

The Center for Community Studies
at
Jefferson Community College

PRESENTATION OF RESULTS
April 2000

PROJECT:
**PROGRAM EVALUATION AND PARTICIPANT
OUTCOME ASSESSMENT**

**THE MOBILE HOME REPLACEMENT
PROGRAM OF
NORTH COUNTRY AFFORDABLE HOUSING,
INC.**

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This study conducted by The Center for Community Studies
under contract with North Country Affordable Housing, Inc.

Introduction

In November, 1999, Barbara H. Willis, Executive Director of North Country Affordable Housing, Inc., (NCAH) contacted The Center for Community Studies at Jefferson Community College to inquire about the possibility of contracting for a face-to-face survey of clients who have participated in their Mobile Home Replacement Program (MHRP). Through a series of meetings, the specific project was detailed, a methodology was identified, and a specific survey instrument was constructed. The instrument is included in Appendix A.

The Mobile Home Replacement Program is an innovative program of North Country Affordable Housing. The purpose of the program is to help people move out of substandard, high maintenance, declining-in-value mobile homes into safer, more economical, and equity-building stick built or modular homes. They accomplish this objective through provision of grants of up to \$20,000 for qualifying applicants, and through assistance to their clients in navigating their way through the maze of legal, financial, and construction issues that the building of a permanent home requires.

North Country Affordable Housing wanted an independent assessment of **participants' attitudes and opinions** toward the program, as well as an assessment of the **quality-of-life impacts** to which improved housing might have led. Their feedback from clients had all been positive, but there was some concern that the feedback might be selectively positive – perhaps clients were reluctant to express negative opinions to the representatives of the organization that had provided them with a large financial grant.

Letters were sent from North Country Affordable Housing to thirty-five (35) people who had participated in the program (letter in Appendix B). Thirty-two (32) were actually in their new housing, and twenty-three (23) agreed to participate. When actually contacted, interviews were arranged with nineteen (19) participants.

North Country Affordable Housing, Inc. directed The Center for Community Studies to develop a report that would answer the following questions:

- What works? (What are clients satisfied about? What is NCAH doing well?)
- What does not work? (How can NCAH improve the program?)
- How has the new housing impacted the quality-of-life of the participants?

Summary Conclusions of the Program Evaluation and Participant Outcome Assessment for the Mobile Home Replacement Program

A clear sense of satisfaction with the Program and obvious pride in their new homes characterized the comments of the participants in the Mobile Home Replacement Program. All homeowners expressed a great sense of relief that old and unsafe mobile homes are in their past. The new homeowners reported that they feel less stress and sleep better because "the wind is not threatening to tip us over," and they are not fearful of old substandard heating and electrical systems.

Overall Level of Satisfaction with the Program

Owners reported an overall sense of satisfaction with the program, the process of qualifying, arranging the financing, and building the home. The owners who were able to contribute their own labor to the process were grateful for the opportunity to do so.

Contractors

Homeowners were generally satisfied with the contractors and their work. Only four expressed dissatisfaction. In each case poor communication between owner and contractor seemed to be an important source of dissatisfaction.

The Sponsor--North Country Affordable Housing

Homeowners feel very satisfied with the performance and follow-up by North Country Affordable Housing. They report that Barbara Willis is professional, accommodating, friendly, and honest.

Impact on Lifestyle and Self-Esteem

Owners reported that the program has had a very positive impact on other areas of their lives. Spouses went to work in five cases, and one self-employed individual felt more productive. Utility costs are generally lower while costs for insurance, taxes, and mortgages generally increased. All report being more comfortable, safer, and happier. Their children love the space and especially love having their own rooms. They invite friends to their homes more often and have more parties. Sixteen of the 19 owners report an improvement in their overall sense of well being. They feel more secure and enjoy working on a place of their own. Participants reported a sense of accomplishment and satisfaction for being able to provide a nice home for their family.

Suggestions for Improvement

As far as suggestions for improvement in the program, the only consistent theme was that owners indicated they would like more assistance to help "walk" them through the whole process. They sometimes felt lost without support and needed help, encouragement, and backing as they dealt with banks, inspectors, and especially contractors. Therefore, based on these interviews, the one recommendation that we offer is that the addition of a "client advocate" would make an excellent program even better. The "client advocate" could provide the assistance described above.

