AGENCY WITHIN LOW/MODERATE INCOME COMMUNTIY

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ABSTRACT

The objective of the study is to focus on two key areas; (1) to measure qualify of life based on the type project and whether the tenant receives rental assistance based on affordable rents, stress level, affordability and safety, location, financial ability, and project management; and (2) to measure Creating Community based on the type of project and whether the tenant receives rental assistance based on communication with neighbors, comfort level, family relationship, stress level, and the project building's resources. The use of a questionnaire, secondary data, tenant stories, and community impact study were used to measure those key areas. The use of social capital by the nonprofit developer to leverage political and financial capitals creates built capital, and in turn creates strong social capital and community. It is these bonding and bridging principals that help reshape the field and redefine agents' habitus

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CHAPTER 1. INTRODUCTION

The focus of this paper is to explore the relations between agents and institutions, and incorporating theories to match up with *Bonding and Bridging* principal commonly used to assess social capital within a community (Kusakabe, 2012). I have chosen a regional nonprofit affordable housing developer within the Fargo city limits that serves low/moderate income individuals, families, and seniors in the area. I only plan to study one community, as no two communities are alike even within Fargo. My research questions include: Does the nonprofit developer meet its mission, to "improving lives and creating communities by developing housing for those most in need?" Are low and moderate-income individuals, families, and seniors experiencing less financial stress while living in affordable housing developments? Is the social impact increased in the eyes of those whom live within the affordable housing development? These questions will attempt to get a better understanding the relationship between the nonprofit developer and its residents, and to monitor the strength of social capital. I will be using Pierre Bourdieu's notion of Field Theory to discuss the field and habitus of institutions and agents within the community as well as Bourdieu's idea of social capital, and relate it to the bonding and bridging principals to determine strength of social capital (Bourdieu, 1992) (Kusakabe, 2012).   I will also tie in Flora's use of Community Capitals Framework to address how Bourdieu's field theory is complemented. The focus will the impact of one nonprofit developer and the partners, polices, and programs within area of study (Antonakes, 2001).

My interest in this study stems from the question, what is community? Depending on who you ask, and the circumstance the definition changes. In this study, I am looking at research area that is in a specific geographical area within the city of Fargo. The residents may not see these boundaries as their community, and that is the challenge. The structures will most likely look at

community in a broader sense depending on the consumers they serve. This can be a contradiction between how structures and agents coexist and how certain areas should be served. I decided to take a narrower focus and look the social capital of a certain geographical area, and how it is impacted by the development of affordable housing, specifically those created with the Low Income Housing Tax Credit Program (LIHTC).

The LIHTC program is an IRS based programs where a certain amount of tax credits are allocated to the state level based on population. The state awards the tax credits to developers in order to create affordable housing developments. Developers use the tax credits bring in private investors such as banks or syndicators to purchase the credits. The price the tax credits are purchased is primarily based on the investors projected initial rate of return, corporate tax rates, and the investors need to gain Community Reinvestment Act (CRA) credits (www.irs.gov).

Banks are institutions that have a large financial impact on communities, and are highly regulated by the state and federal government levels. Most banks are mandated by the Community Reinvestment Act to require banks who receive deposits to meet the credit obligations of the community's residents in which they do business. The intent of this act was to eliminate discriminatory practices such as lending restrictions based on race or community location (FRB, 2014). Banks have a huge impact on shaping and influencing agents within the community.

This influence is where I think Bourdieu's field and habitus plays out. We are not just studying the field of a particular location, but also the field of government policy, bank trust, and the social capital of a community. As Emery and Flora stated (2006), social capital is the catalyst to strengthening all other capitals including the many that are incorporated within banking institutions (pp. 21 - 23). How our social capital is formed within these fields is dependent on the habitus inhabited by both agents and structures.

Objectives of the Study

The objective to my study is to focus on the following key areas:

- To measure Quality of Life based on the type of project and whether the tenant receives rental assistance based on affordable rents, stress level, affordability and safety, location, financial ability, and project management.

- To measure Creating Community based on the type of project and whether the tenant receives rental assistance based on communication with neighbors, comfort level, family relationship, stress level, and the project building's resources.

The field of study will consist of developments owned by the local nonprofit developer within the city of Fargo, North Dakota. This field has been identified as a low to moderate-income residents that reside in LIHTC project developments. Low-mod is determined by the percentages of income levels compared to the metropolitan statistical area, or the area median income level. Moderate income is determined at 80% of the area median income, low income is determined at 50%, and extremely low income is determined at the 30% level (HUD, 2014). Field research will be done to identify the structures within and the agent potential. All which is needed to identify the social capital strengths and weaknesses. I will use these assessments to determine the relationships between the agents and structures within the community in effort to identify the connection or disconnection (strength of both bonding and bridging) between agents and structures, and how that correlates with Bourdieu's field theory.

This proposal is meant for the audience of the sociology department and Internal Review Board (IRB) in order to further my research and conclude my thesis for a Masters in Sociology. My emphasis is in community development and it is important to take a reflexive look of the community in which we live. Please accept this proposal to further my research. In my proposal,

I will go over an extensive literature review based on Pierre Bourdieu's field theory as well as look at the Community Capital Framework used by Flora and Flora, the notion of Bourdieu's social capital as it relates to the Community Capital Framework, and conclude with an in depth look at the impact of the Community Reinvestment Act has on local communities. In order to determine the strength of social capital, I will be using Bourdieu's field theory to determine the field and habitus and how they relate and transform within the community researched. I will then identify my intention of methods to be used in the study which will be a mixed methods approach consisting of both quantitative and qualitative methods. Methods discussed will be field research, secondary data, and a questionnaire. I will conclude with potential concerns both methodological and ethical.

CHAPTER 2. LITERATURE REVIEW

Field Theory

In order to understand the relationship between agents and structures within the field, I will first look at Bourdieu's field theory. Bourdieu looks at field and habitus and they interact and transform each other. Bourdieu (1992) defines field and habitus as:

> Field consists of a set of objective, historical relations between positions anchored in certain forms of power (or capital). (p. 16)
> Habitus consists of a set of historical relations deposited within individual bodies in the form of mental and corporeal schemata of perception, appreciation, and action. (p. 16)

There is a circular relationship between the field and habitus (Bourdieu, 1997). The field shapes agents and in turn, the agents shape the field. We see this in the economic factors within a community. The structures within the community are there based on the needs of those who live there, and in turn those structures influence the agents based on marketing, health care policies, and more. "Habitus is an active construct" (Hanappi, 2011, p. 787). Habitus is a *structured structure* as it is structured by the external environment (Bourdieu, 1986). This in turn explains the *reproduction of social stratification* or how agents reproduce behaviors within a social setting (Bourdieu, 1992). These moral dispositions or habitus shape low and moderate-income residents as well. Their identities are tied to the social constructions of status (Ozanne, 2013). There is a historical cycle that reproduces how we relate to society and what we take for granted. This can be compounded when structures reinforce these identities, and banking institutions have a major impact. One notion that I have personally seen through my twenty years in the mortgage banking industry, is that many do not believe that are able to own a home. This becomes the resident's reality. The following quote from Bourdieu (1992) helps summarize;

> "Social reality exists, so to speak, in things and in minds, in fields and in habitus, outside and inside social agents. And when habitus encounters a social world of which it is the

product, it is like a 'fish in water': it does not feel the weight of the water and it takes the world about itself for granted." (p. 127)

What stands out in the quote from Bourdieu is the fluidity of habitus within the field. Habitus is infected with the external and internal factors that incorporate our essence, and in turn become second nature or automatic and unseen. External factors also come into play in the form of regulations and policies. This also shapes the field and the habitus within it, and in turn effects the habitus that reshapes the field (Hanappi, 2011). This may be why communities continue to re-conform in different housing, racial, and income demographics.

