

Central Florida Roundtable Focus Groups Summary 2017

Pluses/Positives:

- Agreement that housing is critical to quality of life
- Broad understanding of problems facing housing
- Desire to have a broad coalition at the table
- Knowledge that the issues represent a shared responsibility of all parties
- Encourage long range planning efforts
- Willingness to look for local solutions as state and federal resources continue to decline

Potentials (what we can do but haven't yet):

- Broaden Stakeholders for NPR to include employers, higher education, schools, health care, transportation, elected officials, and others
- Improve information dissemination to attract larger audience. Use email, Facebook, twitter, Orlando Sentinel
- Roundtable to act as a clearinghouse for community information

Concerns/Challenges:

- Belief that housing issue is not a community problem but individual problem
- Absence of affordable inventory
- Low wage environment
- Decreasing assistance from both federal and state
- Organizations operating in individual silos
- Rapidly increasing non-housing costs

Overcomes/Opportunities:

- Pursue regulatory reform. This includes streamlining permit process. Also create incentives for developing multi-family, to locate projects near transit hubs, and for homeowners to maintain properties
- Encourage preservation of existing affordable housing. Do research to define the scope of the potential problem and define problem in context of entire community. Include both MF and SF.
- Provide support/assistance to encourage gap financing by advertising local grants, develop a list of non-traditional funding sources, and access funding resources
- Expand post purchase education (cost once you move in) for potential homeowners to account for transportation and other costs and maintenance program (initiative program to encourage simple home repair)

Appendix with notes from all roundtable sessions:



**Affordable Housing Roundtable Focus Groups Raw Notes
June 22 & 23, 2017**

Question 1

How familiar are you with the issues and challenges facing housing here in central Florida?

- Very familiar (21X)
- Quite
- 50% familiar
- Extra comments: shortage of housing, why not build/rebuild a community, flippers buying inventory, lease to own option where your credit score doesn't matter

Where do you get your news about housing issues?

- Florida Housing Coalition (3X), Low income housing, Sadowski, Realtor database with hands on type of information, word of mouth
- Orlando Sentinel (5X), internet, Florida Trend, ULI, networking (2X), talking to people
- Underwriting, management, borrowers
- Industry conferences, LinkedIn, Google, Orlando Sentinel, ORRA
- Non-profit partners, FLCIF, Housing coalition, newspapers, Commission on Homelessness (2X), Housing Summit, Housing Authority (efforts improving with new products
- Need for experienced management groups for multi-family properties
- Developers putting equity in properties
- Lunches directly
- Information from counselors
- We need to find a way to reach new ideas from those that cannot buy and why
- Own experience and working with clients
- Policy makers, HSN, agencies and service providers, non-profits and partner agencies
- Local media, online, newsletters, special reports, email updates from housing organizations and community forums
- Links to local newspapers, relationships, data, online subscriptions, Florida Trend, Orlando Realtors Association, LHHC, continuum of care, local, consolidated plans
- Florida Housing Coalition
- Fair Housing Continuum
- Urban League
- NPR
- Community, email, word of mouth, local government, realtors, banks

How do you prefer to get your news?

- Bring people together with like connections to determine what is needed and how to accommodate; is it government or is it another organization that acts as the conduit for this group
- Electronic/email
- Conversations with customers
- Non-profit direct contact
- Twitter account for work purposes – promoting the borrowers
- Market studies, data reports, facts
- Service providers with direct contact with the clients and recognize the barriers
- Email updates and local/community forums
- Dialog with colleagues, constituents
- See waiting lists
- Doesn't matter as long as you get it
- From consumers, directly
- Email, newsletters, constant contact, Facebook
- Email, social media, constant contact, apps
- Internet (2X), Sentinel, realtor organizations, industry publications, Affordable Housing Finance Conferences, national organizations dealing with housing issues, radio

Question 2

In your mind, what constitutes a housing issue or problem?

