurance, and CHT and HOA fees, if applicable. (n=68)

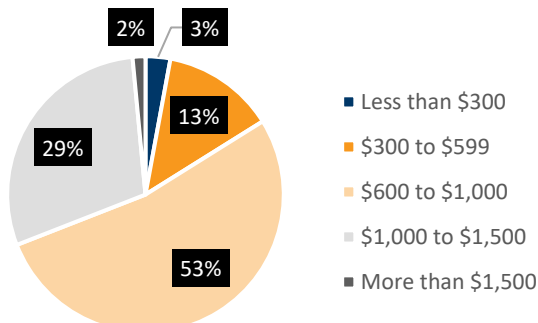


Table 14: Monthly Rent Payment Before and After CHT

Value	Before		After		Change
	Percent	Count	Percent	Count	
Less than \$300	9%	6	3%	2	-6%
\$300 to \$599	50%	35	13%	9	-37%
\$600 to \$1,000	30%	21	53%	36	23%
\$1,000 to \$1,500	1%	1	29%	20	28%
More than \$1,500	10%	7	2%	1	-8%
Total	100%	70	100%	68	

Table 15: Which best describes your monthly household utility costs BEFORE and AFTER moving into your CHT home? Utility costs include electricity, gas, water, and sewer.

Value	Before		After		Change
	Percent	Count	Percent	Count	
Below \$99	15%	10	15%	10	0%
\$100 to \$149	17%	12	29%	20	12%
\$150 to \$199	26%	18	37%	25	11%
\$200 to \$249	12%	8	6%	4	-6%
\$250 to \$299	6%	4	9%	6	3%
\$300 to \$349	3%	2	2%	1	-1%
\$400 to \$499	1%	1	2%	1	1%
\$500 to \$599	1%	1	2%	1	1%
I do not remember	19%	13	15%	10	-4%
Total	100%	69	100%	68	

Through CHT homeownership, families have achieved financial security, independence, and are now able to save for their futures. For many people, owning a home help build financial equity and provide financial security. More than 60% of respondents said their ability to save money has improved since moving into their homes.

Financial stability can also help families improve their ability to pay their bills on time or handle unexpected bills when they arise. More than 50% of survey respondents noted that owning their homes has generally improved their ability to handle unexpected expenses, but more than half said their ability to pay their bills on time has not changed.

Table 16: Statements about Financial Stability (n=70)

Statement	Worse	No Change	Better
Has your ability to save money for the future gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID)?	6%	30%	64%
Has your ability to pay your bills on time gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID)?	1%	54%	44%
Has your ability to cover a large, unexpected bill (home or auto repairs, \$100 or more) gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID)?	4%	39%	57%

Respondents were asked whether they have stopped participating in public or government assistance programs since becoming CHT homeowners. Overall, there was nearly a 17% decrease in homeowners using any public assistance or government assistance programs after becoming homeowners. Programs with the biggest decrease in usage include Food Stamps (SNAP, WIC), Social Security Disability Insurance Program (SSDI), and Unemployment Benefits.

Table 17: Have you stopped using any of these public assistance programs since moving into your Community Home Trust Home, generally, pre-COVID? (n=64)

Value	Percent	Count
I did not and do not currently use any public/government assistance programs.	75%	48
Unemployment Benefits	3%	2
Food Stamps or Food Assistance (SNAP, WIC)	6%	4
Medicaid/Medicare	2%	1
Social Security Disability Insurance Program (SSDI)	3%	2
Utility Bill/Energy Assistance Programs (EAP)	2%	1
Public Housing or Section 8	2%	1
Other - Write In	8%	5

Transportation and Accessibility

Survey respondents are mostly likely to use a personal vehicle as their primary mode of transportation. Roughly 7% of respondents walk and 6% use public transportation. Overall, homeowners' primary mode of transportation has remained the same after moving into their CHT home, however almost a third of respondents are now more likely to walk.

Figure 39: What is your primary mode of transportation? (n=69)

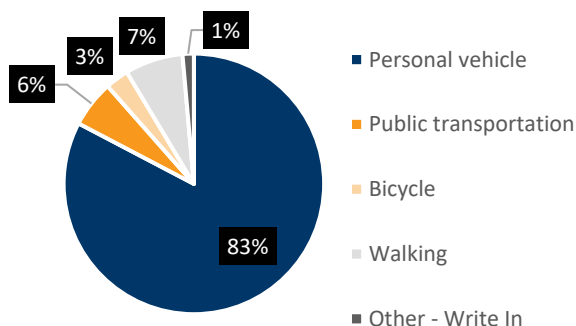


Figure 40: Has your primary mode of transportation changed since moving into your Community Home Trust home? (n=69)

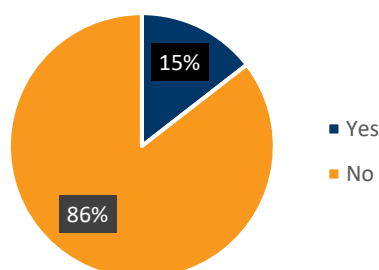
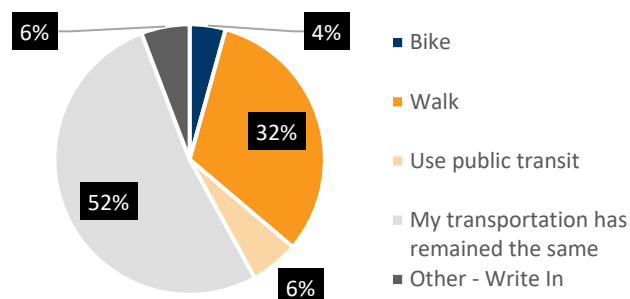


Figure 41: Are you now more likely to...? (n=69)



Since moving into their CHT home, survey respondents have mostly seen no change in transportation costs. However, many are closer to their job, grocery stores or fresh food markets, and the hospital. For those with children, homeowners were also closer to their children's school.

Figure 42: Since moving into your Community Home Trust home, have transportation costs increased or decreased (generally pre-COVID)? (n=69)

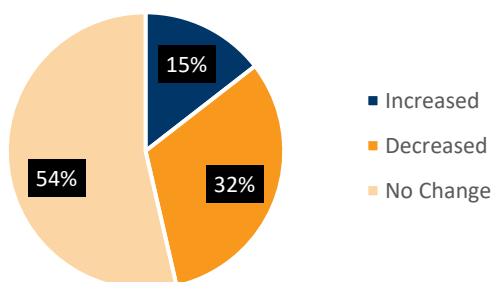


Figure 43: Since moving into your Community Home Trust home, are you closer to your job? (n=69)

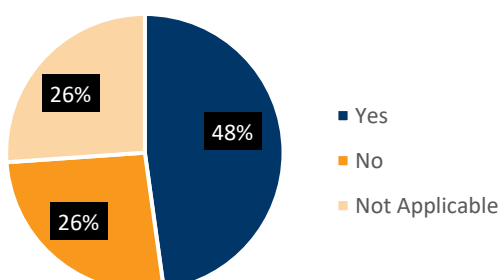


Figure 44: Since moving into your Community Home Trust home, are you or your children closer to school? (n=69)

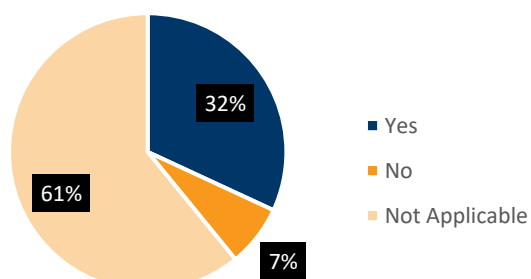


Figure 45: Since moving into your Community Home Trust home, are you closer to a grocery store or fresh food market? (n=69)

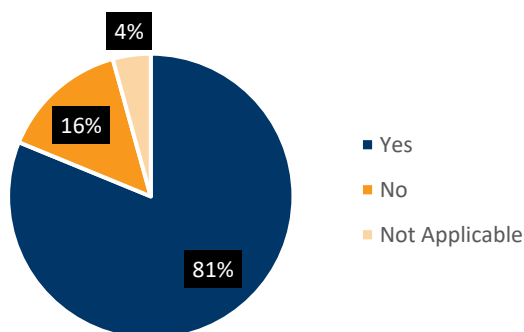
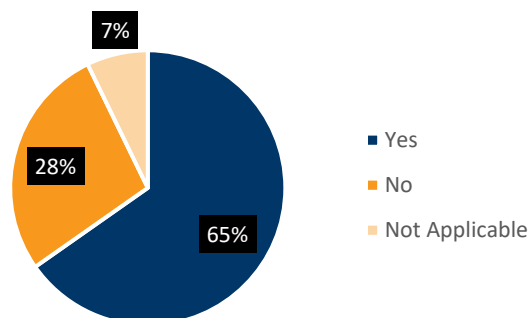


Figure 46: Since moving into your Community Trust home, are you closer to a hospital or medical facility? (n=69)



Physical and Mental Health Impacts

Homeowners were asked to respond to questions with their experience prior to the COVID-19 pandemic to the best of their ability. No respondents stated their health was poor. Overall, they felt that they could afford to go to the doctor when they needed to. At the time of the survey, most homeowners surveyed stated their health was either excellent or very good.

Figure 47: In general, would you say your health is excellent, very good, fair, or poor (generally pre-COVID)? (n=66)

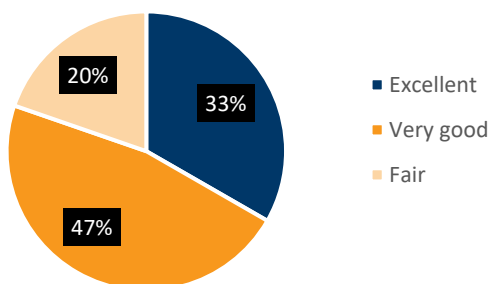
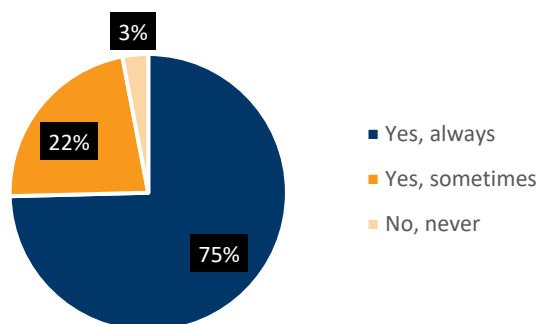


Figure 48: Can you afford to go to the doctor when you need to (generally pre-COVID)? (n=67)



Their eating habits were primarily healthy, and most participants felt they had access to fresh fruits and vegetables. Homeowners noted they are generally able to stay active and physically fit.

Figure 49: In general, how would you say your eating habits are? (n=67)

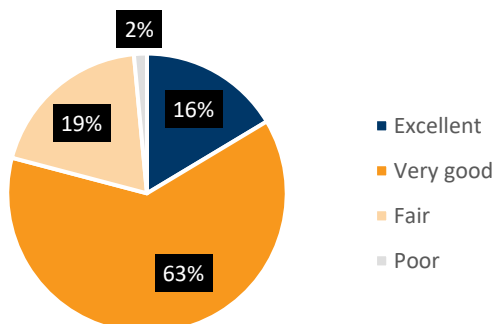


Figure 50: On a typical day, how many times do you eat fruit (not including juice)? (n=67)

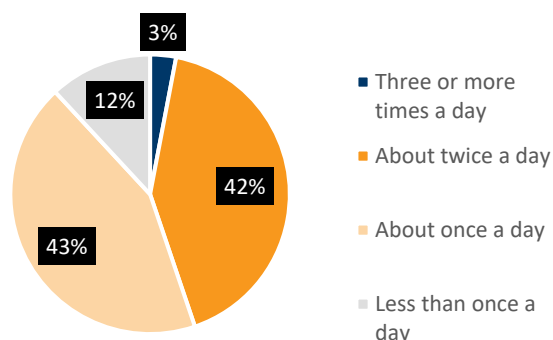


Figure 51: On a typical day, how often do you include vegetables of any type (either cooked or raw) in the meals you eat? (n=67)

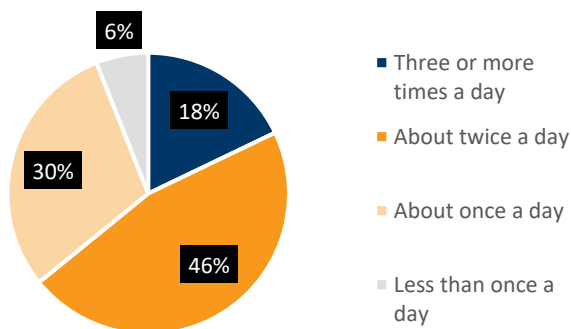


Figure 52: If you wanted to eat fresh fruits and vegetables, how easy would it be for you to do so? (n=67)

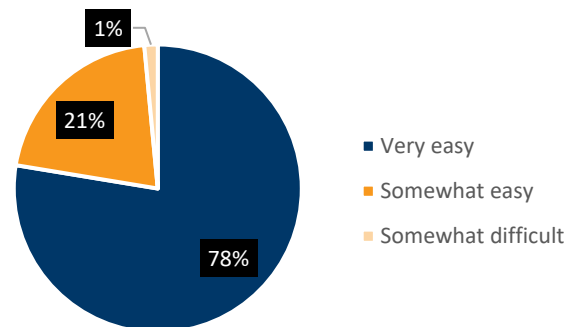


Figure 54: How often do you exercise in ways that are appropriate to your level of ability, in general, pre-COVID? (n=67)

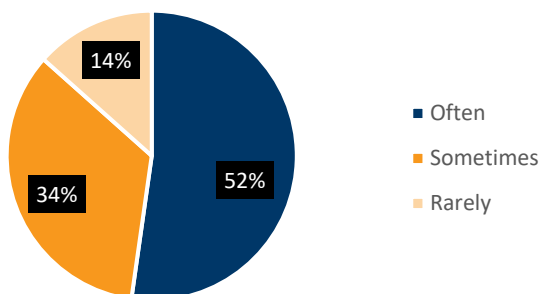
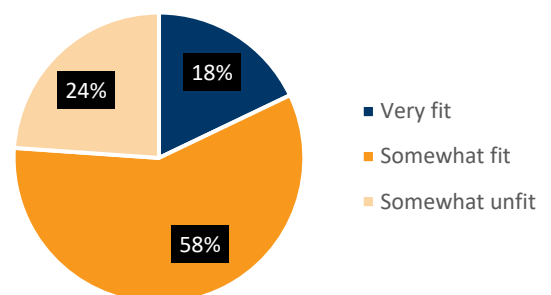


Figure 55: How physically fit do you feel, in general, pre-COVID? (n=67)



Almost half of homeowners who participated in the survey noted their ability to deal with a chronic health condition has improved within the last year.

Figure 56: Has a doctor or nurse ever told you that you had any of the following, in general, pre-COVID: (n=66)

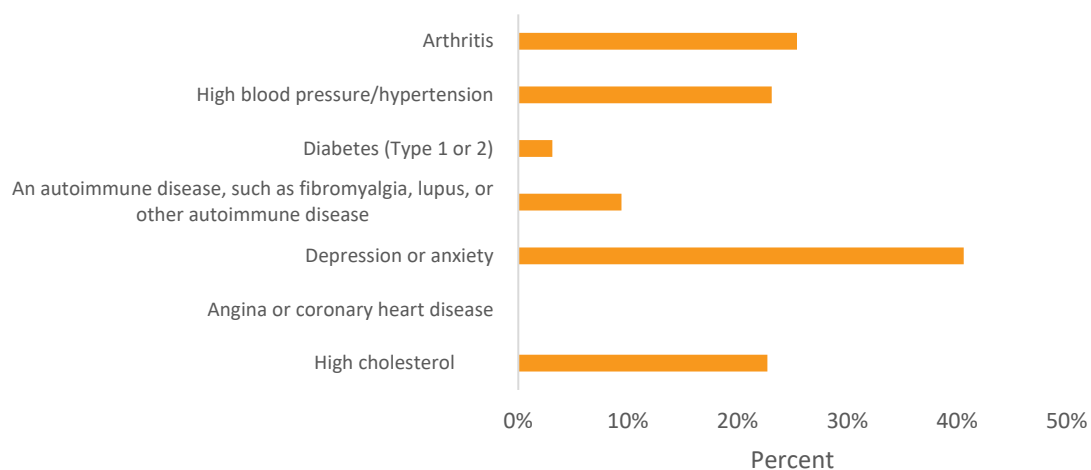
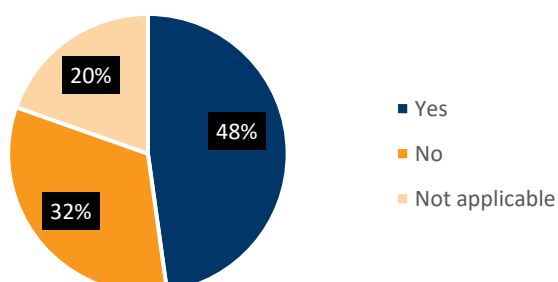


Figure 57: If you answered YES to any of the questions above, has your ability to manage these conditions improved in the last year? (n=46)



Overall, homeowners felt more positive about their futures and better about themselves than they did before they became homeowners. Specifically, families felt that they were under less emotional stress, had more control over the direction of their lives, and had an increase in self-confidence. Most respondents disagreed that they go to the doctor less often since moving into their CHT home. Contrastingly, twenty-five percent of respondents reported that since moving into their home, the asthma or allergies symptoms have improved for someone in their household.

Table 18: Quality of Life Statements After Becoming CHT Homeowners

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	Not Applicable
Overall, my family's health has improved since I/we moved into our Community Home Trust home.	72%	28%	
Sometimes I/we feel that we have more control over the direction our lives are taking.	98%	2%	
Our family is under less emotional stress.	88%	12%	
I go to the doctor less often since moving into my Community Home Trust Home.	38%	62%	
Someone in my household had asthma or allergies symptoms due to mold exposure and they have improved since moving into my Community Home Trust home.	25%	11%	64%
My family members (other than myself) go to the doctor less often since moving into our Community Home Trust Home.	38%	62%	
My self-confidence has increased since moving into my Community Home Trust Home.	89%	11%	
I feel more positive about the future since moving into my Community Home Trust home.	92%	8%	

CHT Community Engagement and Support Services

Homeowners were surveyed about their level of engagement with CHT staff and whether they would be interested in pursuing other opportunities to work with CHT. One third of respondents said they would be interested in becoming more engaged with CHT and one quarter have an interest in volunteer opportunities with the organization.

Figure 58: Are you interested in becoming more engaged with the Community Home Trust community? (n=66)

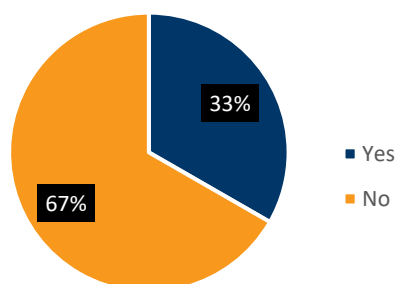
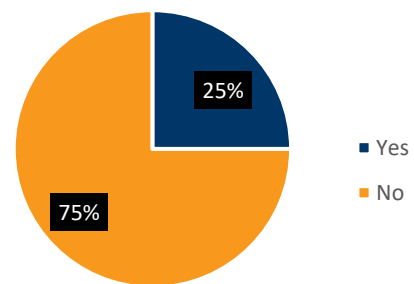


Figure 59: Would you be interested in volunteer opportunities with Community Home Trust such as being an ambassador? (n=64)



Home maintenance and repair is a large part of becoming a homeowner. Of those who participated in the survey, the majority have had maintenance or repair work done on their homes. The most frequent repairs include HVAC, flooring, and plumbing.

Table 19: Have you had any maintenance or major repair work done on home? If so, what type of repair(s)?

Value	Percent	Count
HVAC	39%	24
Roof replacement	7%	4
Weatherization (replacing windows or doors, insulating roof)	5%	3
Abatement (termite, lead, etc.)	3%	2
Flooring	25%	15
Exterior painting	12%	7
Electrical system	2%	1
Plumbing system	15%	9
Not applicable	33%	20
Other - Write In	10%	6

CHT is unique in its approach to supporting homeowners with maintenance and repairs through their Stewardship Program. Most respondents participate in CHT's Stewardship Program. Since 2008, the Stewardship program has expended over \$690,000 for maintenance and repairs for CHT homeowners. Most frequently, the Program is used for HVAC maintenance, repair, or replacement, flooring repair, hot water heaters, and termite inspections and treatment. Many homeowners have not utilized the Program yet but will be able to access this benefit as they continue to age in their homes.

Figure 60: Do you participate in the Community Home Trust's Stewardship program? (n=65)

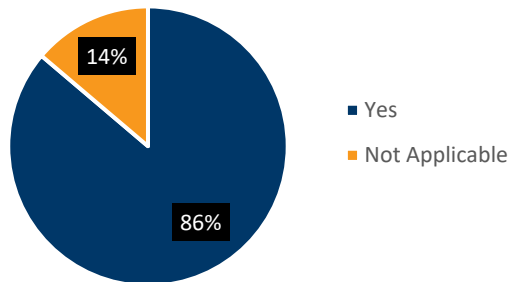


Figure 61: If you did not use the stewardship program, why not? (n=8)

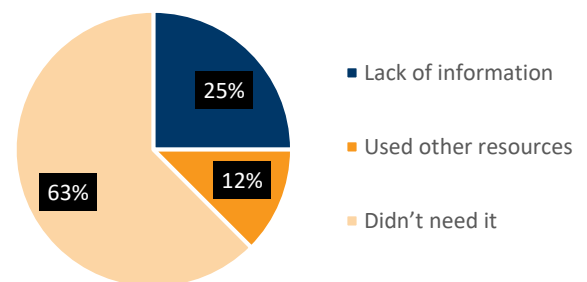
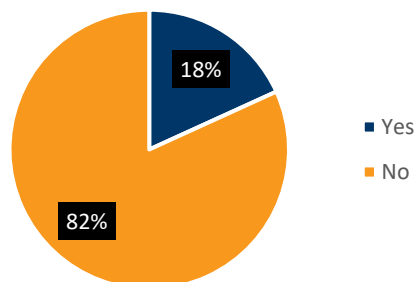


Figure 62: Would you like more information about the stewardship program? (n=66)



Renter Survey Response Statistics

Overall, the survey resulted in 16 completed surveys. An additional 22 surveys were partially completed. Relevant results from these surveys have been included in this report. Survey respondents mainly represented The Landings at Winmore neighborhood with 94% of the respondents residing there and 6% residing at Glen Lennox.