Community Capitals Framework

This framework was constructed by Jan and Cornelia Flora, and has been widely used. It mirrors some of Bourdieu's notions of social capital, cultural capital, and political, and is used to determine how communities work. The idea behind the framework is that if all seven of the capitals (financial, political, social, human, cultural, natural, and built capitals) were at its capacity, then the result would be a vital economy with social inclusion, and a healthy ecosystem (Emery, 2006).
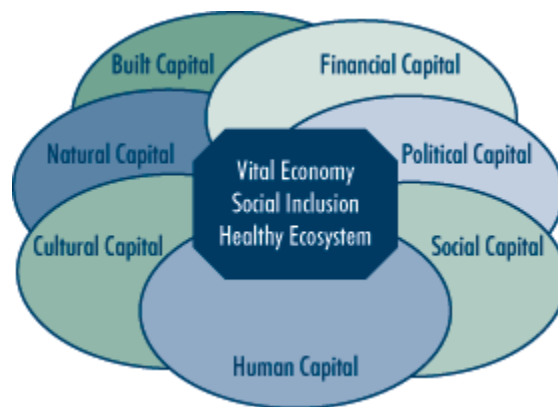

Figure 1. Community Capitals Framework (Flora, 2014)

Within the field, the financial capital will consist of the local banks, its lending practices, and community reinvestment. The political capital will be those organizations, if any, that can affect policies. The social capital, which is the springboard to all other capitals, is the relationship between agents, institutions, and agents and institutions. This will be addressed in more detail. Human capital are those skill levels of the individuals of the community. Cultural capital are the norms and moral values agents bring and are a part of their habitus. For example, I am relatively an outsider to the upper Midwest, arriving in Fargo, ND four years ago. There is a conservative nature of the residents and a small town trust of their neighbors that just is not seen in other parts of the country. I have heard it called the North Dakota way, but in truthfulness, it is very hard to define. The values and norms of this culture are such that is not questioned and effects how they go about their everyday lives. I do not think it is evident to the residents of Fargo, but being a newcomer to the area, it is more evident. Natural capitals are the land and natural resources, and is critical for a healthy ecosystem. Lastly is built capital that consist of buildings, infrastructure, and systems. It is important to notate the framework as a whole in order to move deeper into the relationships of social capital (Emery, 2006). In order to create this social inclusion it may take a change in our habitus, both on the agent and structure levels. Preconceived perceptions of agents about other agents or structures as well as those perceptions of structures (banks) on agents will need to be reconsidered so that one can appreciate and evaluate the tasks, values, and norms in our community. This is necessary to bring about change (Bourdieu, 1992).

Social Capital

Social capital, like Bourdieu's field theory is how we interact, and more importantly how the economic actor interact. Social capital has been defined as;

> The institutions, relationships, attitudes, and values governing interactions amongst people and contributing to economic and social development. (Sriya Iyer, 2005, p. 1016)

The strength of a community's social capital depends on the level of both bonding and bridging of social capital resources. Bonding refers to the sameness, usually locally and geographically located. Proximity is important in bonding, but more important is the shared values, norms, and goals. When a group has a similar object and is willing to mobilize to achieve, this would accommodate as high bonding. Bridging on the other hand does not necessarily need similarity or even proximity. When a community has high bridging it is able to network with outside resources within or outside their community in order to achieve objectives (Sriya Iyer, 2005). This can be related to Bourdieu's field theory as agents are using structures to re-shape their community. As seen in the Community Capitals Framework, social capital is the catalyst to other capitals. Not every community has an abundance or is strong in all areas of the framework. Therefore, it is to the community's advantage to seek outside resources to fill those gaps. This type of collaborating can be a win-win for both sides. This can be with other communities, institutions or even government policies. Having a high bridging social capital can help leaders reach resources that may otherwise never be obtained (Flora C. , 2014). As seen in Figure 2 below, in order to have stronger social capital the bonding and bridging linkages both need to be high.

High Bonding + High Bridging	High Bonding + Low Bridging
Progressive Participation *Community decides priorities based on the common good*	**Strong Boundaries** *Particularistic internal investment. No outside communication or trust*
Low Bonding + High Bridging	Low Bonding + Low Bridging
Clientelism *Community decisions based on what outsiders from market, state, or civil society offer, building power of local elites and service providers*	**Extreme Individualism** *Wealthy invest for themselves; poor are excluded from access to community capitals*

Figure 2. Bonding and Bridging Linkages to Social Capital (Flora, 2013, p. 128)

A community that is lacking in both bonding and bridging lack the ability to change, and is commonly seen in high crime areas. When bonding is high and bridging is low, which is common in rural settings, this can lead to conflict creating an inability to change, and when bonding is low and bridging is high can lead to a top heavy power structure. It is only when both bonding and bridging are high where a community has the ability to adapt and create a healthy economic social infrastructure, inclusive and diverse networks, and an ability to organize and mobilize efficiently (Flora, 2013). In order to achieve sustainability there also needs to be high bracing, or a brace around the linkages between bonding and bridging so that they remain intact or grow stronger (Kusakabe, 2012). One side effect seen when communities have these strong linkages is a *spillover* effect where one institution or structure creates progressive outcomes in which other structures may imitate (Sriya Iyer, 2005).

Community Reinvestment Act (CRA)

The Community Reinvestment Act (CRA) was instituted in 1977 in effort to force banks who receive deposits to meet the credit obligations of the community's residents in which they do business. The intent of this act was to eliminate discriminatory practices such as lending restrictions based on race or community location (FRB, 2014). Banks at the time where able to lend only to high-level low risk communities, and deny credit based on location. This is known as "redlining" and is monitored by the CRA assessment through Home Mortgage Disclosure Act (HMDA) that monitors demographics of credit applicants in home lending (FFIEC, 2014). The CRA was updated in 1995 and again in 2005. The compliance institutions that control compliance are the Federal Deposit Insurance Corporation (FDIC), Federal Reserve Bank (FRB), Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS) (Antonakes, 2001). All the banks within the field of this research have CRA agreements.

It is important to discuss the impact of the CRA and the banks who have agreements, as they are the external structure that creates policy that effect and shape habitus within the field. It has been argued that CRA is not needed that there is sufficient financial support for residents in low-income areas. This has since been disproven since the support being reference was the subprime market that has all been eliminated as a reasonable and affordable finance option. The subprime market historically belonged to those non-banking institutions that were willing to do higher risk loans at a higher cost and rate. Unfortunately, the loans made were riskier than to whom they were made, and this market is non-existent after the housing bubble of 2008 (Ardalan, 2006). Where the CRA has succeeded is indirect support of Community Development Corporations (CDC) (Barr, 2005). These corporations are embedded in the community to create community revitalization, and have a variety of expertise. One such CDC concentrates in affordable housing and uses tax credit options such as Low Income Housing Tax Credit (LIHTC). When a CDC applies for these funds institutions can purchase these tax credits, and in the North Dakota region, these credits are being purchased at mid-80 to mid-90s cents on the dollar. This money is then used to build affordable housing in which the institution, usually banks, have a limited partnership in for the next fifteen years. This development has caused banks to have a long vested interest in the viability of the community (Servon, 2006).

Another positive effect of the CRA is the impact on new business start-ups that increases economic growth by producing more jobs, and added social capital to the community. This creates, like the spillover effect of strong social capital linkages, positive externalities that are mimicked others to promote revitalization of local economies (Squires, 2005).

The CRA, banks, and CDCs alone cannot spur and sustain economic growth. We have seen this evidence during the great repression and the housing crisis in the past decade. This where

Bourdieu's habitus is very important to community sustainability. If we always go by the status quo and do not question policies and institution, communities can be subject to unforeseen negative circumstances. Unfortunately, the crisis mentioned was a result of nation's structures and agents as well as external agents and structures (see Appendix A).

CHAPTER 3. THEORY

Pierre Bourdieu: Field Theory

How would Bourdieu see agency within a low/moderate income community based on his field theory? First, let us review the main principals of Bourdieu's field theory (1992), habitus and field again.

> "Field consists of a set of objective, historical relations between positions anchored in certain forms of power" (or capital). (p. 16)
> "Habitus consists of a set of historical relations deposited within individual bodies in the form of mental and corporeal schemata of perception, appreciation, and action." (p. 16)

The schemata of perception, appreciation, and action show how habitus is formed. The perception model shows the "influence in an actor's perception in that information match schemata is more likely to be perceived than information that is contrary to the existing schemata." (Bourdieu, 1992) That is, we accept things as *normal* without question as long as it matches up with our preconceived perceptions. In habitus, we also accumulate appreciation, or ability to evaluate occurrences base an opinion of like or dislike. We can then chose through *action* how we behave to the social circumstance. If the circumstances line up with our perception and appreciation likely, the action will be an automatic response, but if it lines up negatively then conflict can ensue (Bourdieu, An Invitation to Reflexive Sociology, 1992). The field in which the habitus resides is not only geographical but also resides in the agents trust in bank and federal regulations and policies. Agency and the strength of social capital on low-moderate income neighborhoods is strongly dependent on these relationships and the habitus it develops within these fields.

Another interesting concept of Bourdieu's is the idea of *mimesis*.   Mimesis is the idea that agents imitate each other on a subconscious level. Agents incorporate a "field's practices and build field related cognitive schemata that enable them to better adopt to a field's specificities"

(Bourdieu P. , Culture of a Theory of Practice, 1977, p. 87). Agent then develop a shared reality, and institutions become part of everyday life. Sieweke refers to this as Institutionalization (Sieweke, 2014). I compare this concept to a popular prison movie called *Shawshank Redemption* where the prisoners who have been a part of the system for so long that it becomes their lives, and are referenced in the movie as institutionalized (Marvin, 1994). The idea of mimesis and institutionalization supports Bourdieu's notion that agents shape structures and structures in turn shape agents.