- Permitting with the City and County
- Funding for low income people
- We can't build it cheap enough
- The demand for affordable housing is so great there is no way to keep up
- For profit builders don't see a return and therefore have stopped building
- Repairs needed on owner occupied homes that the owner can't physically or financially afford to complete
- The solutions are getting less and less
- Getting only half of the Sadowski funding
- Get builders, realtors, mortgage, Jamie Ross back together
- Income and affordability – low wages/high prices
- Government policy to come in where the market cannot assume the risk – common good for safe and secure housing
- Lack of mixed income housing
- Inventory – hard to find a livable house for less than \$200,000; conditions are poor for houses under \$200,000 so banks won't lend. Only good for investors
- Interest rates being low allowed for higher pricing for builders and sellers
- Work force development
- Affordability
- Income
- Lack of inventory
- Investors/cash buyers
- Lack of financial education
- Pushing borrowers out of the market
- FMA or conventional borrowers only

- Lack of mental ownership or pride in ownership
- They police and establish neighborhood watch programs
- Combination of choices and circumstances
- Jobs and wages haven't kept up with changes in the local area
- More transient community, so no ownership in the community
- Holistic need for education and better jobs; "American way" mindset
- Housing on the frontend v. the back end
- Kids taught at a young age the "old American way" is different – change the mindset and challenge the status quo. Educating to break the cycle of "what's always been."
- Community development mind is changing – it's not the brick and mortar, it's the soft skills v. hard work at a personal level v. a world level
- See the rent payment v. mortgage qualifying for starter homes
- Relating cost of home to payment price
- Orlando is unique because there is no geographic boundary
- When supply does not meet the demand
- The availability of decent, safe and sanitary housing
- Unmet need for individuals
- Affordability, quality, safety
- Orlando has a high percentage of the working poor in the US
- People in central Florida don't earn a living wage
- Population growth
- Lack of affordable housing – healthcare and transportation costs are rising
- Crime in the community
- Development is costly
- Impact fees are needed for services but are high
- Roads are overcrowded so you can't always develop particular area
- Everyone wants a desirable location
- Integration and revitalization is necessary

Do you think these problems exist in our community?

- Yes (6X)
- At one point, we had a housing "issue", now it is a "problem" because it affects people's sustainability
- Yes, the reasons remain similar to years ago
- Problems definitely exist

What do you believe is the reason or cause of these challenges or issues?

- People at less than 50% AMI can't afford to maintain the houses
- Most low-income people can't take the risk of owning a house because it is a deteriorating physical asset unless maintained
- Lack of affordable housing near transportation, inventory, high rents v. wages, investors driving prices up
- High rent, low wages, available transportation, high cost of living
- Lack of funding
- Coordination between organizations
- Silos of service, i.e. Lynx is funded by Orange County, not regionally (need more busses, drivers, off hour service, routes)

- Higher construction costs
- Poor transportation system
- High health care costs
- Planning and zoning restrictions
- Need to learn within our means
- Need financial education (start with children)
- Too many issues to list from government to financial to economic to family-related

Do you feel like issues are caused by an individual's choices or by circumstances?

- Wage in Orlando is very low because of type of jobs available
- Some poverty is an individual choice. Other issues are due to resources (low wages, lack of housing), evictions
- Boils down to money
- Both (2X)
- Education should be brought into high schools to educate the multi-cultural students so they can bring it home to their parents
- Community needs to be cleaned up from crime at schools: education
- Lack of real life education
- Supply and demand. Low wages do not support the cost of housing for your workforce. Developers make more money and homeowners sell to increase return on investment
- Individuals create barriers based on choices: criminal history, number of children, some individuals have underlying conditions or mental health issues that prevent all options from being realized
- Elderly cannot maintain home and have no income to do repairs; cancel insurance to save money. Alternate housing for seniors is too expensive
- Individual choices lead to debt and job loss compounds the problem
- Individual choices in what they spend money on: unrealistic budget, spend on luxury items instead of rent
- Individual's choices are not causing the problem, but the circumstances
- Lack of interest in regional solutions
- Large percentage commute, especially in Osceola County, Disney workers
- Combination of the two

Question 3

Do you believe you have a responsibility to help address these issues?