The Landings at Winmore is a 58-unit affordable housing development located in Carrboro. The property was acquired toward the end of 2017 and serves households at or below 60% of Area Median Income. Glen Lennox, previously a large naturally occurring affordable housing development in Chapel Hill, is currently undergoing redevelopment. CHT, in partnership with the Town of Chapel Hill is managing a master leasing pilot project to assist with monthly rents, security deposits, and utilities for extremely low-income households at less than 30% of Area Median Income.ⁱⁱⁱ

Table 20: Neighborhoods of Survey Respondents

Neighborhood	Number of Surveys	Percent of Surveys
The Landings at Winmore	15	94%
Glen Lennox	1	6%
Total	16	100%

Most respondents are between the ages of 30 and 59 years old, though approximately 25% of respondents are age 65 years or older. CHT renters, on average, are also more likely to begin renting from CHT between the ages of 20 and 39 years old.

Figure 67: At what age did you begin renting from Community Home Trust? (n=16)

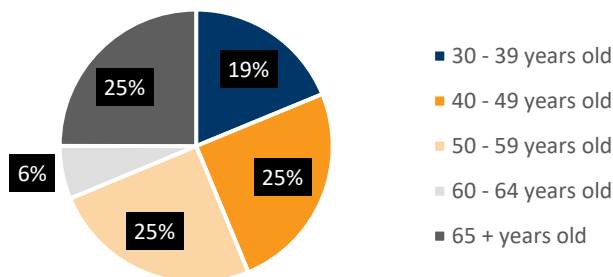
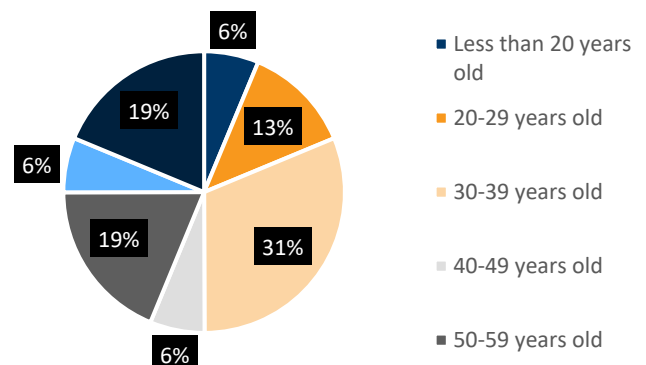


Figure 66: What is your age? (n=16)



Respondents primarily identify as Black/African American (56%), while another 25% identify as White/Caucasian. Nearly 13% of respondents identify as two or more races. More than 80% of respondents identify as females. One respondent preferred not to respond.

Figure 68: What is your race? (n=16)

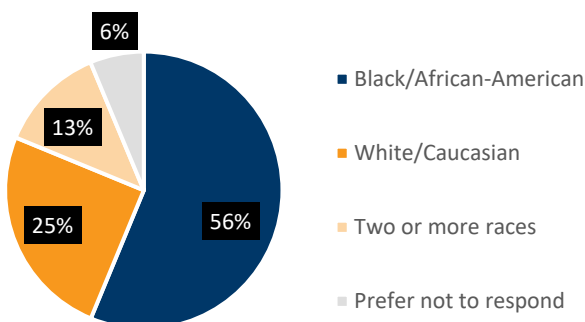
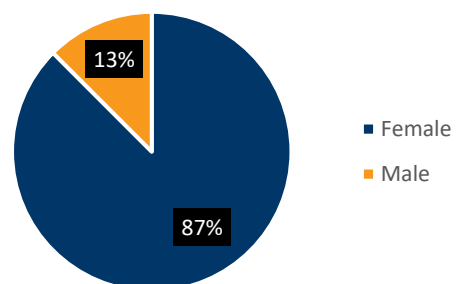
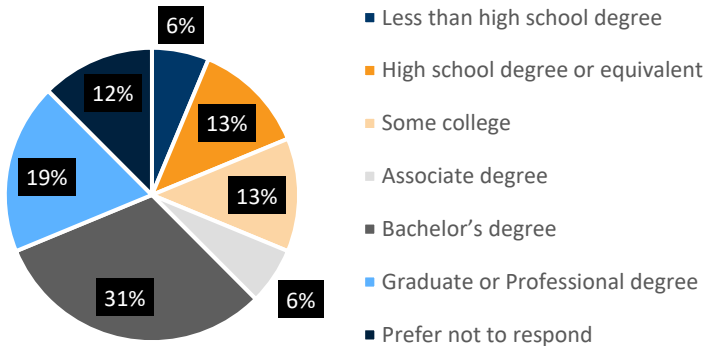


Figure 69: What is your gender? (n=16)



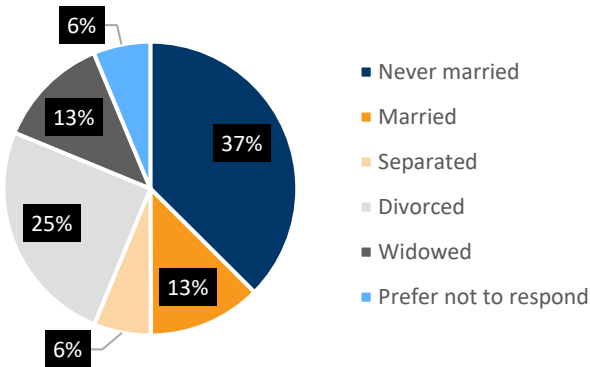
Nearly 70% of respondents have pursued education after receiving a high school degree or equivalent. Approximately 56% of respondents have obtained a college degree, with 6% completing an associate degree, 31% completing a bachelor's degree, and 19% completing a graduate or other professional degree.

Figure 70: What is the highest level of school you have completed, or the highest degree received? (n=16)



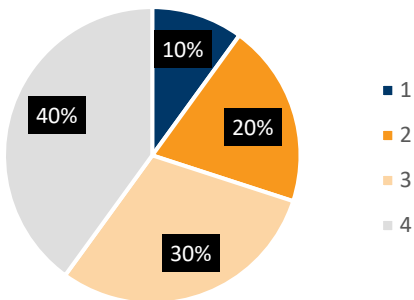
More than a third of the survey participants responded that they had never been married. Approximately 25% of respondents are divorced, 12.5% are married and 12.5% are widowed.

Figure 71: What is your marital status? (n=16)



Approximately 90% of households responded that they have at least two individuals living in the home – including about 70% that have three or more household members. Only 10% of renters live alone, which is much fewer than the number of CHT homeowners that live alone.

Figure 72: How many people currently live in your home (including yourself)? (n=16)



Most renter households that participated in the survey have children. More than half have children aged 10 or younger living in their home. Out of the survey participants that have children, 90% have had their children live with them in their CHT home at one point or another.

Figure 73: Do you have any children? (n=18)

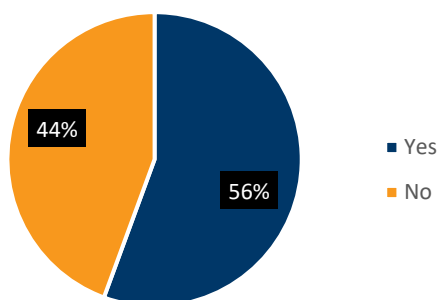


Figure 74: Age of Children in CHT Rental Households Currently (n=18)

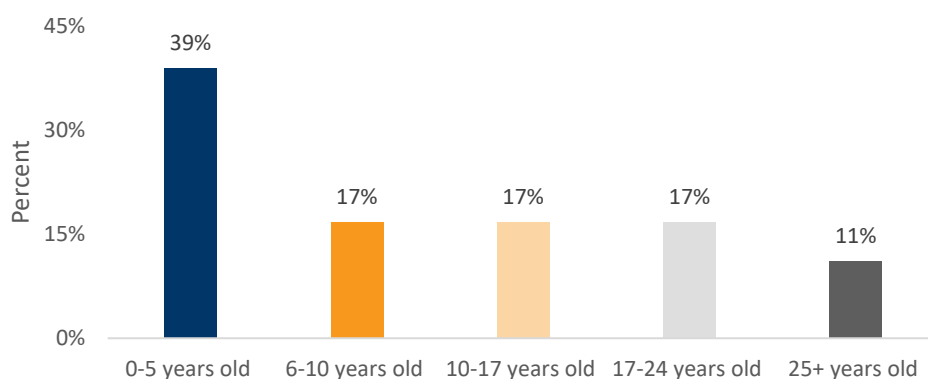


Table 21: Have you ever had children living in your CHT home with you? (n=9)

Value	Percent	Count
Yes	89%	8
No	11%	1
Total	100%	9

Nearly all the respondents (89%) currently have children 18 years or younger living with them. Of those, 56% have one child living with them, 11% have two children under 18 living with them, and 11% have three or more children under 18 living with them. Of survey respondents with children, nearly 90% are single-parent households.

Figure 75: How many children under age 18 currently live with you some or all the time? (n=9)

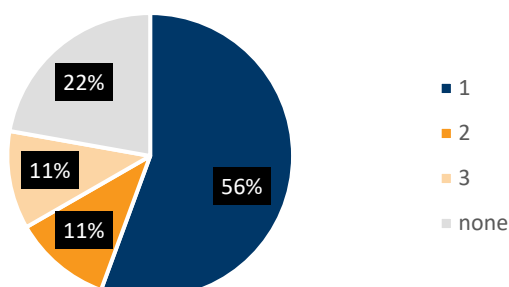


Table 22: Single-Parent Households

Value	Percent	Count
Yes	89%	8
No	11%	1
Total	100%	9

Most renters have a household income less than \$20,000. Approximately 63% of renters that participated in the survey make less than \$20,000 annually. Most survey respondents are disabled or not able to work. A quarter of respondents reported working full-time (employed for 40 or more hours per week), with an additional 12% reporting part-time employment (1 – 34 hours per week). Six percent are retired and may be on a fixed income. Most renters responded that COVID-19 did not influence their employment status, while almost a third of participants' hours were reduced. The respondents that can work are employed in education, administration, service industry, or health. Twelve percent of survey respondents are employed in UNC Health or UNC Chapel Hill.

Figure 76: What is your total annual household income before taxes? (n=16)

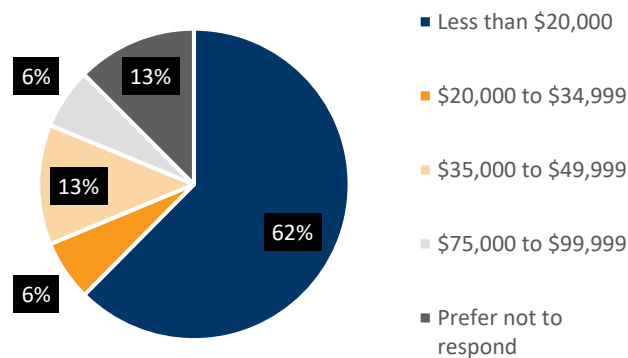


Table 23: Which of the following categories best describes your employment status currently? (n=16)

Employment Status	Percent	Count
Working full-time, 40 or more hours per week	25%	4
Working part-time (1-34 hours per week) for wages, and like to work part-time	6%	1
Working part-time (1-34 hours per week) for wages, but would like to work full-time	6%	1
Disabled or not able to work	44%	7
Retired	6%	1
Prefer not to respond	13%	2
Total	100%	16

Figure 77: Did your employment status change as a result of COVID-19 pandemic? (n=16)

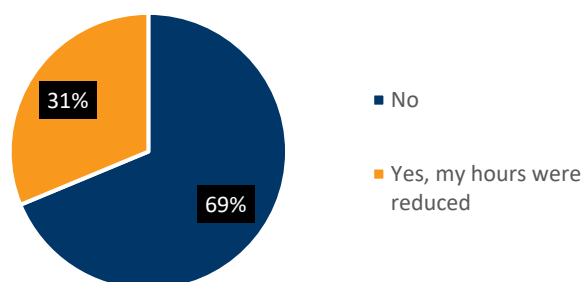
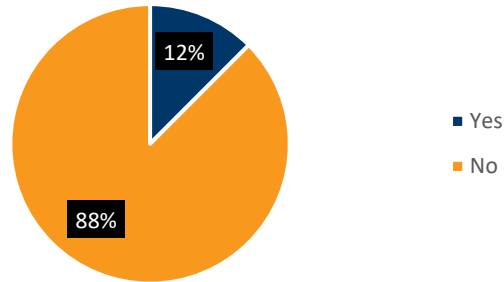


Table 24: If you currently work, what is your profession/industry? (n=16)

Profession/Industry	Percent	Count
Administration	6%	1
Education	19%	3
Service Industry	6%	1
Other (Health)	6%	1
Not applicable (I do not work)	50%	8
Prefer not to respond	13%	2
Total	100%	16

Figure 78: Are you employed by UNC Health or UNC Chapel Hill? (n=16)



Family and Educational Impacts

Like homeowners, the survey asked renters about the educational impacts experienced by their children since moving into their CHT rental unit. Although renters noted a slight improvement in the frequency in which their children attended school and a marginal improvement in grades, respondents felt there was no significant difference overall. Overall, renters felt better or much better about their children's future since having moved into their CHT homes.

Figure 79: Since moving into your CHT home, have your children gone to school more or less often? (n=9)

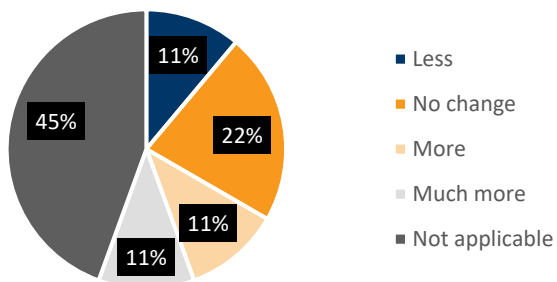


Figure 80: Since moving into your CHT home, have your children's grades gotten better or worse? (n=9)

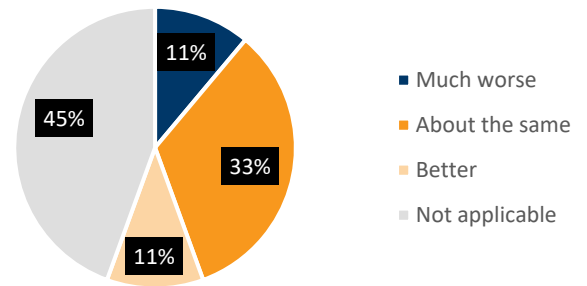
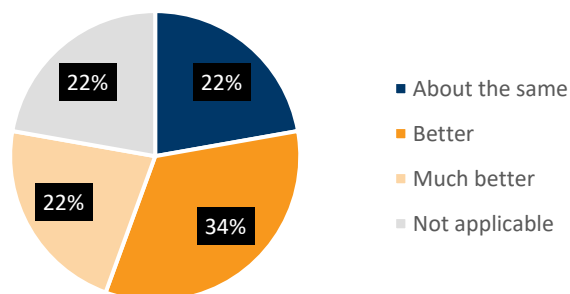
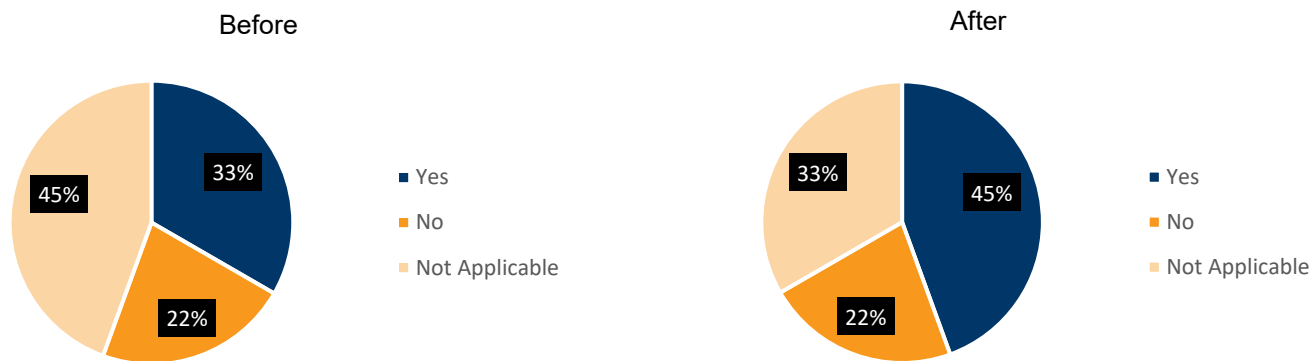


Figure 81: Since moving into your CHT home, do you feel better or worse about your children's future? (n=9)



Approximately 45% of renters noted that their children have a quiet place to study in their home, while only 33% of renters had a quiet place for their children to study where they were living before – an increase of 12%.

Figure 82 and 83: Did your children have a quiet place to study at home Before and After you moved into yourCHT home? (n=9, n=9)



Of renters with children 18 years or older, 44% responded that their children have graduated high school. The same 44% responded that their children were enrolled in or attending college or university.

Figure 84: Have your children 18 years or older graduated high school? (n=9)

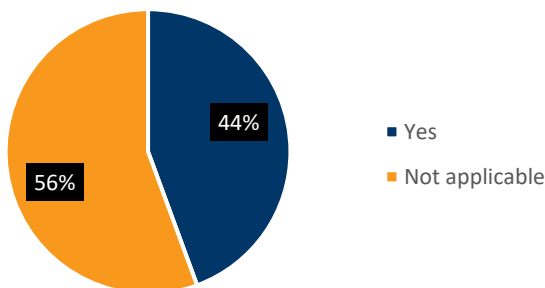
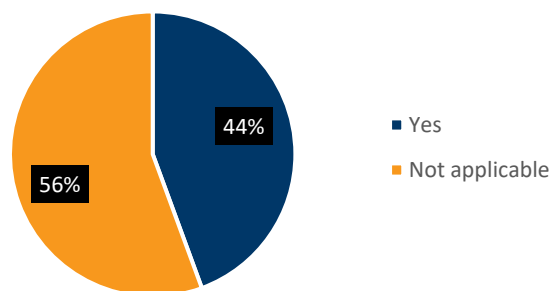


Figure 85: Are your children 18 years or older enrolled in college or university? (n=9)



In addition to their children, renters have had the ability to pursue further education and training since moving into their homes. More than one third have plans to pursue education and training with 6% of renters having already started or completed education or training. Of those, 13% furthered their education at a community or technical college, 6% pursued acertification or a license, and 13% pursued a 4-year college or university level degree. Only one respondent noted that other household members have already pursued additional education or training as well.

Figure 86: Have YOU started/completed higher education or training programssince becoming a CHT renter? (n=17)

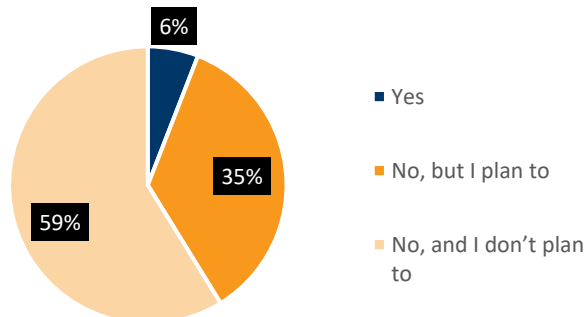
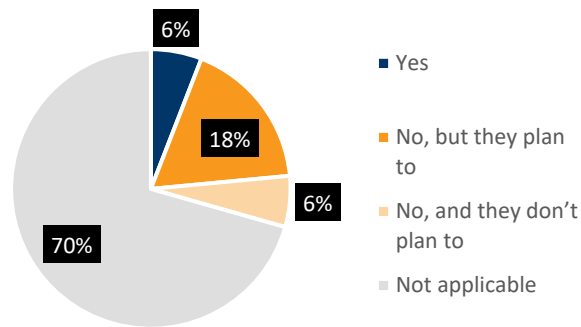


Table 25: Educational or Training Programs Pursued by CHT Renters

Value	Percent	Count
Community or technical college	13%	2
4-year college or university	13%	2
Certification/license	6%	1
Not applicable	69%	11
Total	100%	16

Figure 87: Have any of your household members (other than yourself) started and/or completed higher education or training programs since moving into your CHT home? (n=17)



Housing Stability and Community Impacts

Many of the renters that participated in the survey are long-time residents of Orange County. Nearly 30% of respondents have lived in Orange County for more than 20 years, and more than a third have lived in Orange County between 10 and 20 years.

On average, respondents have lived in their CHT homes for fewer years than they have in Orange County, indicating that they were residents of Orange County before they became CHT renters. The largest portion of respondents have lived in their CHT homes either less than 3 years (29%) or between five and 10 years (29%). Most respondents have been working in Orange County for 10 or more years (53%).

