The Nelson A. Rockefeller Center at Dartmouth College
The Center for Public Policy and the Social Sciences

The Class of 1964 Policy Research Shop

AFFORDABLE HOUSING IN THE UPPER VALLEY

Serving Dartmouth-Hitchcock Medical Center Employees

Presented to the Upper Valley Housing Advisory Committee for Dartmouth Hitchcock Medical Center

PRS Policy Brief 1819-09
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EXECUTIVE SUMMARY

This report outlines a roadmap for performing research that will help Dartmouth-Hitchcock Medical Center (DHMC) address its staffing shortage by outlining affordable housing solutions in the Upper Valley. DHMC currently is unable to fill 900 of its 9,000 jobs, in part due to housing issues. In order to better understand this issue and to propose potential solutions, our research is two-fold. First, we have assembled and analyzed three ongoing affordable housing programs across the country: the Gunnison Valley Housing Program in Colorado; the Bella Montaña Program at California Polytechnic State University, San Luis Obispo; and the University Glen Housing Project at California State University, Channel Islands. In order to compare these case studies, we have generated categories pertaining to program size, timeline, and other factors. The second piece of our research was designing of a potential instrument to survey hospital employees. The purpose of this survey is be to gain information about the most important factors for employees in housing, bearing in mind what is realistic for the Upper Valley. Our report includes more detail about how we designed our survey; the complete survey instrument is presented in the appendix.

1. INTRODUCTION

The Upper Valley, a micropolis that includes 69 towns in New Hampshire and Vermont in relative proximity to the Connecticut River, has a substantial problem with providing ample affordable housing for its residents. An overwhelming majority of Upper Valley jobs are concentrated in four towns (Hanover, Norwich, Lebanon, and Claremont) that serve as the economic hub of the region. The two major employers are Dartmouth College and DHMC. However, there is insufficient housing infrastructure to serve the needs of all employees.

Dartmouth Hitchcock Medical Center (DHMC) is the second-largest employer in the Upper Valley. Currently ten percent of its workforce positions are unfilled due in part to a lack of affordable housing in the Upper Valley. Vital Communities, a nonprofit community-development organization based in White River Junction, is working in tandem with DHMC and the Rockefeller Center Class of 1964 Policy Research Shop (PRS) through the Upper Valley Housing Advisory Committee to conduct research into this issue and develop solutions to the hospital employee housing problem.

2. PURPOSE STATEMENT

Our purpose as a PRS team is to gather data that will help DHMC more deeply understand the sources of the housing problem in the Upper Valley as well as solutions for hospital employees. DHMC is interested in gathering case studies of employee housing programs in rural areas and conducting a survey of hospital employees to gain greater insights into

the housing problem and potential solutions. Through the case studies of workforce housing and employer assisted housing programs, we will analyze best practices and strategies that may be applied for DHMC employee housing in the Upper Valley. DHMC may use the employee survey to gain insight into the housing factors that are most important to employees and discern which solutions are viable for employee use. Through this twofold research model, we present the Upper Valley Housing Advisory Committee and DHMC with realistic potential solutions based on insights into the housing needs of DHMC employees.

3. BACKGROUND INFORMATION

3.1 Core-Periphery Model

The Upper Valley is the largest microregion in the country and its 69 towns are home to over 183,000 people, according to Vital Communities. The geography of the Upper Valley's towns can be best explained using a core-periphery model around Dartmouth College and Dartmouth-Hitchcock Medical Center. At the center lie Hanover, Lebanon, Norwich, and Hartford (White River Junction), the region's more densely populated towns. As one moves away from the core, the remaining 65 towns generally become increasingly rural.[1] The highest median household incomes are concentrated in the core area around the four towns of Hanover, Lebanon, Norwich, and Hartford.[2] There is also a disparity between home values in the region, making it more expensive to live in the core area. The aggregate median home value of the Claremont-Lebanon metro area, which includes Hanover, Lebanon, Claremont, and six other towns, is about $190,000.[3] However, the median home value in Hanover is about $550,000 and in Norwich, it is $450,000.[4,5] Moving farther from the core, the median home values decrease, as Lebanon and Hartford's median home values both sit at about $230,000.[6,7] Even farther away, in Claremont, a town about 30 miles from DHMC, the median home value is about $120,000.[8] These median home values illustrate the core-periphery issue of affordable housing. It is more expensive to live closer to the hospital, forcing many hospital employees to live in periphery towns where they have to drive greater distances to get to work each day.[9] As seen in Figure 1, housing is concentrated in just six of the region's municipalities (Lebanon, Claremont, Hartford, Springfield, Hanover, and Newport), but housing in these towns is more expensive than in the periphery areas.[10]

Figure 1. Distribution of Housing Units in the Upper Valley
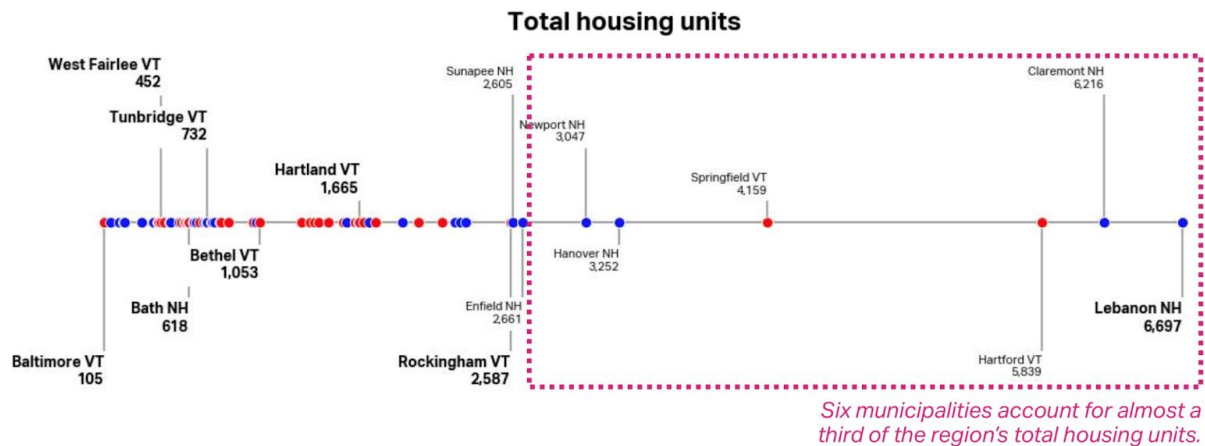
Source: Garrett Dash Nelson, "Both Sides of the Line: Housing policy, economic justice, and regionalism in the Upper Valley"

3.2 Job Growth

In the Upper Valley, job growth is also concentrated in central areas, but housing availability is concentrated in the periphery. In 2010, the major economic and population hubs in the area, Lebanon, Hanover, Claremont and Newport, accounted for 80 percent of the region's jobs, but only 50 percent of the region's housing.[11] These four towns constituted only 28 percent of the region's net growth in year-round housing supply between 1990 and 2010, while the remaining 72 percent of net housing growth was produced in areas outside of the economic centers of the region.[12] Conversely, as Figure 2 shows, there is a high concentration of jobs in the center of the region: nearly half of Upper Valley jobs remained concentrated in just three municipalities of the Upper Valley.[13]
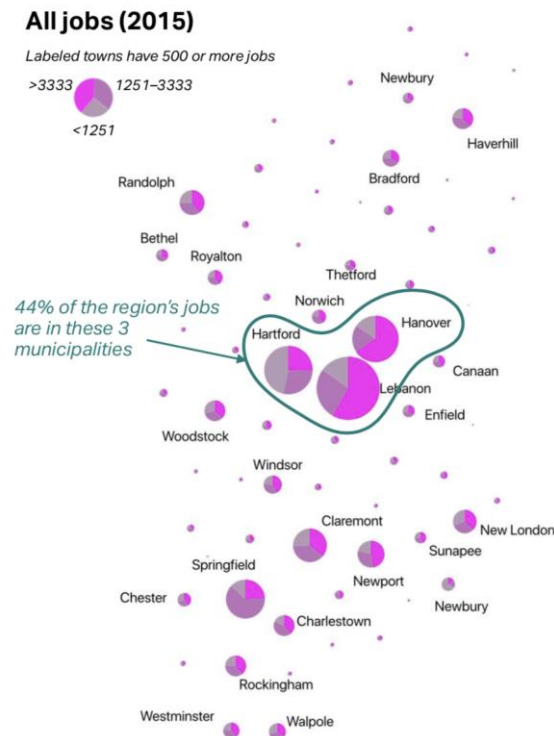
Figure 2. Distribution of Jobs in the Upper Valley

