Bay Area Affordable Housing Survey Report
January 28, 2010

Prepared for the Non-Profit Housing Association of Northern California
By
Hertz Research, Bodega Bay, California
Survey Goals and What We Learned
Bay Area Affordable Housing Survey

What Were the Main Goals of Our Survey and What We Learned

1) Measuring the level of public concern about affordable housing in the Bay Area.

A large majority of respondents (70%) said that finding affordable housing in the Bay Area is a major problem.

61% said that they spent more than the recommended 30% of their income on housing costs (mortgage or rent, utilities and property taxes). About one in four (26%) said they spent half or more of their family income on housing.

Females (32%) were significantly more likely than males (19%) to spend 50% or more of their income on housing costs. Renters (30%) were somewhat more likely than homeowners (24%) to spend at least half of their income for housing.

2) Assessing the respondents’ personal housing situation and any impacts from the housing and economic downturns.

Concerns about their housing situation and impacts from the down real estate market and economy are severe, widespread impacting people across a broad demographic spectrum.

60% said they were either concerned (33%) or very concerned (27%) about their own housing situation. 51% said the economic downturn had either a great deal (25%) or a good deal (26%) of impact on them.

Renters, homeowners and potential first-time homebuyers face particular issues in trying to find or stay in affordable housing.

3) Testing the popularity of various funding sources, methods of enactment and broader views of the initiative process.

A document recording fee on real estate transactions was by far the most popular revenue raising mechanism tested. Taxes or fees like this, which impact comparatively few people, probably have the prospects for passage especially in this down economy.

Voters prefer local more than statewide initiatives. There do not appear to be strong feelings one way or the other about whether a potential affordable housing tax or fee should be permanent or not.

A substantial number of voters indicated they would more receptive to measures qualified by volunteers rather than paid signature gatherers. Many expressed misgivings about the initiative process saying it has become another tool of special interests.
Majority of Bay Area Residents Concerned About Their Housing Situation – Economic Impacts are Severe, Felt by Broad Range of Renters and Homeowners – Many are Worried About the Future, Believe Finding Affordable Housing in the Bay Area is a Major Problem, Serious Enough That It Needs to Be Addressed

Bay Area Residents Concerned About Their Housing Situation – Feel Affordable Housing is a Major Issue That Needs to Be Addressed

A majority (60%) of San Francisco Bay Area residents said they were either very concerned (27%) or concerned (33%) about their housing situation according to a survey taken recently on behalf of the Non-Profit Housing Association of Northern California.

The poll also found widespread negative impacts from the recession among Bay Area residents. 51% said the current economic downturn had impacted them either a great deal (25%) or a good deal (26%).

High levels of concern about their housing situation and negative impacts from the down economy were expressed by significant percentages of respondents across a broad spectrum of demographic groups both in the tabulated results and in their responses to the open-ended questions.

Overall, 70% said that finding affordable housing in the Bay Area is a major problem.

63% said they felt that lack of affordable housing in the Bay Area was a serious problem that needed to be addressed. 20% said it was not that serious a problem and 17% were not sure about this.

Affordable Housing Issues Impacting Renters

Concern about their housing situation was higher among renters (70%) than homeowners (53%) (Those who said they were either very concerned or concerned)

Finding a place they can afford (66%) was by a wide margin the problem mentioned most often by renters as a problem they had encountered.
Table A
Which of the following, if any, have been difficult for you in terms of finding affordable rental housing in the Bay Area? [Adds up to more than 100% due to multiple responses]

- 66% Finding housing you can afford
- 37% Difficulty getting move-in money (rent + security deposit)/Bad credit
- 35% Finding housing where you feel safe
- 29% Finding housing near where you work or near public transit
- 24% Having to move because of rent increases
- 22% Finding housing for people with pets
- 11% Finding housing for families with children
- 8% Finding housing for people with disabilities
- 7% Finding housing for elders

Among those renters who said they would like to purchase a home in the Bay Area someday, 70% said they either didn’t think they would by able to (28%) or were uncertain (42%) about their prospects.