Figure 88: How many years have you lived within Orange County? (n=17)

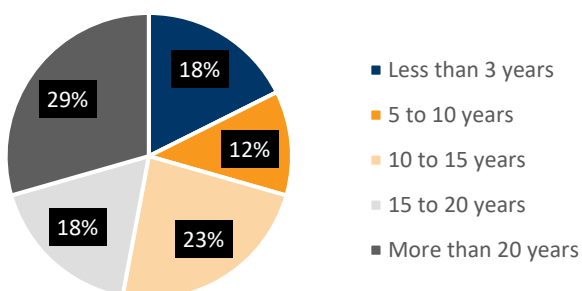


Figure 89: How long have you lived in your CHT home? (n=17)

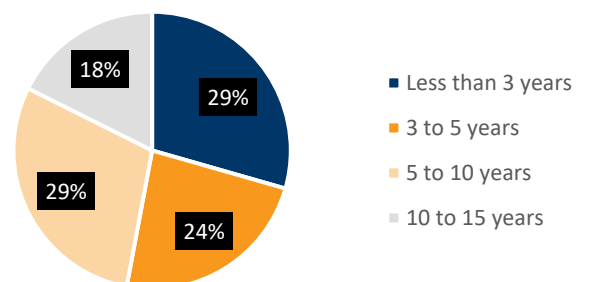
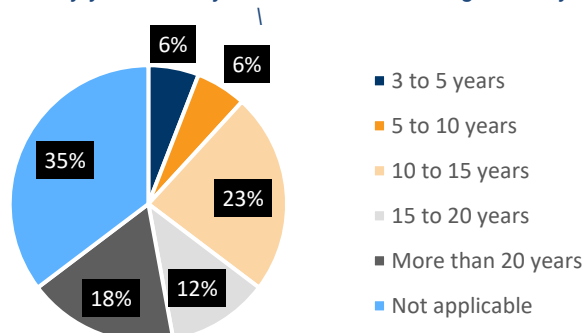
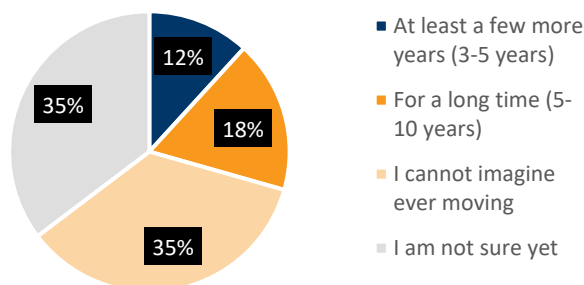


Figure 90: How many years have you worked within Orange County? (n=17)



Many survey respondents also plan to remain in their homes for some years to come. A little more than a third of respondents cannot imagine ever moving from their current home and another 18% plan to remain in their home for at least five to 10 more years. Approximately 35% of respondents said that they were unsure when they might move from their current home. The reasons they noted that they might move in the future included maintenance issues and desires to become a homeowner.

Figure 91: How long do you plan to remain in your current home? (n=17)



As shown below, renters were asked to rate their existing neighborhood and CHT home on a scale of one to five, with zero being the worst and five being the best. About 70% of respondents rated their neighborhood as a great place to live (rated four or five). Nearly 60% rated their homes as a great place to live.

Figure 92: How would you rate your neighborhood as a place to live? On a scale of 1 to 5, please rate your experience with 1= "Worst" and 5 = "Best" (n=17)

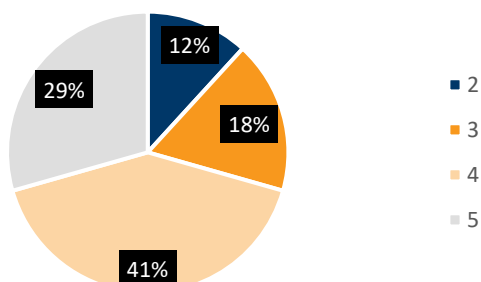
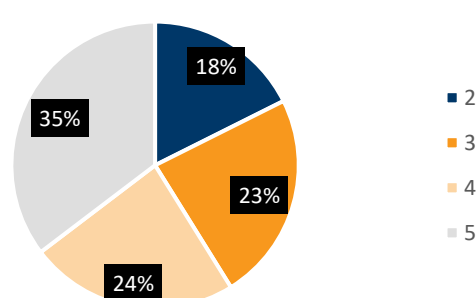


Figure 93: How would you rate your home as a place to live? On a scale of 1 to 5, please rate your experience with 1= "Worst" and 5 = "Best" (n=17)



Survey respondents reported that before they became renters, many had experiences with poor living conditions, including living in a crowded home (29%), living in poor quality housing (24%), living in housing that was too expensive (12%), living too far from work or children's school (18%), or feeling unsafe (29%). Overall, respondents reported having improved living conditions since moving into their CHT home. Additionally, at least half of respondents have had interactions with CHT or the property management company.

Table 26: Housing Quality and Conditions Prior to moving CHT Home

Value	Percent	Count
Live in a tight or crowded living situation	29%	5
Live in poor quality housing	24%	4
Live in housing that was too expensive	12%	2
Live too far from work or children's school	18%	3
Feel unsafe	29%	5
None of these apply to me.	35%	6

Table 27: Have you had any interactions with CHT or the property management company for your unit?

Value	Percent	Count
Yes, I have had interacted with both Community Home Trust and the property management company.	50.00%	8
Yes, I have interacted with Community Home Trust.	6.30%	1
Yes, I have interacted with my property management company.	31.30%	5
No, I have not interacted with either.	12.50%	2

Respondents reported that they generally have a more positive outlook on life since becoming CHT renters. They feel that renting from CHT has positively impacted the way they feel about themselves and their families. Most renters stated that CHT has been supportive to their family over the years.

Table 28: Quality of Life Statements and Responses from Renter Survey

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	I don't know	Count
Since renting with the Community Home Trust, the lives of my family members are better.	94%	6%		17
I feel that renting from Community Home Trust has contributed to the positive changes in my family's life.	88%	6%	6%	17
Renting a home from Community Home Trust has positively impacted the way I feel about myself.	88%	6%	6%	17
I have found Community Home Trust's workshops and/or one-on-one education opportunities helpful.	35%	6%	59%	17
Community Home Trust has been supportive to my family.	59%	6%	35%	17

Community and Social Impacts

Overall, renters and their children feel safer in their communities after moving to their CHT homes. Renters are also more likely to participate in neighborhood activities and take on leadership roles in their communities. In interacting with neighbors, most respondents (75%) are likely to stop to talk when they see each other, and more than 80% feel like they know their neighbors better than before the moved into their CHT home. Approximately one third of homeowners surveyed are likely to call or text a neighbor (38%), have a neighbor over to talk (31%) and/or prepare or share a meal (31%) with one another.

Table 29: Statements and Responses About Social Life and Community Connectedness from Renter Survey

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	I don't know	Count
My family participates more regularly in community events.	56%	38%	6%	16
The children in my home have made more educational achievements.	44%	12%	44%	16
The children in my home have more or improved friendships.	31%	31%	38%	16
The adults in my home make more work achievements.	62%	19%	19%	16
I spend more quality time with my family.	75%	0%	25%	16
I feel more connected to my community.	75%	25%	0%	16
I felt like I know my neighbors better.	81%	19%	0%	16

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	I don't know	Count
I feel safer in my neighborhood.	100%	0%	0%	16
My children feel safer in the neighborhood.	56%	6%	38%	16
I am more involved in neighborhood activities.	56%	31%	13%	16
I take more of a leadership role in my community.	56%	31%	13%	16

Table 30: Lists of ways in which neighbors sometimes interact with each other

Value	Percent	Count
Stop to talk when they see each other	75%	12
Watch sports or other entertainment together	13%	2
Prepare or share a meal	31%	5
Watch their children or grandchildren together	13%	2
Have a neighbor over to talk	31%	5
Call or text a neighbor	38%	6
I do not know	13%	2

Financial Impacts and Stability

More than a third of renters responded that their monthly housing costs decreased after becoming CHT renters. Approximately 60% of renters responded that they currently pay \$600 or less for their monthly rent payment, whereas, before becoming CHT renters, only 27% paid less than \$600 per month for rent.^{iv} For comparison, in Orange County, the median monthly gross rent for units was \$1,054.^v Note that \$1,296 is what is considered affordable for households less than 60% AMI.^{vi}

Figure 94: Which was your monthly rent payment BEFORE moving into your CHT home? (n=15)

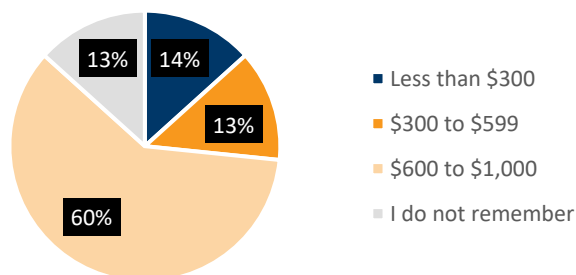


Figure 95: What is your monthly mortgage payment TODAY? (n=15)

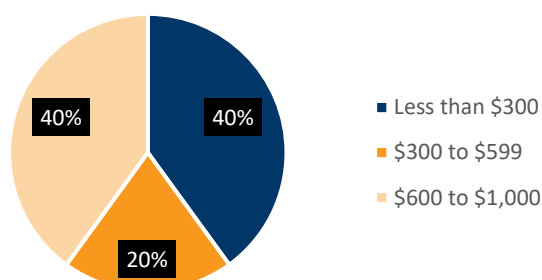


Table 31: Monthly Rent Payment Before and After CHT

Value	Before		After		Change
	Percent	Count	Percent	Count	
Less than \$300	13%	2	40%	6	27%
\$300 to \$599	13%	2	20%	3	7%
\$600 to \$1,000	60%	9	40%	6	-20%
I do not remember	13%	2			-13%
Total	100%	15	100%	15	

Utility costs for renters who responded seemed, on average, to decrease slightly. Overall, there are fewer households that pay less than \$200 for utilities monthly, though this could be due to increased cost of heating or cooling a larger home, or a variety of other factors. The survey did not account for seasonal variation in energy usage and utility costs.

Table 32: Which best describes your monthly household utility costs BEFORE moving into your CHT home?
Utility costs include electricity, gas, water, and sewer.

Value	Before		After		Change
	Percent	Count	Percent	Count	
Below \$99	13%	2	20%	3	7%
\$100 to \$149	7%	1	33%	5	27%
\$150 to \$199	20%	3	20%	3	0%
\$200 to \$249	13%	2	7%	1	-7%
\$250 to \$299	20%	3	7%	1	-13%
\$350 to \$399	7%	1	7%	1	0%
\$400 to \$499	7%	1	7%	1	0%
I do not remember	13%	2			-13%
Total	100%	15	100%	15	

CHT rentals have helped families achieve housing stability and enhance financial security through quality housing and affordable rents. This has helped renters' ability to save money for the future, pay their bills on time, or have sufficient funds to handle unexpected bills when they arise. Sixty percent of survey respondents noted that owning their homes has generally improved their ability to pay their bills on time. Approximately 40% of respondents feel that their ability to handle unexpected expenses has improved.

Table 33: Statements about Financial Stability (n=15)

Statement	Worse	About the same	Better
Has your ability to save money for the future gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID)?	6%	47%	47%
Has your ability to pay your bills on time gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID)?	0%	40%	60%
Has your ability to cover a large, unexpected bill (home or auto repairs, \$100 or more) gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID)?	21%	43%	36%

Respondents were asked about their participation in public or government assistance programs since becoming CHT renters. Overall, the majority do not currently use any public/government assistance programs. However at least one respondent stopped using Food Stamps, SNAP, WIC, Utility Bill/Energy Assistance Programs (EAP) and Public Housing or Section 8 assistance.

Table 34: Have you stopped using any of these public assistance programs since moving into your Community Home Trust Home, generally, pre-COVID? (n=8)

Value	Percent	Count
I did not and do not currently use any public/government assistance programs.	50%	4

Value	Percent	Count
Food Stamps or Food Assistance (SNAP, WIC)	13%	1
Utility Bill/Energy Assistance Programs (EAP)	13%	1
Public Housing or Section 8	13%	1
Other - Write In	13%	1

Transportation and Accessibility

Survey respondents are mostly likely to use a personal vehicle as their primary mode of transportation. Roughly 7% of respondents carpool and another 13% used public transportation. Overall, renter's primary mode of transportation has remained the same after moving into their CHT home. More than 70% of respondents noted that they are now more likely to drive because access to a car has improved.

Figure 96: What is your primary mode of transportation? (n=15)

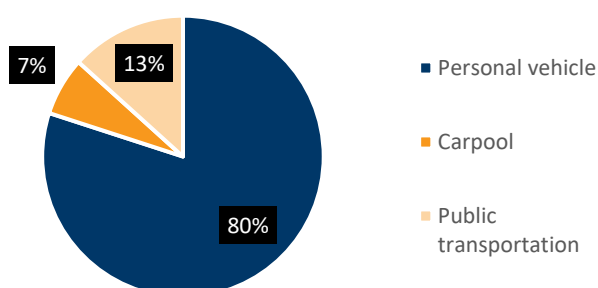


Figure 97: Has your primary mode of transportation changed since moving into your Community Home Trust home? (n=15)

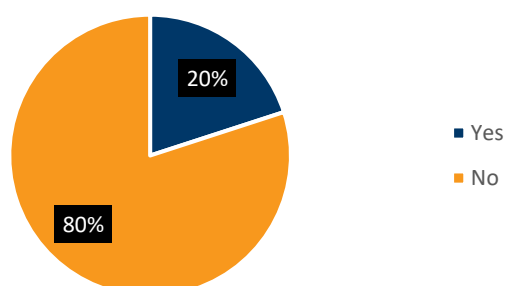
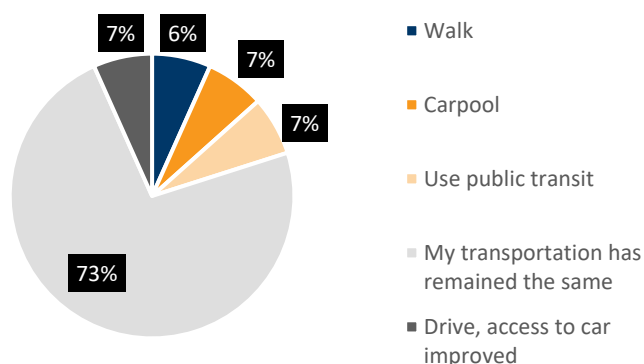


Figure 98: Are you now more likely to...? (n=15)



Since moving into their CHT home, most survey respondents have not seen a change in transportation costs, though a third have experienced an increase and another 20% have experienced a decrease in costs. For those who work, they are more likely to be closer to their job, their children's school, as well as other amenities. Being near amenities and in areas of opportunity, such as close to jobs or good schools, is a high priority for most affordable housing developers and organizations. Both rental properties where renters participated in the survey are in centralized areas near transit options and amenities.

Figure 99: Since moving into your Community Home Trust home, have transportation costs increased or decreased (generally pre-COVID)? (n=15)

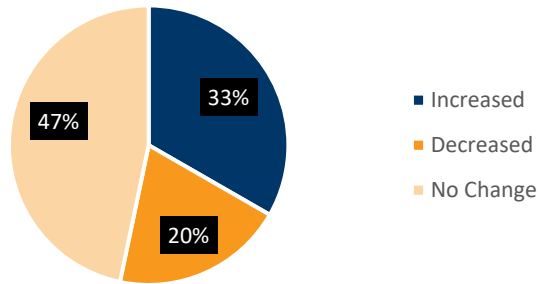


Figure 100: Since moving into your Community Home Trust home, are you closer to your job? (n=15)

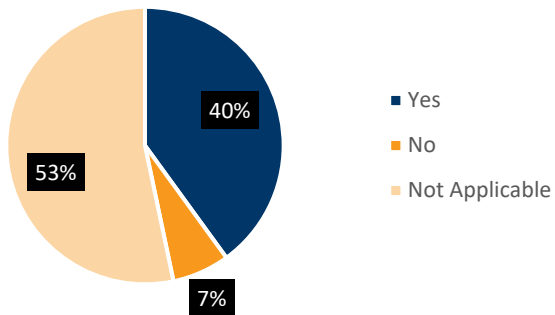


Figure 101: Since moving into your Community Home Trust home, are you or your children closer to school? (n=15)

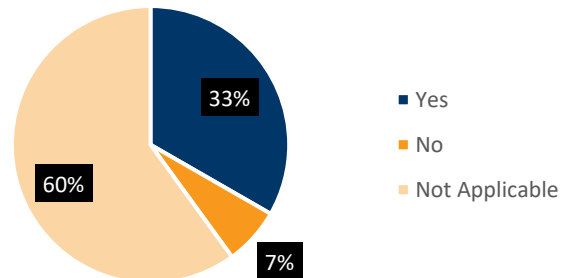


Figure 102: Since moving into your Community Home Trust home, are you closer to a grocery store or fresh food market? (n=15)

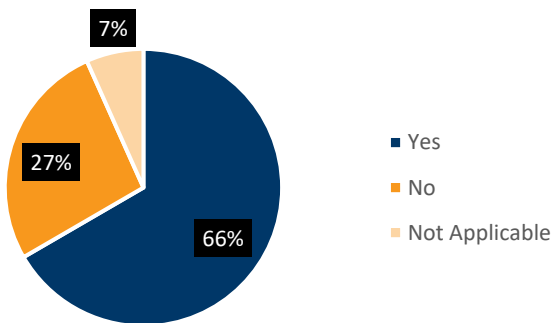
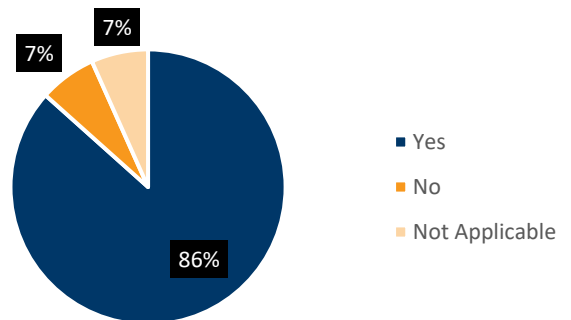


Figure 103: Since moving into your Community Trust home, are you closer to a hospital or medical facility? (n=15)



Impacts on Health and Well-Being

Having a stable and quality home can have significant effects on one's physical and mental health. Renters who participated in the survey generally stated their health was at least in fair condition, if not very good or excellent. No renters who responded stated they had poor health. Many respondents felt they had access to visit a doctor when they needed to.

Figure 104: In general, would you say your health is excellent, very good, fair, or poor (generally pre-COVID)? (n=15)

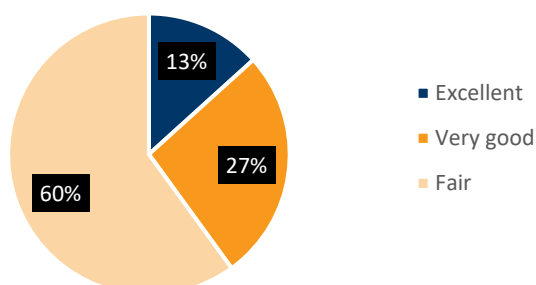


Figure 105: Can you afford to go to the doctor when you need to (generally pre-COVID)? (n=15)

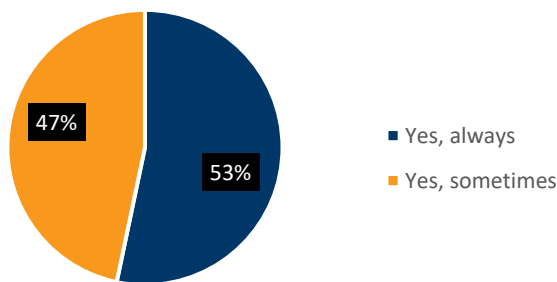
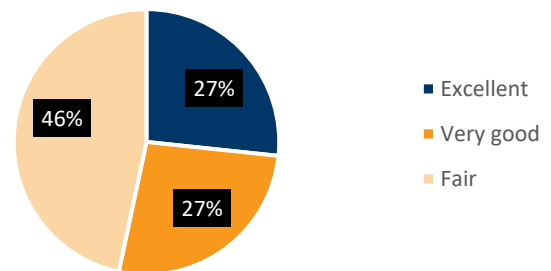


Figure 106: In general, how would you say your eating habits are? (n=15)



Renters noted they have healthy eating habits, including having the ability to access and eat fresh produce. Few respondents noted that eating fresh food is difficult, as the food is either too expensive or they are unsure of how to prepare fresh foods. While most respondents stated that they exercise at least sometimes, most feel somewhat or very unfit. It may be useful for CHT to consider opportunities to share information with residents about accessing and preparing fresh food. CHT can also support wellness activities in partnership with property management or tenant advisory committees to further support the physical and mental health of rental residents.

Figure 107: On a typical day, how many times do you eat fruit (not including juice)? (n=15)

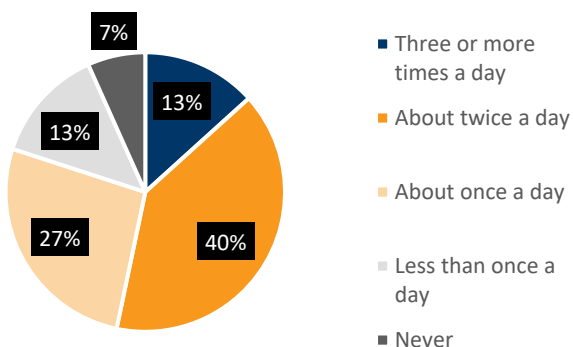


Figure 108: On a typical day, how often do you include vegetables of any type (either cooked or raw) in the meals you eat? (n=15)

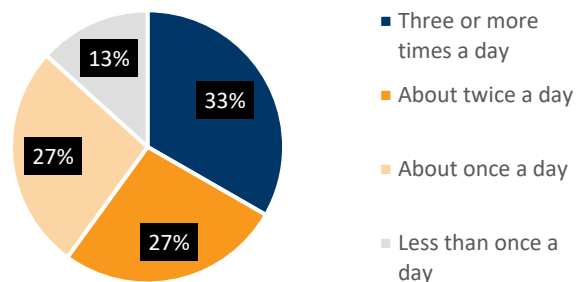


Figure 109: If you wanted to eat fresh fruits and vegetables, how easy would it be for you to do so? (n=15)

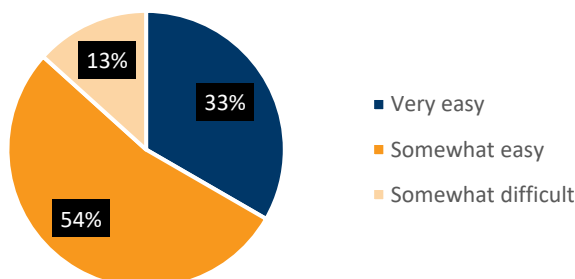


Figure 110: If eating fresh produce is not so easy, why is it difficult? Check all that apply. (n=15)

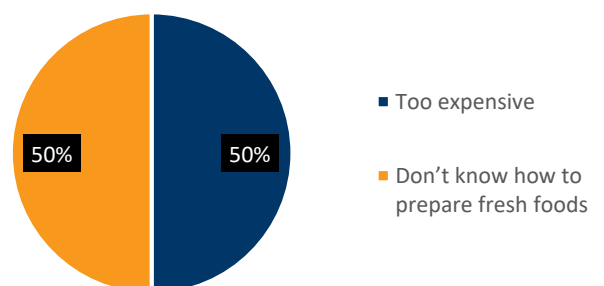


Figure 111: How often do you exercise in ways that are appropriate to your level of ability, in general, pre-COVID? (n=15)

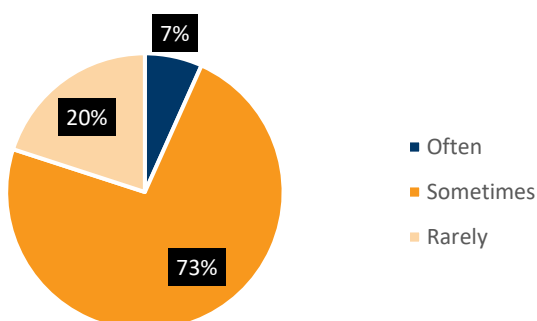
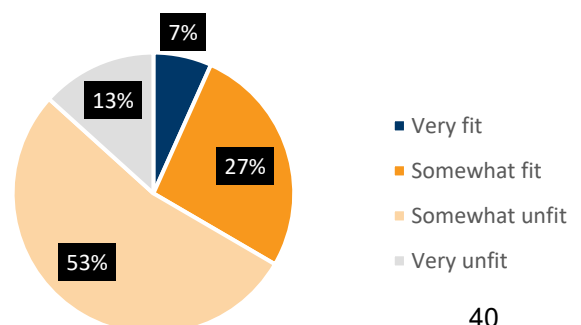


Figure 112: How physically fit do you feel, in general, pre-COVID? (n=15)



Several respondents to the renter survey mentioned they are currently disabled – Between 25% and 50% of respondents noted at least one chronic health condition, as shown below. Fortunately, most renters responded that their ability to manage their condition has increased over the last year.