Source: Garrett Dash Nelson, "Both Sides of the Line: Housing policy, economic justice, and regionalism in the Upper Valley"

3.3 Rental Housing

Rental housing stock has recently increased in response to market demand for more affordable, small housing units. A low rental vacancy rate in 2000 coupled with little increase in the rental stock over the preceding decade prompted the market to respond: between 2000 and 2010, the total rental stock grew by over 19 percent.[14] This rental stock continues to be an important source of housing, specifically for the younger and older residents.[15]

However, problems arise in regards to the affordability of rental units. Most of the sources of federal funding that created assisted rental units are 30 to 40 years old and are no longer available.[16] Thus, many rental units are no longer affordable for residents and availability of rental units may not meet the demand of low-income renters.[17] Indeed, the region's gross rents display virtually no supply of rental housing under $600 per month.[18] Although much of the available rental stock will be affordable for renters who earn the median wage of the

region, renters who make less than the workforce benchmark will face difficulties affording median rents.[19]

Additionally, as seen in Figure 3, rental units are more concentrated in the core economic centers of Lebanon, Claremont, and Newport than owner occupied units are.[20] Furthermore, more of the assisted rental units are located in the core, but the affordability of these units has likely diminished.[21] The high concentration of increasingly unaffordable rental units in the core may lead workers in the Upper Valley to face difficulties affording rental units that are close to their jobs in the core.

Figure 3. Regional Rental versus Ownership Distribution of Housing in the Upper Valley
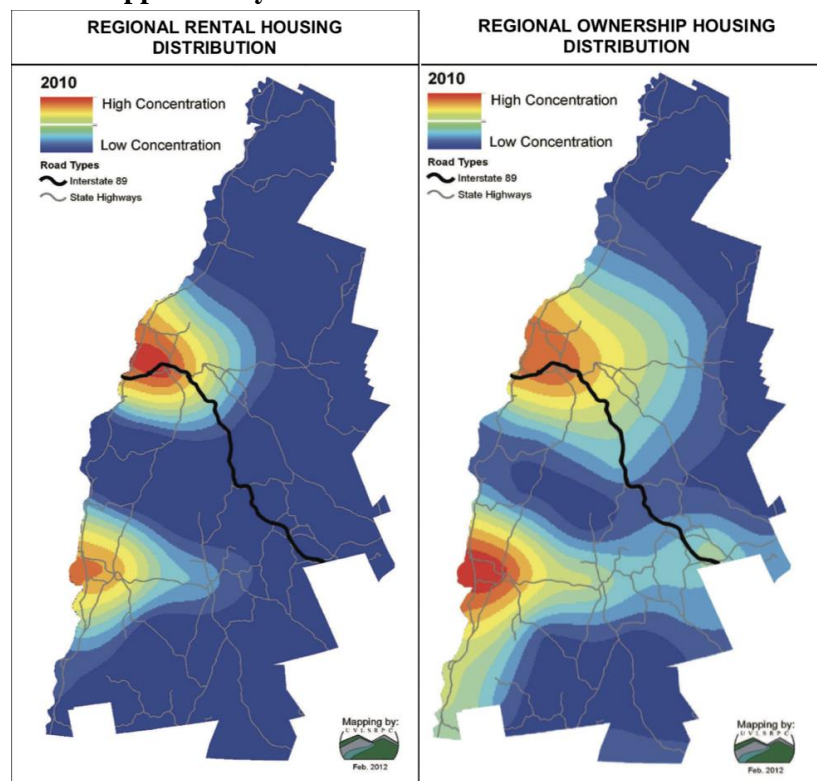
Source: Upper Valley Lake Sunapee Regional Housing Needs Assessment

3.4 Cost Burdens

Upper Valley residents face substantial housing cost burdens. About 36 percent of households in the region are beset with a *high housing cost burden*, defined by housing costs that constitute more than 30 percent of household income.[22] Moreover, 21 percent of

the households face a *very high cost burden*, in which more than 40 percent of household income is used for the cost of housing, and 14 percent of the households face a *severe cost burden*, in which more than 50 percent of household income is used for the cost of housing.[23] In sum, 42 percent of all renters and 33 percent of all homeowners in the Upper Valley allocate more than 30 percent of their gross income to pay for monthly housing expenses.[24] Affordability of housing affects younger households the most, which constitute the largest portion of entry-level positions in the workforce.[25]

3.5 Commuting in the Region

A crucial part of the tension between jobs and housing is the time spent commuting to work. This is due to the aforementioned issue of employment being centered in several loci in the core of the region, while the housing density is far more widespread.[26] As seen in Figure 4, the largest employers in the region, DHMC and Dartmouth College, are near the core, while many people live much farther from the core. This results in long commutes for many Upper Valley workers.

Figure 4. Employment Density versus Housing Density in the Upper Valley
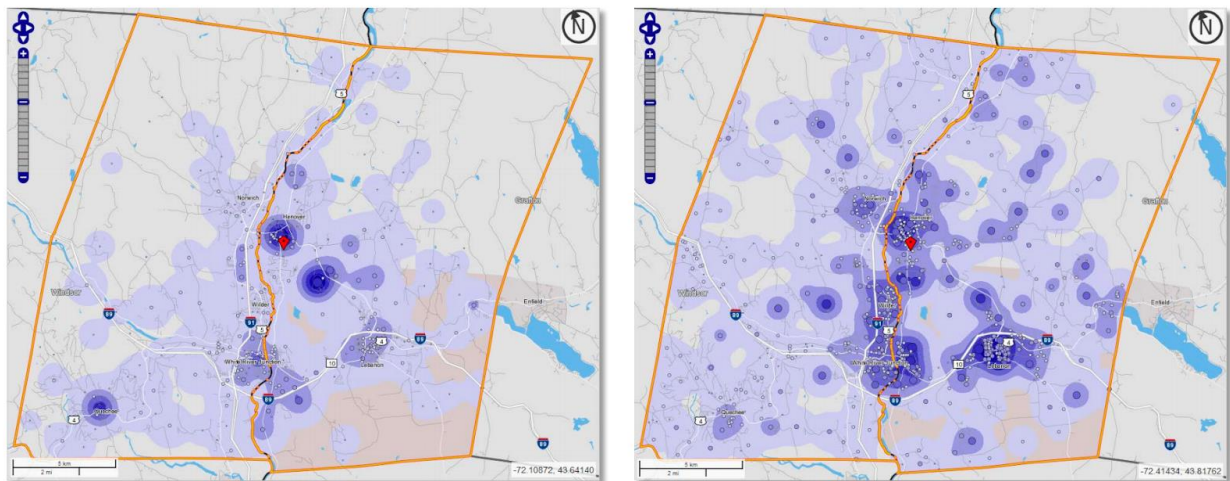
Source: Garrett Dash Nelson, Presentation "The State of the Commute in the Upper Valley"

The average commute time of workers in the region has increased by 25 percent from 1990 to 2010, up to an average of 22 minutes.[27] The increasing cost of commuting is borne out by figures that indicate that both the quantity of low-wage jobs and the number of residents with long commutes to work are increasing.[28] Commuting can be especially arduous in

inclement weather conditions, which occur frequently in the region.[29] Additionally, traveling in rural areas can be difficult or unsafe for nurses or other hospital employees after long shifts.[30] It is estimated that households in the Upper Valley that earn less than $45,000 spend at least 50 percent of their monthly income on housing and commuting.[31]

3.6 Housing Needs

Overall, the problems with housing stock in the region pose major concerns to residents of the Upper Valley. The Upper Valley Lake Sunapee Regional Planning Commission found a 5,000 housing unit deficit in the region.[32] The Commission projects that the housing need requires the construction of 3,800 to 4,600 year-round units in the area from 2010 to 2020.[33] To satisfy the need for affordable housing, ideally around 40 percent of these units should be priced at "affordable levels," as defined by New Hampshire Workforce Housing Statutes.[34] The Commission's model projects the workforce housing need to be from 1,550 to 1,891 units, or between 16 and 42 percent of the total units that need to be created.[35] Affordability should be also heavily factored into the creation of these units, as approximately 23 percent of new job growth in the region is projected to transpire in sectors that have an average wage too low to permit a typical household to afford median housing costs.[36] Residents feel this concern about housing; in a survey conducted by the Policy Research Shop, two third of respondents answered that they believe affordable housing to be a very serious problem in the Upper Valley.[37]

We recommend seeking out more housing-specific data, and mapping this data using Geographical Information System (GIS) technology to better understand the breakdown by town. Some basic statistics to better understand the regions of the Upper Valley may include: population density, projected population growth in the next decade, median household income, and median home value. More housing-specific statistics may include: percentage of homes rented vs. owner-occupied units, undeveloped land (as well as ownership of said land), commuting distances, average number of bedrooms per house, and transportation systems.