Bourdieu defines social capital as resources individuals gain through resilient networks of informal relationships (Bourdieu, An Invitation to Reflexive Sociology, 1992). I would relate this definition to Flora's definition of the linkages of social capital bonding. It is the linkages of a neighborhood or community, such as a church, a neighborhood association, or a network of close friends and family. There is a common bond between the group, and they work towards a common goal. When that bond is weak, the group does not function well, and may cease exist all together. Bourdieu also sees social capital as something that is generated over time, and social capital is not just formed by common goals to maximize benefits but also through the mundane tasks of everyday life, habitus (Bourdieu, An Invitation to Reflexive Sociology, 1992). Social capital takes trust within the community, not just with the agents of the community, but the structures within and outside the community as well. This is the tie-in between bonding and bridging, and how social capital can be the catalyst to strengthen the other capitals within the community capital framework that may be inadequate. For example, a community may have a strong farm based community where its residents present a common bond. This community pools its internal resources to maintain its community, but its school system is lacking funding to maintain the technological functions needed in today's society. This community may need to reach outside to

other agencies, the state, federal government, or other communities in attempt to strengthen that built and financial capital.

CHAPTER 4. METHODS

Field

A field was been identified based on the block status of the city of Fargo, North Dakota. The blocks are not neighborhoods, and are mixed with both residential and commercial. The low/mod income blocks identified are 101.05-2 and 101.05-1, or more specifically bordered by Main Ave., I-29, 13th Ave. S, and 45th St S.

Mixed Method Research

A mixed research method was chosen due to the lack of data drilled down to the block level. Secondary and quantitative data only tell part of the story. It was important to the research to incorporate qualitative practices to show how agents shape structures. The methods integrated in this project are;

Field Research

Field research consisted of a "windshield reconnaissance" as well as internet mapping data to locate infrastructure, identify barriers, structures, large businesses, banking, and residential living (both rental and ownership). Driving the field area was the best to identify all potential resources of the community.

Secondary Data

Secondary data was critical to finding the historical documentation of the field area. This helped identify the length of time the area has been considered low/mod and what agency had happened in the past. Some resources were from US Department of Housing and Urban Development (HUD), US Census, organizational newsletters, and other historical documentation.

Questionnaire

The questionnaire consisted of questions related to determining how the subject, nonprofit developer is meeting its mission, and was sent by mail to all residents within the field area. Consent forms were part of the questionnaire as well as research intent and contact information. Participation was voluntary and identity was protected and safeguarded (see Appendix B).

Potential Concerns

I addressed possible concerns, whether methodological or ethical, that arose during the research. The goal was to limit all concerns to its furthest extent to prevent any harm to participants.

Methodological Concerns

Secondary research specific to the area were difficult to find and may not exist. In this case, I was reliant to larger data set and had to make assumptions. In this case, all assumptions were clearly stated as such. Interviews with banking leaders were difficult to get, but were obtainable. No inside information or bank secrets were shared within the research presented formally or informally. Questionnaire response was low, and needed to be sent more than once. In this case, the questionnaire was coded to differentiate the dates sent, and in no way identified resident information.

Ethical Concerns

There are always ethical concerns when it comes to research of subjects. My integrity was on the line, and all foreseen precautions were taken fully. The largest ethical challenge was the focus groups themselves. It is human nature to make first impression, and it was my job to make sure each respondent is treated with respect and responses legitimized.

Pierre Bourdieu's field theory combined with the addition of social capital and the Community Capital Framework can show how institutions within the community influences housing and community, how policies such as CRA effect agents, and how residents of the community respond to institutions and the potential of "self-help" advocacy (See Appendix C).

CHAPTER 5. FINDINGS

The residents of a non-profit developer in Fargo, North Dakota took a recent survey in which 152 (n) respondents out of 338 total tenants returned the mailed survey. All tenants rent a restricted income unit within field of Fargo, North Dakota. The units were part of a home, townhome, or an apartment building, consisted of populations of family, 55+ in age, and formerly homeless.

Frequencies

Table 1. Rental Building Type by Frequency

	frequency	percent	valid percent	cumulative percent
family	6	4.0%	4.0%	4.0%
55+	106	69.7%	69.7%	73.8%
prior homeless	40	26.3%	26.3%	100%
	152	100%	100%	100%

The predominant number of respondents were directed from 55+ apartment buildings where 55.2% of those tenants responded to the survey. Forty respondents lived in an apartment building designed for former homelessness, and consisted of 46.5% of the residents responding to the survey. Family residents living in rented homes and townhomes reported at a nominal amount where only six of the 60 tenants responded to the survey.

Table 2. Number of Respondents within each Rental Building Type

	number of residents	percent	cumulative percent	percent of residents
family	60	17.8%	17.8%	1%
55+	192	56.8%	74.6%	55.2%
prior homeless	86	25.4%	100%	46.5%
	338	100%	100%	

In Figure 3 it is illustrated that the majority of respondents where both white (non-Hispanic) in race and female in gender. Only 24.3% of the respondents where Male, and less than 5% of the respondents where either Native American Indian or Hispanic.
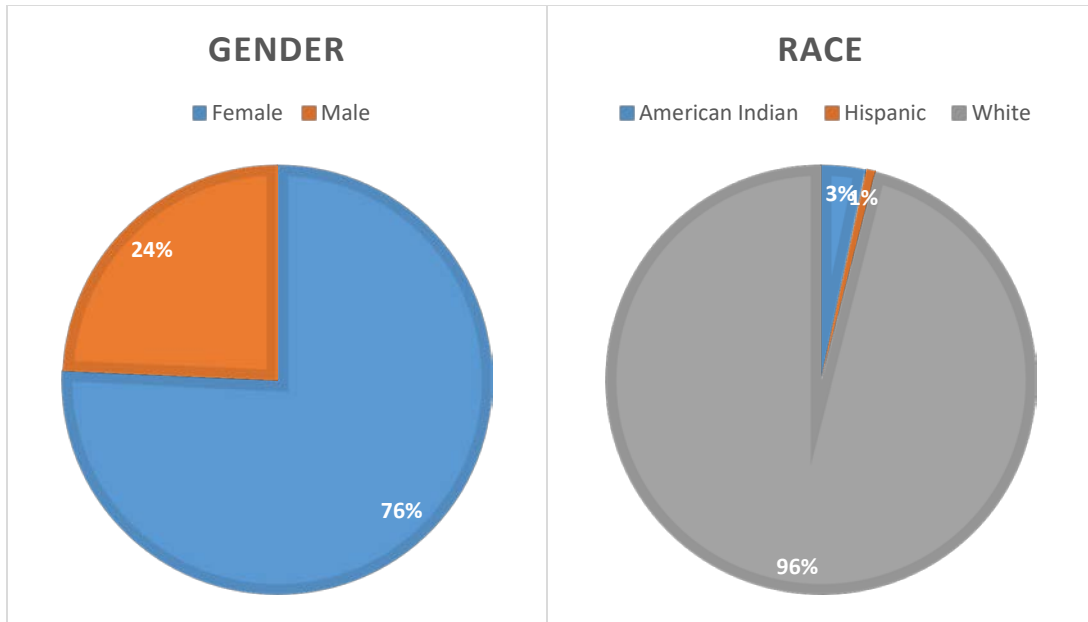
Figure 3**.** Gender and Race

In Figure 4, the age of the respondents is predominately 55 and older, and consists of over 91% of the respondents. This correlates with the number of total responding tenants who live in a 55+ apartment building. The education levels of the respondents do vary, but 84% of the respondents do report having a high school education (or equivalent), and/or higher education including trade school.
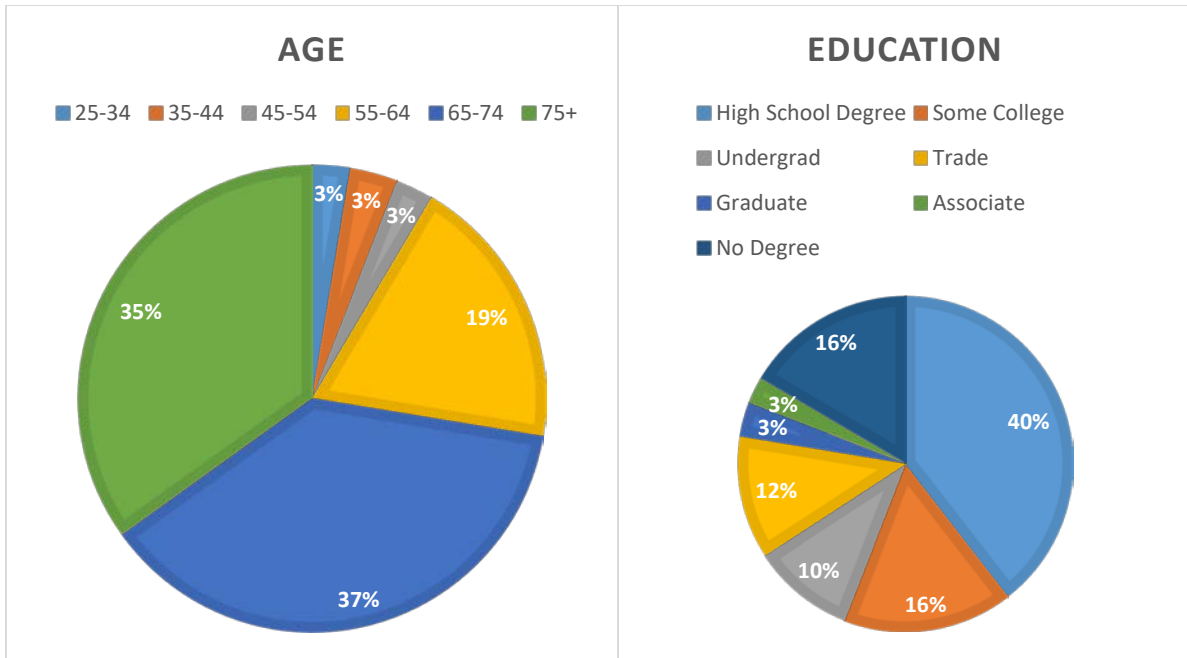
Figure 4. Age and Education