In their open-ended comments, the lack of a job or other impacts of the recession were often mentioned as to why respondents didn’t feel they could afford to buy a Bay Area home.

Affordable Housing Issues Impacting Homeowners

Roughly one in three (34%) homeowners said they either owed more than their home was worth (18%) or that it was worth about what they owed and had little or no equity (16%). 58% felt their property was still worth more than they owed on it.

24% of homeowners said they had felt trapped in their home at some point during the past few years because they had wanted to sell but didn’t feel they could afford to do so in the current housing market.

Among the 10% of homeowners who tried to sell their home during the past two years, 63% said they were unable to do so.
26% of homeowners (current and former) said they had attempted to renegotiate the terms of their home loan with their lender. 38% said they were successful in renegotiating the terms of their loan.

In their open-ended comments about renegotiating their home loan, many expressed frustration with their experience citing in particular, the length of time the process took, repeatedly having to send the same documents and their banks reluctance to renegotiate until they were in default or deeper financial arrears.

Priorities for Affordable Housing and Opinions on Funding Options

Housing for people with lower incomes (57%), first time homebuyers (57%) and those with middle incomes (54%) were mentioned most often by respondents as being the highest priorities for creating more affordable housing in the Bay Area.

Table B
When it comes to creating more affordable housing in the Bay Area, what do you think should be some of the highest priorities? [Adds up to more than 100% due to multiple responses]

<table>
<thead>
<tr>
<th>% Mentioned</th>
<th>Housing Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>57%</td>
<td>Housing that is affordable to rent for people with lower incomes</td>
</tr>
<tr>
<td>57%</td>
<td>Housing that is affordable to buy for first-time homeowners</td>
</tr>
<tr>
<td>54%</td>
<td>Housing that is affordable to rent for people with middle incomes</td>
</tr>
<tr>
<td>42%</td>
<td>Housing for families with kids</td>
</tr>
<tr>
<td>35%</td>
<td>Housing near where people work or transit</td>
</tr>
<tr>
<td>32%</td>
<td>Supportive housing for people with disabilities</td>
</tr>
<tr>
<td>28%</td>
<td>Supportive housing for people who are homeless</td>
</tr>
<tr>
<td>27%</td>
<td>Housing where older family members can live near their kids or grandkids</td>
</tr>
<tr>
<td>26%</td>
<td>Housing for seniors only</td>
</tr>
<tr>
<td>6%</td>
<td>Other [Specify]</td>
</tr>
</tbody>
</table>
Options for Funding Affordable Housing

Local measures in cities and counties (36%) was the method most preferred for funding affordable housing in the Bay Area. 15% said a statewide initiative was the best way to handle this problem, 12% felt the problem should be addressed by the federal government. 7% said the state legislature should deal with the problem.

By a 23% to 15% margin, respondents said they would be more likely to support local measures rather than statewide initiatives to create more affordable housing in the Bay Area. 37% said they would support both types of measures equally while 12% said they would oppose each type of initiatives.

Respondents were evenly divided over whether a potential ballot initiative should provide funding for two years and then be voted on again to continue (35%) or if it should provide a permanent source of funding for affordable housing (34%).

39% said they would either definitely (15%) or probably (24%) vote for a measure that would raise taxes or fees to create more affordable housing in the Bay Area. 25% said they would either definitely (15%) or probably (10%) vote against it while 26% said it would depend upon the specifics of the measure.

A $50 document recording fee on real estate transactions was the only one of six alternatives tested that attracted majority support in order to raise funds to create more affordable housing in the Bay Area.