- New paradigm – have to have everyone at the table
- Combination of all working together – more local voices
- Address immediate need first and then move to the next level
- Housing has lack of affordable homes, lack of education which keeps incomes low
- We all have some responsibility to make sure all the people in our community have a decent place to live
- Need a bottom to top strategy on policy
- Need to get over past hurt and pain and move forward working together
- More comprehensive planning
- Everyone has a responsibility – it is lack of accountability
- We all have a responsibility to help address these issues

What role, if any, do you think the following groups have in addressing or resolving these housing issues?

Government Agencies:

- Permitting process is a huge obstacle; zoning and codes; CRA incentives
- Should be last on the list
- Should provide basic quality of life safety net
- Biggest role of all because they control the management of money and education system. All levels willing to do their share – sufficient subsidies/housing including zoning requirements. Need to disseminate information. Need incentives for developers
- Less government responsibility, but incentives to build revitalization
- Local government is a critical element but politics are getting involved – too much favoritism and nepotism
- Government doesn't understand all of the issues of rental v. home ownership
- Get the files done quicker. It is really the lender that puts the incomplete files together
- Policy on development of land use, zoning, preservation of values, finding structure and better outcomes
- Ambitious plans to make greater impact. Small projects v. consolidating to make longer term impact
- Immediate need v. permanent housing
- Incentivize development that is affordable over the long-term obligation to ensure affordability using money for housing v. infrastructure
- Ensure policy meets large range plan of community
- Different strategies to meet affordability needs
- Inclusionary and community land trusts
- People look to blame government v. other parties, e.g. Osceola County hotel where families were displaced
- Better ways to assist with developing affordable housing
- More partnerships with developers
- Streamline regulations; more incentives
- Sadowski cut in half by the Governor – need to change; need to protect
- Need to step up and take on role to bring persons in
- Regulation, zoning, enforcement, fair housing, provide appropriate incentives
- Reduce impact fees in targeted areas to make housing more affordable. People in lower income housing typically use less services, i.e. roads

Developers:

- There is no profit
- Developers and realtors are in the business of making profits. They can choose to forgo profit or closing costs
- Taking advantage of tax incentives. Be willing to work with complex situations
- Surtax monies enabling development
- Are not held accountable for the disparity in housing cost for low income persons. Need to be developing balanced communities and give back to the communities

- Role needs to be as a provider
- More mixed neighborhoods; social responsibility
- Develop housing; create mix
- Provide product to market
- Need to make a profit as well. Prices are increasing making it more difficult for them to build affordable housing. Homes need to be affordable but must have the amenities to be resellable

Realtors:

- Getting buyer approved; where is the inventory
- Specialize with first time home buyers. Be willing to work with buyers in a certain price range
- Advocate for affordable housing, not focus on high sales prices v. lower return properties
- Continue their leadership role
- Not steering
- Have a responsibility to show all properties in all areas. Must be involved in the community

Nonprofits/Charitable groups:

- Disseminate information. Create partnerships. Be a resource
- Metropolitan ministries – large consensus, support
- Some non-profits are getting assistance but a lot of rules. Non-profits continuing education
- Providing for the gap for those that government programs can't serve. Habitat repair program
- Help with expenses that make them ineligible
- Increase capacity, leadership training
- Create a coordinator think tank
- Use Habitat model more – sweat equity
- Accountable to mission
- Must educate consumers

Renters/Homeowners:

- Low wages don't allow them to purchase home
- People need to be more resourceful – sharing space and saving money
- Be prepared for home ownership! Be willing to work for home ownership
- Education on life and how to understand savings, credit, how to have a better job
- Educate before, during and after. Before: counseling and outreach to educate on how to save, keep good credit and maintain; During: working with lender and educating on budget; After: follow-up with payments
- Advocate for themselves, live within their means
- To maintain their housing

Trades:

- Such in demand that its becoming too expensive; education of new tradespeople

Families:

- As people followed jobs, the family structure has declined
- Many people are living with family in order to save money

Other institutions to provide support:

- Universities
- Hospitals
- Major employers

Question 4

How important is the affordability and availability of housing to your sense of community and quality of life?