In Figure 5, 19% of respondents consider themselves employed with another 57% consider being retired. Retirement is also in direct correlation of the number of survey respondents that live in 55+ community apartment buildings. It should also be noted, that some of those respondents that consider themselves unemployed and cannot work do receive income in the form of disability or social security benefits. Amongst those respondents that reported their income, 90% confirmed their annual income is $24,000 or less.
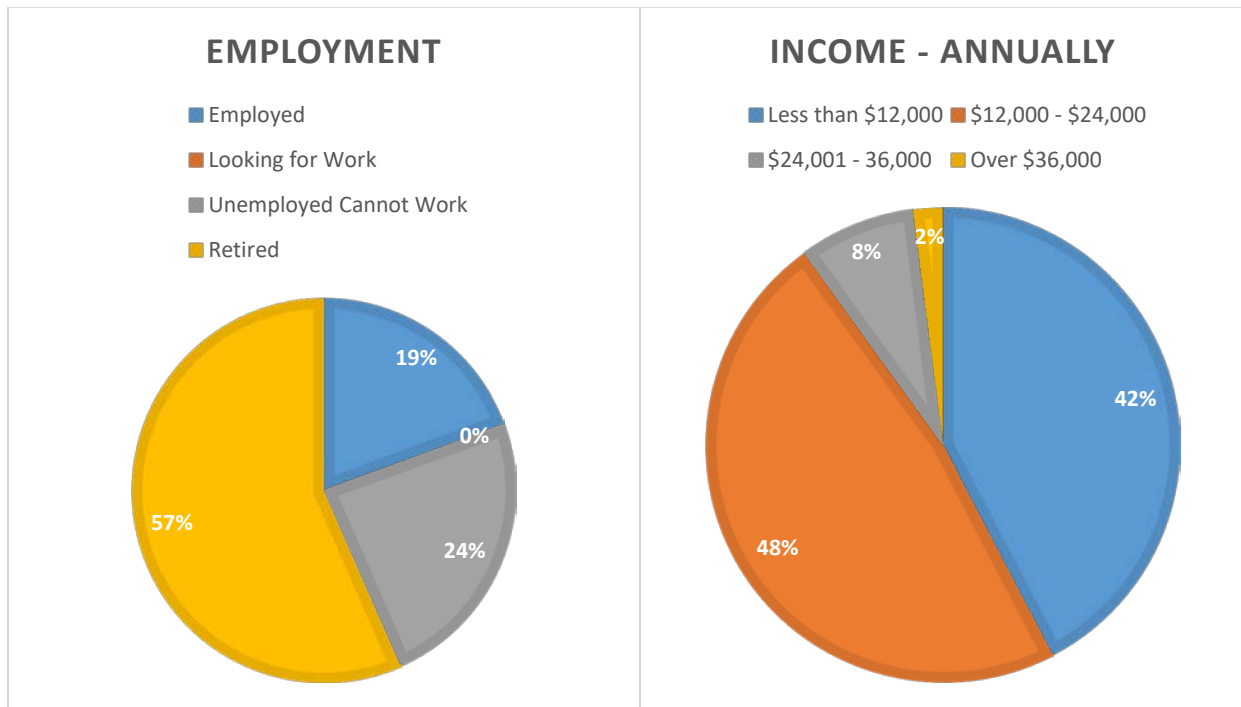
Figure 5. Employment and Income

Other frequency figures and tables are available. The above consists of the basic demographics of the field of study.

Regressions

In the survey, Question 10, whether the tenant is receiving public assistance, is the dependent variable in which a multiple regression was tested against the responses to questions of living safety, satisfaction with location of their home, property management satisfaction, the affordability of rents, current financial stress level, and the respondent's stress level compared to prior living situation.

Table 3. Model Summary - Quality of Life (Public Assistance)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Model Summary				
1	.268[a]	.072	.033	.48076
a. Predictors: (Constant), Q34-financial compare, Q18-location statis, Q33-stress level, Q-14-living current safe, Q28-mgr statis, Q32-afford rents				

In Table 3, the multiple R shows the correlation between the six predictor variables and the dependent variable, public assistance (R=.268). The predictors explain less than 10% of the variance in public assistance.

In Table 4, the direction of influence on public assistance is positive in four out of the six predictors with financial stress compared to prior living situation (Beta = .129) and affordable rents (Beta = .125) having the most positive influence.

Table 4. ANOVA and Coefficients – Quality of Life (Public Assistance)

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2.585	6	.431	1.864	.091[b]
Residual	33.514	145	.231		
Total	36.099	151			
a. Dependent Variable: Q10aPublicAssist					
b. Predictors: (Constant), Q34-financial compare, Q18-location statis, Q33-stress level, Q-14-living current safe, Q28-mgr statis, Q32-afford rents					

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.277	.281		.986	.326
Q-14-living current safe	.042	.054	.075	.785	.434
Q18-location statis	-.084	.053	-.138	-1.575	.117
Q28-mgr statis	-.001	.040	-.002	-.023	.982
Q32-afford rents	.061	.050	.125	1.222	.224
Q33-stress level	.024	.027	.073	.891	.374
Q34-financial compare	.066	.043	.129	1.520	.131
a. Dependent Variable: Q10aPublicAssist					

Building type (family, 55+, prior homeless) is the next dependent variable in which a multiple regression was tested against the responses to questions of living safety, satisfaction with location of their home, property management satisfaction, the affordability of rents, current financial stress level, and the respondent's stress level compared to prior living situation.

In Table 5, the multiple R shows the correlation between the six predictor variables and the dependent variable, building (R=.216). The predictors explain less than 5% of the variance in building.

Table 5. Model Summary – Quality of Life (Building)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.216[a]	.047	.007	45.189
a. Predictors: (Constant), Q34-financial compare, Q18-location statis, Q33-stress level, Q-14-living current safe, Q28-mgr statis, Q32-afford rents				

In Table 6, the direction of influence on public assistance is positive in four out of the six predictors with the location of the building (Beta = .137) and property manager satisfaction (Beta = .089) having the most positive influence.

Table 6. ANOVA and Coefficients – Quality of Life (Building)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14445.784	6	2407.631	1.179	.321[b]
	Residual	296100.084	145	2042.070		
	Total	310545.868	151			
a. Dependent Variable: Building						
b. Predictors: (Constant), Q34-financial compare, Q18-location statis, Q33-stress level, Q-14-living current safe, Q28-mgr statis, Q32-afford rents						

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	246.723	26.399		9.346	.000
	Q-14-living current safe	1.722	5.046	.033	.341	.733
	Q18-location statis	7.752	5.000	.137	1.550	.123
	Q28-mgr statis	3.519	3.738	.089	.941	.348
	Q32-afford rents	-8.637	4.668	-.191	-1.850	.066
	Q33-stress level	-1.590	2.558	-.052	-.622	.535
	Q34-financial compare	3.736	4.052	.080	.922	.358
a. Dependent Variable: Building						

Table 7. Model Summary, ANOVA, and Coefficients – Creating Community (Public Assistance)

		Model Summary		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.212[a]	.045	.005	.48764
a. Predictors: (Constant), Q35-family relationship, Q23-speak to neighbor, Q27- counseling contact, Q33-stress level, Q24-comfort neighbor, Q22-know your neighbor				

	ANOVA[a]				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.619	6	.270	1.135	.345[b]
	Residual	34.480	145	.238		
	Total	36.099	151			
a. Dependent Variable: Q10aPublicAssist						
b. Predictors: (Constant), Q35-family relationship, Q23-speak to neighbor, Q27- counseling contact, Q33-stress level, Q24-comfort neighbor, Q22-know your neighbor						

	Coefficients[a]					
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.536	.239		2.244	.026
	Q22-know your neighbor	-.013	.061	-.024	-.206	.837
	Q23-speak to neighbor	-.007	.057	-.016	-.131	.896
	Q24-comfort neighbor	-.050	.043	-.105	-1.150	.252
	Q27- counseling contact	.088	.083	.089	1.055	.293
	Q33-stress level	.024	.030	.073	.813	.417
	Q35-family relationship	.063	.052	.110	1.215	.226
a. Dependent Variable: Q10aPublicAssist						

Public assistance as it corresponds to Creating Community is the next dependent variable in which a multiple regression was performed against the responses to questions of how well the respondent knows his or her neighbor, how often do they speak to their neighbor, the comfort level with their neighbor, do they use building services, current stress level, and their family relationship. Neighbor is defined in the survey as those who live in the building or living complex.