3.7 Hospital Housing Needs

In order to understand the problem, we must contextualize DHMC housing needs within the Upper Valley. DHMC is the only academic medical center in New Hampshire, serving approximately 1.9 million people across New England with over 1,000 primary care doctors and specialists in almost every area of medicine.[38] DHMC has more than 9,000 permanent full and part-time employees.[39] It is estimated that DHMC has an employee shortage of 10 percent, or about 900 jobs.[40] This inability to attract employees to fill job openings is due in large part to a lack of housing availability in the Upper Valley.[41]

Employees are significantly burdened by the money and time expended in having to commute long distances to the hospital.[42] The struggle to find affordable housing in the surrounding area of the DHMC leads many potential employees to find jobs elsewhere.[43]

In order to develop viable solutions for the hospital, we recommend that future meetings with DHMC representatives, Dartmouth College representatives, and the consulting firm hired to address many of these issues focus on three main areas of concern. First, we believe that it is vital to clearly delineate the specific goals and scope of proposed housing projects. What demonstrable goals does DHMC hope to accomplish and how much is it willing to invest in the specific projects. Second, it is important that the stakeholders have a clear understanding of current employee demographics and issues relating to filling open positions. The stakeholders may wish to compare employee demographics with those of the Upper Valley more generally to better contextualize the problem. Finally, it is important that the stakeholders address short-term solutions while developing a longer term affordable housing strategy. The questions that follow we recommend asking in a subsequent meeting with DHMC:

Questions about goals of housing project:
- What are the current housing programs for employees? How were these programs developed and have you identified any successes/failures that inform future programming?
- How much does DHMC hope invest in affordable housing projects?
- What would be the ideal ownership structure for these projects?
- Is there information about your applicant pool available? Is it possible to construct a pool of non-employees to survey about housing as a deterrent to working for DHMC?

Questions about employee demographics:
- What is the average salary of nurses, surgeons, and other hospital employees?
- What kind of jobs is DHMC having trouble filling? What are the average salaries of these jobs?
- How far away do employees currently live? How does this vary by salary?
- What are other benefits that draw employees to work at DHMC?

Questions about short-term solutions:
- What is the typical schedule of nurses and other employees?
- We have learned about some overnight cots for employees after long shifts, rather than having them drive home. How many overnight beds do you currently have?
- Is there potential to alter the schedule of nurses, for example, such that employees could have the option to work longer hours for a few days while staying on

overnight cots? Then, they could go home for the remainder of the week. We think this could limit commuting time? Do you think this would be a viable solution?
- If this would be a viable solution, is there space to add more cots for employees?

4. METHODOLOGY

4.1 Case Studies

In order to better understand how to develop and implement affordable housing initiatives, we must examine how other employers in rural areas are working to combat housing problems.

4.1.1 Criteria

These case study analyses will aim to both recognize best practices and strategies and identify viable solutions for the Upper Valley. We recommend examining the issues of the scope of housing development, type of housing units, timeline, and funding sources.

We have identified the following criteria for selected case studies to satisfy:
1. Employer located in rural area
2. Employer with an employee base of 7,000 to 12,000 people
3. Employer faces unfilled jobs and/or an inability to hire because of housing
4. The housing stock in the core economic area is disproportionate to the number of jobs

From the cases we have selected, we will evaluate how the employers attempted to remedy the housing problems in their areas, paying careful attention to geographic and demographic factors that may differ from the Upper Valley. Noting these differences will help inform how these solutions may be scaled or adapted to the conditions of the Upper Valley. We will look for common themes in terms of how employers mobilize and connect stakeholders to create housing solutions. We will gauge the successes and failures of these programs in order to compile a list of best practices and identify viable solutions and strategies.

The next steps would be to find more case studies and conduct a deeper, more comprehensive analysis. For example, we recommend looking at what other towns with universities have done to address the affordable housing problem. Examples include The University of California System, which provides employees with reduced interest mortgages, forgivable loans and affordable ownership housing at six of their nine campuses.[44] Additionally, the University of Pennsylvania provides housing benefits that

include a 100 percent mortgage guarantee on single family homes and does not require a down payment or mortgage insurance requirements.[45] Below, we include three case studies based on our criteria with samples of preliminary analysis.

4.1.2 Case Study One: Gunnison Valley, CO

Affordable housing is an issue that affects multiple employers in Gunnison Valley as it has become increasingly difficult over the years to both hire and retain employees.[46] Gunnison Valley has already taken steps alleviate the problem of a lack of affordable housing, particularly by regulating the housing market through income, employment and/or residency requirements.[47] Currently, about 443 homes are under such requirements in Gunnison Valley.[48] In 2016, the Gunnison Valley Regional Housing Authority (GVRHA) performed a housing needs assessment. The Authority is currently finalizing a housing plan, which we have cited in this report.[49]

The GVRHA is the main player in this case study. We spoke with Willa Williford of Williford, LLC, who worked with GVHRA to develop this housing plan. The GVRHA is a small public agency with 3.5 full-time staff members and is seeking to be a catalyst and partner in an affordable housing program. They hope to attain private and public partnerships.[50] This case provides an example of a program in its final stages of planning. While some metrics are unavailable to us because the project has yet to be completed, its planning process can nevertheless provide useful information when informing future DHMC programming.

The GVRHA created this plan for its four jurisdictions: City of Gunnison, Crested Butte, Gunnison County, and Mt. Crested Butte.[51] Each has slightly different goals for housing and different views on regulatory and market-based approaches. This plan seeks to bring together different voices and unify these goals and approaches. The plan was funded by the county and three towns within the county because they all recognize housing as a barrier to economic sustainability and community character.[52] The housing needs assessment found a need of 960 units, and this plan aims to create 375 new homes by 2024.[53]

The main struggle for this project is the issue of funding.[54] GVRHA asserts in the plan the need for a sustainable, dedicated source of funding for housing. In November 2018, there was a measure on the ballot to fund this program, but it was not approved by voters. Currently, more data is being collected on current projects to better predict future funding needs. There will be no ballot measure in 2019, but there may be a ballot measure further in the future after more organization and outreach has occurred.[55]

4.1.3 Case Study Two: California State University, Channel Islands – University Glen Program

The University Glen housing development was created to attract faculty and staff to California State University's newest campus, Channel Islands, in the face of high housing costs. Today, the community is open to the public, but priority is given to CSUCI employee, alumni, and education partners.[56] University Glen was not intended to be an affordable housing project. The most important goal of University Glen was to raise money for the university; CSUCI used the free land already owned by the university to build a multi residential community to meet the needs of all types of faculty and staff. The project could both make millions of dollars in profit and provide permanent housing below market value to attract new faculty and staff.[57]

There was an early idea of creating a private/public partnership with a housing developer who would manage the property independently. However, there was a conflict of interest. The sole goal of the developer was to make a profit; whereas CSUCI wanted to balance generating revenue and developing affordable housing to attract new faculty and staff. Instead, the California State University Channel Islands Site Development Act of 1998 (California Statutes Chapter 862) was passed to create the Site Authority (SA), a group independent from CSUCI that would manage the housing project.[58] The land for University Glen was leased from CSUCI to the SA for 99 years.[59]