Figure 113: Has a doctor or nurse ever told you that you had any of the following, in general, pre-COVID: (n=15)

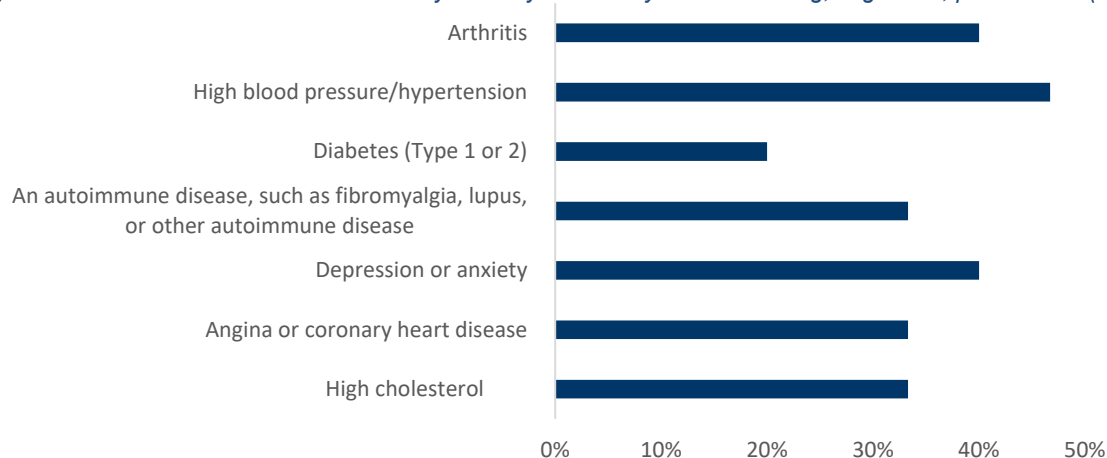
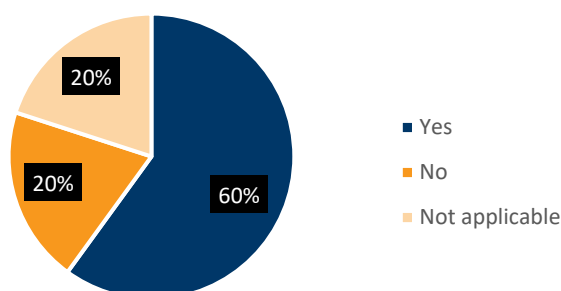


Figure 114: If you answered YES to any of the questions above, has your ability to manage these conditions improved in the last year? (n=15)



Overall, renters felt more positive about their futures and better about themselves than they did before renting from CHT. Specifically, families feel less emotional stress and more control over the direction of their lives. Many respondents noted their health improved in various ways since moving into their CHT home. Twenty-two percent of respondents go to the doctor less often than before they rented from CHT. Sixty percent of renters reported having someone with asthma or allergies in the household, though including 40% who reported improved symptoms after moving to their CHT home.

Table 35: Quality of Life Statements After Becoming CHT Renters

Statement	Agree or Somewhat Agree	Disagree or Somewhat Disagree	Not Applicable
Overall, my family's health has improved since I/we moved into our Community Home Trust home.	60%	40%	
Sometimes I/we feel that we have more control over the direction our lives are taking.	80%	20%	
Our family is under less emotional stress.	86%	14%	
I go to the doctor less often since moving into my Community Home Trust Home.	23%	77%	
Someone in my household had asthma or allergies symptoms due to mold exposure and they have improved since moving into my Community Home Trust home.	40%	20%	40%
My family members (other than myself) go to the doctor less often since moving into our Community Home Trust Home.	43%	57%	
My self-confidence has increased since moving into my Community Home Trust Home.	79%	21%	
I feel more positive about the future since moving into my Community Home Trust home.	64%	36%	

Additional Comments on Quality of Life Impacts on CHT Renters

"I feel like I have more input into repairs and community improvements."

*"It is encouraging to feel that the **property is owned by a stable and thoughtful entity that will take care of its tenants.**"*

"I believe the Landings is more financially stable. Being dependent on government programs and having potentially worsening health is however a worry. Arbitrary management can be a concern. However, I could no longer keep up with the demands of a house and yard."

"It's much more space inside the place."

*"Better communication with the **feeling of being heard.**"*

CHT Community Engagement and Support Services

Majority of renters shared that they are interested in becoming more engaged with the CHT, and 47% are interested in volunteer opportunities.

Figure 115: Are you interested in becoming more engaged with the Community Home Trust community? (n=15)

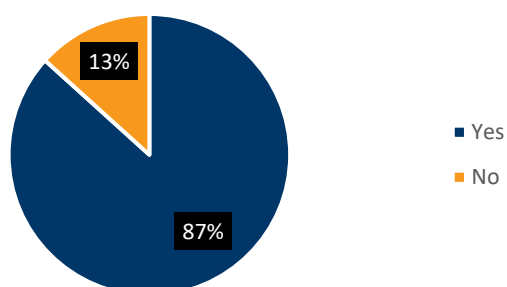
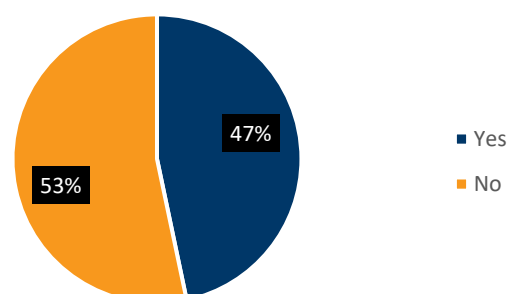


Figure 116: Would you be interested in volunteer opportunities with Community Home Trust such as being an ambassador? (n=15)



Impact of Housing Affordability on Local Sales Tax Revenues

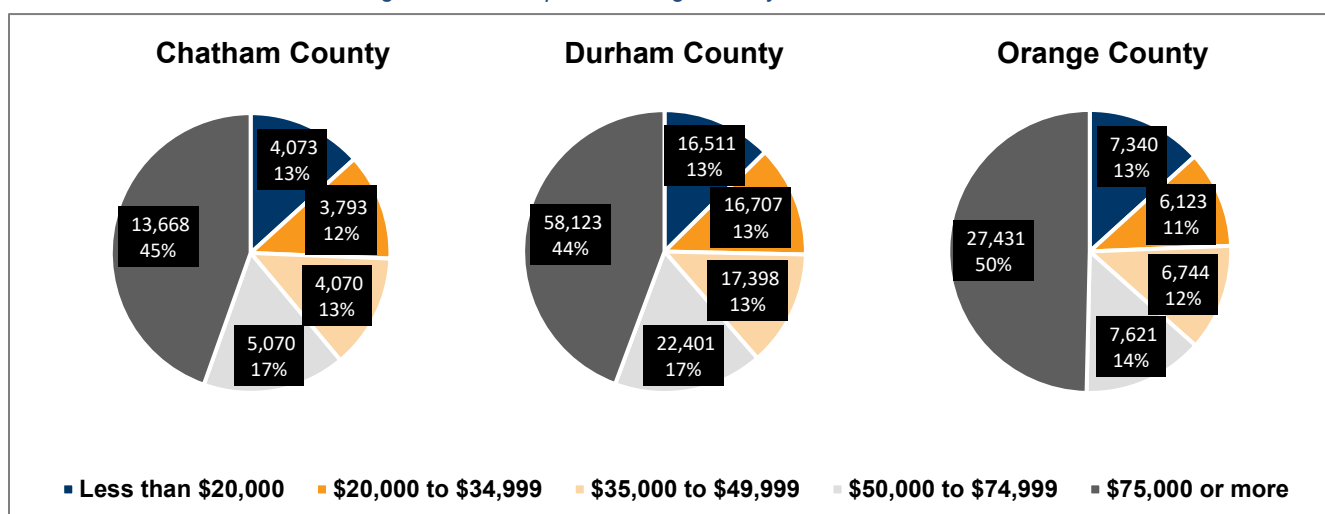
Cost-burdened households are defined as households that spend more than 30% of their household income on housing costs. Every dollar spent on housing costs above the 30% income threshold is a dollar that otherwise could have been spent on other goods and services. For local governments, this reduction in spending by cost-burdened households has an adverse effect on local sales tax revenues.

This study estimates the amount of local sales tax revenues lost in 2019 from cost-burdened households earning less than \$50,000 per year in Chatham County, Durham County, and Orange County, NC using financial characteristics data from the U.S. Census Bureau's American Community Survey (ACS) 2019 1-Year Estimates.

Housing Affordability Profile

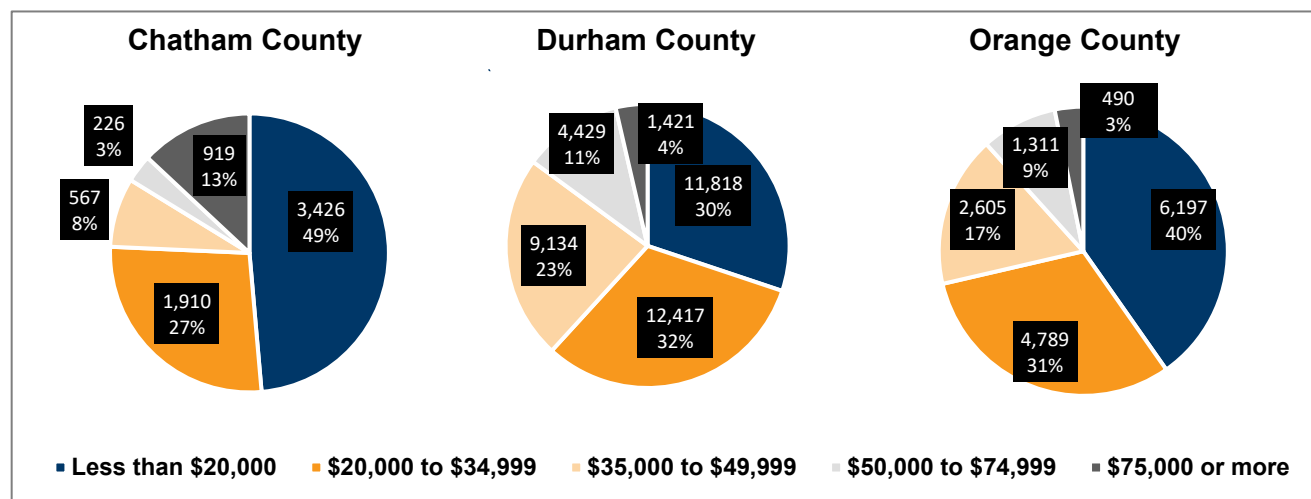
According to the 2019 American Community Survey 1-Year Estimates, in 2019 there were 30,674 occupied housing units in Chatham County, 131,140 occupied housing units in Durham County, and 55,259 occupied housing units in Orange County, NC. Of those, in Chatham County, 39% were low-to-moderate income households (an annual income of \$50,000 or less), with 39% in Durham County and 37% in Orange County, shown in Figure 119.

Figure 119. Occupied Housing Units by Household Income



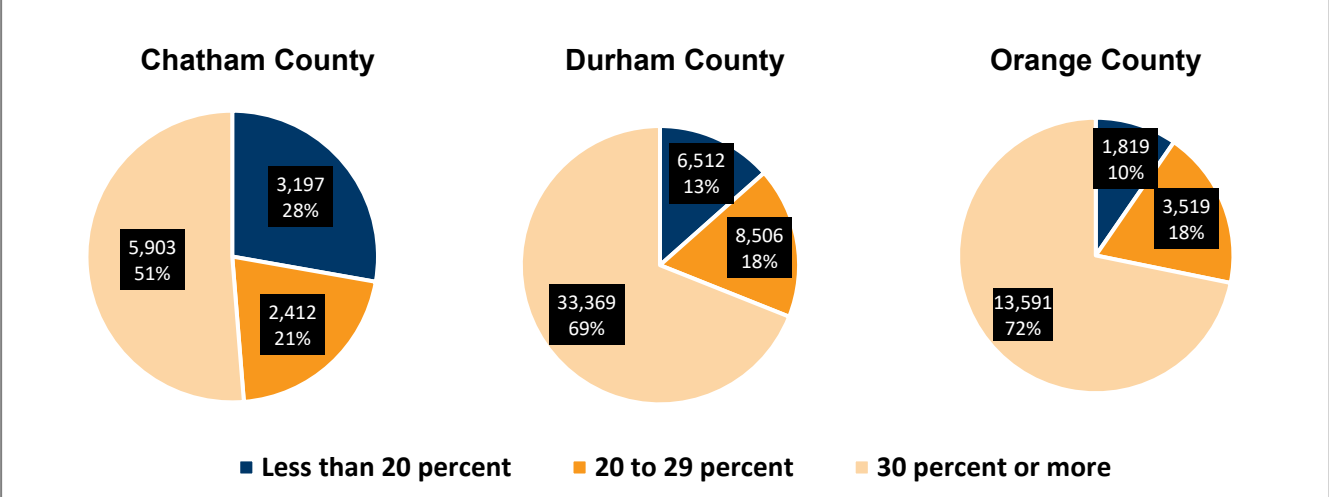
While just under 4-in-10 households in each of the three counties were low-to-moderate income, nearly 9-in-10 of all cost-burdened households (households spending more than 30% of household income on housing costs) were low-to-moderate income households, shown in Figure 120. In Chatham County, 84% of all cost-burdened households earned \$50,000 or less per year, with 85% in Durham County and 88% in Orange County. All three counties were above the national average of 76% for the percentage of cost-burdened households earning \$50,000 or less.

Figure 120. Cost-Burdened Households by Household Income



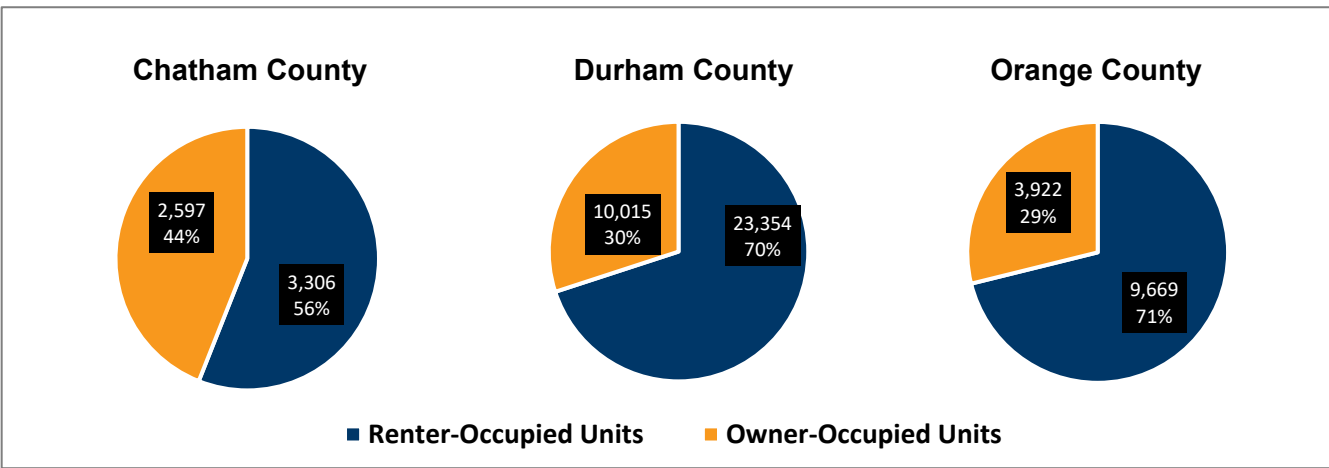
For all income groups, the percentage of households that were cost-burdened in 2019 was 23% in Chatham County, 30% in Durham County, and 28% in Orange County, compared to 30% in the US overall. For low-to-moderate income households, the percentage that were cost-burdened, shown in Figure 121, was 51% in Chatham County, 69% in Durham County, and 72% in Orange County, compared to 59% in the US overall. This could indicate that housing costs in the Triangle region are lower than average as compared to the US overall, though low- and moderate-income households are more acutely affected by cost-burden than in other parts of the country.

Figure 121. Housing Costs as a Percentage of Income for Households Earning Less than \$50,000 per Year



Finally, most cost-burdened households earning less than \$50,000 per year were renter-occupied units, shown in Figure 122, with 56% in Chatham County, 70% in Durham County, and 71% in Orange County being renter-occupied. Owner occupied units still face housing cost challenges, with more than 16,000 low-income owner-occupied households that pay more than 30% of their household income for housing across the three counties.

Figure 122. Housing Costs as a Percentage of Income for Households Earning Less than \$50,000 per Year



Impact on Local Government Revenues

If low-income households are spending more than a third of their income on housing costs, they have fewer funds to purchase other household items, resulting in a reduction in local sales tax revenues collected. Understanding the amount of foregone sales tax revenue due to housing cost-burden can help clarify the severity of the affordable housing need and its impact on the local economy, including a community’s local tax revenue stream.

To estimate the local sales tax revenues lost in 2019 from cost-burdened households (owner- and renter-occupied) earning less than \$50,000 per year in Chatham County, Durham County, and Orange County, the average household income was estimated for households earning less than \$50,000 per year, shown in Table 35. Though data limitations do not further indicate the distribution of households within each income group, a weighted average was calculated for households in each of the low-to-middle income groups, using the midpoint as the average income. The average household income by County ranged from 24,476 for Orange County renters, to 30,492 for owner households in Durham.

Table 36. Additional Spending on Housing Costs Required for Cost-Burdened Households Earning Less Than \$50,000 per Year

	Chatham County		Durham County		Orange County	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
# Of Cost-Burdened Households ¹	2,597	3,306	10,015	23,354	3,922	9,669
Average Household Income (\$) ²	28,775	26,184	30,492	25,049	27,864	24,476
Median Annual Housing Costs (\$) ³	12,180	8,904	13,920	13,644	15,768	12,648
30% of Average HH Income (\$)	8,632	7,855	9,148	7,515	8,359	7,343
Average Additional Spending on Housing Costs (\$)	3,548	1,049	4,772	6,129	7,409	5,305
Total Additional Spending on Housing Costs (\$)	9,212,961	3,467,600	47,794,876	143,145,313	9,057,376	51,296,426

¹ Households with annual income less than \$50,000 spending 30% or more of income on housing costs

² Weighted average of households with incomes estimated at the midpoint of the following income brackets: less than \$5,000 (midpoint = \$2,500); \$5,000 to \$9,999 (midpoint = \$7,500); \$10,000 to \$14,999 (midpoint = \$12,500); \$15,000 to \$19,999 (midpoint = \$17,500); \$20,000 to \$24,999 (midpoint = \$22,500); \$25,000 to \$34,999 (midpoint = \$30,000); \$35,000 to \$49,999 (midpoint = \$42,500).

³ Median monthly housings costs x 12. Median monthly housing costs are for *all* owner and renter occupied units.

To calculate the additional spending on housing costs for each household, the difference between the median annual housing costs (2019 ACS 1-year estimates) and 30% of the average household income for owners and renters was determined. The average additional spending on housing costs required annually for cost-burdened households earning less than \$50,000 per year ranged from just over \$1,000 per household for renters in Chatham County (4% of the average household income) to over \$7,400 for homeowners in Orange County (27% of the average household income).

We then estimated the local sales tax revenue lost in 2019 from low-to-moderate income households that spent more than 30% of their income on housing costs, shown below in Table 36. This was calculated by multiplying the combined total additional spending above the 30% affordability threshold for renters and owners earning less than \$50,000 per year with the local sales tax rates in Chatham, Durham, and Orange County.

Table 37. Estimated Local Sales Tax Revenue Lost in 2019 from Cost-Burdened Households Earning Less Than \$50,000 per Year

	Chatham County	Durham County	Orange County
Total Additional Spending on Housing Costs (Owner- & Renter-Occupied Units Combined)	\$12,680,562	\$190,940,189	\$ 80,353,802
Local Sales Tax Rate	2.25%	2.75%	2.75%
Estimated Local Sales Tax Revenue Lost	\$ 285,313	\$ 5,250,855	\$ 2,209,730

In 2019, nearly 4-in-10 households in Chatham County, Durham County, and Orange County earned less than \$50,000 per year. Of those households, between 51% (Chatham County), 69% (Durham County) and 72% (Orange County) were spending more than 30% of their income on housing costs. This analysis estimated the average amount spent on housing above the 30% affordability threshold by these low-to-moderate income households, ranging from an additional 4% of the average household income for renters in Chatham to an additional 27% of the average household income for homeowners in Orange County. This totals more than \$284 million in additional spending on housing costs that could have been spent on other basic needs such as food, apparel, and services. Therefore, we estimated that approximately \$7.75 million is lost in local sales tax revenues for the three counties each year.