In Table 7, the multiple R shows the correlation between the six predictor variables and the dependent variable, building (R=.212). The predictors explain less than 5% of the variance in building. In Table 7, the direction of influence on public assistance is positive in three out of the six predictors with family relationship (Beta = .110) having the most positive influence.

Building type (family, 55+, prior homeless) is the next dependent variable in which a multiple regression was performed on the responses to questions of how well the respondent knows his or her neighbor, how often they speak to their neighbor, the comfort level with their neighbor, and do they use building services, current stress level, and their family relationship. Neighbor is defined in the survey as those who live in the building or living complex.

In Table 8, the multiple R shows the correlation between the six predictor variables and the dependent variable, building (R=.276). The predictors explain less than 10% of the variance in building.

Table 8. Model Summary, ANOVA, and Coefficients – Creating Community (Building)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.276[a]	.076	.038	44.477
a. Predictors: (Constant), Q35-family relationship, Q23-speak to neighbor, Q27- counseling contact, Q33-stress level, Q24-comfort neighbor, Q22-know your neighbor				

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23707.804	6	3951.301	1.997	.070[b]
	Residual	286838.065	145	1978.194		
	Total	310545.868	151			
a. Dependent Variable: Building						
b. Predictors: (Constant), Q35-family relationship, Q23-speak to neighbor, Q27- counseling contact, Q33-stress level, Q24-comfort neighbor, Q22-know your neighbor						

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	248.535	21.795		11.403	.000
	Q22-know your neighbor	7.981	5.559	.162	1.436	.153
	Q23-speak to neighbor	.795	5.170	.018	.154	.878
	Q24-comfort neighbor	-1.809	3.931	-.041	-.460	.646
	Q27- counseling contact	19.046	7.610	.208	2.503	.013
	Q33-stress level	-2.084	2.737	-.068	-.761	.448
	Q35-family relationship	.390	4.713	.007	.083	.934
a. Dependent Variable: Building						

In Table 8, the direction of influence on public assistance is positive in three out of the six predictors with how well the respondent knows their neighbor (Beta = .162) and use of building counseling services (Beta = .208) having the most positive influence.

Correlations

Pearson Correlation done to calculate the statistical results of how questions answered on the survey correlate with both Quality of Life and Creating Community. The first Pearson Correlation test done for the questions about respondents' current living and safety, location satisfaction, property manager satisfaction, affordability of rents, stress level, and financial situation compared to prior living situation.

In Table 9, high correlations fall in the range where r = .5 to 1.0 or -.5 to -1.0, medium correlation is .3 to .5, or -.3 to -.5, and low correlation is from .1 to .3 or -.1 to -.3. There is a high correlation between affordable rents and living safety (r=.517), and medium correlations with management satisfaction and living safety (r=.359), management satisfaction and location (r=.357), affordable rents and location (r=.304), affordable rents and manager satisfaction (r=.434), financial comparison and affordable rents (r=.314). Affordable rents had the highest correlations at a significant levels ranging from p=.000 to p=.094.

In Table 9, high correlations fall in the range where r = .5 to 1.0 or -.5 to -1.0, medium correlation is .3 to .5, or -.3 to -.5, and low correlation is from .1 to .3 or -.1 to -.3. There is a high correlation between affordable rents and living safety (r=.517), and medium correlations with management satisfaction and living safety (r=.359), management satisfaction and location (r=.357), affordable rents and location (r=.304), affordable rents and manager satisfaction (r=.434), financial comparison and affordable rents (r=.314). Affordable rents had the highest correlations at a significant levels ranging from p=.000 to p=.094

Table 9. Correlations to Quality of Life

		Q-14-living current safe	Q18-location statis	Q28-mgr statis	Q32-afford rents	Q33-stress level	Q34-financial compare
Q 14	Pearson Correlation	1	.245**	.359**	.517**	.129	.179*
	Sig. (2-tailed)		.002	.000	.000	.113	.028
	N	152	152	152	152	152	152
Q 18	Pearson Correlation	.245**	1	.357**	.304**	-.006	.135
	Sig. (2-tailed)	.002		.000	.000	.945	.096
	N	152	152	152	152	152	152
Q 28	Pearson Correlation	.359**	.357**	1	.434**	.111	.199*
	Sig. (2-tailed)	.000	.000		.000	.174	.014
	N	152	152	152	152	152	152
Q 32	Pearson Correlation	.517**	.304**	.434**	1	.136	.314**
	Sig. (2-tailed)	.000	.000	.000		.094	.000
	N	152	152	152	152	152	152
Q 33	Pearson Correlation	.129	-.006	.111	.136	1	.149
	Sig. (2-tailed)	.113	.945	.174	.094		.066
	N	152	152	152	152	152	152
Q 34	Pearson Correlation	.179*	.135	.199*	.314**	.149	1
	Sig. (2-tailed)	.028	.096	.014	.000	.066	
	N	152	152	152	152	152	152

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 10. Correlations to Creating Community

		Q22-know your neighbor	Q23-speak to neighbor	Q24-comfort neighbor	Q27-counseling contact	Q33-stress level	Q35-family relationship
Q 22	Pearson Correlation	1	.698**	.279**	-.007	-.078	.088
	Sig. (2-tailed)		.000	.001	.936	.339	.278
	N	152	152	152	152	152	152
Q 23	Pearson Correlation	.698**	1	.330**	.057	-.121	-.005
	Sig. (2-tailed)	.000		.000	.487	.137	.951
	N	152	152	152	152	152	152
Q 24	Pearson Correlation	.279**	.330**	1	-.132	.128	.237**
	Sig. (2-tailed)	.001	.000		.104	.117	.003
	N	152	152	152	152	152	152
Q 27	Pearson Correlation	-.007	.057	-.132	1	.156	.076
	Sig. (2-tailed)	.936	.487	.104		.054	.349
	N	152	152	152	152	152	152
Q 33	Pearson Correlation	-.078	-.121	.128	.156	1	.380**
	Sig. (2-tailed)	.339	.137	.117	.054		.000
	N	152	152	152	152	152	152
Q 35	Pearson Correlation	.088	-.005	.237**	.076	.380**	1
	Sig. (2-tailed)	.278	.951	.003	.349	.000	
	N	152	152	152	152	152	152

**. Correlation is significant at the 0.01 level (2-tailed).

The first Pearson Correlation test done for the questions about how respondents know their neighbor, speak to their neighbor, comfortable with their neighbor, counseling contact, stress level, and family relationship.

In Table 10, high correlations fall in the range where r = .5 to 1.0 or -.5 to -1.0, medium correlation is .3 to .5, or -.3 to -.5, and low correlation is from .1 to .3 or -.1 to -.3. There is a high correlation between how often you speak to your neighbor and how well you know them (r=.698), and medium correlations with your comfort with your neighbor and how often you speak with them (r=.330), and family relationship and stress level (r=.380). Knowing your neighbor in relationship to comfort and speaking with neighbors had the highest correlations at a significant levels ranging from p=.000 to p=.001.

CHAPTER 6. DISCUSSION

Nonprofit Developer – Model

The questions sought for this research project are Is this local Nonprofit Developer meeting its mission of "Improving lives and creating communities by developing housing for those most in need?"   Are low and moderate-income individuals, families, and seniors experiencing less financial stress while living in affordable housing developments? Is the social impact increased in the eyes of those whom live within the affordable housing development?   In order to answer the questions, it is important to take a look of the model of the company. The company came to fruition due to the lack in ability of city and county housing authorities to develop affordable housing. Affordable housing is an industry term meaning housing for individuals and/or families that fall below the state or county's average median income levels. This type of housing can be in form of rental or ownership, but normally has some federal, state, or local regulations and restrictions. Building public housing was no longer feasible, and the current stock of public housing continued to deteriorate becoming a non-suitable place to live. A nonprofit entity instead of the quasi-governmental entity of the housing authority was more nimble, as it was non-governmental, and is able to access a private and public blend to create affordable housing.