Methodology

Over the course of a four week period in February and March, 2000, a survey team from The Center for Community Studies at Jefferson Community College conducted nineteen face-to-face or telephone interviews with clients of North Country Affordable Housing's Mobile Home Replacement Program. The interview team was comprised of Dean Anthony, Project Director, an adjunct faculty member at Jefferson Community College, and Christina Elliott, a Human Services major at the College, as Project Assistant. They worked under the direction of Dr. Richard L. Halpin, Director of the Center. Most of the interviews took place in the new homes of the clients, while a few were conducted by telephone. One client was interviewed in the offices of North Country Affordable Housing. All interviews had been prearranged by The Center for Community Studies, after the interviewees had expressed their willingness to participate in the survey as described above. The confirmation letter is included in Appendix C.

The interview instrument was constructed by Barbara Willis from North Country Affordable Housing, Dr. Richard Halpin from The Center for Community Studies, and Joel LaLone, an Associate Professor of Mathematics and Statistics at Jefferson Community College.

Validity and Reliability

It may reasonably be assumed that the opinions described in this report are representative of the participants in the Mobile Home Replacement Program. This confidence is based on the following analysis. This is a small population— 32 who were actually in their new homes at the time the survey was conducted. Of the 32 eligible, 23 agreed to take part in the survey, which is 72% of the total. Four of the interviews could not be completed, so our final report is based on the data from 19 of the original 32, or 59% of the population. The opinions expressed are overwhelmingly positive. If all of the thirteen who were not interviewed had significantly divergent opinions (a very unlikely possibility), then the general conclusions of this report would not differ in any meaningful way. It is legitimate to assume that the opinions expressed in this report are representative of the participants in the Mobile Home Replacement Program.

Cautions about Perceptual Data

The purpose of this study was to ascertain the perceptions of the participants in the Mobile Home Replacement Program regarding a number of issues relating to their involvement with the Program. Additionally, participants' own observations about changes in their lives as a result of the improved housing were solicited. All of the information presented in this report is taken directly from the nineteen interviews—it is unverified perceptual data. Our objective was to report those perceptions accurately, but there was no attempt (or expectation) by The Center for Community Studies to check the accuracy of the perceptions. It is entirely possible that a participant may have understood a situation differently than a contractor or NCAH understood the situation. The Center for Community Studies is not in a position to determine the accuracy of any particular viewpoint. The purpose of this study is to report the real, unvarnished views and beliefs of the participants in the Mobile Home Replacement Program.

Presentation of Results

Bold type in the sections that follow corresponds with the questions in the interview schedule, which is included in Appendix A. Also, while 19 interviews were completed, only 18 participants were actually in their homes at the time of the interviews, so one of the interviews was necessarily partial. For this reason, there are 19 responses for some questions; and for other questions, there are only 18.

Section 1: *Background Information*

The first section of the interview consisted of questions about perceptions and background experience with the program.

The respondents had taken **possession** of their new homes between December, 1996 and, in one case, the month in which the interview was conducted (March 2000). One respondent was well along in the process and was awaiting his home.

When asked what they **like most** about their new homes, participants reported that they felt less stress and "sleep better" because "the wind does not threaten to tip us over," and the heating and electrical systems do not threaten them. They said that their homes are warmer, brighter, quieter, cozier, and more secure. New homeowners also reported that they like the structural integrity of their new homes, that the homes require little maintenance, have more space, are far more energy efficient and easier to clean. The homes clearly provide homeowners a new sense of personal pride and connection, which is apparent when they say it "feels like home," and "it's us."

When asked what they **like least**, six homeowners reported problems with the structure itself, such as doors that do not fit, wind drafts, a soft spot on a floor, damage during shipping, sewer gas problems, and pressure tank problems. Two responses mentioned mortgage payments, and one respondent wanted a full cellar instead of a crawl space.

"Nothing" was the primary response to a question about **what they miss most** about their old houses; although one missed the "smaller, easier to clean space," and another missed his woodstove.

Television and the newspaper were the most common way people **heard about the program** with six and four responses respectively. Direct mail accounted for three responses, a friend, a poster, Pennysaver, and a bank each accounted for one response.

People **got involved** with the program because the financing made it possible for them to upgrade from an old mobile home well past its prime, to a substantial home. One person was encouraged by co-workers to participate, and another family did it because it enabled them to keep a parent in their home.

The **major hassle** reported by respondents (6) was the lengthy time that the whole process sometimes took. Two felt that working out an affordable plan was the major hassle; while one reported problems with the lawyer. One felt that the contractor's service was poor, and one more reported that the time wasted choosing a contractor was the major hassle. Eight respondents reported no hassles with the program.