- If they can't find a place to live, they live in cars, hotels
- Public transportation is key and we don't have it
- Very!
- Quality of housing affects your self-image
- Affordable housing is a symptom of the economic system
- There is income segregation and discrimination
- Very important. Want to live in good areas with good schools, access to transportation
- Want to make sure homes are affordable for us
- Gentrification is happening faster
- Need mixed use property that helps with gentrification
- Very important—Orlando is very transient
- Need to have a continuum of housing
- Lack of affordable prices to purchase
- Extremely important. Service industry needs affordable housing (Lake Nona as an example: housing prices far outreaches the workers' incomes)
- City of Orlando is trying to provide affordable housing development
- Vital to community to be balanced
- Key to have a diverse housing pool to attract a more diverse workforce and ensure a better quality of life for all
- Without affordable housing, have homogenous community; need mixed income, mixed housing
- Developer should incorporate affordable housing in properties
- Inclusionary zoning
- Implementation – who is monitoring?
- Lack of housing impacts sense of fairness and inequality – have and have nots
- Impact – decline in shelter, decline in family, decline in business
- Linked to quality of life
- Reinvestment
- Not sure who "you" is defined and is "community" the larger community or "individual neighborhood"
- On a scale of 1-10, it is very important. A 10. That's why we are here. Affordability and availability is an issue. Education is key

Question 5

What are the most important factors you consider when choosing where to live?

- Schools/day care (13X)
- Crime statistics (4X)
- Travel time (3X)
- Transportation – proximity to roads/walkability (6X)
- Access to retail/grocery/amenities/financial institutions/healthcare (6X)
- Affordability/prices per square foot
- Safety (3X)
- Neighborhood
- Convenience (2X)
- Opportunity
- Location (2X)
- Cheapest house in the best neighborhood in town
- Family/sense of community (2X)
- Local environmental energy including vibrancy, cultural growth – laid back v. up beat
- Green space (2X)
- Common interest, i.e. ethnicity, age, sports or activities, food, retail, common language, faith based
- Industries, employment (3X)
- Different housing options with higher value (3X)
- Reasonable taxes and fees

Question 6

What are the most important factors you consider when choosing the type of housing to live in?

- Age – what stage of your life (5X)
- Family size (4X)
- Functionality/features (2X)
- Price/affordability (5X)
- Location (2X)
- Walkability
- Value of home when I sell (2X)
- Schools (3X)
- Groceries/amenities (2X)
- Parks/green space (3X)
- Diversity
- Living space (3X)
- Maintenance/maintenance fees (4X)
- Education level – career oriented or family oriented (3X)
- Safety – upkeep of property, 2nd or 3rd floor
- Wealth building access
- Multi v. SFR – economic status plays a part (3X)
- HGTV phenomenon – expectations are really high

- People want choices
- Neighborhood
- Ability to make changes
- Energy efficient
- Health/mobility
- Pets
- Accessibility – home that allows families to age in place. House evolves as family does
- Privacy
- Changeable floor plans

Question 7

When looking at your monthly budget, what are your top expenses?

- Mortgage/rent (11X)
- Car/transportation (11X)
- Insurance (8X)
- Living/utilities expenses (11X)
- Educational expenses (2X)
- Child care (3X)
- Entertainment (3X)
- Retirement
- Medical (5X)
- Charitable giving
- Taxes
- Clothing

Question 8

What are five top of mind solutions for addressing housing issues in central Florida?

- A housing czar
- Government coordination of simplification of rules i.e. change in zoning/codes or same rules throughout central Florida; lower fees (2X)
- Tax credits for affordable housing
- Financing tools
- More funding resources
- Using 100% of Sadowski funds (3X)
- Wage levels/raise minimum wage/living wages (4X)
- Dedicated revenue source for housing homeless
- Lower cost housing
- Land trust (3X)
- Tax credits when you get permits for new development for affordability – less restrictions, more set asides
- Education (2X)
- Involvement of region's largest employers/corporations
- Government involvement – subsidies/inclusionary zoning (3X)
- Increase affordable housing inventory (3X)
- Community identified as a top priority across sectors (corporate, non-profit, etc.)