The Nonprofit Developer in question serves the community in building several types of housing stock primarily to three different demographic groups; families, senior (55+ age group), and the homeless. Family residences have been in form of townhomes consisting of 2- to 4-bedroom units, apartment buildings with 2- to 4-bedroom units, or rent to own home dwellings. All developments include a homebuyer rebate where part of their rent can be used as a benefit for future closing costs on a new home purchase. Senior residences are apartment buildings of one and two bedroom units with substantial community spaces such as dining, kitchen, library, and

media rooms. Homeless developments are also rental units where individuals or families are signing leases for permanent residence. Developments usually have staff presence and provide supportive services such as caseworkers.

The idea behind the developments is to create an affordable and safe environment to allow individuals and families to improve on their lives, and to create stronger communities through less financial stress and more engagement. Location and services are always a strong part of all the developments. Both bonding and bridging techniques are seen in the nonprofit developer's actions when engaging in a new project. Local support from the city, local entities, and service providers such as health, employment, and special needs are obtained. This is combined with support from both federal and state in form of financing to building, and ongoing support financially for operations. Some examples are the State's Payment in Lieu of Taxes (PILOT) program and the federal Housing Choice Vouchers. The State PILOT program allows the development to be taxed based on the amount of rent it receives which equates to thousands of dollars in annual savings, and the Housing Choice Vouchers allow tenants with severely low income to live within the development.

Photograph 1. Family Residence. Source: Joseph Rizzo

Table 11. Financing Options

Finance Type	Local	State	Federal	Private
PILOT	X	X		
Housing Choice Voucher	X		X	
Low Income Housing Tax Credit			X	
HOME	X		X	
Housing Trust Fund			X	
Housing Incentive Fund		X		
Neighborhood Stabilization Program			X	
Community Development Block Grant			X	
Construction Loans				X
grants				X
Permanent Loans				X
Tax Credit Equity investors				X

How it Works

The main source behind most affordable housing developments is the Low Income Housing Tax Credit program (LIHTC). The LIHTC program itself is not enough to finance a project alone, therefore, an extensive financing stack of sources is used to develop one project. In some cases, it can be as much as six or seven different financing sources. This creates a complex package as each source has its own constrictions and regulations. It is a daunting task, and it is up to the developer to make sure those restrictions will allow the housing development to serve those most in need within the community that it is serving.

The LIHTC program as 2 varieties, the 9% and the 4%. Each of the two issue federal tax credits from the IRS to the state to be awarded to developers, such as this nonprofit, to sell on the open market. The 9% version allows for the access of the most tax credits, but also has a maximum limit and therefore is a competitive program. There is a limit each state receives from the IRS based on the state's population. The development is scored by the state's qualified allocation plan (QAP). The QAP is determined by the state based on the states needs for affordable housing.

Based on the amount of tax credits available in North Dakota on a given year, this equates to four to five eligible projects to be construction under the program.

The amount of tax credits awarded to any one project is based on 9% of predetermined costs of the project. In prior years, the 9% program was a moving target until it was permanently fixed at 9% in 2016. The 4% program is still a moving rate, and is currently in the mid to low 3% range. The 9% is the most popular program as it allows for substantially more in awarded tax credits. When a project is awarded tax credits, that entity can sell those credits on the open market. Typical buyers of the tax credits are banks, finance agencies, and syndicators that represent a number of businesses. The amount any investor may purchase the tax credits depends on a variety of factors. The most common are rate of return, community reinvestment act needs; corporate tax rates that effect rate of return, location, and competition. In the beginning of 2016, all these factors were high which equated to purchase price of over a dollar per one dollar of tax credit. With the changing environment, those prices have fallen to between .85 to .95 cents per one dollar of tax credit.

When the project is built, the investor will receive the tax credits on an annual basis for the next ten years. The investor also falls under all the restrictions and regulations for the first fifteen years of the project. In turn, investors become limited partners, and main owners, of the project during that fifteen-year compliance period. The process is extremely complicated and in turn is more expensive to construct. Allocation fees form the programs along with additional attorney and legal fees can add hundreds of thousands of dollars to a project.

The Mission

In order to "improve lives" and "create communities" through agency, the nonprofit developer, the habitus must be altered. Creating housing with affordable rents, safe residences,

and local accommodations to employment, shopping, transportation, etc. does not in itself "improve lives" or "create communities." Typically, an individual or family had to seek out assistance through a governmental or quasi-governmental institution for public assistance. It is with community support and bonding along with agency expertise to reach a broader support to change this belief. The idea is that if a community is inclusive, the agents can shape the structures and structures in turn shape agents. This is done by creating high bonding and high bridging which leads to progressive participation (Flora C., 2014, p. 128).

By working with the agents and other agencies in the community alongside with other agencies outside community, the field can be reshaped creating a break in the norm. Tearing apart "low-income" communities, and creating a more inclusiveness for the common good.

The Survey

The survey reached out to nine different developments within the city of Fargo, North Dakota. Four of the nine developments were Senior projects to those 55 and older. This was definitely reflected by the number of respondents as 69.5% were living in Senior buildings. The questions of improving lives and in both building types and if the tenant received rental assistance by the below models showed inconclusive evidence, but some underlying responses raised further questions.

When looking purely at whether or not a tenant would recommend the project showed a rating of 88.74% respondents would recommend their home. Of those receiving rental assistance, 90.32% would also recommend their home.
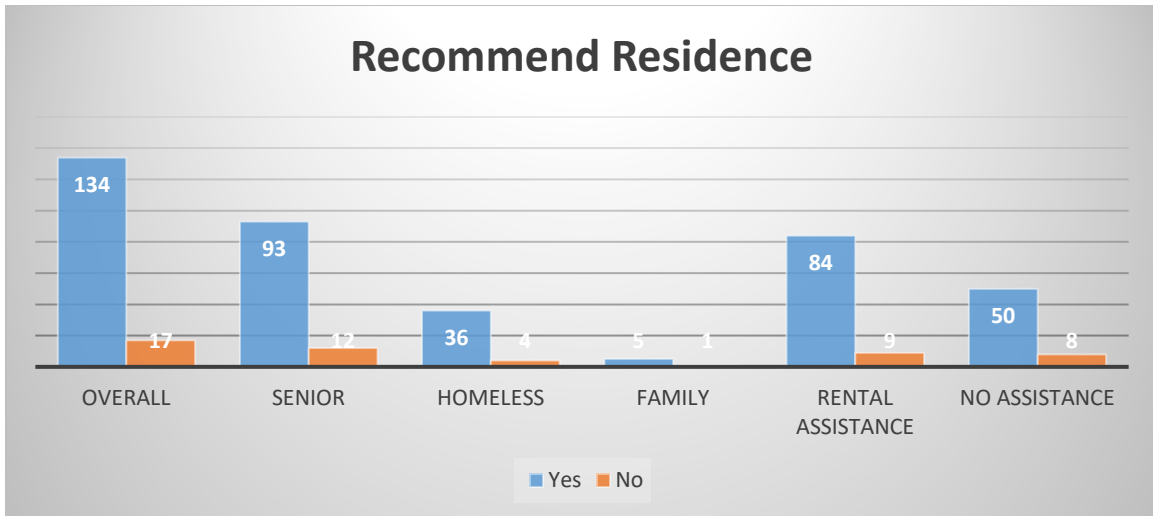
Figure 6. Tenant Recommendation

Again in comparing how their living conditions (safe and affordability) from prior living situation and current, the overall satisfaction score increased from 3.417 to 4.331 (5= Affordable and Safe and 1= Unaffordable and unsafe). The highest differential was in developments for the homeless with a change in score from 2.8 to 4.375. In addition, those who now receive rental assistance scores changed from 3.118 to 4.43. Those living in family residences remained unchanged, although the subset of respondents was very low. Those who do not receive rental assistance had a relatively unchanged score.
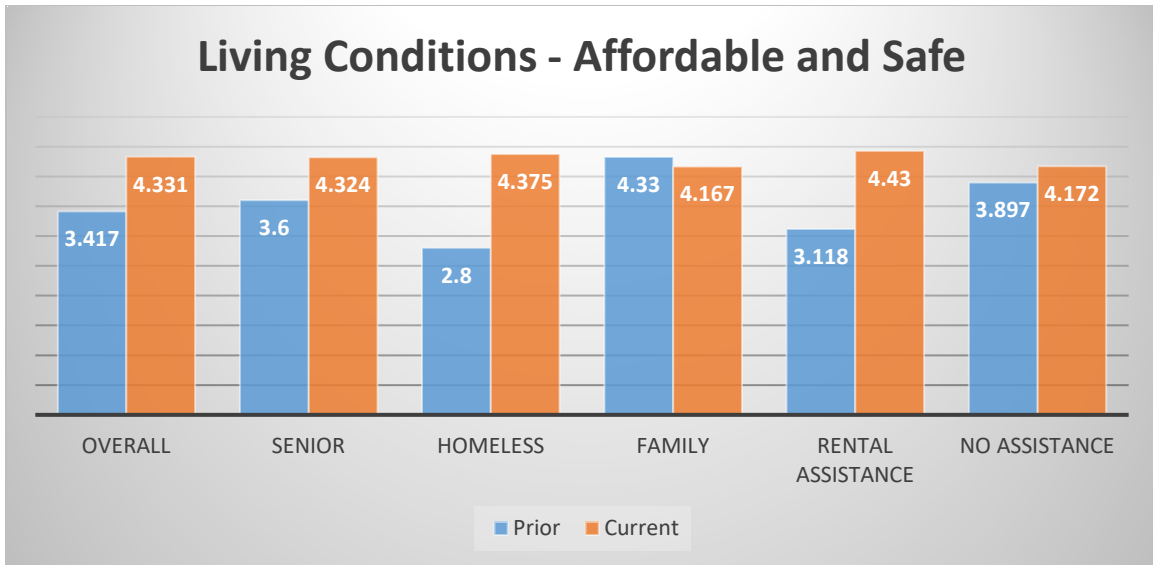
Figure 7. Living Conditions Prior and Current

