HOUSING CONDITIONS FOR MAKING CONNECTIONS HOUSEHOLDS

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This outline summarizes information from the Making Connections household survey on housing conditions in the MC neighborhoods and the surrounding city/county areas. It includes assessments of housing structure type and condition, neighborhood conditions and problems, homeownership, housing costs, and housing assistance. Information on the first two topics was only gathered from households living in the MC neighborhoods, not from households in the surrounding city/county areas.

Building Type and Conditions

Across all sites:

- Single-family detached is the most common structure type (49%). Mobile home is the least common structure type (2%) (Figure 1).

- The most common exterior problem is missing material on outside walls (6%). The other exterior problems occur at even lower rates, yet the percentage of units that exhibit one or more exterior problems is as high as 13% (Figure 2).
10% of units that have common stairways or halls have loose, broken, or missing steps in common stairways, and 15% do not have all lights working in public halls. Close to 19% of the units have at least one of these two problems.

Note that these percentages may appear higher than expected because they relate only to those units that have common stairways and public halls. The percentage of problem cases out of all units would be lower. (Figure 3)

Site differences:

- Single-family is most common in Indianapolis (89%) and least common in Providence (25%). In most MC sites, single-family is the most common structure type.
- Small/medium multi-unit is most common in Providence (62%) and least common in Indianapolis (6%). In Hartford and Providence, it is the most common structure type.
- Large multi-unit ranges from 1% in San Antonio to 19% in Denver.
- Mobile homes are rare across all sites, ranging from less than 1% in Des Moines to 5% in San Antonio. (Figure 4)
• More than one fifth of all housing units in Milwaukee exhibit one or more exterior problems. Milwaukee is followed by Des Moines, San Antonio, and Indianapolis, where more than 15% of all units have one or more exterior problems. Exterior problems are least common in Seattle (Figure 5).

• Nearly one fourth of all units with common stairways or halls in Milwaukee have at least one problem in their common areas, followed closely by Hartford. Denver and Seattle have the lowest percentage of common area problems (Figure 6).
Figure 6: MC Households: One or more Common Area Problems, by site

![Bar chart showing the percentage of MC households with one or more common area problems by site. The sites include: Total, Denver, Des Moines, Indianapolis, San Antonio, Seattle, Hartford, Louisville, Milwaukee, Oakland, Providence.](image-url)
Neighborhood Conditions

Across all sites:

- Litter or junk (45%) and vandalized or abandoned buildings (25%) are very common across MC neighborhoods. While the number of streets in need of major repairs is relatively low across the sites, more than half of all units have at least one block problem (Figure 1).

![Figure 1: MC Households: Block Problems, all sites](image)

- More than 35% of respondents feel that their neighborhood is not safe for kids. Close to 20% do not feel safe at home at night, and close to 15% do not feel safe out during the day. As a result of these high percentages, more than 40% of the units’ neighborhoods have at least one safety problem (Figure 2).

![Figure 2: MC Households: Safety Problems, all sites](image)

- The most frequently occurring other neighborhood problems are drug dealers (63%), litter or trash (61%) and traffic safety (52%). Every other neighborhood problem occurs at a rate of 22% or higher. Almost 98% of the units’ neighborhoods have at least one of the neighborhood problems (Figure 3).
Site differences:

- Louisville has the highest percentage of MC units with block problems (72%), followed by Hartford (62%), Des Moines (62%), and Providence (61%). MC units in San Antonio (32%) have the fewest block problems (Figure 4).

- Neighborhood safety problems are highest in Hartford (57%) and Louisville (52%). San Antonio is the least affected (28%) (Figure 5).
- Oakland and Providence have the highest percentage of MC units with neighborhood problems (almost 99%). With Milwaukee at 96% being the least affected by neighborhood problems, neighborhood problems are very common across all sites (Figure 6).
Homeownership

- Across all MC neighborhoods, the majority of households rent their homes or apartments. However, more than one fourth of households own their homes.
- The other category includes rent to own, buying on contract, and cases where the respondent does not know. (Figures 1a and 1b).
- Households in the surrounding city/county areas are much more like to be homeowners (59 percent).

- In all of the MC neighborhoods, households are more likely to be renters than homeowners, in contrast with the surrounding city/county areas where the majority of households own their homes (Figure 2).
- The gap between neighborhood and city/county homeownership rates is greatest in Hartford and smallest in San Antonio.
• Across the MC sites, just over 20 percent of households have at least one form of housing debt, in most cases a home mortgage. Almost one fifth of all households have a home mortgage.
• Households with housing debt have a home improvement loan, a home equity loan, a home mortgage, or a combination of the three (Figure 3).
• Households in the surrounding city/county areas are substantially more likely to have one or more forms of housing debt. The biggest difference between the MC neighborhoods and surrounding city/county areas is the share of households with a home mortgage.

![Figure 3: Housing Debt, MC Neighborhood and Surrounding City/County](image)

• The share of MC neighborhood residents with housing debt ranges from a low of less than 10 percent in Hartford to a high of 40 percent in Seattle.
• In all sites, households in the surrounding city/county areas are more likely to have housing debt than are residents of the MC neighborhoods. (Figure 4). The gap between MC neighborhood and the surrounding city/county is highest in Hartford and lowest in Seattle.

![Figure 4: One or More Forms of Housing Debt, MC Neighborhood and Surrounding City/County](image)
Almost all households in the MC neighborhoods that have housing debt either own or are buying their home. 3% are renters, presumably paying off home mortgage debt on another property.

The other category includes rent to own, buying on contract, cases where the respondent does not know, and live here for free (Figure 5).