The first and most important battle the SA had to face was with the county over jurisdiction. In the end, the SA was delegated a local governmental authority for the East Campus Development Area by the state. This allowed the SA, not the county, to be the approving body for major decisions, including subdividing the property. This allowed the development to have more narrow streets, different design standards, and a higher housing density.[60]

The choice surrounding how many units would be built and what type of units would be built was based off the projected salary ratios of the 15,000-person university and assessments made of the general California area by outside consultants. At the time of design, CSUCI had so few faculty members that an employee assessment was impossible.[61] The conclusion was to develop a 900-unit residential community, with units both for sale and for rent, and a town center with 30,000 square feet of retail space. To date, 658 of the 900 units have been completed.[62]

Construction started in 2002 and continued into 2007. The project was built in four distinct phases with between 100 and 200 units built in each phase. All the streets and utilities were

completed at one time through a $50 million tax-except bond and other loans for general construction from Citibank. [63]

For tenants, Glen University has developed a seven-category priority system with CSUCI faculty and staff given the highest priority and members of the general public given the lowest priority. The priority order is listed below:

Category 1: CSUCI employees commencing service during the summer or fall of 2002 selected by the CSUCI President to be a priority purchaser, or the CSUCI President for the purpose of assigning the Purchase Contract to CSUCI employees who are hired after the sales program commences for service at CSUCI commencing in the summer or fall of 2002.
Category 2: Tenured and Tenure-Track Faculty and CSUCI Management Level III Personnel or Management Level IV Personnel.
Category 3: Full-Time Staff of CSUCI.
Category 4: Employees of Educational Allies, Educational Partners, and officers of Military Partners, who are covered by an agreement between such entities and CSUCI.
Category 5: Tenured and Tenure-Track Faculty and Full-Time Staff of any other CSUCI campus.
Category 6: Graduates from any CSUCI campus.
Category 7: Members of the General Public. [64]

Currently, there are only 100 rental units available through the CI Faculty Staff 100 Program. This is designed to be the 'affordable housing' portion of the development. Rental rates are set at a minimum of five percent below the market rate, there is no credit check required upon application and no application fee. [65]

For tenants who seek to purchase a unit, homeowners are sold a 99-year ground sublease and pay $70 in monthly maintenance rent. [66] The homeowner is then allowed to sell independently, but each unit has strict resale price restrictions. Homeowners must adhere to the priority order with the exception that the SA has the first opportunity to re-purchase a unit. The maximum price a unit can be sold for is its original purchase price plus increases in CPI and capital improvements (but the cost of capital improvements is based on an independent appraisal, not the actual money spent on the improvements). There is also a one percent transfer fee at time of sale that comes back not as a commission, but directly to the SA. Additionally, any costs the seller is obligated to pay (e.g. broker fees, taxes, transfer fee) cannot be shifted to the buyer to thereby artificially inflate the price. [67]

To make sure units are not kept by non-faculty, sublease contracts stipulate that the Site Authority can buy back any unit after 10 years, although there are different time ranges

depending on the particular situation. Although this has never been done before, the clause is important in ensuring the SA can provide housing for their employees. University Glen must also be the homeowner's principal residence community, but exceptions can be made for approved sabbaticals. [68]

The homeowners do not have an organization with a board of directors or with the power to bring lawsuits against the SA. But they have an advisory council with community members that can give recommendations. Homeowners pay taxes and assessments, but the SA gives all revenue to itself, not to the state. [69]

Today, the Site Authority oversees the sales and resales of 272 units. These include 200 attached units and 72 detached units. Recently, the SA sold 88 of these attached units that had been on a rental lease when the market dove. The current lease holders had priority to purchase and no individuals were displaced. In August of 2016, the rental program of 358 Apartments and the Town Center were sold to developer Kennedy Wilson on a 99-year ground lease. Since then, Kennedy Wilson has acquired 28 additional units. There are 58 apartments leased by the University for student housing, 100 rental apartments reserved for faculty and staff, 228 additional apartment units. [70]

Overall, University Glen has been highly successful in reaching its goals. The development is always running between 92 percent to 98 percent occupancy and has been cited as one of the most attractive benefits CSUCI has to offer its potential employees. There is a potential for the housing development to expand as 32 acres have never been developed, but the future of that land is currently under negotiations. Another success was the lack of community opposition, since the site of the project was relatively isolated. Some stream restoration and wetland mitigation were required and groundhog tunneling was a recurring problem. [71]

The SA has generated a set of recommendations for future developers considering a similar project. Their recommendations include including market-rate rentals to generate cash flow, leasing land to homeowners rather than selling it, capping home price appreciation, providing a mix of housing types, and knowing the parking requirements of the market. [72]

One can also generate recommendations from the failures of University Glen. One failure was that 15 percent of ground subleases, set aside for Category 1, 2, or 3 homeowners, did not include a clause that allowed the SA to repurchase the unit after 10 years. This was the result of the political compromise over the fear that homeowners will not purchase homes because they are not guaranteed to stay there forever. The reality, as SA legal consultant Ken High describes, is that homeowners do not care whether the SA can repurchase their home after 10 years. [73]

Another failure was the calculation for maintenance rent. Maintenance rent is the fee that homeowners are charged every month towards maintaining common area improvements. Homeowners have been uncharged and the SA know worries about the reserve budget. California law requires a reserve study before selling units, but the SA wasn't subject to this rule and only recently was a reserve study done. [74]

4.1.4 Example Three: California Polytechnic State University in San Luis Obispo – Bella Montaña Program

Bella Montaña is an affordable housing project developed by the Cal Poly Corporation, on behalf of California Polytechnic State University, to better recruit and retain faculty and staff at the University. Today, Bella Montaña is open to the public, but priority is given to new and current faculty and staff. The goal of Bella Montaña was to provide affordable housing to present and future staff and faculty. High housing costs and limited housing availability in the San Luis Obispo area had impeded California Polytechnic State University from recruiting and retaining qualified applicants. In April 2005, Cal Poly opened Bella Montaña with 69 condominium-style units on 5.3 acres of land that the University already owned within walking distance to campus.[75]

Bella Montaña is run by the Cal Poly Corporation, a separate non-profit §501(c)(3) organization serving the university across several key support functions. Cal Poly Corporation was given a 100-year ground lease from the University to construct Bella Montaña. [76] All the housing units in Bella Montaña are attached condominiums in 21 complexes. Bella Montaña offers homes with ten flexible floor plans, ranging from units with 2 bedrooms and 1 bath to units with 3 bedrooms and 3 bathes. Approximate square footage is from 1,029 to 1,614. All homes have garages, with some floor plans offering a two-car garage. [77]

Faculty and staff who seek to purchase a home are sold a sub ground lease for an indefinite amount of time. The homeowner is then allowed to sell independently, but units are restricted to a maximum resale value in an effort to keep the units affordable. The formula for calculating the maximum resale value includes the time the homeowner has resided in the unit and changes in the CPI.[78]

There is also a priority order that homeowners must follow for the sale of units. First, homeowners must notify Cal Poly Corporation that they intend to sell their unit. For the first 30 days the unit is on the market, homeowners are allowed to sell to new faculty or staff. For the next 30 days can sell to other faculty or staff. [79] To ensure units are kept by faculty and staff, homeowners may forfeit their lease if they terminate employment with

the University. Cal Poly Corporation has contracts with a management company and other vendors for the day-to-day maintenance of the residential community. Bella Montaña also has a separate home owner's association that meets quarterly. [80]

Overall, Bella Montaña has been successful in reaching its goal of providing affordable housing to faculty and staff. Many of the original owners still live in the Bella Montaña units and between 5 and 10 units are sold every year, largely to faculty and staff. [81] However, one marked failure of Bella Montaña was the initial sale of units. Immediately following the opening of the 69 units was a financial recession, which made it even more difficult to sell the new units. Adjustments were made to the selling strategy, included discounted prices and a rent to own program that allowed homeowners to pay rent towards their purchase of the unit. More units were also sold to the general public than originally intended. [82] This case is a reminder of the powerful role the market can play in the success of affordable housing projects.