The "**best things**" about their involvement with MHRP is best expressed in the words of the homeowners themselves:

- It fulfilled a dream
- Barb was wonderful to help us out
- Dollars to build with
- Great to get that kind of help
- A chance to upgrade my home.
- Like working with Barb
- It happened! A New home!
- Wouldn't have gotten the home without the grant
- Barb was so accommodating. She takes it personally
- I learned a lot about building
- New home. Working with contractor.
- Getting the house. Barb was great
- Working with us to get what we could afford.
- It is a gift. Allowed me to get into a home before I thought I could afford it
- The people, especially Ron and Rebecca [Redfield Capital contractors].
- Every homeowner would "do it over again," using words like *surely*, *definitely*, and *absolutely*.

Section 2: Review of the Process

The second section of the interview consisted of several questions about the stages in the process of completing the MHRP Program. Respondents were asked to indicate their degree of satisfaction with each stage (*very dissatisfied*, *somewhat dissatisfied*, *somewhat satisfied*, *very satisfied*), and to offer comments as well.

The Application Process

Fifteen respondents (79%) were very satisfied, while four (21%) were satisfied. No one expressed a negative attitude about the application process.

Arranging the Financing

Sixteen respondents (84%) were very satisfied with arranging the financing, although one of them expressed a need for help with the banks. Two (11%) were satisfied, even though paperwork was slow; and one (5%) was dissatisfied because of problems with the bank which first put them off, then denied the loan.

Additionally, two respondents (11%) received financial assistance from family; one (5%) reported banks as being very helpful, while three reported needing help with the bank. Ms. Willis was specifically mentioned twice as being especially helpful with the banks.

Making the Housing Choices

Thirteen (68%) reported being very satisfied with the housing choices. Two were satisfied but felt that contractors sometimes made choices for homeowners without approval. Two respondents were dissatisfied and wanted more choices. One couple was very dissatisfied, feeling that they did not get the help they were looking for on choices. The same owners were also dissatisfied with contractor follow-up and the failure to do a final walk-through.

One owner was happy to have been able to design the house personally.

Waiting Period from Choice to Construction

Five (26%) reported being very satisfied, and ten (53%) were satisfied. Four (21%) were dissatisfied because of delays.

Construction of Foundation

Seventeen homeowners (90%) were very satisfied with the construction of the foundation, one was satisfied. One was not allowed to do his/her own cellar and was, therefore, very dissatisfied.

Delivery and Placement

Twelve owners (75%) were very satisfied with delivery and placement of the house, four were satisfied, while one was dissatisfied due to a long rain delay. One respondent designed and built the house personally, and another did not respond to this question.

The Finish Work

Ten owners (53%) were very satisfied with the finish work, and five (26%) were satisfied, although one of them accepted less than they wanted as they grew tired of the hassle with the contractor. Three (16%) were dissatisfied with the finish work, citing drywall cracks, dips in the floor, an improperly hung bathroom door, exterior doors that leaked, and delays in replacement of window parts. One homeowner was very dissatisfied because "the contractor doesn't answer the phone and won't come back."

Certificate of Occupancy

Fourteen respondents (78%) were very satisfied. Three (17%) were satisfied, citing a minor problem with the inspector; and one was very dissatisfied because delays caused problems that became a "big hassle."

Bank Closing

Fifteen respondents (83%) were very satisfied, and one was satisfied. One owner was dissatisfied due to paperwork errors, and the payment amounts were not clear. Another homeowner was very dissatisfied because of confusion about the closing. He/she reported that lawyers and banks made many mistakes, and the owner reported having to pay a second closing cost with Key Bank.

Sweat Equity

Sixteen respondents (89%) were very satisfied with the opportunity to contribute their own labor to the construction of their homes, and one (5%) was satisfied. Some have acted as their own contractor. It was "a good experience, a good feeling," said one owner. Another said that it was fun learning about the process. One owner was very dissatisfied with a contractor who told him/her that he/she could not contribute. Another respondent indicated that the question was not applicable.

Follow-up by Contractor

Twelve owners (67%) were very satisfied with the follow up by their contractor. Two (11%) were satisfied, although the contractor was slow fixing some things. One was dissatisfied because a contractor did not follow up on an improperly installed furnace. Three (17%) were very dissatisfied. One cited no follow up by a contractor on a problem with heating and ventilating. Another was very dissatisfied because he/she was unhappy with the builder from the beginning. This owner eventually found another contractor. A third owner was very dissatisfied, reporting no follow up by a contractor.

NCAH Follow-up

Sixteen owners (84%) were very satisfied with the follow up by NCAH. Two of them cited Barb as being very helpful. One owner was satisfied, and one was dissatisfied, citing no follow up at all. One was very dissatisfied because there was only one follow-up and that was by letter.

The following table summarizes satisfaction levels with all steps in the process.