Considerations for Local Government and Support for Affordable Housing

The amount of additional household income spent on housing that could be spent on other household needs ranges from 4% to 27% above what is considered affordable for low-income households across Orange, Durham, and Chatham counties. This amounts to nearly \$8 million in lost revenue sources that could be used to fund much needed local government services. With the provision of additional affordable housing units, fewer households would need to spend beyond their means to afford a safe and healthy place to live. Luckily, organizations like Community Home Trust help transform investments from local government into permanently affordable homes for low-income families, decreasing the level of cost-burden in our communities.

Community Home Trust is currently funded through annual allocations by local governments in Orange County, including the County itself, and the towns of Chapel Hill and Carrboro. This funding assists with administrative costs required to maintain the non-profit organization and their administrative responsibilities. The funding amounts from each locality are determined on a per unit basis based on the number of homes currently located within the community, as shown below.

Table 38. Levels of Financial Support from Local Governments in Orange County, 2021-2022

Local Government	Number of Homes	Per Unit Support	Total Support
Orange County	275	\$770	\$211,912
Carrboro	46	\$1,534	\$0,582
Chapel Hill	229	\$1,534	\$351,377

¹ Town of Hillsborough did not contribute support for 2021-2022 as there are no units currently located within the Town.

Other communities also have track records of supporting non-profit developers in creating affordable housing units. In Chatham County, Commissioners approved per unit support averaging \$2,240 over the last three years (Table 39). This funding shows precedent for the County providing support to CHT. Currently, the HTF receives an annual allocation of \$200,000 from the County's general fund and has allocated a total of \$546,600 to subsidize 244 units since 2018. Chatham County also increased their support of affordable housing by contributing a portion of the sales tax increase, approved by voters in a referendum in 2020. These additional funds will contribute to funding the development and preservation of more units than in previous years. The City of Durham has also sustained and increased the community's support of affordable housing by passing a \$95 million housing bond in recent years.

Table 39: Chatham County Housing Trust Fund Support Fiscal Year 2019 – 2021

	Amount	Units	Per Unit Support
FY 2019	\$190,400	44	\$4,327
FY 2020	\$124,000	64	\$1,938
FY 2021	\$232,200	136	\$1,707
Total	\$546,600	244	\$2,240

Not only has CHT proven they provide significant impacts on individual homeowners, renters, and their families, but the organization helps reduce housing-cost burden that impacts local tax revenues. By providing affordable options for housing, local governments such as those in Chatham and Durham counties can work with CHT to make an investment in the lives of their citizens and improve the fiscal security of their communities.

Summary of Impact Study Results

The Community Home Trust 2021 Impact Report assesses the various benefits that CHT provides for its homeowners and renters. This report also allows the organization to identify areas of potential growth to continue supporting CHT families both during and after the homebuying or rental process. Through a focus group, homeowner and renter surveys measuring quality of life impacts, and an analysis of local government finance impacts, this report highlights the organization's successes and identifies opportunities for enhanced programming and support.

CHT homeowners and their families have experienced improvements in academic achievements for children and homeowners alike and many plan to continue pursuing additional education in the future. Homeowners made it clear that they enjoy their homes and feel their new neighborhoods are a great place to live. In fact, more than half of the homeowners surveyed said they cannot imagine moving from their current homes. Renters also cited the impacts of having a stable place to live – one where they can live and work within the same community. Most renters who participated plan to live in their homes at least five to 10 more years, and nearly 20% cannot imagine ever moving.

Community connections also improved as homeowners and their children feel safer than in previous living situations. Many homeowners also have seen improvements in their ability to save money and most feel positive about their futures and the futures of their children. These impacts tell the story of how CHT not only plays an influential, positive role in the lives of the homeowners themselves, but in the broader community.

The final section of this report analyzes the effect of cost-burdened households on local government finances. Essentially, if a household is cost-burdened, they have less disposable income to spend on local goods and services, leading to lower tax revenue for the local government. This report outlines the state of low-income homeowners in Chatham, Durham, and Orange Counties and the potential tax revenue lost due to the lack of affordable housing. In Orange County, more than \$2.2 million tax revenue is lost on an annual basis due to households paying above what is considered affordable for their household. In Chatham County, the amount foregone revenue is much lower, but is still significant at nearly \$300,000 per year.

Given what we know about the importance of affordable housing and its impact on the quality of life of low-income homeowners, with further continued support from local governments and other funders, CHT can expand the creation and preservation of high quality and safe affordable housing.

These takeaways from the impact study may lead to opportunities for CHT to expand in its program offerings and service area to support affordable housing efforts across the Triangle. In addition, given the COVID-19 pandemic its effects on low-income residents, recommendations include ways to support CHT families as they continue to recover from the pandemic.

Recommendations for Increased Program Impact and Expansion

Community Home Trust has positively impacted the lives of the families it serves as well as the broader community. The recommendations below can serve as a basis for future efforts to continue growing the organization and its impact.

1. **Continue engaging with homeowners and renters in creative ways.**

Many homeowners and some renters wanted to tell their story of how CHT has impacted their lives – some even wanted to become CHT Ambassadors! One of the biggest assets CHT has compared to other affordable housing organizations is their commitment to supporting the homeowner throughout and *after* the homebuying process. For example, the Stewardship Program that helps homeowners with long-term security of their home – a critical financial asset.

CHT staff have discussed engaging their homeowners and renters in new initiatives to increase connection and provide support to the CHT community. Activities to foster communication and connection between residents, particularly within the same neighborhoods or apartment communities, will also help to improve the effectiveness of Homeowners Associations and Tenant Advocacy Committees. CHT can reach out to survey participants who stated an interest in further communication to act as key contacts as CHT starts new programs. This connection can be made through increased communication or through continuing education classes around home maintenance, stormwater, or landscaping.

2. Consider new types of funding to grow existing programs and support CHT families.

Families who have worked with CHT have expressed many different positive benefits from partnering with the organization and living in their new homes. However, low-income households face additional challenges, many of which have been exacerbated by the COVID-19 crisis. Survey participants focused primarily on the impact of CHT on their lives pre-COVID-19, but that does not mean they have not experienced severe financial or mental health impacts because of the pandemic. For homeowners who have lost their jobs or have experienced other types of financial stress, CHT can continue to connect them to resources from local, state, and federal partners. Orange County Housing and Community Development has been managing emergency funds to help families impacted by COVID-19. CHT can also work closely with Orange County's Department of Health and Human Services which provides various other services and supports for low-income households.

In addition to financial or other supports for CHT families, the organization should consider funding sources that may help preserve or improve existing CHT properties. For example, Central Piedmont Community Action, a Community Action agency that helps administer the State's Weatherization Program for Orange and Chatham counties, can help landlords and homeowners reduce their energy usage and costs by providing energy efficiency upgrades. A partnership with CPCA and similar types of organizations could give CHT properties access to funding not utilized in the past.

3. Engage early and frequently with local government and regional staff to advance opportunities for program expansion.

Chapel Hill, Carrboro, and Orange County – through their interlocal governmental agreement – have been key players in helping sustain and grow programs through CHT. CHT can engage staff from nearby municipalities where the organization would like to expand – the Town of Hillsborough, Chatham County, Pittsboro, Siler City, and Durham County. Outreach should focus on familiarizing local government staff with CHT's model, unique program benefits, and funding needs. Affordable housing efforts are at an all-time high in Orange County and throughout the region and CHT is primed to capitalize on that momentum.

Each of these communities has specific housing affordability challenges, all which CHT can work to solve. Knowing these needs and crafting development proposals to meet them will help ensure successful requests for assistance from local governments. For example, over the last few years, the Town of Siler City has expressed a particular interest in neighborhood revitalization and affordable housing preservation. CHT could partner with their Code Enforcement and Planning staff to identify potential properties well suited for rehabilitation through local, state, and federal funding. These properties could then be resold as affordable homeownership units. In Pittsboro, CHT can work with Town and County staff to identify potential developments and advocate for the inclusion of affordable housing. Pittsboro town staff are currently working on an affordable housing incentive policy and will be partnering with the County on the initiative in the coming months and year.

4. Partner with existing organizations to leverage funding, services, or other resources.

Many non-profit organizations, Community Development Financial Institutions, and other socially-minded impact investors have an interest in preserving and creating affordable housing within the Triangle region – particularly in growing areas like Durham and Pittsboro. Programs like the US Department of Agriculture's 533 Rural Development Grant Program can help non-profit organizations make improvements to rental or owner-occupied properties in exchange for affordability restrictions^{vii}. This funding source is less competitive than others in the state and is offered on a reoccurring basis. Other opportunities for funding could include partnering with a local credit union or bank to apply for Federal Home Loan Bank Affordable Housing Programs.^{viii} FHL Banks are required to offer affordable housing programs through competitive funding applications to assist with creation and preservation of affordable housing units. Given CHT's local government support, ability to generate matching funds, and wraparound services for renters and homeowners, an application to an FHLB program could be successful.

Appendices

[Appendix 1: Homeowner Survey \(English version\)](#)

[Appendix 2: Homeowner Survey Raw Responses](#)

[Appendix 3: Renter Survey \(English version\)](#)

[Appendix 4: Renter Survey Raw Responses](#)

Appendix 1: Homeowner Survey

Demographic Information	
1. Which neighborhood do you reside in?	A. Carrboro Houses B. Chancellor's View C. Larkspur D. Culbreth Place E. Milton Avenue F. Northside G. Montclair H. Southgrove I. Claremont J. Burch Kove K. Rosemary Place L. Other _____
2. At what age did you begin renting from Community Home Trust?	A. Less than 20 years old B. 20 – 29 years old C. 30 - 39 years old D. 40 - 49 years old E. 50 - 59 years old F. 60 - 64 years old G. 65 + years old A.
3. What is your age?	B. Less than 20 years old C. 20 – 29 years old D. 30 - 39 years old E. 40 - 49 years old F. 50 - 59 years old G. 60 - 64 years old H. 65 + years old
4. What is your race?	A. Black/African American B. White/Caucasian C. Middle Eastern/North African D. Asian/Asian American/Pacific Islander E. American Indian/Native American/Alaska Native F. Two or more races G. Hispanic/Latino H. Other, please specify: _____ I. Prefer not to respond
5. What is your gender?	A. Female B. Male C. Other D. Prefer not to respond
6. What is the highest level of school you have completed, or the highest degree received? Please select the answer that best applies to you.	A. Less than high school degree B. High school degree or equivalent C. Some college D. Associate degree E. Bachelor's degree F. Graduate or Professional degree G. Prefer not to respond
7. What is your marital status?	A. Never married B. Living with significant other/partner C. Married D. Separated

	E. Divorced E. Widowed F. Prefer not to respond
8. What language do you primarily speak at home? Select all that apply.	A. English B. Spanish C. Burmese D. Karen E. Arabic F. Chinese G. Vietnamese H. Korean I. Other, please specify: _____ J. Prefer not to respond
9. What is your total annual household income before taxes?	A. Less than \$20,000 B. \$20,000 to \$34,999 C. \$35,000 to \$49,999 D. \$50,000 to \$74,999 E. \$75,000 to \$99,999 F. More than \$100,000 G. Prefer not to respond
10. Which of the following categories best describes your employment status currently?	A. Working full-time, 40 or more hours per week B. Working part-time (1-34 hours per week) for wages, and like to work part-time C. Working part-time (1-34 hours per week) for wages, but would like to work full-time D. Stay at home parent E. Full-time student F. Disabled or not able to work G. Unemployed, looking for work H. Unemployed, not looking for work I. Retired J. Other K. Prefer not to respond
11. Did your employment status change due to the COVID-19 pandemic?	A. No B. Yes, my hours were reduced C. Yes, I lost my job
12. If you currently work, what is your profession/industry?	A. Administration B. Housekeeping C. Dining Services D. Education E. Medical Professional F. Law Enforcement/Emergency Services G. Retail H. Childcare I. Service Industry J. Other _____ K. Not applicable (I do not work) L. Prefer not to respond
13. Are you employed by UNC Health or UNC Chapel Hill?	A. Yes B. No
14. How many people currently live in your home (including yourself)?	A. 1 B. 2 C. 3 D. 4

	E. 5 or more
15. Do you have any children?	A. Yes B. No
<u>If you answered NO to question 15, please skip to question 28.</u>	
16. How old are your children? Select all that apply. Select all that apply and note how many children you have in each age range.	A. 0-5 years old, _____ children B. 6-10 years old, _____ children C. 10-17 years old, _____ children D. 17-24 years old, _____ children E. 25+ years old, _____ children
17. Have you ever had children living in your Community Home Trust home with you?	A. Yes B. No
18. How many children under age 18 live with you some or all the time?	A. 1 B. 2 C. 3 D. 4 E. 5 or more F. None
19. What ages were your children when you moved into your Community Home Trust home? Select all that apply. note how many children you have in each age range.	A. 0 – 1 years old, _____ children B. 2 – 8 years old, _____ children C. 9 – 12 years old, _____ children D. 13 – 17 years old, _____ children E. 18 years or older, _____ children G. I had no children when I moved into my CHT home.
20. Are you a single-parent household?	A. Yes B. No
Impacts on Family and Achievement	
21. Have your children 18 years or older graduated high school?	A. Yes B. No C. Not applicable
22. Have your children 18 years or older attended or completed college or university?	A. Yes B. No C. Not applicable
23. Since moving into your Community Home Trust home, have your children gone to school more or less often?	A. Much less B. Less C. No change D. More E. Much more
24. Since moving into your home, have your children's grades gotten better or worse?	A. Much worse B. Worse C. About the same D. Better E. Much better
25. Since moving into your home, do you feel better or worse about your children's future?	A. Much worse B. Worse C. About the same D. Better

	E. Much better
26. Did your children have a quiet place to study at home BEFORE you moved into your Community Home Trust home?	A. Yes B. No C. Not applicable
27. If your children are in school, do they currently have a quiet place to study within your Community Home Trust home TODAY?	A. Yes B. No C. Not applicable
28. Have YOU started/completed higher education or training programs since becoming a homeowner with the Community Home Trust?	A. Yes B. No, but I plan to C. No, and I don't plan to
29. If yes, what programs have YOU started or completed? Select all that apply.	A. High school degree or equivalent B. Community or technical college C. 4-year college or university D. Masters' or professional degree E. Certification/license F. Other, please specify: _____ G. Not applicable
30. Have ANY OF YOUR FAMILY MEMBERS (other than yourself) started and/or completed higher education or training programs since moving into your Community Home Trust home?	A. Yes B. No, but they plan to C. No, and they don't plan to D. Not applicable
Experiences as a Community Home Trust Homeowner	
31. How many years have you lived within Orange County?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years D. 10 to 15 years E. 15 to 20 years F. More than 20 years G. Not applicable
32. How many years have you worked within Orange County?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years D. 10 to 15 years E. 15 to 20 years F. More than 20 years G. Not applicable
33. How long have you lived in your Community Home Trust home?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years

	D. 10 to 15 years E. 15 to 20 years F. More than 20 years
34. How long do you plan to remain in your current home?	A. I want to leave as soon as possible B. Not too much longer (1-2 years) C. At least a few more years (3-5 years) D. For a long time (5-10 years) E. I cannot imagine ever moving F. I am not sure yet.
35. If you are planning to move from your home, please share why.	
36. Did you look into or try to buy a house before you learned about the Community Home Trust?	A. Yes B. No
37. If yes, what was the main reason that prevented you from buying a home outside of the Community Home Trust? Select all that apply.	A. Lack of information/understanding of the homeownership process B. Lack of money for down payment C. Monthly payments were too high D. Too much debt E. Lack of credit/poor credit history F. Could not find the right home in my desired location G. Other, please specify (write in): _____
38. How would you rate your current neighborhood as a place to live? On a scale of 1 to 5 with 1= "Worst" and 5 = "Best"	A. 1 B. 2 C. 3 D. 4 E. 5
39. Please explain the reason for your rating for question 38.	
40. How would you rate your home as a place to live? On a scale of 1 to 5 with 1= "Worst" and 5 = "Best":	A. 1 B. 2 C. 3 D. 4 E. 5
41. Please explain the reason for your rating for question 40.	
42. BEFORE you moved into your Community Home Trust home, did you experience any of the following? Select all that apply.	A. Live in a tight or crowded living situation B. Live in poor quality housing C. Live in housing that was too expensive D. Live too far from work or children's school E. Feel unsafe F. None of these apply to me.

<p>43. Please provide any additional information about your experiences with where you lived before you moved into your Community Home Trust home.</p>					
<p>Overall Impacts</p>					
<p>44. For the following statements, select whether you agree or disagree.</p>					
	Disagree	Somewhat Disagree	Somewhat Agree	Agree	I don't know
<p>Since renting with the Community Home Trust, the lives of my family members are better.</p>					
<p>I feel that renting from Community Home Trust has contributed to the positive changes in my family's life.</p>					
	Disagree	Somewhat Disagree	Somewhat Agree	Agree	I don't know
<p>Renting a home from Community Home Trust has positively impacted the way I feel about myself.</p>					
<p>I have found Community Home Trust's workshops and/or one-on-one education opportunities helpful.</p>					
<p>Community Home Trust has been supportive to my family.</p>					
<p>If you answered somewhat disagree or disagree to any of the questions above, please explain here.</p>					
<p>45. Does your neighborhood have a Homeowner's Association (HOA)?</p>	<p>A. Yes B. No C. Unsure D. Not applicable</p>				
<p><u>If you answered NO or UNSURE or NOT APPLICABLE to question 45, please skip to question 53.</u></p>					

46. Is your HOA active (i.e. meeting monthly, quarterly, or annually)?	A. Yes B. No C. I don't know
47. Please describe your participation in your HOA.	A. I serve in a leadership role B. I attend meetings regularly C. I attend meetings sometimes D. I do not attend meetings
48. Are you interested in participating on your HOA board?	A. Yes B. No
49. Do you feel that you have received sufficient training and information on the operation of HOAs in your neighborhood?	A. Yes B. No
50. Do you feel that your HOA is running effectively?	A. Yes B. No C. I don't know
51. How much do you pay in Homeowner's Association (HOA) dues per month?	A. Less than \$100 B. \$100 to \$200 C. \$200 to \$300 D. More than \$300 E. Not applicable
52. Please provide any additional feedback about your HOA that you would like the Community Home Trust to know.	

Impacts on Community and Social Connectedness

53. Thinking about **BEFORE** and **AFTER** you moved into your Community Home Trust home, please note whether you agree or disagree about the following statements. If possible, consider your answers to be in general, **pre-COVID**.

	Disagree	Somewhat Disagree	Somewhat Agree	Agree	I don't know
My family participates more regularly in community events.					
The children in my home have made more educational achievements.					
The children in my home have more or improved friendships.					
The adults in my home make more work achievements.					
I spend more quality time with my family.					
I feel more connected to my community.					

	I felt like I know my neighbors better.						
	I feel safer in my neighborhood.						
	My children feel safer in the neighborhood.						
	I am more involved in neighborhood activities.						
	I take more of a leadership role in my community.						
54. If you answered somewhat disagree or disagree to any of the questions above, please explain here.							
55. The following is a list of ways in which neighbors sometimes interact with each other. Please indicate whether you or your neighbors do each of them (or did, generally, prior to COVID).		A. Stop to talk when they see each other B. Watch sports or other entertainment together C. Prepare or share a meal D. Watch their children or grandchildren together E. Have a neighbor over to talk F. Call or text a neighbor G. I do not know					
Financial Stability/Well-Being							
56. What was your monthly rent BEFORE moving into your Community Home Trust home?		A. Less than \$300 B. \$300 to \$599 C. \$600 to \$1,000 D. \$1,000 to \$1,500 E. More than \$1,500 F. I do not remember G. I was a homeowner					
57. What is your monthly housing expense TODAY ? This includes monthly taxes, insurance, and CHT and HOA fees, if applicable.		A. Less than \$300 B. \$300 to \$599 C. \$600 to \$1,000 D. \$1,000 to \$1,500 E. More than \$1,500					
58. Which best describes your monthly household utility costs BEFORE moving into your Community Home Trust home? Utility costs include electricity, gas, water, and sewer. This does not include HOA dues.		A. Below \$99 B. \$100 to \$149 C. \$150 to \$199 D. \$200 to \$249 E. \$250 to \$299 F. \$300 to \$349 G. \$350 to \$399 H. \$400 to \$499 I. \$500 to \$599 J. \$600 to \$699 K. More than \$700 L. I do not remember M. My utilities were included in my rent.					
59. Which best describes your monthly household utility costs TODAY ? Utility costs include electricity, gas, water, and		A. Below \$99 B. \$100 to \$149 C. \$150 to \$199 D. \$200 to \$249					

sewer. This does not include HOA dues.	E. \$250 to \$299 F. \$300 to \$349 G. \$350 to \$399 H. \$400 to \$499 I. \$500 to \$599 J. \$600 to \$699 K. More than \$700
60. Has your ability to save money for the future gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID) ?	A. Worse B. No change C. Better
61. Has your ability to pay your bills on time gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID) ?	A. Worse B. No change C. Better
62. Has your ability to cover a large, unexpected bill (home or auto repairs, \$100 or more) gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID) ??	A. Worse B. No change C. Better
63. Have you stopped using any of these public assistance programs since moving into your Community Home Trust Home, generally, pre-COVID ?	A. I did not and do not currently use any public/government assistance programs. B. Unemployment Benefits C. Food Stamps or Food Assistance (SNAP, WIC) D. Temporary Assistance for Needy Families (TANF) E. Medicaid/Medicare F. Social Security Disability Insurance Program (SSDI) G. Supplemental Insurance Income (SSI) H. Utility Bill/Energy Assistance Programs (EAP) I. Emergency Rent Assistance (from Orange County or non-profit assistance programs) J. Public Housing or Section 8 K. Other, please specify (write in): _____
Transportation and Accessibility	
64. What is your primary mode of transportation?	A. Personal vehicle B. Carpool C. Public transportation D. Bicycle E. Walking F. Other _____
65. Has your primary mode of transportation changed since moving into your Community Home Trust home?	A. Yes B. No
66. Are you now more likely to...	A. Bike B. Walk C. Carpool D. Use public transit