There is an inference that those who are at the lowest of income levels have a great sense of affordability and safety. The homeless developments generally have rental assistance on 100% of the units so it expected that homeless individuals and families as well as those who receive rental assistance experience similar increases in their living conditions. Those who receive rental assistance only pay 30% of their income, and the remaining rental payment is subsidized through the federal program. Those who do not receive assistance feel relatively no change financial stress. Overall, 78.3 stated their financial stress was about the same or better. That being said, that does not determine affordability.

Creating community is a hard variable to measure through survey analysis. There were some positive correlations between how well you know you neighbor and how often each tenant talks to one another. A stronger measurement of the intangible was listening to the tenants speak. Although this was not part of methods, it is part of my employment. While listening to a tenant speak at a senior housing development, he spoke of comfort of the affordable rental payment. More importantly, he spoke to the community within. The tenants had independently started

coffee groups, movie nights, neighborhood watch, and potlucks. The building became a community within the community. In another building that housed the homeless, a tenant talked about how the building saved his life. With the assistance of a caseworker, the individual has been able to find modest employment and become more engaged with his community.

Photograph 2. Current Resident. Source: Joseph Rizzo

This nonprofit developer commissioned an Impact Report in 2011 for its Housing First Development that housed the homeless. The report showed by housing homeless in a permanent residence with the philosophy that homeless should be "housed first and then offered a variety of services to improve their lives and keep them in housing." (Fargo Housing Redevelopment Authority). Costs were measured by jail days, emergency shelter, detox, clinic visits, ER visits, hospital days, arrests, and administration costs. The administration costs would account for $97,248, but overall the community saved over $204,000 after administration costs (Eide Bailly).

Photograph 3. Permanent Supportive Housing. Source: Joseph Rizzo

Bias and Issues

In full disclosure, I am also an employee of the nonprofit developer in this study. It is my work with the Sociology department at NDSU, and my concentrated studies in Community Development that helped me gain employment. The nonprofit is a mission driven company, and it is our duty to question every day and through all actions to question, whether we are meeting our mission.

The survey itself may have been an obstacle for the respondents. Although the respondent return was over 30%, the survey may have been cumbersome due to the length. This could possible alienate a whole subset of potential respondents that may have altered the results. This may have been the case for the low respondent rate for those family residences. The questions within the survey may not have been clear to all, and a refinement of the survey may be needed in future survey requests.

This study was done only for one nonprofit developer within the Fargo, North Dakota community. Other developers have provided similar type projects that may provide different

results. It should be also noted that this nonprofit developer does all affordable units within their projects, and a mixed income project may have varying results.

What is Next?

An annual study will result from the findings of this research. A refinement of the survey will help target the correlations on what effects the questions of quality of live and creating communities. The survey will also be issued to other markets in the regional area, including Minot, Dickinson, Bismarck and Grand Forks.

A subset of this report will be issued to the nonprofit in question in effort to better understand its tenants on who they are currently meeting its mission, and how they may improve.

Conclusion

"*Improving lives and creating communities by developing housing for those most in need.*" The question of whether the nonprofit developer is meeting this mission is a subjective one that is hard to measure. The nonprofit has used social capital to leverage political and financial capital to create built capital. It starts with the people within the community, and the effort to become more inclusive. Leveraging political will along with other local, state, and federal subsidies, the nonprofit is able to bring in private capital. The purchasing of housing tax credits along with financial banking needs to meet its obligations under the community reinvestment act have a strong impact on bringing built capital to the community. That built capital along with the amenities and services it provides creates an affordable and safe place to live within the community that can shape or be shaped those the development serves. It is these bonding and bridging principals that help reshape the field and redefine agents' habitus.
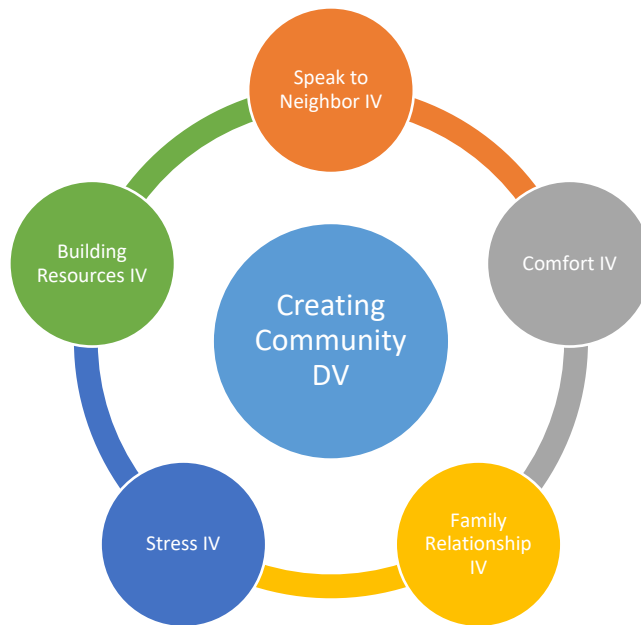
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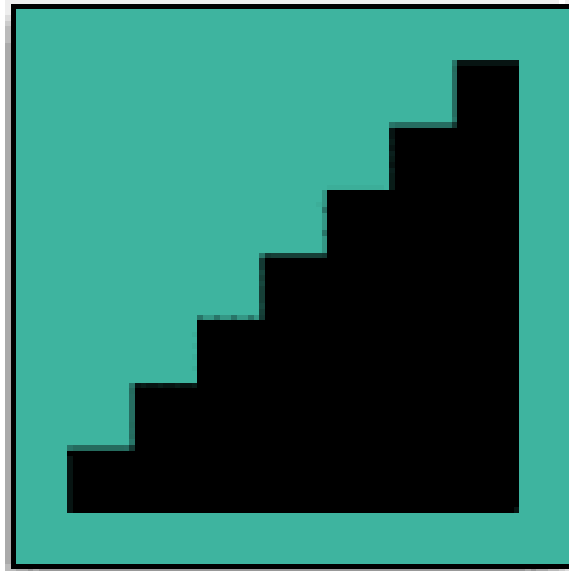
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APPENDIX A. MODELS

Quality of Live DV

- Affordable Rents IV
- Stress IV
- Affordable and Save IV
- Location IV
- Finacial Ability and Expenses IV
- Management IV

Creating Community DV

- Speak to Neighbor IV
- Comfort IV
- Family Relationship IV
- Stress IV
- Building Resources IV

AGENCY WITHIN LOW/MODERATE INCOME COMMUNITY

***Data from this survey may be used in conjunction with a NDSU research project. Your participation in the attached survey is voluntary, and all answers will remain completely anonymous and remain confidential. Joseph Rizzo is heading the research and can be contacted at (701) 231-7637 or joseph.rizzo@ndsu.edu with any questions. Gary Goreham, PhD., Professor of Sociology, will be monitoring the research.

Participant's Consent and Rights

Beyond Shelter, Inc. is researching the following question; Are we meeting our Mission Statement of "Improving lives and creating communities by developing housing for those most in need."? Your participation in the survey is fully voluntary, and all answers will remain completely anonymous and remain confidential. The information you provide will help us better understand the community we live in and how we impact those within our community.