Compared to households with housing debt in the surrounding city/county areas, MC households are more likely to report that they are "buying" their homes, while those in the surrounding city/county areas are more likely to report that they own their homes already.

Almost four of every ten homeowners in the Making Connections neighborhoods own their homes free and clear, compared to only about three of ten in the surrounding city/county areas.

MC homeowners in San Antonio are by far the most likely to own their homes free and clear (66%), compared to only 15% in Providence (Figure 6).

In six of the ten MC sites, MC neighborhood residents are more likely than city/county residents to own their homes free and clear, while the reverse is true in Seattle, Hartford, Milwaukee, and Providence.
• The share of MC neighborhood residents who report that they are saving for homeownership ranges from a low of 12% in Indianapolis to a high of 22% in Oakland (Figure 7).
• Overall, the share of households saving for homeownership is about the same in the MC neighborhoods as in the surrounding city/county areas.
• However, MC residents in Des Moines, Hartford, Louisville, Milwaukee, and Providence are more likely to be saving for homeownership than residents of the surrounding city/county areas.

![Figure 7: Percent with Savings for Homeownership, MC Neighborhood and Surrounding City/County](image)

• Out of the MC households saving for homeownership, three quarters are renting their home. In the 15% of cases where own is the tenure status, it may be that the respondents are saving for a trade up.
• Households in the surrounding city/county areas who report that they are saving for homeownership are somewhat more likely to be homeowners already (Figure 8)

![Figure 8: Tenure Among Households with Savings for Homeownership](image)
Estimated house values among MC homeowner households are highest in Oakland (app. $240,000), followed by Seattle (app. $190,000) and Denver (app. $185,000).

San Antonio has the lowest average estimated house value (app. $40,000) (Figure 9).

Estimated house values are consistently higher – by more than $100,000 overall -- among homeowner households in the surrounding city/county areas.

The gap between house values in the MC neighborhoods and in the surrounding city/county neighborhoods is the greatest in Oakland and considerably narrower in Des Moines, Indianapolis, San Antonio, Louisville, and Milwaukee.

Figure 9: Estimated House Values, MC Neighborhood and Surrounding City/County
Housing Costs

Site differences:

- For those homeowners in the MC neighborhoods who have mortgages, average monthly mortgage payments are highest in Oakland ($1275) and lowest in San Antonio ($420) (Figure 1).
- Monthly mortgage costs for homeowners in the surrounding city/county areas are consistently higher – almost $350 per month higher across the ten MC sites.
- The gap between monthly mortgage costs in the MC neighborhoods and the surrounding city/county areas is smallest in Denver and Providence and largest in Hartford, Oakland, and San Antonio.

*Figure 1: Average Monthly Mortgage Costs, MC Neighborhood and Surrounding City/County*

- Average monthly rent is also highest in Oakland ($827). It is lowest in Louisville ($319) (Figure 2).
- In nine of the ten MC sites, monthly rents are higher in the surrounding city/county areas than in the MC neighborhoods. In Indianapolis, however, average rents in the MC neighborhood are higher.
- The gap in average rent levels between MC neighborhoods and the surrounding city/county areas is smallest in Providence and Des Moines and widest in Oakland.
A surprisingly substantial share of MC neighborhood residents (almost one household in five) report that they do not pay the full rent or monthly mortgage payment for the unit in which they live. Paying reduced housing costs is most common in Hartford (33%) and least common in San Antonio (12%) (Figure 3). MC neighborhood residents are substantially more likely to have reduced housing costs than are residents of the surrounding city/county areas. Across all ten MC sites, less than 10 percent of city/county respondents reported reduced housing costs.
• A very small share of MC neighborhood residents (only about 2 percent across the ten sites) report that they live in their apartments or homes for free.
• The largest incidence of respondents living for free occurs in San Antonio (almost 6%) and Seattle (3%). Across all other sites, the percentage is below 3%. In Oakland, only 1% of respondents live for free (Figure 4).
• In six of the ten MC sites, respondents from the surrounding city/county areas are even less likely than MC neighborhood residents to report that they live in their apartments or homes for free.
• But in Louisville, Milwaukee, Oakland, and Providence, MC city/county residents are as likely or slightly more likely than MC neighborhood residents to live for free.

![Figure 4: Percent of Households Living for Free, MC Neighborhood and Surrounding City/County](image)
Housing Assistance

Across all sites:

- Across all MC sites, more than one third of households receive some form of public housing subsidy, the most common being partial rent payment by the government (nearly 30%), followed by public housing (more than 20%).
- Note that the numbers for each separate type of subsidy may not be exact, since respondents are not always aware of the exact type of subsidy they receive. (Figure 1)
- Overall, MC neighborhood residents are substantially more likely to receive public housing subsidies (of all kinds) than residents of the surrounding city/county.

Figure 1: Type of Housing Assistance, MC Neighborhood and Surrounding City/County

![Bar chart showing the types of housing assistance across MC neighborhood and surrounding city/county, with different bars for government paying part of rent, public housing building, voucher, and any form of subsidy.]

Site differences:

- The largest share of MC neighborhood residents receive public housing subsidies in Louisville (64%), Denver, and Hartford (both 53%).
- In contrast, only 16% of MC households in Indianapolis receive a public housing subsidy (Figure 2).
- In both Des Moines and Indianapolis, households in the surrounding city/county area are just as likely as MC neighborhood residents to receive public housing subsidies.
- In all the other sites, subsidy recipiency is much more likely in the MC neighborhoods, with the biggest gap between MC neighborhoods and the surrounding city/county areas occurring in Denver, Hartford, and Louisville.
Figure 2: Any Form of Housing Assistance, MC Neighborhood and Surrounding City/County