- Locally designated resources (3X)
- Community awareness
- Extend child care hours
- Rentals that are affordable in a quality area
- Tax incentive for investors on rental properties for maintenance
- Address how to utilize your income in applying it to daily life
- Inclusionary housing – set aside affordable housing units for new development
- Well-funded community housing development organizations to step in when government can't
- More funding for HTC and more for SHIP. Money being swept at the state level
- More subsidies for affordable housing units. More permanent supportive housing (PSH) units
- Incentives for individuals that have investment properties to make them affordable rentals
- More dispersed affordable housing
- Shared housing/matched roommates
- More CHDOs (Community Housing Development Organizations). 10% of home budget can go to CHDOs
- Expand section 8 voucher
- Density
- Comprehensive housing plan (2X)
- Funding by non-profit housing organizations
- Benchmarking housing needs/quantifying the problem (2X)
- Funding portal

Question 9

What role, if any, would you like to see an organization such as this Affordable Housing Roundtable play with respect to Housing issues?

- Advocacy and information sharing
- Bring large corporations and organizations to the table
- Improve access to information/education
- Advocacy to elected officials
- Work with universities for research, data
- Bringing all of the right people together
- Include work force boards in the discussion
- Consumer willing to be the planner/builder
- Co-partnerships with non-profits in the community meet with housing developers to recognize the needs
- Joint ventures, i.e. Quest
- More collaboration with all of the stakeholders
- Public/private partnerships to solve issues
- Round table acts as a lead agency to coordinated sharing of ideas, what work in the community
- Sharing of resources
- Facilitator
- Advocacy
- Education/public awareness
- Capacity building

- NPHR – coordinating body to bring resources together
- Capacity building in non-profits
- Bring banks to the table
- Heavy advocacy: local, state, federal
- Bring in more elected officials so that they are aware – they have knowledge of developers, banks who could provide support and resources
- Legislators need to know the needs
- Bring in theme parks to be part of the solution to provide for workers; pay scales
- Map housing needs
- Revive awareness around the connections between housing, wages, transportation
- Foster cooperation between non-profits, developers, realtors, etc.
- Collector of information
- Disseminate information
- Coordinate issues
- Clearinghouse – communication of issues
- Uniform ship program for down payment assistance
- Legislative call to action
- Education

Question 10

In your opinion, what is the best way to use the robust information we are gathering through these focus groups?

- Get the right people in the right room and share a presentation (governor, senators, legislators, mayors, politicians, housing bosses)
- Gather different groups of individuals together as the first step. The information must be dissected and shared with governmental agencies who must start the change
- Standardization of many issues including dp programs is key
- Create a think tank to distill information and work with the community to implement
- Clearly articulate the vision of the roundtable, laying the groundwork for active participation
- Motivation to bring the stakeholders together
- Depends on the role of the round table
- Single document, work groups, labor groups
- Shared information with all of the stakeholders
- Speakers bureau that will go out to groups
- Video/social media campaign
- Public awareness
- Use tools to attract young people to this group
- Engage universities/colleges as part of their preparation for when they leave school
- Campaign to educate the community and educate the legislators
- Raise awareness to the public of the barriers and lack of affordable housing
- Social media, economic development councils, chambers

- Outreach to the local industry management for dedicated land/partnerships, i.e. HD Supply
- Abandoned properties – get with owners to discuss revitalization. Show examples of how this has been done successfully
- Disseminate information to stakeholders, legislators, decision makers
- White papers, Op eds with the press, government relations
- Set 2-3 goals on what we can measure objectively
- Groups such as realtors, League of Women Voters
- Need to make sure information gets out of the committee
- Have roles for round table participants

Question 11

We will also be meeting with some home owners and renters to get their perspective on Housing issues. In your opinion, what are some questions we should ask them? What do we need to know from their point of view?