	E. Other: _____
67. Since moving into your Community Home Trust home, have transportation costs increased or decreased (generally pre-COVID) ?	A. Increased B. Decreased C. No Change
68. Since moving into your Community Home Trust home, are you closer to your job?	A. Yes B. No C. Not applicable
69. Since moving into your Community Home Trust home, are you or your children closer to school?	A. Yes B. No C. Not applicable
70. Since moving into your Community Home Trust home, are you closer to a grocery store or fresh food market?	A. Yes B. No C. Not applicable
71. Since moving into your Community Trust home, are you closer to a hospital or medical facility?	A. Yes B. No C. Not applicable
Physical and Mental Health Impacts	
Disclaimer: Answers provided will be kept confidential. Please answer only questions you are comfortable with. To your ability, please answer questions with your experience prior to COVID.	
72. In general, how would you rate your health (generally pre-COVID) ?	A. Excellent B. Very good C. Fair D. Poor
73. Can you afford to go to the doctor when you need to (generally pre-COVID)??	A. Yes, always B. Yes, sometimes C. No, never
74. In general, how would you say your eating habits are?	A. Excellent B. Very good C. Good D. Fair E. Poor
75. On a typical day, how many times do you eat fruit (not including juice)?	A. Three or more times a day B. About twice a day C. About once a day D. Less than once a day E. Never
76. On a typical day, how often do you include vegetables of any type (either cooked or raw) in the meals you eat?	A. Three or more times a day B. About twice a day C. About once a day D. Less than once a day E. Never

77. If you wanted to eat fresh fruits and vegetables, how easy would it be for you to do so?	A. Very easy B. Somewhat easy C. Somewhat difficult D. Very difficult																																		
78. If it's not so easy, why is it difficult? Check all that apply.	A. Too expensive B. Too far away C. Not able to prepare fresh foods D. Don't know how to prepare fresh foods E. Other F. Not applicable																																		
79. How often do you exercise in ways that are appropriate to your level of ability, in general, pre-COVID ?	A. Often B. Sometimes C. Rarely D. Never																																		
80. How physically fit do you feel, in general, pre-COVID ?	A. Very fit B. Somewhat fit C. Somewhat unfit D. Very unfit																																		
81. Has a doctor or nurse ever told you that you had any of the following, in general, pre-COVID :	<table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>I don't know</th> </tr> </thead> <tbody> <tr> <td>High cholesterol</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Angina or coronary heart disease</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Depression or anxiety</td> <td></td> <td></td> <td></td> </tr> <tr> <td>An autoimmune disease, such as fibromyalgia, lupus, or other autoimmune disease</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Diabetes (Type 1 or 2)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>High blood pressure/hypertension</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Arthritis</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> D.				Yes	No	I don't know	High cholesterol				Angina or coronary heart disease				Depression or anxiety				An autoimmune disease, such as fibromyalgia, lupus, or other autoimmune disease				Diabetes (Type 1 or 2)				High blood pressure/hypertension				Arthritis			
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Diabetes (Type 1 or 2)																																			
High blood pressure/hypertension																																			
Arthritis																																			
82. If you answered YES to any of the questions above, has your ability to manage these conditions improved in the last year?	A. Yes B. No C. Not applicable																																		
83. Overall, my family's health has improved since I/we moved into our Community Home Trust home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree																																		
84. Sometimes I/we feel that we have more control over the direction our lives are taking. we didn't have enough control over	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree																																		

85. Our family is under less emotional stress.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
86. Someone in my household had asthma or allergies symptoms due to mold exposure and they have improved since moving into my Community Home Trust home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree E. Not applicable
87. I go to the doctor less often since moving into my Community Home Trust Home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree E.
88. My family members (other than myself) go to the doctor less often since moving into our Community Home Trust Home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
89. My self-confidence has increased since moving into my Community Home Trust Home. about myself.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
90. I feel more positive about the future since moving into my Community Home Trust home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Please provide any other comments you have about how Community Home Trust has impacted your life.	
If you feel comfortable, please share how COVID has impacted your life?	
CHT Community Engagement and Support Services	
91. Are you interested in becoming more engaged with the Community Home Trust community?	A. Yes B. No
92. Would you be interested in volunteer opportunities with Community Home Trust such as being an ambassador?	A. Yes B. No

93. Please provide any skills or talents that you would be willing to share with Community Home Trust community.	
94. Have you had any maintenance or major repair work done on home? If so, what type of repair(s)?	A. HVAC B. Roof replacement C. Weatherization (replacing windows or doors, insulating roof) D. Abatement (termite, lead, etc.) E. Flooring F. Exterior painting G. Electrical system H. Plumbing system I. Other, specify: _____ J. Not applicable
95. Do you participate in the Community Home Trust's Stewardship program?	A. Yes B. Not applicable
96. If you have used the program, what was your experience?	
97. If you did not use the stewardship program, why not?	A. Lack of information B. Used other resources C. Didn't need it
98. Would you like more information about the stewardship program?	A. Yes B. No
Communication Preference for Community Home Trust to Contact You	
99. How did you hear about this survey?	A. Facebook B. Twitter C. Instagram D. Email E. Website F. Flyer G. Word of mouth A. Other _____
100. Would you like to be contacted regarding the answers to this survey?	A. Yes B. No
101. What is your preferred method of communication? Select all that apply. Please provide your contact information.	A. Phone/Text: _____ B. Email: _____ C. Social Media (circle): Facebook Twitter Instagram D. Other _____

Appendix 2: Homeowner Survey Raw Responses

Homeowners shared why they plan to move from their CHT home. Raw responses are included below. Some responses have been removed or redacted for personal information.

- Eventually I want to be able to build more equity in my home.
- Am not planning to move but am not sure I could retire in my current area.
- Reason why my response on previous page said I'm not sure is because we'd been looking for a 1 story home (steps get hard as people age) but everything we'd seen extremely expensive for our budgets, nothing is affordable anymore & we're only looking for a very small/simple place. CHT needs to build senior housing or 55 communities!
- Hoping to find a home with an extra room so that my partner can teach from home (violin instructor).
- When my youngest graduates from high school I may want to relocate.
- Home to small just a starter home for us
- Not planning to move.
- It was great when our kids were little but it's way too small for our family now. And the emotional impacts of being the "poor people" in the "rich neighborhood" have been hard on our family as well. We have never fit in and often feel ignored by our community.
- We would like a larger space for (hopefully) a growing family.
- My home is on the hill cannot climb when getting very old
- This home was great when our kids were little but is way too small now. Our kids never have friends over because there is nowhere for them to hangout.
- Prefer completely to own the property. Do not like an idea of paying the lease and stewardship fees.
- We would love to have a community pool and my husband would love a garage; those are the two things that would make us move
- When I retire, I want to move closer to family.
- Need more space
- retirement to family land/home in the mountains
- If I move it would be to help my parents or elder family members stay in their own homes as they age.
- If we move sooner than planned, it would be because our family size had grown.
- My unit is 500 square feet, and I would like a small office and garden.
- Need for larger space
- I reside in a townhome, the walls are thin, I can hear my neighbors running up and down the stairs, slamming doors. It's very bothersome.
- If I moved, it would be because my son graduated, moved away, and I wanted a smaller home or to live closer to my family.
- Yes, the house is a bit small to my family with three kids
- I'm not planning on moving
- I need more room. Plus, I'd gain more money if I ever sell a private home, with CHT you don't really get much, plus inflation you really kind of lose money
- We are not sure we would move in ten years, but we will be here if we live in the area.
- We plan on having children and would like more space
- I would sell and relocate near my grown children if the time comes
- Steps get harder as people age, so may need to move in the future to a 1 story place!
- Still a work in progress.
- I did not have my marriage and child when I moved into this townhome! My life changed to getting married and having my son while leaving here. We are trying to expand our family. We also have family members that live out of state so having another bedroom and guest space is important. Additionally, the pandemic, more of my teaching moved into the house, so a separate office space would also be appreciated should we continue remote teaching.
- Imagine moving into my next home in two years; need more space.
- Want to be able to make money on owning a home.
- In the future we may have to move to be closer to job or family

Homeowners' ratings on their current neighborhood as a place to live. Raw responses are included below. Some responses have been removed or redacted for personal information.

- Diversity. Proximity to downtown Carrboro and Chapel Hill.
- Great location, but lots of traffic and parking is tough for guests.
- It's a good place to live, but the design of the buildings did not envision for a natural communal gathering.
- Quiet, safe, beautiful, full of amenities & excellent location. Certainly, a rare find & another reason why we haven't moved.

- Our sense of community here in Cedar Court is just amazing, and the location to everything in Carrboro (walkable to everything!) cannot be beat!
- Peaceful, beautiful, friendly, proximity to good schools and amenities
- There is not an area for children to play. There's a very busy road close the front door. No yards. No place to ride bikes or scooters.
- I absolutely love the building and neighborhood. There is zero reality where I'd be able to live here without Community Home Trust
- Neighbors and schools
- Ok area but around projects and other subsidized homes that make area less desirable
- It feels safe and clean and neighborly. I love our home.
- Convenient, walking distant to most of my needs. Grocery store, etc.
- Quite noisy.
- It's a great neighborhood and we are grateful to live here. But it hurts to be seen and treated as the "poor people" in the "rich neighborhood."
- Great neighbors, amazing area, close to work, safe.
- High HOA fees
- Very quiet place
- It is a nice neighborhood with great amenities close to the kids' schools. But we feel like the "poor people" in the "rich neighborhood" and don't really fit in here. It has negatively impacted our entire family.
- The neighborhood consist of the expensive house (more than a half-million price) and the owners are not always kind toward the tenants in the less expensive houses.
- It would be perfect if we had a pool and a place for kids to play, the playground is small and usually has issues
- It is safe, amazing neighborhood and beautiful
- The neighborhood is nice and quiet, it is clean and organized. It feels very safe, and the neighbors are nice too.
- I live in a small condo so I can't say it is the best place to live. I do love the convenience of where I live to where I work. The community is nice a lot of the shops and restaurants are outside of my price range. The homeowner's dues are making it almost unaffordable to keep living at East 54.
- We love the proximity to stores, walking trails and the family feel
- Pros: Nice sense of community; great amenities (pool, parks, walking and biking paths, etc.); proximity to schools; clean, safe, and attractive Cons: Not too much diversity, too far to walk to many amenities (grocery store, pharmacy, etc.)
- Wonderful location and great neighborhood.
- The neighborhood feels safe and friendly, easy walking, well kept up. great pool & nice clubhouse. I have help with the yard and room to grow a bit of food. There is a wide diversity of people and income levels. Location is good
- It's a great neighborhood but living in a condo and with an HOA can be challenging when you have difficult neighbors.
- We have wonderful neighbors who really look out for one another. The only thing that changes the rating is the poor management we get from the HOA - landscaping is intrusive and poorly executed, HOA communications are unclear, etc.
- East54 is a great area. Safe, near mass transit, and easily walkable to healthcare, retail, and leisure activities.
- location close to school and work, great green area, park, trail, shopping center next door, clean and quite
- We live in a fabulous, safe neighborhood with extremely nice amenities.
- Safe for my kids and conveniently on the bus line
- A few years ago, it would have been a five, but the noise I hear inside my home, I don't have peace and quiet anymore. It's terrible really.
- Great neighbors and great location
- The location is amazing. It's safe. Neighbors are kind and supportive. Good schools.
- it would be better to have community group, maybe because of the pandemic
- We are close to trails; we have great neighbors and a nice house in a safe area.
- I don't know where to start. My neighborhood is quiet. It's beautiful here. I feel safe. My son loves our home and how close we are to the rest of my family. Then the location is simple awesome.
- Very quiet neighborhood, very safe.
- I love my neighborhood, multicultural, quiet, lots of trees, close to school
- It is well located. Lots of restaurants, pharmacy, bank, gym, etc.
- We love our house and neighborhood is great. However, it would be nicer if there weren't so many renters and there were more families.
- I would have put between 3-4. The people who LIVE in Northside full-time are generally great. There are, of course, MANY students, too many for it to be too high of a rating on that question, who are occasionally great (meaning helpful and friendly and communicative) or not. The side-benefit is that during part of the year, the

neighborhood is very quiet, but we'd prefer more families here. We like that it's a multi-racial neighborhood and being close to downtown as well as my work is awesome!

- Great SAFE neighborhood. Shopping, restaurants, and healthcare within one block!
- Excellent location!
- Diverse neighborhood. Clean. Safe. Convenient to Carrboro. My townhouse is an excellent home and a good value.
- No yard for my son, close to a busy road.
- Beautiful, filled with amenities & perfect location!
- Great neighbors and great location; only issue is it is not part of the neighborhood and on a main Rd
- Safe neighborhood, all essential amenities within walking distance, pleasant neighbors.
- great location. low crime.
- I felt safe here since 2006 and it's gotten a little more worrisome but still feel a good place. Location and available shopping nearby.
- It is a delight
- Great neighbors and community; high walkability, close to parks as well as shops and restaurants.
- Beautiful. Well kept. Safe.
- I love the proximity to restaurants and grocery stores (Wegman's)! We are close to downtown, Durham and Carrboro and the interstate. The neighborhood is fairly quiet although I do worry about more construction.
- We love it here, the schools we route to, and our child has connected to other children. We also love the diversity and inclusivity of the neighborhood and the attentiveness of the Home Trust to our needs.
- Nice/quiet neighbors and convenient for accessing different parts of the Triangle. Community has become louder/more congested over time (college students noisy across the street and latest developments).
- many conveniences
- The complex has had problems where the fire alarm would go off and the whole building would have to evacuate. So, if one person burns there food the whole place had to know about it.
- Love living in a place where I can walk to lots of things, food, etc.
- HOA dues are high and there is conflict with the businesses at times. But I love my home itself and the security
- It's a new development so the "community feel" isn't quite there yet but is super safe and with nice walking opportunities.
- I absolutely love 140 West Franklin. It is safe, convenient, clean, friendly, and beautiful.
- Good location; near highways, grocery, work.
- Safe neighborhood in good proximity to everything. Wonderful neighbors and social activity.

Homeowners' ratings on their current home as a place to live. Raw responses are included below.

Some responses have been removed or redacted for personal information.

- Owning has allowed me to make the space really work for me, given me so much emotional security and optimism, it is well made and permanent
- Great location, parking is tough.
- Am in pursuit of perfection, not perfection itself.
- Would prefer a bit more square footage in living area, bedrooms & bathrooms or (at least) master bathroom. Storage or closet space is rather limited.
- Sometimes shared walls with neighbors are tough, and with a 4-year-old who can be emotionally dysregulated (especially with covid) we worry that we can be bad neighbors. I would also love to be able to play music without worrying about bothering the neighbors.
- I wish I had four bedrooms.
- Updated, modern. New floors and great location.
- I used to have to stay in an old, overpriced apartment in order not to have to commute 45 minutes or more to get to work. It was very humiliating working full time and not being able to afford even a decent apartment in Chapel Hill
- Ok area
- It's accommodated 5 of us and now we're down to the two of us with the kids frequently coming in and out. It feels like home
- Meets my needs. Walking distance to everything. Free bus service. Grocery and Pharmacy next door.
- I would like more space.
- It was great when the kids were little but is much too small now. Our kids never have friends over because there is nowhere for them to hang out with them.
- Type I wanted, near greenway, great neighbors, good value!
- Close to work
- It's way too small and we don't fit into our neighborhood.

- The quality of the house is not what was expected. Have the cracks that run through the garage and house. The cracks are visible and make the floor uneven. This effects on the whole structure and possibility of the infestation.
- I think the houses were built with cheap materials, while beautiful and a good place for our family, the handrail on the stairs is wobbly and bedroom door shakes when the front door is opened and shut and a few other small things.
- It is a beautiful and spacious house
- Before I moved to Claremont, I was living in a small two-bedroom apartment with my children. We did not have a good space to do homework and to feel comfortable. Also, it was not exactly a safe place to live in.
- It is the same as the previous answer.
- It is becoming dated, and everything is too small. Closets, storage, bathrooms etc.
- Pros: Updated, open-concept, well-designed Cons: No garage, no yard
- Beautiful home all on one floor plan.
- The only reason I did not give a 5 is because of the giant power lines behind the house. I love this Greenbuild house. I have a first-floor bedroom& bath which I need for my knees. Only 2 steps to climb to get in the back door, Parking right behind the house- more protected & private. Utilities are very low cost. It looks nice, floors are nice, and it fits and suits me. My daughters can come & stay if they want or need to.
- It's a great size and location for a single person. The community has nice amenities and businesses and is convenient for public transit.
- We have had to put a lot of work in to make this a truly useable/comfortable space for us. Floorplan is very tight - lots of wasted space.
- The monthly fees and politics of the neighborhood can be a bit taxing. Also, there is a lot of road noise. Overall, it is great, and I highly recommend it.
- great fit for our small family. great starting point
- We moved into a brand-new home. It is not luxurious, but it is more than adequate. We have benefitted greatly from being in this location.
- Safety
- A few years ago, it would have been a five, but the noise I hear inside my home, I don't have peace and quiet anymore. It's terrible really.
- Great house
- It's a wonderful home with a great outdoor space. I didn't give it a five only because a few things are wrong with it that should have been done better initially.
- it would be better if we have one more room for our baby
- The house is nice, but we are feeling cramped with 5 people and some of the materials used to build the house were not made to last (quality).
- Wonderful location
- Newly built, clean, safe.
- It's a bit small, so we don't have enough room
- It's very quiet, Elevators. Great parking.
- It is a beautiful, renovated location and one of the best homes on the block! It's perfect for our family
- Another that would have been 3-4. Fairly low-quality construction, though definitely adequate; I don't think I would have expected higher for low-income housing, though. HVAC broke down earlier than would have been good. It's a 30-year roof, which is good. Cabinets are the cheapest and we'll need to replace them soon. Same with kitchen, dining room, bathroom flooring. Lots of squeaky floorboards. But it's a decent size for our family of 4 and for intimate entertaining, has a nice yard and adequate parking. And not surrounded by students. Generally, quiet street, though some fast through traffic. We have absolutely no regrets.
- Perfect size for one person. Good floorplan with high ceilings, security entry. Really nice place to live. Would not have been able to live in this neighborhood with the Community Home Trust. Even though I am limited in how much appreciate I can get I am still getting some.
- Little maintenance and beautiful
- Beautiful, updated townhome, spacious and clean.
- Not enough closet space. Would prefer a bit more square footage?
- Awesome!!
- The house is a great size, close to everything, feels safe, is energy efficient, and quite beautiful.
- great amenities. well, built.
- Safe and friendly
- Love it
- It's in a great location, and it's the perfect size for my small family. It's also adorable and nicely renovated inside and out.
- Love my home
- I wish my townhome was a bit bigger. If I bought again, I'd probably look for a three bedroom.

- See the previous open-ended responses.
- friendly neighbors and conveniences
- By being in a complex we have to take an elevator up from the parking area. My spot is far away from my building elevator, so I only buy small amount of groceries at a time. Also, my building doesn't have any stairs to the parking just the elevator.
- Love it, could be bigger
- I would love more outdoor space, but otherwise I love it
- Within our means
- Small and efficient. Could use more built-in storage.
- Beautiful home which would not have been affordable to us if not for Community Home Trust.

Some survey respondents provided additional information about their experience of their experiences with where they lived before moving into their CHT home. Raw responses are included below. Some responses have been removed or redacted for personal information.

- It was rental place with many other families and college students.
- I lived in many homes within CH/Carrboro from 2009-2016 before we bought our home trust home. There was almost always an issue with the rent being too high, unresponsive landlords, problems with the homes, etc.
- Childcare costs took up most of my income.
- I lived in Alamance County and commuted to Carrboro for over 2 years. It was an extremely old apartment but was affordable. The neighborhood was less than desirable, and the inhabitants even more undesirable. I longed to live in Chapel Hill/Carrboro mainly for the lessened commute and quality of schools for my son.
- I was very unhappy and depressed with my living situation, being able to afford a nice place close to work literally changed my life.
- We were paying much more in rent than we do with a mortgage. We couldn't find a way out anyway near the kids' school for any less, until Land Trust. We were really struggling financially
- Small duplex in San Antonio.
- We rented a home that was wonderful, but we really struggled to pay rent each month. We always did, but it was stressful.
- Rent kept increasing. could not afford a larger space that allowed for family to visit
- Limited good, affordable apartments in the area.
- Very noisy at apartments, cannot sleep during the night, some family drunk, we afraid to go out, some people dancing in upstairs make a lot of noise, we can't sleep during the night. When we go to work feeling very tired
- We rented a great house, but it caused us to struggle financially.
- It was an apartment, and the rent would go up each year
- Well, we had a few occurrences where people stole our bikes, rude neighbors, poor living conditions such as high humidity in the house, cracked ceilings, faulty maintenance, and broken appliances.
- I previously live about 2 miles from where I live now. The rent was higher than I wanted. There was really nothing in that community that made me uncomfortable or feel unsafe.
- An apartment in chapel hill
- Left previous housing because we could not keep up with expenses. We also wanted to be closer to family members.
- 2BR apt for a year, divorce and separation & lack of enough money caused me to move out of our family home. The apartment had many good qualities, but I did not have room for both my daughters to have a room at the same time.
- I lived with my parents and in apartments that were too expensive prior to purchasing with CHT.
- The older apartment was very expressive, and the rent kept increasing. Also, it had frequent utility issues.
- could only rent in apartment complexes to stay near good schools, monthly payment is high with no option to save or to improve home.
- We lived in an apartment complex that had aging housing and felt somewhat unsafe. It was not ideal for raising a family.
- Rent was very high but living quarters were poorly maintained

- We lived in an apartment that kept getting more and more expensive but wasn't in a good location and wasn't in very good shape.
- too expensive for one bedroom apartment, and as a family of five is way too small.
- I lived in public housing, maintenance would knock at my door and was standing in the living room by the time I got there, on more than a few occasions I felt like a squatter. my rent was more than I pay now for my mortgage.
- I lived in an apartment,
- We had no hope of ever becoming homeowners in this area. No pride as we could only afford to rent junk places. We were feeling despair; like we would never be able to make our lives better because we would only be able to rent the rest of our lives.
- Mostly just renting because that's all we could afford and watching all that money pay for the landlords' mortgage. And with the last question, "housing was too expensive" only because it's Chapel Hill/Carrboro, not because the landlord was overcharging us necessarily.
- Rent kept going up. Was not investing in my future.
- I rented and was required to move out when I wasn't ready because the owner was selling the house
- Always raising rent
- Crowded conditions made life unsanitary despite our best efforts. Pest problems were constant, and we had power outages constantly. Basic services were late to be provided if at all. We paid a huge amount of money in rent and had to pay double to leave when we finally got our CHT home.
- felt like just another renter and not an individual
- I was in NYC and left California. I was invited here by a friend.
- Apartments in chapel hill and Carrboro
- The rent for my apartment was nearly \$1000 a month.
- Loved Southern Village but it got too expensive
- I lived with my mom before I moved to my place.
- We had to leave because we could not meet expenses.