4.1.5 Comparisons across Three Case Studies

Impetus

GV: The Gunnison Valley Housing Authority created this housing plan because they recognized the need for a single unifying vision or document that knits together different approaches for each of the four jurisdictions.

CSUCI: University Glen was designed to raise money for CSUCI and a tool to recruit future faculty and staff. University Glen would be able to make a profit because CSUCI already owned the plot of land and the Camarillo area had a general housing shortage. University Glenn would be able to provide nice, affordable housing to faculty and staff, addressing potential employees concerns over finding housing.

PolyTech: Bella Montaña was designed to provide affordable housing for staff and faculty of California Polytechnic State University San Luis Obispo. The San Luis Obispo area had both high housing costs and a limited housing stock, which limited the ability of the University to attract new faculty and staff and to keep their current faculty and staff. Bella Montaña, although only 69 units, provided an increase in affordable housing for employees of the University.

Key players/management body/hands-on nature

GV: As of now, the key player is the Gunnison Valley Housing Authority (a public agency) and the local planning commissions. The plan outlines goals for partnerships with the

private sector. The plan highlights that the public aspects will involve aspects such as land use entitlements, public works and infrastructure, and subsidies. The private sector roles center on market-based aspects such as economic vitality, skilled labor, and vertical construction.

CSUCI:
University Glen is managed by the Site Authority (SA), a group independent from CSUCI, and was delegated a local governmental authority by the state of California. Kennedy Wilson, an independent group, manages 386 units.

Polytech:
Bella Montaña was designed by the Cal Poly Corporation, a non-profit organization separate from the University, and is managed by a separate organization contracted by the Cal Poly Corporation to oversee the resales of the 69 units.

Public pushback

GV: Because this program is more far-reaching, there has been public pushback to specific aspects of the plan. For example, the Brush Creek proposal has received opposition due to the complicated nature of the specific site. The planners have listened to concerns, but it's important to recognize that controversial housing locations may face pushback from certain groups.

CSUCI: University Glen did not receive notable public pushback, likely because the project is so isolated.

Polytech: Bella Montaña did not receive notable public pushback.

Land
GV: The plan highlights ten areas of publicly owned land with potential for housing. This land varies in terms of entitlement, but some land will involve purchase or transfer of title.

CSUCI: The 85 acres of land that University Glen is built on was previously owned by CSUCI and was leased to the SA on a 99-year lease.

Polytech: The land that Bella Montaña is built on 5.3 acres of land owned by the University and leased to the SA on a 100-year lease.

Size
GV: The plan outlines a goal to build 375 or more affordable homes in its combined four jurisdictions. Within their ten potential project plans, they highlight the potential home density or number of homes per project. This varies from 4 units to 75 units, depending on the land.

CSUCI: University Glen has 658 units. At the time of construction, CSUCI did not have a full faculty and staff, as the university was relatively new, so the SA relied on the projected housing needs of a 15,000-person university and a general assessment on the California housing market made by an outside consulting firm.

Polytech: Bella Montaña has 69 units.

Types
GV: The types of housing vary based on ten specific projects that the plan has outlined. It bases these types based on market demand in the area. Its types include condo, townhome, single family, and multifamily.

CSUCI: University Glen has 200 attached unit town houses, 72 detached units, and 386 apartments. This decision was decided based off the projected salary ratios of CSUCI staff and faculty.

Polytech: Bella Montaña has 69 apartment style units with ten unique floor plans, ranging from 1,029 square feet to 1,614 square feet.

Sources of Funding
GV: This plan emphasizes the need to acquire a dedicated funding source for affordable housing, which is perhaps the largest constraint of the project. A ballot measure for funding in November 2018 failed, and more data must be collected in order to predict costs and acquire funds for the future. In general, GVRHA aims to use Grant writing, a partnership with Gunnison Valley Housing Foundation, and below market tax exempt bonds to acquire and maintain funds.

CSUCI: The development of University Glen was financed by the SA through tax-exempt bonds and general construction loans from Citibank.

Polytech: The funding for Bella Montaña came internally from California Polytechnic State University.

Owners/Renters
GV: The GVRHA plans to implement options for both renting and owning. Most of their ten potential housing sites focus on both renting and owning options, but one focuses on just renters and one on just owners.

CSUCI: In University Glen, 500 units are available to be purchased through a 99 year ground lease, although the SA reserves the right to repurchase the unit after 10 years. There are 100 apartment units reserved for staff and faculty to rent through the CI Faculty Staff 100 Program and 58 apartments leased by the University for student housing.

Polytech: All 69 units at Bella Montaña are available for purchase. At the initial sale, some homeowners were offered a rent to own program in which they would pay rent towards the purchase of the unit rather than another payment plan.

Qualifying Requirements
GV: The plan does not highlight any specific requirements for living, but will involve a lottery process for new affordable homes. The process will be overseen by the GVRHA.

CSUCI: The Glen University priority system favors high-level CSUCI faculty and staff over the general public and, because of the popularity of the units, the majority of occupants are CSUCI faculty and staff.

Polytech: The Bella Montaña priority system first prioritizes new faculty and staff and then current faculty and staff over the general public.

At or Below MV
GV: The plan does not specify how many homes will be set at below market value, but each of its ten sub-projects outlines the target population, based on area median income (AMI). They differentiate across projects, focusing on ranges from <80 percent AMI, 80-120 percent AMI, and <200 percent AMI. They aim to serve different population(s) depending on the project site.

CSUCI: Only the 100 units for the CI Faculty Staff 100 Program have rates set at five percent below the market value. The remaining units range between at or below the market value depending on the particular unit. All units remain affordable through a strict maximum price for which units can be resold; this price cap is the sum of original price of the unit, increases in CPI, and capital improvements.

Polytech: The 69 units range between at or below the market value depending on the particular unit. All units remain affordable through a strict maximum price for which units

can be resold; the formula for this price cap includes the original price of the unit, increases in CPI, and the amount of time a homeowner has resided in the unit.

Timeline

GV: The GVRHA hopes to construct the 375 new homes by 2024. Given the broader scope of the plan, it highlights specific timelines for its ten potential projects on publicly-owned lands, depending on factors such as type of land or goal for the project.

CSUCI: The planning of University Glen started in 1998 with the creation of the Site Authority and initial construction began in 2002. In 2002, all the streets were constructed and utilities were installed. The housing units were constructed in phases with between 100 and 200 units built in each phase. University Glen originally planned to build 900 units and the additional 242 units may be constructed in the future.

Polytech: Bella Montaña units opened in April of 2005. There is a lack of information surrounding when planning and construction began.

4.2 Survey

In order to gauge the housing needs of hospital employees, we recommend conducting a survey to be distributed to hospital employees. Ideally the survey will generate responses from at least 1,000 employees to gain a clearer picture of the issue and possible solutions. A primary concern for DHMC with investing in new housing is that employees will not make use of the housing, so we must understand what employees or potential employees want. At this point, there has been no systematic survey conducted for hospital employees with this purpose in mind. The hospital has conducted a focus group in which employees consistently expressed frustration with housing in the region. Conducting a survey will allow stakeholders to quantify and more deeply understand the sources of and resolutions to this frustration.

 4.2.1 Survey Aims

The survey will aim to allow Dartmouth-Hitchcock and other stakeholders to more deeply understand the following questions from employees' perspectives:

    A. What are the housing frustrations employees have in the area?
        a. How long do employees commute?
            i. What transportation resources (e.g., number of vehicles, distance to public transportation) are available to them?
           ii. What transportation resources do they use?

b. What are employees' current housing situations?
   i. What percentage of employees own their own housing? What percentage rent?
   ii. What type of housing do they live in (e.g., Single-family detached house, Duplex, Apartment, Condominium, Townhouse, Mobile Home, Guest House, Room in a Private Residence)?
   iii. How many household members do they have?
   iv. What amenities are available (e.g., how many bedrooms, how many bathrooms)?
   v. What is the size of their current residence?
c. How much do employees pay for housing?
   i. How many employees are being living in a unit that costs more than 30 percent of household income?
   ii. How many employees are living in a unit that costs more than 30 percent of household income?
d. What are employees' housing history?
   i. How long have employees lived in their current housing?
   ii. Why did they choose this housing?