Table 1

Review of the Process

*1=very dissatisfied, 2=somewhat dissatisfied, 3=somewhat satisfied, 4= very satisfied
(higher score is better)*

Stage	Level of Satisfaction
The Application Process	3.79
Arranging the Financing	3.79
Making the Housing Choices	3.53
The Waiting Period	3.05
Construction of the Foundation	3.79
Delivery and Placement	3.90
The Finish Work	3.26
The Certificate of Occupancy	3.67
The Bank Closing	3.67
...Sweat Equity...	3.78
Contractor Follow-up	3.28
NCAH Follow up	3.68
(Values reversed from questionnaire)	

Clearly, the respondents were overwhelmingly positive about the process. With 2.5 on the 4 point Likert scale representing neutral, every composite score is well into the "satisfied" category.

Section 3: Evaluation of Contractor

Section 3 asked some specific questions about the experience with the contractor.

Overall Level of Satisfaction

Fourteen owners (74%) were very satisfied with their contractor, one (5%) was satisfied, two (11%) were dissatisfied, and two (11%) were very dissatisfied. Two homeowners contracted the construction themselves and were very satisfied at being able to do that. Overall, using the same scale as in the previous section, the level of satisfaction with the contractor was 3.42, or between *satisfied* and *very satisfied*.

Seven different contractors were used by the 19 respondents, including the following:

- G&I Homes-one home
 - Lakes Homes-two homes
 - Sorrel Construction-one home
 - William Vine (BV Construction)-one home
 - Flitcroft Contracting-one home
 - Lennox Homes-one home
 - Redfield Capital-ten homes
- (Two homes were self-contracted.)

Contractors' Major Strengths

Participants were generally satisfied with the contractors, with some notable exceptions. Typical comments regarding the contractors' **major strengths** included the following:

quality was good; large company has everything available to do job; we knew the contractor; he was honest about problems; informed us of delays; courteous; workers themselves very helpful with ideas and willing to work with them; problem solving, no shortcuts, went beyond what was needed; easy to talk to while making plans; able to work with customers; tried to be very helpful; everything done well, educated in what they were doing; foundation, electric, furnace, good job; good job performance, nice, work, nice follow up, hired them to do more work.

Contractors' Major Weaknesses

Typical comments about contractors' **major weaknesses** were identified as follows:

salesperson wasn't knowledgeable, would not recommend; contractor flighty, jumpy, nervous, but did a good job; wasn't organized, too busy, didn't seem to know what to do or where to put things; needed help from partner on basics; doesn't follow through; rushed to fix things, not always properly; hooked water up backwards, but fixed it; communication was not good at times; price outrageous, defensive personality, felt belittled; NCAH and contractor may be "too close;" no weaknesses (five responses).

Section 4: *Evaluation of North Country Affordable Housing*

Section 4 requested some specific information about the experience with North Country Affordable Housing.

Overall Level of Satisfaction

Seventeen (89%) owners were very satisfied with NCAH, two (11%) were satisfied. None were dissatisfied. Overall, using the same scale as in the previous section, the level of satisfaction with NCAH was 3.89, or *very satisfied*.

Comments included:

fantastic job, timely, professional, flexible, accommodating; Barb was very friendly; honesty with Barb; like Barb; NCAH needs to take a stand when there is a conflict with contractor.

NCAH's Major Strengths

NCAH's major strengths were identified as follows (direct quotes):

Barb very helpful; Barb is their strength; amazing there's a program like this; Barb went the extra mile; Barb is the major strength; very helpful; kept informed, grant was great; Barb made everything understandable; she was accessible; positive, out for family and community; Barb; able to evaluate and get people in homes; knowledgeable, very professional; help with financing; Barb's personality great; a lot of money to give away, easy to talk to, available; improving community living standards/safer; how they work with client, work well with people, helpful explanations, patient; program moves along if you qualify.

NCAH's Major Weaknesses

NCAH's major weaknesses were identified as follows (direct quotes):

maybe get involved more with the financial process; need guidelines for novice homeowners; friends with contractor, felt they were too buddy-buddy; Barb scared them initially on cost of house; didn't act on things, not proactive; wait time on list; Barb's personality can be "cold;" unclear on options with contractor; stereotypes individuals because of economic level; felt belittled by original contractor recommended by NCAH.

Section 5: *Other Changes or Improvements*

Section 5 asked homeowners about changes or improvements that they had made since taking possession of the house. All but one (94%) of the homeowners reported improvements. Twelve have done some landscaping, while others have made a wide variety of improvements including shelves, cabinets, decks, painting, entryways, new furniture, heaters, storm doors, a rock wall, new carpets, window curtains and shades, and new light fixtures. Pride of ownership was evident through the efforts extended to improve the properties in a variety of ways.