- What do they consider to be affordable housing?
- Why do they want to rent? Why do they want to own?
- Is there value in owning a home? What are your barriers to owning?
- What is reasonable rent? What is a reasonable mortgage?
- Where do you want to live?
- What is a "decent" house?
- What are "affordable" features in a home; what are your expectations?
- Would you be willing to accept fewer features/upgrades for a lower rent/mortgage?
- What community/neighborhood services/amenities do you need? What do you need to have available close by (retail, medical, schools, jobs?)
- What are your expenses? What are the top 5 things that affect your budget?
- Do you understand your budget? How do you spend your money?
- How do you plan for the future? What are your goals?
- How would you feel about an affordable development near you?
- What is your mode of transportation? If you had a preference, what would it be?
- Is affordable housing important?
- How many hours a week would you have to work to afford buying a home?
- How would a homeowner plan ahead to maintain their home? Do they budget for repairs? Do they keep homeowner's insurance/renter's insurance?
- What role do you think the government should play to keep you in a home?
- Do you feel safe where you live?
- What is one thing you would change about your current living situation?
- How long have you been in the community? How long do you plan to stay in this community?
- How many times have you moved in the past 5 years?
- Are you looking to move in the next two years?
- Have you ever had a money management/home buying class?
- How do you feel about having affordable housing in your community?
- How do you define affordable housing?
- Have you been saving money for homeownership? Are you able to? Do you pay verifiable rent?

- Has your credit score been a barrier for you buying a home?
- Do you do research before you rent or buy a home?

Question 12

Would you be interested in continuing to be involved with our efforts?

- All of us
- Yes, the interest is there and necessary
- Yes (5X)
- I would be interested in shaping a regional planning council map including identifying the steps of the process moving forward
- Maybe – depends on the activities and goals of the organization

Who else should we invite to help us?

- We need commissioners and other governmental officials who can make changes
- We need more developers and elected officials (2X)
- Transportation/healthcare officials (CFX)
- Metro plan
- Employers (Disney, Orlando Health, Florida Hospital, Lockheed) (4X)
- We need to develop a story to engage employers
- Labor organization reps
- More elected officials
- Foundations
- ECFRDC
- Universities including UCF Extension/UF Corporate Extension Services (3X)
- Churches/Faith-based (4X)
- Developers of housing
- Economic development leaders
- Educators
- Non-profits (2X)

Additional Notes:

- On what we don't know:
 - Possible group for medical/hospitals/transportation
 - A new bank consortium like FCP before they started development where could borrow money without the different bank qualifications for application
 - Creation of trade schools for construction to employ leading to better construction – affordable housing while correcting government regulation (Habitat is 30-60% of median now)
- Language barriers – opportunity to reach out to schools to educate
- More focus on culture and other's outlook on homeownership
- Hardest program is waiting on DPA approvals, disconnect between lenders and counties using down payment assistance. Takes a long time to find DPA underwriters/capacity issue)
- Need to make the credit score lower for SHIP
- Housing can be affordable, but is it safe? Good schools?
- Child care: is there an opportunity to extend daycare hours until 8 pm

- Some tax credit projects come with day care. Problem is when residents leave to purchase a home, lose this amenity.
- Tax break for an investment property based on beautification
- Georgia is allowing homeowners to sign their homestead at closing, really beneficial in Cobb County. Would this work in Florida?
- Too many products and options - confusing for homebuyers
- Have to look more toward local solutions vs. state or federal
- Schools not as important as used to be - can transport kids to other schools
- Crime appears higher in rental communities. Unsure if it is residents or disinterest of government and police
- Suggest rental breaks to incentivize keeping properties in better condition
- Shimberg Data - 18,000 on waiting list of Orlando Housing Authority units and 23,000 on wait list for vouchers
- In FL need wages of \$20.80 per hour to afford housing
- Think housing problems are only for poor people
- Working poor hit hardest - absence of subsidy programs
- Foreign investors disruption of market. Easy for them to purchase and rent - one Russian investor recently purchased 300 units in Tampa
- Gap financing pool (Bill Odell idea). Capital needed to fill gap
- Preservation program for tax credit and HUD projects in which mortgages are expiring and the owner does not have to keep as affordable (Bill Odell idea)
- Missing input from employers - develop story that shows housing impacts their bottom line

Renters and Owners Session Questions and Notes
August 3, 2017

Question 1

How many times have you moved in the last three years? What was the reason for these moves?