B. What are the primary housing needs of employees?
   a. What are employees' levels of satisfaction with their current housing?
      i. What specific aspects of their housing are they unsatisfied with (e.g., type of housing, size of housing, cost of housing)?
      ii. What constraints do they have on seeking their preferred housing (e.g. affordability, lack of choices, commute, family issues/concerns)?
   b. What is their likelihood of moving?
      i. What are the primary reason for which they would consider moving?
   c. What are employees preferred type of housing?
   d. What are employees preferred housing amenities?
   e. What are employees' maximum housing costs?
   f. How likely are employees to consider housing offered by DHMC?
      i. What is the level of interest in an employer-assisted housing program?
      ii. What types of housing would employees be most interested in renting?
      iii. What types of housing would employees be most interested in buying?

4.2.2 Housing Factors Assessed

With this goal in mind, the survey questions will seek to gauge the nature and magnitude of the housing problem through identifying factors that matter to employees. The survey will ideally uncover the most important factors for people when selecting homes. We want to determine which factors are non-negotiables for employees, and in which areas they might be willing to compromise. Some categories that we recommend considering are **housing cost, type of housing, size of housing, transportation infrastructure** (i.e. Advance Transit)**, desire to rent/buy**, **distance from hospital**, **number of bedrooms / bathrooms**, and **neighborhood amenities** (e.g., strength of schools, grocery stores, gyms, restaurants, access to the outdoors, etc.).

Additionally, after speaking with DHMC representatives, we believe that it is important to test employee interest in possible solutions identified from our research and case study analysis. We intend to propose specific question catered to the solutions DHMC is most likely to pursue. We anticipate these solutions differing between the type of unit, the distance to DHMC, and how units are managed (i.e., for purchase or for rent).

We anticipate pushback from towns and considerable NIMBYism. In anticipation of conducting a survey, it is important to communicate with stakeholders to first develop pragmatic options. Then, options may be presented to survey recipients to see if they would be fruitful to pursue. In a perfect world, we would give employees exactly what they want in terms of housing, but we don't want to get survey results that are idealistic or ambiguous. For example, if we created housing that met all of their needs, but was located 45 minutes away from the hospital, would they be willing to make that commute or would that be the limiting factor? In informing survey creation, we also recommend examining sample workforce surveys, such as one conducted for the Tuolumne County Workforce, which is footnoted in this report.[83]

5. POTENTIAL OUTCOMES

A single, one-time development will not solve the housing problem and may only exacerbate NIMBYism in communities. The best solutions will likely involve a combination of solutions based on the area in which they are created and the socioeconomic strata of employees they seek to serve. These solutions may include revamping old housing stock, creating mixed-use housing developments where septic systems and infrastructure are already in place, and adding accessory dwelling units to existing housing. Additionally, developers may use may utilize block grants and federal funding for rental developments to work around the current housing tax credit, which only allows for four to seven affordable housing projects in New Hampshire and Vermont per year.[84]

6. CONCLUSION

This research design aims to provide the Upper Valley Housing Advisory Committee and DHMC with a deeper understanding of the Upper Valley's housing problem as it pertains to DHMC employees. We hope that these case studies provide context regarding the issue of affordable housing and give insight into some different strategies of implementing housing programs. Our survey design, based on best practices from employee surveys, provides a potential instrument to glean information from DHMC employees. This will help DHMC understand the specific housing barriers employees face, what housing factors are most important to employees, and what solutions employees would actually utilize. By combining strategies from the case studies and specific information from the survey, DHMC may effectively address its employee housing difficulties and attract new employees in the future.

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APPENDIX

Thank you for taking part in this survey for Dartmouth Hitchcock Medical Center employees. This survey will focus on overall employee satisfaction with the hospital and a housing assessment. The results from this survey will be analyzed by Dartmouth Hitchcock Medical Center to work to improve the future of the hospital for its employees. This survey should take 20-30 minutes to complete and will close on __, 2019.

Be assured that the responses to this survey will remain confidential and anonymous. You will have the opportunity to leave your contact information at the end of the survey if you are interested in participating in a hospital employee focus group about housing.

If you have any questions or concerns about this survey, please contact ____.
We appreciate your time and input!

Hospital Satisfaction

1. How would you describe the level of your overall job satisfaction with your work at DHMC?
A.   Very Satisfied
B.   Satisfied
C.   Neutral
D.   Dissatisfied
E.   Very Dissatisfied

2. Describe your level of agreement/disagreement with the following statement: *I am proud to work at DHMC.*
A.   Strongly Agree
B.   Agree
C.   Neither Agree nor Disagree
D.   Disagree
E.   Strongly Disagree

3. Describe your level of agreement/disagreement with the following statement: *I believe my job is secure*.
A.   Strongly Agree
B.   Agree
C.   Neither Agree nor Disagree
D.   Disagree
E.   Strongly Disagree

4. Describe your level of agreement/disagreement with the following statement: *I feel part of a team working toward shared goals.*
A.   Strongly Agree
B.   Agree
C.   Neither Agree nor Disagree
D.   Disagree
E.   Strongly Disagree

5. Describe your level of agreement/disagreement with the following statement: *I feel valued at DHMC.*
A.   Strongly Agree
B.   Agree
C.   Neither Agree nor Disagree
D.   Disagree
E.   Strongly Disagree

6. Describe your level of agreement/disagreement with the following statement: *I believe my salary is fair for my responsibilities.*
A.   Strongly Agree
B.   Agree
C.   Neither Agree nor Disagree
D.   Disagree
E.   Strongly Disagree

7. I am satisfied with the _____ at DHMC (Place an X in the box for each statement).

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Overall benefits package					
Amount of vacation					

Sick leave policy					
Amount of health care paid for by health insurance					
Retirement plan benefits					
Life Insurance					
Disability Benefits					

8. Please tell us what DHMC can do to increase your satisfaction as an employee.

_____
_____
_____

Occupation

9. What is your current role at DHMC?
A.   Physician (ER doctors, surgeons, hospitalists)
B.   Nurse (CRNA, RN, LPN/LVN, CNS)
C.   Techs (Radiology Tech, Ultrasound Tech, Surgical Tech)
D.   Therapist (Physical Therapist, Radiation Therapist)
E.   Medical Assistants
F.   Pharmacists
G.   Medical Technologist, Medical Laboratory Technologist
H.   Dietitian
I.   Case Manager/Social Worker
J.   Accountant
K.   Human Resources & Recruiting
L.   Executive: CEO, CFO, CIO
M.   Information Technology
N.   Food Service
O.   Environmental Services
P.   Administrative Assistant
Q.   Other (please specify): _____

10. What is your current employment status?
A.   Full-Time

B.   Part-Time
C.   Term Contract
D.   Other (please specify) _____

11. How long have you worked for Dartmouth Hitchcock Medical Center?
A.   Less than 6 months
B.   6 months to 1 year
C.   1 to 3 years
D.   3 to 5 years
E.   5 to 10 years
F.   10 to 20 years
G.   20 years or longer

12. For how many more years do you plan to continue working at DHMC? •
A.   1 to 5 more years •
B.   6 to 10 more years •
C.   11 to 15 more years •
D.   More than 15 years •
E.   Don't know / Unsure

Transportation

13. How many motor vehicles do you have available for your family's use at your current residence?
A.   0
B.   1
C.   2
D.   3 or more

14. How do you usually get to work?
A.   Walk or Run
B.   Bike
C.   Public transportation
D.   Car
E.   Car-share (with spouse or other)
F.   Other (please specify)_____

15. Does your mode of transportation vary by season?

A. Yes
B. No

16. If yes, what other type of transportation do you use
A. Walk or Run
B. Bike
C. Public transportation
D. Car
E. Car-share (with spouse or other)
F. Other (please specify)_____

17. Do any other members of your household also work at the hospital?
A. Yes
B. No

18. How long does it take for you to get to work during a typical day?
A. Less than 10 minutes
B. 10-19 minutes
C. 20-29 minutes
D. 30-39 minutes
E. 40-49 minutes
F. 50-59 minutes
G. 60-90 minutes
H. More than 90 minutes

19. How long does it take for you to get home from work during a typical day?
A. Less than 10 minutes
B. 10-20 minutes
C. 20-30 minutes
D. 30-40 minutes
E. 40-50 minutes
F. 50-60 minutes
G. More than an hour

20. What distance do you travel one-way to work?
A. Under 1 mile
B. 1-5 miles

C.   6-10 miles
D.   11-19 miles
E.   20-29 miles
F.   30-50 miles
G.   Over 50 miles

When answering the following questions about your commute, please think specifically about the week of February 4th - February 10th.