You have rights as a participant in research. If you have questions about your rights, or complaints about this research, you may talk to the researcher or contact Beyond Shelter, Inc. by:

- Telephone: 701.551.0485
- Email: jrizzo@beyondshelterinc.com
- Mail: Beyond Shelter, Inc., c/o Joseph Rizzo, PO Box 310, Fargo, ND 58107-0310

Survey

1. Gender: What is your gender?
□ Male
□ Female
□ Other

2. Ethnicity Origin (or Race): What is your ethnicity origin or race?
□ White
□ Black (African American)
□ American Indian or Alaskan Native
□ Hawaiian or Pacific Islander
□ Hispanic or Latino
□ Other _____

3. Age: What is your age?
□ 18-24 years old
□ 25-34 years old
□ 35-44 years old
□ 45-54 years old
□ 55-64 years old
□ 65-74 years old
□ 75 years or older

4. Education: What is the highest degree or level of school you have completed? *If currently enrolled, highest degree received.*
□ No schooling completed
□ Kindergarten to 8th grade
□ Some high school, no diploma
□ High school graduate, diploma or the equivalent (for example: GED)
□ Some college credit, no degree
□ Trade/technical/vocational training
□ Associate degree
□ Bachelor's degree

□ Master's degree
□ Professional degree
□ Doctorate degree

5. Marital Status: What is your marital status?
□ Single, never married
□ Married or domestic partnership
□ Widowed
□ Divorced
□ Separated

6. Employment Status: Are you currently…?
□ Employed for wages
□ Self-employed
□ Out of work and looking for work
□ Out of work but not currently looking for work
□ A homemaker
□ A student
□ Military
□ Retired
□ Unable to work

7. Household Income: What is your estimated gross income for the entire household?
□ $0 to $12,000
□ $12,001 to $24,000
□ $24,001 to $36,000
□ $36,001 to $48,000
□ $48,001 to $50,000
□ $50,000 +

8. How many members are in your household?
□ Just me
□ 2
□ 3 or more

9. How many members of your household are under the age 18?
□ None
□ 1
□ 2
□ 3 or more

8. Housing status: What is your current housing status?
□ Renting with public assistance
□ Renting an apartment
□ Renting a house
□ Other _____

9. How long have you lived in your current residence?
□ Less than a year
□ 1 to 2 years
□ 2 to 3 years
□ 4 to 5 years
□ 5 or more years

10. What was your living situation _PRIOR_ to living at current location?

□ Living rent free

□ Apartment

□ Own home

□ Sharing living space with another (non-spouse or significant other); "Doubled-Up"

□ Temporary living

□ No home or living in temporary shelter

□ Other_____

11. Rate _PRIOR_ living conditions from 5 to 1. 5 being Affordable and Safe, and 1 being Unsatisfactory or Poor.

5   4   3   2   1

12. Rate _CURRENT_ living conditions from 5 to 1. 5 being Affordable and Safe, and 1 being Unsatisfactory or Poor.

5   4   3   2   1

13. How would you rate your satisfaction with the affordability of rent? (5 = extremely satisfied, 1 = very unsatisfied)

5   4   3   2   1

14. How would you rate your satisfaction with the safety of the neighborhood? (5 = extremely satisfied, 1 = very unsatisfied)

5   4   3   2   1

15. How would you rate your satisfaction with the physical condition of your home? (5 = extremely satisfied, 1 = very unsatisfied)

5   4   3   2   1

16. How would you rate the overall convenience of your location? (5 = extremely satisfied, 1 = very unsatisfied)

5   4   3   2   1

17. How would you rate your satisfaction with available transportation in your neighborhood? (5 = extremely satisfied, 1 = very unsatisfied)

5   4   3   2   1

18. How would you rate your satisfaction with the convenience to grocery stores? (5 = extremely satisfied, 1 = very unsatisfied)

5   4   3   2   1

19. How would you rate your satisfaction with the availability of jobs in your neighborhood? (5 = extremely satisfied, 1 = very unsatisfied)

5   4   3   2   1   N/A (i.e. Retired)

20. How well do you know your neighbors?
□ Not at all
□ Somewhat
□ Well
□ Very well

21. How often do you speak with your neighbors?
□ Not at all
□ Somewhat (once a week)
□ Well (two to four times a week)
□ Often (five or more times a week)
22. How comfortable are you living with your neighbors?
□ Not comfortable
□ Somewhat comfortable or Indifferent
□ Moderately comfortable
□ Comfortable
□ Very comfortable

23. How does your current monthly household income compare to twelve months ago?
□ Signficantly lower
□ Slightly Lower
□ About the same
□ Slightly higher
□ Much higher

24. How does your current monthly expenses compare to twelve months ago?
□ Signficantly lower
□ Slightly Lower
□ About the same
□ Slightly higher
□ Much higher

25. Is there someone at your building who can provide resources, recommend counseling or other needs?

□ Yes   □ No

25a. If yes, do you ever go to this person for assistance?

□ Yes   □ No

26. How would you rate the quality of the owner or property manager of your home? (5 = excellent, 1 = poor)

5   4   3   2   1

27. How would you rate the response time for maintenance requests? (5 = excellent, 1 = poor)

5   4   3   2   1

28. How would you rate the management's ability of fixing issues or problems the first time? (5 = excellent, 1 = poor)

5   4   3   2   1

29. How would you rate the cleanliness of common areas? (5 = excellent, 1 = poor)

5   4   3   2   1

30. How would you rate the affordability of rents? (5 = very affordable, 1 = cannot afford)

5   4   3   2   1

31. How would you rate your current stress level compared to prior living situation?
□ Much Better
□ A little better
□ About the same
□ Slightly worse
□ Much worse
□ I was never stressed

32. How would you rate your financial ability compared to prior living situation?
□ Much Better
□ A little better
□ About the same
□ Slightly worse
□ Much worse
□ I don't know

33. How would you rate your current relationships with your family and friends compared to your prior living situation?
□ Much Better
□ A little better
□ About the same
□ Slightly worse
□ Much worse

Design

34. How many bedrooms do you have in your home?

□ 1 bedroom

□ 2 bedrooms

□ 3 bedrooms

□ 4 bedrooms

□ Efficiency apartment

35. How many bathrooms do you have in your home?

□ 1 bathroom

□ 1.5 bathrooms

□ 2 bathrooms

□ 2.5 bathrooms

36. How would you rate your bedroom(s) size(s)?
(5 = too big, 3= just right, 1= too small)

5   4   3   2   1

37. How would you rate the number of bathrooms?
(5 = too many, 3 = just right, 1 = not enough)

5   4   3   2   1

38. How would you rate your overall home?
(5 = love it, 3 = adequate, 1 = poor)

5   4   3   2   1

39. Where do you park your vehicle?

□ Garage

□ Apartment Parking lot

□ Other

□ I don't have a car

40. Is parking sufficient to the location of your home?

□ Yes

□ No

□ I don't have a car

41. Do you use public transportation?

□ Yes   □ No

42. How would you rate the proximity to public transportation from your home?
(5 = really close, 3 = close by, 1 = too far)

5   4   3   2   1

43. How would you rate the proximity from your home to other amenities such as churches, schools stores, or other services?
(5 = everything is close by, 3 = most are close, 1 = all are too far)

5   4   3   2   1

44. How would you rate the quality of appliances in your home?
(5 = work perfectly, 3 = sufficient, 1 = poor quality)

5   4   3   2   1

45. How would you rate the flooring in your home?
(5 = look like new, 3 = good condition, 1 = poor)

5   4   3   2   1

46. Would recommend your apartment or townhome community to a friend or family?

□ Yes   □ No

47. What type of television service to you use?

□ Basic Cable
□ Cable with additional channels
□ Satellite
□ Internet streaming (i.e. Netflix or Hulu)
□ Other
□ No service

APPENDIX C. INSTITUTIONAL REVIEW BOARD APPROVAL

NDSU NORTH DAKOTA
STATE UNIVERSITY

April 29, 2015

Gary A. Goreham
Sociology & Anthropology

Re: IRB Certification of Exempt Human Subjects Research:
Protocol #HS15239 , "Agency within Low/Moderate Income Community"

Co-investigator(s) and research team: Joseph Rizzo

Certification Date: 4/29/15   Expiration Date: 4/28/18
Study site(s): varied
Sponsor: n/a

The above referenced human subjects research project has been certified as exempt (category # 2) in accordance with federal regulations (Code of Federal Regulations, Title 45, Part 46, Protection of Human Subjects). This determination is based on the revised protocol submission (received 4/27/15).

Please also note the following:
☐ If you wish to continue the research after the expiration, submit a request for recertification several weeks prior to the expiration.
☐ The study must be conducted as described in the approved protocol. Changes to this protocol must be approved prior to initiating, unless the changes are necessary to eliminate an immediate hazard to subjects.
☐ Notify the IRB promptly of any adverse events, complaints, or unanticipated problems involving risks to subjects or others related to this project.
☐ Report any significant new findings that may affect the risks and benefits to the participants and the IRB.

Research records may be subject to a random or directed audit at any time to verify compliance with IRB standard operating procedures.

Thank you for your cooperation with NDSU IRB procedures. Best wishes for a successful study.
Sincerely,

Kristy Shirley
Digitally signed by Kristy Shirley
DN: cn=Kristy Shirley, o=NDSU, ou=Institutional Review Board, email=kristy.shirley@ndsu.edu, c=US
Date: 2015.04.29 14:40:46 -05'00'

Kristy Shirley, CIP, Research Compliance Administrator

For more information regarding IRB Office submissions and guidelines, please consult http://www.ndsu.edu/research/integrity_compliance/irb/. This Institution has an approved FederalWide Assurance with the Department of Health and Human Services: FWA00002439.