- 0 times – Rent stayed the same, no move
- 0 times – Comfortable (2X)
- 0 times – homeowner (2X)
- 0 times – nothing affordable (4X)
- 0 times – (4X)
- Cheaper to own (2X)
- Once – saving for a home
- Once – Increase in rent
- Once – bought a new house
- Once – but in the same complex
- Once – lost house to taxes
- Once – need a bigger home
- Once – to eviction (2X)
- Once – rent too expensive; limited income (6X)
- Twice – property damage, rent increase
- Twice – new roommate, rent increase
- Twice – rent got too expensive and landlord was unwilling to negotiate rent in exchange for landscaping services
- Twice – got into a better house (a Hands House)
- Twice – (2X)

Question 2

When determining where you live do you consider your budget and how much you can afford?

- Yes! (25X)
- Definitely (4X)

How many hours per week do you need to work or how much income per week do you need to afford your house or rent payment?

- Need to work 40 + hours (4X)
- \$995 for rent/4/hourly wage = 13.8 hours per week
- \$350/week for 40 hours
- \$360/week
- \$200-250 every week
- Fixed income so that is what I have to work with
- \$175/week
- 10 hours/week (3X)
- 15 hours/week (2X)
- 3-5 hours/week
- Hourly (2X)
- Bi-weekly
- Monthly (3X)
- Income determines

Question 3

What do you wish someone had told you before you started your search for your home or apartment that you now know? What information did you not have that would have made the experience easier?

- ¼ of a salary for house repairs
- Don't take out student loans
- Save and buy (2X)
- Cheaper to buy than rent
- More info on interest, escrow, inspection (2X)
- I wished I had known how to bargain on interest, points
- I would have filed bankruptcy instead of giving my house up
- Although owning has its benefits, it's better to know what you're getting into instead of just jumping in
- Good school system
- Credit scores (2X)
- Roots close to the house
- More information about area safety
- More info about utilities – electric v. gas
- Homeowners association rules
- Property manager
- Plumbing issues
- Thorough inspection prior to renting
- How important credit is
- Down payment assistance
- Extra expenses that come with homeownership
- In high school, they should teach about credit – it counts towards renting and buying (2X)
- After 1 or 2 years, A/C broke. Wasn't aware of passing inspection
- Always renting – student loans count against
- Wish to own. Owned once, but lost to a hurricane
- That I could have bought a foreclosure
- Every mortgage should equal more house for your money
- Financial education
- Don't leave your parents' house
- Check in the day time and night time the place you want to get

Question 4

In your quest to find your home or apartment, what did you find most challenging?

- Saving money
- Affordability (2X)
- Safe area
- Offer accepted
- Loan approval (2 X), each lender is different
- Housing that didn't require 3X the rent to get in
- Finding responsible roommates
- Irresponsible tenants/roommates; damage to the property
- Initial move-in cost; pet approval. Seems like more money takes precedence over stability and responsibility
- Find something large enough to hold a large family comfortably and affordably
- Location – good and within budget (6X)
- Renovations needed
- Close to employment (2X)
- Close to shopping (2X)

- Finding what you wanted that you could really afford
- Pets cost
- Income restrictions – make too much for some locations and the waiting lists for others are too long
- Deposits – first and last month's rent (2X)
- Background credit for criminal history
- Space
- Location
- If utilities were included

Question 5

What are the top 3-5 amenities that you must have in a home or apartment?