Section 6: *Impacts in Other Areas of Life*

Section 6 asked several open-ended questions about impacts in other areas of respondents' lives, beyond the obviously improved housing.

Employment Changes

Spouses went to work in six cases, and one self-employed individual felt more productive. Twelve owners (63%) reported no change in employment.

Utility Costs

Utility costs are lower for ten owners (56%), while costs went up slightly for three (17%). Utility costs are unchanged for five owners (28%).

Taxes

Taxes went up for every owner who has been reassessed. Two of them subsequently have lower taxes as a result of participation in the "School Tax Relief" (STAR) tax program. Two owners reported that they were not aware that their taxes would go up, while one reported that the bank had prepared him/her for this.

Other Monthly Living Costs

Insurance and mortgage costs went up for ten owners (56%), while eight (44%) reported no change in living costs.

A client advocate may be especially helpful to clients to help them anticipate changes in living costs and options.

Living Comfort

All of the respondents reported that their living comfort has improved. They are warmer, quieter, more comfortable, and subjected to fewer drafts. They feel good because their houses look nicer; and they feel safer, healthier, and more relaxed living in them.

Children

All of the new owners reported that their children are better off. They love their new homes and are happy to have more space. The children are especially thankful for their own bedrooms. The children are safer, happier, and proud of their new homes. They take more responsibility in the home. Children have friends over more often and have space to have more parties. In one family, the children are helping to build the house--an unusual experience in modern life.

Providing for one's children goes to the heart of what parenthood is in our society, so it imbues the participants with a sense of personal pride and accomplishment. They feel good about themselves, and they feel good about coming home to a nice home. In short, they are expressing a great deal of pride in home ownership. One's home represents success to many people, more than any other symbol.

Reaction of Friends, Family

All but two say that their friends and family are happy and excited for them. One reported that the family was impressed with the new home, and that made the owner proud.

Community Involvement

Respondents do not report a dramatic increase in their community involvement. One owner did appear on TV to promote NCAH. Another reported feeling "more neighborly," while all of the others reported no changes in their involvement in community activities.

Other Changes in Overall Sense of Well Being and Self-Esteem

Seventeen owners (89%) reported an improvement in their overall sense of well being. They are proud of having something nice and are more comfortable when people are over. They feel more secure and enjoyed working on a place of their own. They also report a sense of accomplishment and satisfaction for being able to provide their family with a nice home.

Most owners expressed a sense of satisfaction in having a nicer, safer, warmer home in which to live; raise their children; and socialize with family and friends. They are grateful to NCAH for the opportunity to afford their own home where they feel better, nicer, safer, cozier, brighter, and happier.

Owners report that the program has also had an impact on many other areas of their lives. Spouses went to work in six cases, and one self-employed individual felt more productive. All report being more comfortable, safer, and happier. Their children love the space and especially love having their own rooms. They have friends over more often and have more parties.

Final Question: What Would You Like to Re-Emphasize or Add about the Importance of your New Home?

Owners re-emphasized the satisfaction they feel as they work on a home of their own, and how good it feels to come home to a nice home. They especially appreciate the opportunity to get a nice home, and collectively they say that they can't thank NCAH enough for helping them out. One reports feeling ashamed living in a mobile home and now feels better about life. One feels "better, nicer, safer, cozier, brighter, and happier," while another feels like she is doing a better job of taking care of her children.

Section 7: *Final Comments*

In the concluding section, respondents were invited to offer one or two suggestions for improvement in the overall program as well as any other concluding comments.

It is clear that North Country Affordable Housing is doing an excellent job of improving the quality of life of their clients by helping people move out of inadequate mobile homes and into substantial housing. The only consistent suggestion for improvement was this: owners would like to have more assistance with the process. They sometimes feel lost without support and need help, encouragement, and backing as they deal with banks and contractors. Perhaps the program could be strengthened by the addition of a "client advocate" to help owners negotiate the application, banking, and contracting processes.

Conclusion

North Country Affordable Housing is providing an effective and much-appreciated service in helping people move out of inadequate mobile homes and into substantial housing. Quality of housing is much improved, and indications are that quality of life is positively impacted as well. People feel safer, more secure, and enjoy their pride of ownership. When asked if they "had it to do all over again, would they go through the program?" every respondent indicated enthusiastically and emphatically that they would do so. That is a powerful affirmation of the efficacy of the Mobile Home Replacement Program.

APPENDICES

A – Survey Instrument

B – Initial Letter to Participants from NCAH

C – Confirmation Letter from The Center for Community Studies