Homeowners provided additional feedback about their HOA. Raw responses are included below. Some responses have been removed or redacted for personal information.

- It's tough when the HOA fees basically go up every year. Majority of people don't have pay increased.
- I've been the HOA president for 2 years running now. I hope to be able to keep dues down and make sure the neighborhood is taken care of so that it can be a nice and affordable place for people to live in Carrboro.
- There is a pool and they cut my grass which is helpful
- The fees mainly support the pool which we don't use anymore. Still, I do t want to move
- plus \$13/month for Use Fee HOA monthly dues too high Landscaping is not performed well.
- I have no idea what's going on and no interest in neighborhood politics.
- I do not think the price I pay is reflected in how much they do to keep the homes/neighborhood in good upkeep. It is no way in poor condition, I just think it is steep for how little they do.
- I did not have enough info about the deficit the HOA had for maintaining neighborhood responsibilities
- HOA feel going too high, we start with \$50 a year but now go up to \$175 a year
- I have no interest in neighborhood politics. It is run by people who are not our peers and don't seem all that interested in our inclusion.
- The rate keeps going up and any time I need something from them it seems it's not covered. We had wasps on the tree right outside my house, I asked them if they could do anything about it and they said I would need to contact a terminator
- I gave up coming to the Claremont HOA meetings because I felt I was not heard. A couple of years after I moved to Claremont, they stopped inviting me to come to the meetings.
- After living at East 54 for 11 years, if I had known I would be paying \$230/month in homeowners dues, I would never have purchased a home here.
- Several years ago, I served on one of the HOA committees.
- HOA supportive and informative easy to access.
- We just gained independence from the builders in the last couple of years and are learning the ropes.
- The HOA tries its best and is considerate of the positions of homeowners (CHT Owners included). Having served on the board I understand a lot more about the community than some other homeowners and in general I've found the HOA helpful in addressing owners concerns and answering

questions.

- We have had nothing but negative experiences with our HOA, particularly when it comes to yard maintenance. Yard workers killed our bushes out back - the HOA refused to replace them. Our back yard and area surrounding the playground has a major water retention problem they won't address. Grass was dead all summer, despite repeated messages that our sprinkler system wasn't functioning.
- Too new to the property to come up with feedback. until now looks that they respond quickly.
- I think our HOA has functioned well over the years, especially with Community Home Trust's participation and support (i.e., Felicia!).
- I pay \$92, plus stewardship to CHT another \$92, at the end I paying more than my neighbors.
- I feel my HOA is costly considering what is provided
- I pay \$210 which is way more than I expected when I bought my townhouse
- Very active and thorough board
- To take care to provide proper maintenance to property.
- I'm not always sure the channels of who to talk to about what (Home Trust or HOA) and the HOA prices are steep. There are also some issues with dim street lighting (some of the streetlamps seem broken or minimally placed) and speeding traffic (to which some neighbors worked on petitioning for speed traps) and I'm not sure who to speak to about these needs? HOA? City? Home Trust?
- The managers are very helpful and nice
- CHT community members have always felt very much like the ugly ducklings in my HOA.
- Hard to evaluate the benefit of HOA vs cost

Homeowners share why they disagree with improve social connectiveness since moving into their CHT home. Raw responses are included below. Some responses have been removed or redacted for personal information.

- I choose not to take on leadership because I have enough to do raising three kids
- My neighbors are nice and were welcoming, but I haven't really spoken at length to any of them. They all seem to be much older than me. I have not taken any type of leadership within my community.
- No time or interest in taking a role like this.
- We feel mostly feel like we are not part of our neighborhood. These people are not our peers, and they don't really include us.
- We do not have children. We do not really participate in community events (due to no having children)
- Our kids are very aware that other kids in the neighborhood have more resources and opportunities than they do. It's been hard for me them to navigate and for us as parents as well. They always spend time at other kids' houses because they have places to hang out and cool stuff we don't. So, we don't really know their friends and that's hard.
- I am not involved in any of the leadership in the community
- In my previous home, I rented so I was not allowed to be part of the HOA.
- We are not involved in leadership role.
- I was living in a co-housing community before the divorce.
- I don't know what this would look like. We don't have neighborhood events or anything. We just get along and look out for each other.
- Pandemic keeps people apart now
- I do not think my achievements have increased since moving into this home, although that can be due to other factors happening in life.
- I am gone for most of the day, so I am not able to attend community events
- I work a lot, most week I work 48 hours, so when I'm home I'm resting or taking care of chores. My daughter had been away at college pursuing her master's degree. She is done with college and coming home.
- I've always been involved in different aspects of my community, so somewhat agree, and disagree.
- I am single, no children. Also, I have lived in my current residence for only about 7 months.
- We are a Christian family and make a lot of effort to spend time together and have godly relationships with each other so having a house didn't change that.
- I don't take any more of a leadership role in my community now than before.
- I'll take a leadership role but not through the HOA
- I haven't really made friends with any of my neighbors. We all kind of keep to ourselves. Which is ok

with me. There is a mutual respect that is apparent.

- I don't attempt to take a leadership role in my community due to my other obligations.
- very little desire to be active in my neighborhood or community
- Our children don't live here. There is not enough room or storage, yard place for children or more than 2 adults per unit.
- I haven't taken a leadership role in my community because I'm not naturally a leader in any scenario.
- Family lives in Los Angeles, so connection is not related to CHT house. is 76 years old, so taking a leadership role is difficult
- This is a new development so folks are still moving in, and it has been hard to meet neighbors due to the pandemic.

Homeowners provide additional comments about how CHT has impacted your life. Raw responses are included below. Some responses have been removed or redacted for personal information.

- I like that they send emails to ask how you are doing.
- CHT has provided a stability for our family that cannot be overstated.
- We have more space and access to woods and walking paths. It was safer for the kids to ride bikes with less traffic.
- I am the first person in my family to have been able to purchase a home at my age. (33) Everyone else was much older. I have overcome many significant obstacles in my life to arrive where I am. This program made it possible for me to achieve a goal I have had for a very long time-- being a homeowner. My son is in one of the best school systems in the state. I am closer to my job, one which has excellent benefits. I feel so accomplished and proud and couldn't feel this way without the help of this amazing program.
- I love my townhouse.
- Very comforting group to work with.
- The Community Home Trust allowed me to achieve my dream of becoming a nurse. The team was so supportive and made me feel empowered on my home buying journey. I cannot thank them enough for what they allowed me to do.
- Financial security, safe place, ownership, support
- I don't worry about the major maintaining fee of my house because I have safe the money with community home trust
- My comfort and confidence level has increased, knowing I don't have to move and transfer my kids from school
- I feel more confident knowing I have a stable place to live.
- CHT has had a wonderful impact on my life. I feel safer now because my family has a place that is truly ours. We feel like we are doing better in life because we owe a home. We can also look forward to the future in a more positive way.
- The Community Home Trust is great! I would not have been able to purchase a residence as close to work as I did if it hadn't been for the CHT.
- CHT has had a tremendous positive impact on our lifestyle.
- CHT gave me the opportunity to have a nice home for myself & my girls when my marriage ended. I looked around at what I could afford, and CHT options were the only nice ones I could afford. My youngest daughter was in high school, and she was able to come home for lunch, we are only 1/2 mile away. I have easy access to Bolin Creek and walking trails for biking and walking and swimming at the Pool in summer. I depend on these for exercise and stress reduction. My parents were so relieved that I was able to quickly establish a good life for myself and the girls after the divorce. I got my teaching job a year after I bought the house.
- CHT has given me an opportunity to live in a neighborhood that I felt comfortable in but otherwise would not have been able to afford. It's difficult for me to feel comfortable in places or around people and having access to a neighborhood where I felt welcomed has been a very positive point in my life.
- We are very grateful to have found a place where we can access CHCCS at a price point we could afford.
- The Community Home Trust has had a profound impact on me as a person. I feel safe and proud of what I have achieved and have worked hard to promote the opportunities it afforded me to others in the community via serving on the Chapel Hill Housing Advisory Board.

- provided financial stability, saving for future, less mental stress.
- Our family has been so positively impacted through being able to move into a Community Home Trust home. As parents, it has been a rich blessing to be able to raise our children in a good neighborhood and to send them to good schools. We are full of gratitude!
- My CHT home has given me access to better schools, a home that feels like a sanctuary for me and my son, and they have been supportive over the years with various challenges I've faced.
- CHT staffs help me a lot, very friendly, without their helps, we would be still living in an old and small apartment.
- It has given us the ability to live in a desirable area where we can feel safe raising our children while being close to work.
- CHT is a great program to help families, their staff is great, however now that I've become more financially literate, I can see that there can be more improvements and there should be a path to completely own the houses offered.
- CHT is an awesome organization. Very supportive.
- They have changed our lives forever. My wife and I were in the pits of desperation and despair regarding the ability to ever have a home or live in a decent place. Now we can build equity, save money, and provide a better physical life for the family.
- With the principle on our house, we have way more money to use later than we would have otherwise. I feel more of a grounded sense of home and of being part of the community. Don't have to worry about having to move AGAIN anytime in the future...God willing, of course, but not landlord-dependent.
- I feel blessed to live in my home.
- Living in a CHT house has allowed us to save money towards future goals that will set our family up for success!
- Assisted with financial independence and independent living and security.
- Community Home Trust helped me achieve one of my biggest goals-- owning a home. My son and I have been on our own since day 1, and owning my home makes me feel like I am able to provide for him the way I should. I feel happier and more confident being able to say I bought a house.
- It has been absolutely amazing; they have changed our lives for the better. We sincerely appreciate CHT. And love them!!
- Note that we go to the doctor more often because we are nearby and because we feel we are able to take the time to do so, not because we feel worse living here.
- homeownership has been a positive and empowering experience
- It's a moderately priced starter home but needs more storage and room to grow if wanting to make a permanent home.
- I really never thought I would be able to own a home, and now that I do, I feel more capable in other aspects of my life.
- An amazing opportunity and organization.
- I feel so fortunate to be in a home that I can afford that is in a safe, nice place.
- Community Home Trust has provided us a lifestyle that we would not be able to afford otherwise.

Homeowners shared how COVID has impacted their life. Raw responses are included below. Some responses have been removed or redacted for personal information.

- Lost job, unemployment, major stress.
- Covid has been tough not being able to do things with other people, but at the same time I feel bless.
- We have been fortunate to not lose too much work but like with everyone isolation and social distancing has taken its toll on our mental health.
- I had cancer and am immunocompromised from chemo. I am sheltering in place and am especially grateful to have a nice home at this time.
- Fortunately, COVID hasn't had a very negative impact on my life. I work at the Carrboro Police Department and have been considered an essential employee for the entirety of the pandemic. Even more fortunately, the daycares my son attended stayed open and were able to continue serving our family throughout. I have seen the impact it has had on many families around me, and I am very grateful to have been spared, more or less.
- I lost my father in March 2020. He was one of the first 4 people to pass away from COVID in the state of Florida
- I wish my townhouse had been built better.

- I sure wish it would be over soon. Pretty isolating.
- Working from home and my kids doing their school at home has made me appreciate having an extra room in the house
- Miss my friends.
- My mental health has gone down a little bit, due to the lack of being able to spend time with others in person.
- We are fortunate that COVID has not impacted us too negatively; we have our jobs, health, and safety net. It has made our family closer as we have done everything together for the past year.
- We have been somewhat isolated because of Covid. Past year we have not been able to enjoy family and friends. Expenses increased using food shopping services.
- As a teacher, COVID has been especially challenging, but there have been silver linings all around. I did not lose my job or income- both my girls did. I had opportunities to further my education online in very helpful ways which will contribute to my future happiness & success. I was able to isolate sufficiently so I could visit my parents off & on, although when my dad was in rehabilitation, it was hard to not get to visit. I have learned all kinds of new technology and have been able to stay connected to important groups through zoom. I feel blessed and lucky. Now I am vaccinated as well.
- I have spent most of the past year at home. It's been isolating but being in a walkable neighborhood has been an incredible resource during these rather challenging times.
- My husband has been out of work for a year, but we are very fortunate to have our primary income (mine) unaffected and our childcare bills significantly reduced with dad home more. Our relationship with some of our neighbors has suffered, as people's opinions on what is and isn't safe have evolved. We lost my son's best friend because his parents didn't want him to wear a mask while the kids play, and it's been hard to navigate that. It's been a hard year for someone who already struggles with anxiety, but overall, we are grateful.
- Isolation from my friends and community. I no longer go into work, although I am pleased to be able to work remotely.
- Mostly impacted other family members. No in person school; lack of face-to-face socialization and work for the spouse.
- We have chosen to focus on the silver linings, where we see many positive aspects. These include more family time, a slower pace of life, more time for physical activity, and time to catch up on many household projects that had previously been neglected.
- I am very fortunate in that I got a better-paying and more stable job in the middle of COVID. This home has made it much easier and more pleasant for my son and me to work and learn from home for the past year.
- COVID affects our lives a lot, we had two car accidents and barely had money to fix the car. last year is a very hard year.
- I work in healthcare and COVID has increased my workload by a lot so I'm not at home as much as I would like to be
- Socially distanced my loved ones, unable to go places, some long-distance relatives have died.
- Like many people, I have felt the isolation and loneliness acutely. But as a senior citizen with health issues, I try to remember that the precautions have been necessary.
- We are infinitely blessed to have a place with a yard and separate living areas so that the kids have space to play. My wife's (stay-at-home) mental health is much better since everyone is stuck at home.
- Thankful for a safe place, but it hasn't been great for my plans.
- My work, which was very much personal and in-person and individual, has had to go completely online and become MUCH less personal and individual. Having the CHT home be big enough has allowed me to utilize a room in it as my "home office," which has been huge with working completely online for the past year...and continuing. Family is much closer as a result of barely leaving the house for the last year.
- Very worried about getting infected until I got both shots. Stayed home for about one year. Ordered groceries online. Things are better since I got vaccinated. I am selecting my own vegetables and am very pleased to do so.
- Working from home and I eventually got used to it
- Covid has not had a huge impact on my life- fortunately. I have been considered an essential employee since the pandemic began. Our lives have changed, as everyone's, but there have not been significant emotional or financial impacts on our life.

- It has been hard to not see people or go anywhere for a year, but thankfully we have good neighbors and have been able to hang out with them
- We have lost many friends and family to COVID. Isolation has been difficult, but thankfully we have everything we need right here- I have felt we are in the best possible circumstances given the situation.
- Ended a longtime and well-paying job. probably altered future and retirement plans
- I've been unaffected and wish for all to be better so we can travel outside our area
- My partner and I are introverts and our family and friends have remained healthy, so we have done well during the pandemic.
- Work more from Home (teaching and zoom meetings). Had be more careful with budget due to husband's job uncertainty initially in spring 2020 (much better now).
- Finding work has been difficult since a lot of places are not hiring. Also, seen jobs open in customer service, but COVID precautions are barely followed/enforced; concerning since I have family that is especially vulnerable.
- Two furloughs in 2020 impacted income. Hours are slightly less since COVID.
- We have become more isolated during the months before vaccination. Also, the pandemic increased expenses a bit.

Homeowners provide skills and talent that they would be willing to share with CHT community. Raw responses are included below. Some responses have been removed or redacted for personal information.

- I can teach yoga and kickboxing, and fitness in general.
- I have international experience and I speak Spanish, French and Portuguese.
- Can interpret for new family of Karen community who wants to buy home from community home trust if they need interpreter
- I would like to volunteer with the CHT when I retire in 9 years. I will be glad to help in any way I can the people who have helped so much!
- (This would need to be during times when I am not teaching) I am good at talking & writing and connecting with people. I have a fair amount of computer skills from my teaching job.
- I am a grant writer and have done some work for non-profit organizations before.
- My husband is an IT guy
- Bilingual, technical, community involved
- I'm sure we would love to share our abilities later when my wife and I don't feel overwhelmed.
- My wife says: People like to talk to me; I'm easy to talk to.
- Musical talents; public speaking talents; administrative talents
- At present my volunteer time is maxed out with church and other community groups.
- Construction and building maintenance.
- We could potentially donate beer from our brewery (part owners in a Wake County brewery) for an event. We just donated beer to the Life & Science Museum and husband was part of a virtual tasting/beer Science panel.
- We have been ambassadors for Community Home Trust.

Homeowners share experience with Stewardship program. Raw responses are included below. Some responses have been removed or redacted for personal information.

- It helped with the HVAC and flooring but did not cover a slow leak that caused the wood to rot in a closet and let termites in.
- Excellent! I would never been able to afford to upgrade/repair my house without their help.
- It was helpful, I replace my roof and painted my outdoor home without payments from my pocket
- My HVAC broke two years ago and CHT immediately helped by giving me directions on how to find a company to install a new HVAC and paid in full the amount charged.
- I haven't had to use the program, but I am hoping to replace the flooring in my condo in the next couple years.
- We wish we could use the program for large appliances like refrigerator and oven. They are large expenses that would improve the quality of our living
- We have not accessed these funds
- It was a life saver. My HVAC and roof both had to be replaced in the same year, several years earlier

than expected. My neighbor & I and CHT collaborated on the roof decisions(duplex), and I received support to decide on an HVAC company. I felt respected and listened to and supported in both processes. There was perhaps more time and negotiation involved, than if I had been going solo. But I have no complaints.

- It was extremely helpful when I first moved in and needed to replace the flooring. The program was easy to use. I knew how much was available for my unit and was able to work with an excellent contractor affiliated with the program.
- We have had a positive experience with this program and are assuming we'll be using it more as our HVAC and Water Heater are both past the end of their expected life.
- I pay monthly, haven't used it yet
- I absolutely believe in this program. I was able to repair my HVAC, paint my home, and am almost in need of replacing the roof. It's been a real blessing.
- I haven't had a chance to use it yet
- It was great and very helpful. Ian is awesome at getting us the information we need to get the work done.
- Never used it, just paid for it.
- The stewardship program enabled me to replace the carpet and flooring which badly needed to be replaced. The previous owner had a dog that had soiled the carpets.
- We used it around having to replace the heat pump. Our experience was that it was a great relief not to have to foot that huge bill completely out of pocket as there was a fund that we (and our predecessors) had been contributing to. It was an easy process to use the program.
- Excellent experience because my HVAC was in disrepair when I bought the home. Community Home Trust helped pay for the repair
- easy and positive
- I've had some flooring replaced as well as an HVAC replacement and both processes went well.
- It was useful for my whole house flooring, anticipate it being useful for the hot water heater and HVAC system at some point. Interested in kitchen remodel pilot program.
- A huge relief for covering the cost of fixing my HVAC system.
- Difficult and complicated to use when needed. Also, hard to get approved.
- Excellent, very helpful and supportive!
- It was wonderful! So easy to work with Ian and I was able to put in new floors before I moved in.
- We used the service when moving from our Community Home Trust townhouse to our present address. We were very satisfied. We think it is a very good program.

Appendix 3: Renter Survey

Demographic Information	
1. Which neighborhood do you reside in?	A. The Landings at Winmore B. Glen Lennox C. Other _____
2. At what age did you begin renting from Community Home Trust?	A. Less than 20 years old B. 20 – 29 years old E. 30 - 39 years old F. 40 - 49 years old E. 50 - 59 years old F. 60 - 64 years old G. 65 + years old
3. What is your age?	A. Less than 20 years old B. 20 – 29 years old C. 30 - 39 years old D. 40 - 49 years old E. 50 - 59 years old F. 60 - 64 years old G. 65 + years old H. Prefer not to respond
4. What is your race?	A. Black/African American B. White/Caucasian C. Middle Eastern/North African D. Asian/Asian American/Pacific Islander E. American Indian/Native American/Alaska Native F. Two or more races G. Hispanic/Latino H. Other, please specify: _____ I. Prefer not to respond
5. What is your gender?	A. Female B. Male C. Other D. Prefer not to respond
6. What is the highest level of school you have completed or the highest degree received? Please select the answer that best applies to you.	A. Less than high school degree B. High school degree or equivalent C. Some college D. Associate degree E. Bachelor's degree F. Graduate or Professional degree G. Prefer not to respond
7. What is your marital status?	A. Never married B. Living with significant other/partner C. Married D. Separated E. Divorced F. Widowed G. Prefer not to respond
8. What language do you primarily speak at home? Select all that apply.	A. English B. Spanish C. Burmese D. Karen E. Arabic

	A. Chinese B. Vietnamese C. Korean D. Other, please specify: _____ E. Prefer not to respond
9. What is your total annual household income before taxes?	A. Less than \$20,000 B. \$20,000 to \$34,999 C. \$35,000 to \$49,999 D. \$50,000 to \$74,999 E. \$75,000 to \$99,999 F. More than \$100,000 G. Prefer not to respond
10. Which of the following categories best describes your employment status currently?	A. Working full-time, 40 or more hours per week B. Working part-time (1-34 hours per week) for wages, and like to work part-time C. Working part-time (1-34 hours per week) for wages, but would like to work full-time D. Stay at home parent E. Full-time student F. Disabled or not able to work G. Unemployed, looking for work H. Unemployed, not looking for work I. Retired J. Other K. Prefer not to respond
11. Did your employment status change due to the COVID-19 pandemic?	A. No B. Yes, my hours were reduced C. Yes, I lost my job
12. If you currently work, what is your profession/industry?	A. Administration B. Housekeeping C. Dining Services D. Education E. Medical Professional F. Law Enforcement/Emergency Services G. Retail H. Childcare I. Service Industry J. Other _____ K. Not applicable (I do not work) L. Prefer not to respond
13. Are you employed by UNC Health or UNC Chapel Hill?	A. Yes B. No
14. How many people currently live in your home (including yourself)?	A. 1 B. 2 C. 3 D. 4 E. 5 or more
15. Do you have any children?	A. Yes B. No
If you answered NO to question 15, please skip to question 28.	