- Nice, big kitchen (4X)
- Multiple bathrooms (6X)
- Community pool
- Appliances (5X)
- Lanai/screened in area/patio
- Full appliances; two-car garage; large bathroom with raised vanity and jacuzzi tub
- Garage (2X)
- Large backyard; large den; granite countertops
- Appliances that work; cabinet doors that function; floors that are level; quiet exhaust fans
- Large kitchen; nice bedroom; large bathroom
- Large fenced in backyard; big kitchen; bathroom separate from the bedroom
- Screened in pool (2X)
- Large backyard with gardens – flower and vegetable (6X)
- Balcony
- Gym
- A/C (5X)
- Porch
- Fence
- Extra bathroom/walk-in closet (2X)
- Irrigation system
- Space; square footage (6X)
- Closet space
- Water
- laundry

Question 6

What are top 3-5 characteristics of the neighborhood when searching for a home or apartment?

- Crime rates; safety (18X)
- Friendly, quiet neighbors (12X)
- Traffic control/speed bumps
- Close to highways (4X)
- Convenient to shopping, parks and rec (11X)
- Good schools (8X)
- Closest neighbor a mile away
- Not too close to streets and highways
- Close to employment opportunities
- Taxes
- Non-smoking neighbors

- Pet area
- Low pet fees
- Busline
- Upkeep (5X)
- Affordability
- Low HOA

Question 7

How do you get to work? Have you ever determined how much transportation costs and if so what is this cost per month?

- \$620 month – car
- \$600 month – car (2X)
- \$588 month – car
- \$560 month – car (2X) with no tolls
- \$550 month – car
- \$500 month – car (6X)
- \$460 month – car
- \$400 month – car (2X)
- \$375 month – car
- \$300-400 month – car with tolls
- \$200-300 month – car
- \$200 month – car
- \$150 month – car
- \$100 month – car
- \$80-100 month – car
- \$25 month – public transportation (2X)
- Retired (2X)

Question 8

Is being close to work important when selecting your home or apartment?

- Yes for most to be close to work (19X)
- No, not interested in living in the neighborhood where work is (3X)
- Retired – n/a

Question 9

Why do you rent?

- Can't afford to buy
- Haven't found a home ... yet
- Want to own – don't want to pay someone else's mortgage
- Couldn't afford and process too difficult
- Down payment too expensive
- Credit score not good enough
- Live with mom to save for a home
- So they fix what's broken (2X)
- All okay
- No headache of paying the mortgage
- Cheaper
- More eyes prevent crimes

Do you want to own a home?

- Yes! (2X)
- No – I don't want the responsibility or maintenance (6X)

If you own a home, why did you elect to buy?

- Equity (5X)
- Freedom
- Stability (2X)
- Privacy
- Part of the community
- Deductions from the interest
- Don't want to move again
- Don't want anyone else getting rich from my money
- It was the thing to do
- Wanted to get out of my mom's house
- Opportunity
- Cheaper than renting (2X)
- Investment is great (2X)

Question 10

How did you find your home or apartment?

- Craig's list (4X)
- Drove by (4X)
- Job fair
- Realtor (6X)
- MLS apps, friends and family
- Reference/referral (2X)
- Internet search (6X)
- Friends and family (7X)
- Transitional housing through church, which is no long transitional (it's a complex)
- Habitat

Nonprofit Housing Roundtable of Central Florida and the Florida Real Estate Foundation Methodology For the Discovery or Listening Sessions Held

The methodology used for our roundtable discussions was based on the creative problem solving process (CPS) with an objective facilitator who kept the groups moving throughout each of the focus groups by timing the questions asked to keep momentum. When our committee first met, we determined several elements to set us up for success:

- What are the challenge questions that we want to know the answers to
- What entities should be involved and who are the right people to have in the room
 - Government
 - Real estate and developers
 - Financial institutions
 - Home owners and renters

As we conducted these focus groups, we gathered all of the information into one document so that we could look for themes and make some hypotheses based on real feedback. From there, we used a tool to help us make a summary of the information. The tool is called PPCO (Positives, Potentials, Concerns/Challenges, Overcomes/Opportunities). From here, we can now look at what real directions we need to pursue.