<table>
<thead>
<tr>
<th>Idea</th>
<th>Favor</th>
<th>Oppose</th>
<th>Not Sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 RE document recording fee</td>
<td>63%</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>Limit deductibility mortgage interest</td>
<td>42%</td>
<td>28%</td>
<td>30%</td>
</tr>
<tr>
<td>Statewide bond measure</td>
<td>34%</td>
<td>33%</td>
<td>33%</td>
</tr>
<tr>
<td>$100 annual parcel tax</td>
<td>33%</td>
<td>41%</td>
<td>26%</td>
</tr>
<tr>
<td>Raising state sales tax by ¼ cent</td>
<td>27%</td>
<td>60%</td>
<td>13%</td>
</tr>
<tr>
<td>Increasing state gas tax by 6 cents</td>
<td>18%</td>
<td>68%</td>
<td>14%</td>
</tr>
</tbody>
</table>
Opinions on the California Initiative Process and Potential Changes to State Government

Bay Area residents were divided over whether or not the initiative process serves most Californians well. 33% said it does, 36% said it does not and 31% were uncertain.

The respondents were also largely divided over several potential changes to the California initiative process or state budgeting issues.

- By a 39% to 36% margin, they opposed lowering the percentage of votes needed for approving initiatives that raise taxes for affording housing from two-thirds to 55% of voters.

- 44% favored lowering the percentage of the legislature needed to pass a state budget from two-thirds to a simple majority. 35% opposed this idea and 21% were not sure about this.

- Nearly equal percentages either favored (33%) or opposed (32%) modifying Prop. 13 to exclude commercial properties from its coverage. About another third (35%) were uncertain about this idea.

A clear majority of respondents (52%) said they felt that local communities should have the option of approving rent control laws. 24% opposed this idea and 24% were uncertain.

Potential Impacts of Volunteerism on Local Initiatives

- A significant percentage of respondents (39%) said they would be more likely to sign an initiative petition if they knew the signature gatherers were volunteers rather than being paid for their efforts.

- 39% also said they would be more inclined to vote for an initiative qualified by volunteers rather than by paid signature gatherers.

- 41% said they might be willing to volunteer to gather the signatures of a few friends or family members in order to place an initiative they felt strongly about on the ballot.
Survey Conclusions

- A large majority agree that finding or staying in affordable housing are major problems in the Bay Area that need to be addressed;

- The survey clearly illuminated the concerns about their own housing situation and impacts from the down economy felt by a wide cross-section of Bay Area residents;

- Fueled by the housing and economic downturns, affordable housing is a more expansive issue than it was even just a few years ago. Besides overall affordability issues, homeowners, renters and those trying to buy their first home each face specific housing challenges;

- In order to meet these diverse needs and increase its chances for passage, future affordable housing initiatives should contain components that specifically address the challenges faced by each of these groups;

- Overall, voters prefer local more than statewide initiatives;

- Revenue raising mechanisms that impact relatively few people such as a document recording fee on real estate transactions probably have the best chances for passage given current economic conditions;

- A substantial number of respondents indicated they would be more inclined to support initiatives qualified by volunteers rather than paid signature gatherers.

- The outcome of future statewide affordable housing initiatives will likely depend largely on prevailing economic and political conditions that currently are not favorable.

- Developing a local web intensive/volunteer model for qualifying and passing affordable housing initiatives that could be replicated and expanded into other areas might be the best way to protect future funding from unpredictable and often unfavorable statewide or national political tides.
Sampling of verbatim responses on the impacts of the bad economy

Banks and credit card companies have increased their financing charges on top of rising food prices and taxes. With income declining or stagnant; we’re really caught in a bind.

Banks raising interest rates on credit card debit for no apparent reason

Because of the bad economy; I am making less money.

being a handyman/contractor nobody wants to upgrade their house= no job

being retired; I’ve been unable to find part-time work to supplement my income and everything is so expensive.

Being semi-retired. Jobs are few; especially for us. I have breast Cancer and lost my previous Health Care Insurance because I could not pay the premium. Now; even if I could pay; I would not be accepted because of the Cancer! I have many other health concerns that I’m helpless to do anything about. These health concerns have made it practically impossible for me to work. I feel trapped by my ill-health and the system!

barely getting by

bills; unemployment gas all of the items that effect your daily living with out any money and government red tape to get a dollar just fry’s my ass

bills go up some times.

both mine and my husband work in the construction industry and work has greatly declined. we are happy to still be employed but our annual income has been greatly reduced. My company provides our healthcare; and if I don't work 80 hrs a month that will be taken away. lots of stress in lots of different areas of our lives these days. fear and worry for our daughters housing just makes it that much worse

Budget cuts have affected salary and wages and it is paralleled with increased housing expenditure (i.e. rent and utilities).