16. How old are your children? Select all that apply and note how many children you have in each age range.	A. 0-5 years old, _____ children B. 6-10 years old, _____ children C. 10-17 years old, _____ children D. 17-24 years old, _____ children E. 25+ years old, _____ children
17. Have you ever had children living in your Community Home Trust home with you?	A. Yes B. No
18. How many children under age 18 live with you some or all of the time?	A. 1 B. 2 C. 3 D. 4 E. 5 or more F. None
19. What ages were your children when you moved into your Community Home Trust home? Select all that apply and note number of children.	A. 0 – 1 years old, _____ children B. 2 – 8 years old, _____ children C. 9 – 12 years old, _____ children D. 13 – 17 years old, _____ children E. 18 years or older, _____ children F. I had no children when I moved into my rental unit.
20. Are you a single-parent household?	A. Yes B. No
Impacts on Family and Achievement	
21. Have your children 18 years or older graduated high school?	A. Yes B. No C. Not applicable
22. Have your children 18 years or older attended or completed college or university?	A. Yes B. No C. Not applicable
23. Since moving into your Community Home Trust home, have your children gone to school more or less often?	A. Much less B. Less C. No change D. More E. Much more F. Not applicable
24. Since moving into your home, have your children's grades gotten better or worse?	A. Much worse B. Worse C. About the same D. Better E. Much better F. Not applicable
25. Since moving into your home, do you feel better or worse about your children's future?	A. Much worse B. Worse C. About the same D. Better E. Much better F. Not applicable
26. Did your children have a quiet place to study at home BEFORE you moved into your Community Home Trust home?	A. Yes B. No C. Not applicable

27. If your children are in school, do they have a quiet place to study within your Community Home Trust home TODAY?	A. Yes B. No C. Not applicable
28. Have YOU started/completed higher education or training programs since becoming a renter with the Community Home Trust?	A. Yes B. No, but I plan to C. No, and I don't plan to
29. If yes, what programs have YOU started or completed? Select all that apply.	A. High school degree or equivalent B. Community or technical college C. 4-year college or university D. Masters' or professional degree E. Certification/license F. Other, please specify: _____ G. Not applicable
30. Have ANY OF YOUR FAMILY MEMBERS (other than yourself) started and/or completed higher education or training programs since moving into your Community Home Trust home?	A. Yes B. No, but they plan to C. No, and they don't plan to D. Not applicable
Experiences as a Community Home Trust Renter	
31. How many years have you lived within Orange County?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years D. 10 to 15 years E. 15 to 20 years F. More than 20 years G. Not applicable
32. How many years have you worked within Orange County?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years D. 10 to 15 years E. 15 to 20 years F. More than 20 years G. Not applicable
33. How long have you lived in your Community Home Trust home?	A. Less than 3 years B. 3 to 5 years C. 5 to 10 years D. 10 to 15 years E. 15 to 20 years F. More than 20 years
34. How long do you plan to remain in your current home?	A. I want to leave as soon as possible B. Not too much longer (1-2 years) C. At least a few more years (3-5 years) D. For a long time (5-10 years) E. I cannot imagine ever moving F. I am not sure yet.
35. If you are planning to move from your home, please share why.	

36. How would you rate your current neighborhood as a place to live? On a scale of 1 to 5 with 1= "Worst" and 5 = "Best"	A. 1 B. 2 C. 3 D. 4 E. 5						
37. Please explain the reason for your rating for question 36.							
38. How would you rate your home as a place to live? On a scale of 1 to 5 with 1= "Worst" and 5 = "Best":	A. 1 B. 2 C. 3 D. 4 E. 5						
39. Please explain the reason for your rating for question 38.							
40. BEFORE you moved into your Community Home Trust home, did you experience any of the following? Select all that apply.	A. Live in a tight or crowded living situation B. Live in poor quality housing C. Live in housing that was too expensive D. Live too far from work or children's school E. Feel unsafe F. None of these apply to me.						
41. Please provide any additional information about your experiences with where you lived BEFORE you moved into your Community Home Trust home.							
Overall Impacts							
42. Have you had any interactions with Community Home Trust or the property management company for your unit?	A. Yes, I have had interacted with both Community Home Trust and the property management company. B. Yes, I have interacted with Community Home Trust. C. Yes, I have interacted with my property management company. D. No, I have not interacted with either.						
43. If yes to the above question, please describe your experience.							
44. For the following statements, select whether you agree or disagree.							
	<table border="1"> <tr> <td></td> <td>Disagree</td> <td>Somewhat Disagree</td> <td>Somewhat Agree</td> <td>Agree</td> <td>I don't know</td> </tr> </table>		Disagree	Somewhat Disagree	Somewhat Agree	Agree	I don't know
	Disagree	Somewhat Disagree	Somewhat Agree	Agree	I don't know		

Since renting with the Community Home Trust, the lives of my family members are better.						
I feel that renting from Community Home Trust has contributed to the positive changes in my family's life.						
Renting a home from Community Home Trust has positively impacted the way I feel about myself.						
I have found Community Home Trust's workshops and/or one-on-one education opportunities helpful.						
Community Home Trust has been supportive to my family.						
45. If you answered somewhat disagree or disagree to any of the questions above, please explain here.						
Impacts on Community and Social Connectedness						
46. Thinking about BEFORE and AFTER you moved into your Community Home Trust home, please note whether you agree or disagree about the following statements. If possible, consider your answers to be in general, pre-COVID .						
	Disagree	Somewhat Disagree	Somewhat Agree	Agree	I don't know	
My family participates more regularly in community events.						
The children in my home have made more educational achievements.						
The children in my home have more or improved friendships.						
The adults in my home make more work achievements.						
I spend more quality time with my family.						
I feel more connected to my community.						
I felt like I know my neighbors better.						

	I feel safer in my neighborhood.					
	My children feel safer in the neighborhood.					
	I am more involved in neighborhood activities.					
	I take more of a leadership role in my community.					
47. If you answered somewhat disagree or disagree to any of the questions above, please explain here.						
48. The following is a list of ways in which neighbors sometimes interact with each other. Please indicate whether you or your neighbors do each of them (or did, generally, prior to COVID).		A. Stop to talk when they see each other B. Watch sports or other entertainment together C. Prepare or share a meal D. Watch their children or grandchildren together E. Have a neighbor over to talk F. Call or text a neighbor G. I do not know				
Impacts to Financial Stability and Well-Being						
49. What was your monthly rent or mortgage payment BEFORE moving into your Community Home Trust home?		A. Less than \$300 B. \$300 to \$599 C. \$600 to \$1,000 D. \$1,000 to \$1,500 E. More than \$1,500 F. I do not remember				
50. What is your monthly rent TODAY ?		A. Less than \$300 B. \$300 to \$599 C. \$600 to \$1,000 D. \$1,000 to \$1,500 E. More than \$1,500				
51. Which best describes your monthly household utility costs BEFORE moving into your Community Home Trust home? Utility costs include electricity, gas, water, and sewer.		A. Below \$99 B. \$100 to \$149 C. \$150 to \$199 D. \$200 to \$249 E. \$250 to \$299 F. \$300 to \$349 G. \$350 to \$399 H. \$400 to \$499 I. \$500 to \$599 J. \$600 to \$699 K. More than \$700 L. I do not remember				
52. Which best describes your monthly household utility costs TODAY ? Utility costs include electricity, gas, water, and sewer.		A. Below \$99 B. \$100 to \$149 C. \$150 to \$199 D. \$200 to \$249 E. \$250 to \$299 F. \$300 to \$349 G. \$350 to \$399				

	H. \$400 to \$499 I. \$500 to \$599 J. \$600 to \$699 K. More than \$700
53. Has your ability to save money for the future gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID) ?	A. Worse B. No change C. Better
54. Has your ability to pay your bills on time gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID) ?	A. Worse B. No change C. Better
55. Has your ability to cover a large, unexpected bill (home or auto repairs, \$100 or more) gotten better or worse since moving into your Community Home Trust home (generally, pre-COVID) ?	A. Worse B. No change C. Better
56. Have you stopped using any of these public assistance programs since moving into your Community Home Trust Home, generally, pre-COVID ?	A. I did not and do not currently use any public/government assistance programs. B. Unemployment Benefits C. Food Stamps or Food Assistance (SNAP, WIC) D. Temporary Assistance for Needy Families (TANF) E. Medicaid/Medicare F. Social Security Disability Insurance Program (SSDI) G. Supplemental Insurance Income (SSI) H. Utility Bill/Energy Assistance Programs (EAP) I. Emergency Rent Assistance (from Orange County or non-profit assistance programs) J. Public Housing or Section 8 K. Other, please specify (write in): _____
Transportation and Accessibility Impacts	
57. What is your primary mode of transportation?	A. Personal vehicle B. Carpool C. Public transportation D. Bicycle E. Walking F. Other _____
58. Has your primary mode of transportation changed since moving into your Community Home Trust home?	A. Yes B. No
59. Are you now more likely to...	A. Bike

	B. Walk C. Carpool D. Use public transit E. Other: _____
60. Since moving into your Community Home Trust home, have transportation costs increased or decreased (generally pre-COVID) ?	A. Increased B. Decreased C. No Change
61. Since moving into your Community Home Trust home, are you closer to your job?	A. Yes B. No C. Not applicable
62. Since moving into your Community Home Trust home, are you or your children closer to school?	A. Yes B. No C. Not applicable
63. Since moving into your Community Home Trust home, are you closer to a grocery store or fresh food market?	A. Yes B. No C. Not applicable
64. Since moving into your Community Trust home, are you closer to a hospital or medical facility?	A. Yes B. No C. Not applicable
Physical and Mental Health Impacts Disclaimer: Answers provided will be kept confidential. Please answer only questions you are comfortable with. To your ability, please answer questions with your experience prior to COVID.	
65. In general, would you say your health is excellent, very good, fair, or poor (generally pre-COVID) ?	A. Excellent B. Very good C. Fair D. Poor
66. Can you afford to go to the doctor when you need to (generally pre-COVID) ?	A. Yes, always B. Yes, sometimes C. No, never
67. In general, how would you say your eating habits are?	A. Excellent B. Very good C. Good D. Fair E. Poor
68. On a typical day, how many times do you eat fruit (not including juice)?	A. Three or more times a day B. About twice a day C. About once a day D. Less than once a day E. Never
69. On a typical day, how often do you include vegetables of any type (either cooked or raw) in the meals you eat?	A. Three or more times a day B. About twice a day C. About once a day D. Less than once a day E. Never

70. If you wanted to eat fresh fruits and vegetables, how easy would it be for you to do so?	A. Very easy (skip next Question) B. Somewhat easy (skip next Question) C. Somewhat difficult D. Very difficult																																
71. If eating fresh produce is not so easy, why is it difficult? Check all that apply.	A. Too expensive B. Too far away C. Not able to prepare fresh foods D. Don't know how to prepare fresh foods E. Other F. Not applicable																																
72. How often do you exercise in ways that are appropriate to your level of ability, in general, pre-COVID ?	A. Often B. Sometimes C. Rarely D. Never																																
73. How physically fit do you feel, in general, pre-COVID ?	A. Very fit B. Somewhat fit C. Somewhat unfit D. Very unfit																																
74. Has a doctor or nurse ever told you that you had any of the following, in general, pre-COVID :	<table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>I don't know</th> </tr> </thead> <tbody> <tr> <td>High cholesterol</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Angina or coronary heart disease</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Depression or anxiety</td> <td></td> <td></td> <td></td> </tr> <tr> <td>An autoimmune disease, such as fibromyalgia, lupus, or other autoimmune disease</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Diabetes (Type 1 or 2)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>High blood pressure/hypertension</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Arthritis</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> D.		Yes	No	I don't know	High cholesterol				Angina or coronary heart disease				Depression or anxiety				An autoimmune disease, such as fibromyalgia, lupus, or other autoimmune disease				Diabetes (Type 1 or 2)				High blood pressure/hypertension				Arthritis			
	Yes	No	I don't know																														
High cholesterol																																	
Angina or coronary heart disease																																	
Depression or anxiety																																	
An autoimmune disease, such as fibromyalgia, lupus, or other autoimmune disease																																	
Diabetes (Type 1 or 2)																																	
High blood pressure/hypertension																																	
Arthritis																																	
75. If you answered YES to any of the questions above, has your ability to manage these conditions improved in the last year?	A. Yes B. No C. Not applicable																																
76. Overall my family's health has improved since I/we moved into our Community Home Trust home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree																																
77. Sometimes I/we feel that we have more control over the direction our lives are taking. we didn't have enough control over	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree																																
78. Our family is under less emotional stress.	A. Disagree B. Somewhat disagree																																

	C. Somewhat agree D. Agree
79. Someone in my household had asthma or allergies symptoms due to mold exposure and they have improved since moving into my Community Home Trust home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree E. Not applicable
80. I go to the doctor less often since moving into my Community Home Trust Home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
81. My family members (other than myself) go to the doctor less often since moving into our Community Home Trust Home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
82. My self-confidence has increased since moving into my Community Home Trust Home. about myself.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
83. I feel more positive about the future since moving into my Community Home Trust home.	A. Disagree B. Somewhat disagree C. Somewhat agree D. Agree
Please provide any other comments you have about how Community Home Trust has impacted your life.	
CHT Community Engagement and Support Services	
84. Are you interested in becoming more engaged with the Community Home Trust community?	A. Yes B. No
85. Would you be interested in volunteer opportunities with Community Home Trust such as being an ambassador?	A. Yes B. No
86. Please provide any skills or talents that you would be willing to share with Community Home Trust community.	
87. If you feel comfortable, please share how COVID has impacted your life?	
Communication Preference for Community Home Trust to Contact You	
88. How did you hear about this survey?	A. Facebook B. Twitter

	C. Instagram D. Email E. Website F. Flyer G. Word of mouth B. Other _____
89. Would you like to be contacted regarding the answers to this survey?	A. Yes B. No
90. What is your preferred method of communication? Select all that apply. Please provide your contact information.	A. Phone/Text: _____ B. Email: _____ C. Social Media (circle): Facebook Twitter Instagram D. Other _____

Appendix 4: Renter Survey Raw Responses

Renters shared why they plan to move from their CHT home. Raw responses are included below.

Some responses have been removed or redacted for personal information.

- If I could get a unit on the first floor that would be the only reason
- I am not happy with the way maintenance takes their time to fix anything in my home. It would be nice to have all the light fixtures working around our building and in our parking lots. Also, the breezeways are filthy and haven't been cleaned in forever. There is a smell of marijuana everyday whether I'm in my apartment or going outside to my car. It is very annoying and makes me sick to my stomach! It would really be nice if someone would check on these issues more often in person.
- 4th floor resident having some issues with the stairs.
- I'm not planning to move any time soon
- I would like to look into the CHT program to buy my own house one day, possibly
- No plans to move
- The neighbors above have no respect they are high levels of noise in which it gets unbearable at times. The person smokes on balcony and don't suppose to. I find cigarettes buds on my porch.
- I would like to become a homeowner.

Renter's ratings on their current neighborhood as a place to live. Raw responses are included below.

Some responses have been removed or redacted for personal information.

- The grounds and steps always have trash everywhere
- Quite, good neighborhood, close to my health care providers.
- There needs to be more reliable transportation other than walking two miles to one bus stop and walking to another bus stop.
- There are a lot of issues that are being ignored. Maintenance, marijuana smells, dirty breezeways, no lighting inside parking lot, and people throwing trash in the dumpsters that don't live on the property. Also, people's dogs pooping in front of our apartments and not cleaning it up!
- Quiet beautiful place
- Get along well with the residents and staff
- I've never experienced any danger here; I live alone and feel safe
- It is quiet, clean, orderly, and safe. The only drawback is its access to public transportation, hence, a 4 rating instead of a 5.
- Since CHT took over, many major changes have been made. The neighborhood is becoming a wonderful place to live.
- Location is inconvenient if one doesn't have a car. To me this is the major downside. Bus stop is distant, and hours limited.
- The neighborhood seems good. It's just our trash area in which it is nasty all the time. Something needs to be done and they have a camera there too. The parking lot lights that Duke Energy is responsible for don't come out and check lights like they suppose too. They stay more out than on not good because people need to be able to see for safety reasons. I see webs that needs and mold or mildew outside of the apartments in which is gross.
- Some problems, but overall nice community to live in.

Renter's ratings on their current home as a place to live. Raw responses are included below.

Some responses have been removed or redacted for personal information.

- Love the space and peace
- Difficulty with bathtub. Several maintenances issue. Before CHT, several different maintenance and management personal. I would like some consistent good management and maintenance.
- It used to be able to it home. But lately I feel like that it's not like it was pretty and beautiful
- Really love living where I live
- I feel safe here and I live alone. There's has never been in problem not any I know off
- I have plenty of room, and it is safe, full of light, and well run
- Since COVID-19, our homes have become schools, workplaces, and playgrounds. So, the noise level and traffic have increased.
- I generally like the layout of my apartment. I've kept wear and tear to minimum. Most my experience with repairs predates CHT. I rarely entertain. I can pursue my interests.
- The area like the dumpster stays nasty all the time and safety issues in parking lot you can't see at night.
- Problem is with maintenance not with CHT. Most renters have had issues with getting maintenance issues resolved in a timely manner.

Some survey respondents provided additional information about their experience of their experiences with where they lived BEFORE moving into their CHT home. Raw responses are included below. Some responses have been removed or redacted for personal information.

- High crime rate apartment unkept by maintenance
- Rent became a problem after my accident with the Red Cross.
- At least where I lived had transportation. here all we have to rely on is taxis, each other, and ourselves
- Lived in a house where the landlord was not willing to keep it up to par and it was not safe for me and my baby sister who had fawns.
- I had no problems with where I lived before
- The rental home I was living in went into foreclosure.
- The house I lived in gradually deteriorated with no capacity for repairs.
- I move because I had too the landlord died, and the kids sold the property
- Smaller community. Individually owned.

Renters survey respondents described their interactions with CHT or the property management company. Raw responses are included below. Some responses have been removed or redacted for personal information.

- With CHT, I have had a great relationship. With the management company, a good relationship.
- I would talk with them if I have a problem
- Professional and prompt
- Community Home Trust is easy to interact with, staffed by courteous and conscientious individuals. I feel they care about the residents here.
- CHT invited residents to meetings and become more involved with the community activities.
- CHT in my opinion saved the Landings from a desperate financial situation. A nonprofit structure that could pursue grants seemed necessary. I don't think management has been a good fit, for instance sending out baseless eviction threats.
- I interact with maintenance and manager only. It still a list of things he has to fix and repair I'm talking about maintenance. Manager she is friendly.
- CHT has always been accessible to us. Encouraging interact and education within the community. There have been ups and downs with management companies.
- I have had a great experience with Community Home Trust.

Renters share why they disagree with improve social connectiveness since moving into their CHT home. Raw responses are included below. Some responses have been removed or redacted for personal information.

- I have not been exposed to any educational
- Because of my illness I don't get out
- I know they have a meeting once a month on A Wednesday in which I want to be involved with that but I not aware of anything else going on. I noticed it was a loose pit outside chasing children that's not ok because pits are vicious dogs.

Renters provide additional comments about how CHT has impacted your life. Raw responses are included below. Some responses have been removed or redacted for personal information.

- I feel like I have more input into repairs and community improvements.
- it is encouraging to feel that the property is owned by a stable and thoughtful entity that will take care of its tenants
- Many of these questions do not apply to my status about CHT.
- I believe the Landings is more financially stable. Being dependent on government programs and having potentially worsening health is however a worry. Arbitrary management can be a concern. However, I could no longer keep up with the demands of a house and yard.
- It's much more space inside the place
- Better communication with the feeling of being heard.

Renters shared how COVID has impacted their life. Raw responses are included below. Some responses have been removed or redacted for personal information.

- It has made it difficult to interact with those I'm closest to.
- Covid19 has changed my life to where I can't enjoy myself outside. It has also increased my stress levels which isn't good for me since I have seizures
- COVID has totally disrupted physical therapy for me, as well as put a stop to any training opportunities that would have been available to me had my recovery not been disrupted. All my son's outlets in the community have been shut down. There are no places to volunteer, and supported employment is not available due to the pandemic. We are hoping to regain some of the lost ground as vaccine starts to allow the world to start spinning again.
- Covid has given me time and space to focus on my life goals and health. Both of those items have improved because I have had the time to work on them that I did not previously have.
- COVID disrupted my financial status and created an increase in my household's daily cost of products and services.
- Stop a lot of things like shopping traveling being around loved ones
- Lost a few friends. Made it difficult to socialize. Has become more difficult to go in public.

Renters provide skills and talent that they would be willing to share with CHT community. Raw responses are included below. Some responses have been removed or redacted for personal information.

- Good with people. Ability to resolve issues. Care about people as well as community.
- I have a financial work history and skills in that department. I have also worked with diverse populations in volunteering so feel that I can work with those well.
- I would be willing to share my teaching skills to help with tutoring the youth in the community.
- I have some experience working with government, generally on health issues but with some experience in housing, especially related to deinstitutionalization. I'm not current but still have some contacts. I'm relatively retired.
- Put in input about things
- People person. Caring, problem solver.

References

- ⁱ Community Home Trust Website. <https://communityhometrust.org/overview/>
- ⁱⁱ American Community Survey, 2019 ACS 1-Year Estimates, Table 2506
- ⁱⁱⁱ Town of Chapel Hill, More Affordable Housing Projects Funded in Chapel Hill. March 29, 2019. <https://www.townofchapelhill.org/Home/Components/News/News/14395/3317>
- ^{iv} American Community Survey, 2019 ACS 1-Year Estimates, Table DP04
- ^v American Community Survey, 2019 ACS 1-Year Estimates, Table S2507
- ^{vi} Area Median Income for a family of four for Durham-Chapel Hill MSA is \$86,400. At 60% AMI, the income limit is \$51,480, or \$4,320 monthly. An affordable payment at this income level would be no more than \$1,296 per month.
- ^{vii} USDA Housing Preservation Grants. <https://www.rd.usda.gov/programs-services/housing-preservation-grants>
- ^{viii} Federal Home Loan Bank Affordable Housing Programs. <https://www.fhfa.gov/PolicyProgramsResearch/Programs/AffordableHousing/Pages/Affordable-Housing-Home-Loan-Banks.aspx>