21. What time did you arrive at work each day of the week 02/04/2019 - 02/10/2019?

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Early morning (before 8:00am)							
Morning (8:00am - 9:30am)							
Late Morning (9:30am - 12:00pm)							
Early Afternoon (12:00pm - 3:30pm)							
Afternoon (3:30pm - 5:00pm)							
Evening (After 5:00pm)							
Did not travel to work							

22. What time did you leave work each day of the week 02/04/2019 - 02/10/2019?

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Early morning (before 8:00am)							
Morning (8:00am - 9:30am)							
Late Morning (9:30am - 12:00pm)							
Early Afternoon (12:00pm - 3:30pm)							
Afternoon (3:30pm - 5:00pm)							
Evening (After 5:00pm)							
Did not travel to work							

23. What are your average monthly transportation costs?
A.   Under $100
B. $100 - $199
C. $200 - $299
D. $300 - $399
E. $400 - $499
F.   Over $500

Current Housing - Type

24. Which of the following best describes your current housing situation? •
A.   Homeowner •
B.   Renter
C.   Living with others and assisting with paying rent or mortgage
D.   Other (please specify): _____

25. In which type of housing unit do you currently live in?
A.   Single-family detached house •
B.   Duplex / Semi-Detached House
C.   Apartment •
D.   Condominium •
E.   Townhouse •
F.   Mobile home / Manufactured home •
G.   Guest house / Cottage •
H.   Room in a private residence with kitchen privileges
I.   Room in a private residence without kitchen privilges •
J.   Other (please specify): _____

26. Which of the following best describes your current living arrangements?
A.   I live alone
B.   I live with my partner/spouse with no dependent children
C.   I live with my partner/spouse and dependent children
D.   I am a single parent and live with dependent children
E.   I have extended family member(s) (e.g. parent, in-law) living with me
permanently or for more than 6 months a year.

F.   I have extended family member(s) (e.g. parent, in-law) living with me for extended visits of 2-6 months a year
G.   I share my housing with friends or roommates
H.   I live in the home of my parents or extended family
I.   Other (please specify) _____

Current Housing - Roommates

27. How many household members (including yourself) are age 19 or older?
A.   0
B.   1
C.   2
D.   3
E.   4 or more

28. How many household members are between the ages of 6 and 18 (inclusive)?
A.   0
B.   1
C.   2
D.   3
E.   4 or more

29. How many household members are 5 or younger?
A.   0
B.   1
C.   2
D.   3
E.   4 or more

Current Housing – Amenities

30. How many bedrooms are there in your current primary residence? •
A.   Studio •
B.   1 bedroom •
C.   2 bedrooms •
D.   3 bedrooms •
E.   4 bedrooms •
F.   5 bedrooms or more

31. How many bathrooms are there in your current primary residence? •
A.   1 •
B.   1 ½ •
C.   2 •
D.   2 ½ •
E.   3 or more

32. Which of these square footage ranges best describes your current primary residence?
A.   Under 600 sq ft. •
B.   600 – 800 sq ft. •
C.   801 – 1,000 sq ft. •
D.   1,001 – 1,200 sq ft. •
E.   1,201 – 1,500 sq ft. •
F.   1,501 – 1,800 sq ft. •
G.   1,801 – 2,000 sq ft. •
H.   2,000 – 2,500 sq ft.
I.   2,500 – 3,000 sq ft.
J.   Over 3,000 sq ft. •
K.   Don't Know

Current Housing - Costs

33. How much do you pay each month in rent or mortgage for your current primary
residence? (do not include utilities)
A. $0 (no mortgage or rent)
B.   Less than $500
C. $500 - $999
D. $1,000 - $1,499
E. $1,500 - $1,999
F. $2,000 - $2,499
G. $2,500 – $2,999
H. $3,000 - $3,499
I. $3,500 or more

34. What percentage of your household's monthly post-tax income is spent on your current primary residence (rent or mortgage/property taxes and utilities)?
A.   Less than 30%
B.   About 30%
C.   More than 30%

35. What is the estimated value of your current primary residence?
A.   Less than $100,00
B. $100,00 - 149,999
C. $150,000 - $299,999 •
D. $300,000-$399,999 •
E. $400,000 or more •
F.   Don't know

36. How much equity do you have in your current primary residence?
A.   Less than $100,00
B. $100,00 - 149,999
C. $150,000 - $299,999 •
D. $300,000-$399,999 •
E. $400,000 or more •
F.   Don't know

Current Housing - History

37. How long have you lived in your current residence?
A.   Under 6 months
B.   7 months to 1 year
C.   1 year up to 3 years
D.   3 years up to 5 years
E.   5 years up to 10 years
F.   More than 10 years

38. Were any of the following important factors in the decision to move to your current residence? Please tick as many as apply

A.   Previous residence was too small
B.   Previous residence was too big
C.   Preferred a different type of residence
D.   Poor physical condition of the residence
E.   To move to a more expensive residence

F.   To move to a less expensive residence
G.   To live closer to employment or other facilities
H.   To live closer to shops and services
I.   To move to a better environment
J.   To move to a better school district
K.   To move closer to transport links
L.   Safety of the neighborhood
M.   Relationship breakdown
N.   To move to live with partner
O.   To live independently
P.   Other (please specify) _____

Housing Satisfaction

39. How satisfied are you with your current housing arrangements?
A.   Very satisfied •
B.   Somewhat satisfied •
C.   Neutral •
D.   Not very satified•
E.   Not satisfied at all

40. How satisfied are you with the following aspects of your current residence?
Very satisfied / Somewhat satisfied / Neutral / Not very satified• / Not satisfied at all
A.   Type of housing • • • • •
B.   Size of housing • • • • •
C.   Cost of housing • • • • •
D.   Quality of housing • • • • •
E.   Surrounding neighborhood • • • • •
F.   Accessibility to public transportation
G.   Proximity of housing to employment •
H.   Proximity of housing to school district
I.   Proximity of housing to shops and services
J.   Proximity to recreational opportunities
K.   Safety in the neighborhood
L.   Physical condition of the housing
M.   Other (please specify) _____

41. How would you describe the value of your current residence for the price you are paying? •
A.   Excellent value •

B.   Above average value •
C.   Average value •
D.   Below average value •
E.   Poor value

42. If applicable, please briefly tell us about the kinds of constraint(s) keeping you from selecting your preferred housing type?
A.   Affordability
B.   Lack of choices
C.   Commute and proximity to work
D.   Income/Salary
E.   Family issues/concerns
F.   Need for pet-friendly housing
G.   Lack of a down payment
H.   Insecure work situation
I.   Lack of affordable housing in proximity to the hospital
J.   Competitive market
K.   Other (please specify) _____

43. How important is it to you to own your own residence?
A.   Extremely important •
B.   Somewhat important •
C.   Neutral •
D.   Not very important •
E.   Not at all important

44. If you are somewhat or very dissatisfied with your current housing, what is/are the primary reason(s)? Please check all that apply.
A.   Type of housing • • • • •
B.   Size of housing • • • • •
C.   Cost of housing • • • • •
D.   Quality of housing • •
E.   Ownership or lack of ownership of housing • • •
F.   Surrounding neighborhood • • • • •
G.   Accessibility to public transportation
H.   Proximity of housing to employment •
I.   Proximity of housing to shops and services
J.   Proximity to recreational opportunities
K.   Proximity of housing to school

L.   Quality of school district
M.   Safety in the neighborhood
N.   Physical condition of the housing
O.   Other (please specify) _____

Future Housing – Likelihood of Moving

45. How likely is it that you will be able to purchase a home/condo/etc. while you are employed at Dartmouth Hitchcock Medical Center? •
A.   Very likely •
B.   Somewhat likely •
C.   Not sure •
D.   Not very likely •
E.   Not at all likely •

46. Are you considering moving to a new/different home within the next 5 years? •
A.   Yes •
B.   Maybe •
C.   No •

47. Ideally, how soon would you like to move? •
A.   Within 1 year •
B.   In 1-2 years •
C.   In 3-5 years •
D.   Don't Know •

48. Are you seriously considering leaving your job at DHMC if you are unable to purchase a home/condo/etc. in the area? •
A.   Definitely yes •
B.   Probably yes •
C.   Not sure •
D.   Probably no •
E.   Definitely no •

Future Housing – Type

49. What factors are most important to you when choosing your home or apartment? Select all that apply.
A.   Housing affordability
B.   Type of housing

C.   Property size
D.   Transportation accessibility
E.   Proximity to shopping/amenities
F.   Proximity to employment
G.   Proximity to family/friends
H.   Schools/education
I.   Proximity to health care facilities
J.   I/we are disabled and require accessibility
K.   Low crime rate
L.   Landlord accepts Section 8 vouchers
M.   Other (please specify)

50. What are the primary reasons you would move? Please rank your top 3:
A.   To shorten my commute to work
B.   To live in a better school district
C.   To own home/apartment
D.   To have larger home
E.   To have a smaller home
F.   To live in a better neighborhood
G.   To be closer to public transportation
H.   To live in more affordable housing
I.   Other (please specify):_____

51. Please check each box indicating how you feel about each of the following statements:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I would like to move to decrease the distance from work.					
I would like to move to a larger home.					
I would like to to move to a smaller home.					

I would like to move to a more expensive home.					
I would like to move to a less expensive home.					

52. Are you considering purchasing or renting your next home? •
A.   Purchasing
B.   Renting
C.   Do not intend to move
D.   Other (please specify)_____

53. For your next move, please indicate the physical housing type you are looking for.
A.   Single-family detached house •
B.   Duplex / Semi-Detached House
C.   Apartment •
D.   Condominium •
E.   Townhouse •
F.   Mobile home / Manufactured home •
G.   Guest house / Cottage •
H.   Room in a private residence with kitchen privileges
I.   Room in a private residence without kitchen privilges •
J.   Other (specify): _____
K.   Do not intend to move

Future Housing - Amenities

54. How many bedrooms would best meet your housing needs for your next home?•
A.   Studio •
B.   1 bedroom •
C.   2 bedrooms •
D.   3 bedrooms •
E.   4 bedrooms •
F.   5 bedrooms or more

55. How many bathrooms would best meet your housing needs for your next home?
A.   1 •

B.   1 ½ •
C.   2 •
D.   2 ½ •
E.   3 or more

56. Please indicate how important the following are to you in making the decision to move. Place an X in the box that best corresponds with how you feel about each statement:

	Extremely important •	Somewhat important	Neutral	Not very important	Not at all important
Having a garage					
Having private outdoor space like a backyard, patio, or courtyard					
Living in a gated community					
Having community facilities nearby (pools, recreation centers, playgrounds)					
Living in an energy-efficient home					
Having a fireplace					
Having an office/den					
Having a detached home/no shared walls					

57. What is your preference, a one or two story home?
A.   One-story home
B.   Two-story home

58. What size lot do you prefer?
A.   Quarter Acre or smaller
B.   Quarter to a Half Acre
C.   Half to three Quarters Acre
D.   Three Quarters to One Acre
E.   More than one Acre

Future Housing - Costs

59. What is the maximum amount that you could realistically afford to spend on a down payment for your next home? •
A.   Under 5% cost of the home
B.   5% - 9% cost of the home
C.   10% - 14% cost of the home
D.   15% - 19% cost of the home
E.   More than 20% cost of the home

60. What is the maximum amount, per month, that you could realistically afford to spend on your next home? (Monthly housing costs would include mortgage payments, property taxes, property insurance, association dues, etc., but excluding utilities) •
A.   Less than $1,000 •
B. $1,000 - $1,499 •
C. $1,500 - $1,999 •
D. $2,000 - $2,499 •
E. $2,500 - $2,999 •
F. $3,000 or more •
G.   Don't know

61. In which of the following price ranges are you most likely to purchase a home?
A.   Less than $100,00
B. $100,00 - $149,999
C. $150,000 - $299,999 •
D. $300,000-$399,999 •
E. $400,000 or more •
F.   Don't know

Future Housing – Location / Neighborhood Amenities

62. How important are the following amenities when you are considering in a particular housing community?

	Extremely important •	Somewhat important	Neutral	Not very important	Not at all important
Neighborhood Safety					
Quality of Schools in District					
Access to Transportation Systems					
Being close to DHMC					
Being close to shopping/services/ restaurants					
Being close to open spaces/parks/playgrounds					
Living in a diverse, mixed-income neighborhood					

Scenarios

63. If DHMC were planning to create a variety of housing options, which of the following would you be most interested in renting?
A.   Single-family detached house
B.   Duplex / Semi-Detached House
C.   Apartment
D.   Condominium •
E.   Townhouse •
F.   Mobile home / Manufactured home •
G.   Guest house / Cottage •
H.   Room in a private residence with kitchen privileges
I.   Room in a private residence without kitchen privilges •

J. Other (specify): _____

K. I would not be interested in any of these options.

64. If DHMC were planning to create a variety of housing options, which of the following would you be most interested in purchasing?

A. Single-family detached house

B. Duplex / Semi-Detached House

C. Apartment

D. Condominium •

E. Townhouse •

F. Mobile home / Manufactured home •

G. Guest house / Cottage •

H. Room in a private residence with kitchen privileges

I. Room in a private residence without kitchen privileges •

J. Other (specify): _____

K. I would not be interested in any of these options.

65. If DHMC were to build and offer various affordable housing options (i.e. where rent would be below or at market rate) within 5 miles of the main campus, how interested would you be in renting this type of housing? •

A. Extremely interested •

B. Somewhat interested •

C. Neutral / Not sure •

D. Not very interested •

E. Not at all interested

66. If DHMC were to build and offer various affordable housing options (i.e. for purchase below or at market rate) within 5 miles of the main campus, how interested would you be in purchasing this type of housing? •

A. Very interested

B. Somewhat interested

C. Neutral / Not sure

D. Not very interested

E. Not interested at all

Demographics - Personal

67. In what year were you born _____

68. What is your gender?

A. Female
B. Male
C. Transgender
D. Other

69. What is your current marital status?
A. Married   with children
B. Married without children
C. Separated/Divorced with children
D. Separated/Divorced without children
E. Widowed
F. Never married

70. I identify my ethnicity as _____ (select all that apply):
A. Asian
B. African-American
C. Caucasian
D. Hispanic / Latinx
E. Native American
F. Pacific Islander
G. Prefer not to answer
H. Other (please specify) _____

71. Are you a U.S. Citizen?
A. Yes
B. No

72. What is the highest level of education you have completed?
A. Did not graduate from high school
B. High school diploma or the equivalent (GED)
C. Some college
D. Associate degree
E. Bachelor's degree
F. Master's degree
G. Professional or doctorate degree

73. What is your residence zip-code? _____

Demographics - Income

74. Which of the following best characterizes your household income?
A.   Single income without a spouse/partner •
B.   Single income with a spouse/partner •
C.   Dual income with a spouse/partner •
D.   Prefer not to answer

75. What is your estimated annual *gross household income*, from all sources? (i.e. income for yourself, spouse/partner, and any live-in children, but not including roommate income)
A.   Less than $30,000 •
B. $30,000 - $34,999 •
C. $35,000 - $39,999 •
D. $40,000 - $44,999 •
E. $45,000 - $49,999 •
F. $50,000 - $54,999 •
G. $55,000 - $59,999 •
H. $60,000 - $64,999 •
I. $65,000 - $69,999 •
J. $70,000 - $74,999 •
K. $75,000 - $79,999 •
L. $80,000 - $89,999 •
M. $90,000 - $99,999 •
N. $100,000 - $124,999 •
O. $125,000 - $149,999 •
P. $150,000 - $199,999 •
Q. $200,000 - $249,999
R. $250,000 - $299,999
S. $300,000 or more •

76. Do you have 3 months or more of your income in savings right now?
A.   Yes
B.   No
C.   Unsure

Thank you for your time. That concludes our survey.