Business is down so my income is about 65% of last year; maybe more.

business is slow

buying fewer luxury items

Cannot pick up extra shifts at work; cannot find additional work

Can't afford enough food or emergency payment for car maintenance.

CAN'T AFFORED TO GO ANY WERE.

Can't find a job. After graduating from CAL it took my son over a year to find a job and then it doesn't even pay well.

cant find any work; having to make drastic cuts on food; clothing etc
Sampling of verbatim responses on the concerns of renters

Rent eats up a large portion of income such that it is often very difficult to make ends meet in other matters such as food, transportation, and paying down debt.

rent goes up

Rent going up without my income going up.

rent increase with no control. Landlords are allowed to raise rent to any level. This is particularly true to the good school areas.

rent increases

Rent increases

rent increases each year

Rent increases in a downward spiraling economy

rent increases while earnings go down

rent is 2 high

Rent is not going down yet our pay over the past 2 years has taken a %25 cut. I'm not at all sure we can stay in the state when our lease expires.

rent is too high

rent is too high in his area

Rent keeps going up - income staying the same

rent my place; scared that owner will sell to go elsewhere even if house market is down - rent too high

rent will go up; or house will be sold...

Rent.

Rents are insanely high. And I will NEVER be able to afford a home in SF or the Bay Area on my income.

rents are very high

Rents continue to go up and salaries stay the same or are cut! It is hard for one person to afford anything; let alone have children! Most of my salary goes to rent leaving me little for other purposes. Entertainment; travel; forget it!

rents increasing and no affordable houses on the market to purchase

rents increasing.
Sampling of verbatim responses on their experience in trying to renegotiate their home loans

It was a very big trouble and hassling experience

It was excellent; paid down part of the mortgage and got a greatly reduced rate. It took several phone calls but in the end we had excellent results. It was simple; not difficult with my lender. I was lucky that they were able to modify my loan.

It was too hectic. Too much paper work. Too many documents.

IVE TALKED WITH ONE AND THEY SAY I DO NOT QUALIFY BECAUSE I HAVENT BEEN LATE

Lender said the ratios of Income to debt were too high

lender too slow on settlement; get too many mixed answers; able to negotiate lower payments & interest

Looking to refi
lose my house soon

mandated by AGF. loan still high

Mortgage company will not work with us

My bank has refused to modify my loan.

My debt ratio is too high for the risk

my husband took care of it

My loan was with Washington Mutual. The ARM interest rate adjusted in February to twice the payment and the bank still has not worked out a modification for me.

no one wants to help the ones that are struggling to get by; just the ones who default

Not much to tell: I was told that; since I had lost my job due to a lay off and my unemployment benefits did not pay enough to cover my expenses (my income to ratio was too high) I should consider putting the house in the market - despite the fact that it is virtually impossible to sell a home nowadays... so I do what I can to avoid what I hope is not the unavoidable.

not successful
Survey Background Facts

This survey was conducted on behalf of the Non-Profit Housing Association of Northern California by Hertz Research of Bodega Bay, California. The results are based on 833 interviews conducted from September 18 – 26, 2009 among residents of the nine-county San Francisco Bay Area (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma counties).

Interviews were conducted online using Hertz Research’s TalkingPolls online survey program. The sample of respondents was provided by Survey Sampling, International, one of the world’s leading providers of telephone and online samples. In their U.S. panel, Survey Sampling maintains a pool of over one and a half million survey respondents recruited from thousands of diverse websites.

In order to reflect the target population as closely as possible, the survey results have been statistically weighted by several demographic factors based on the latest available census data and updated estimates.

All surveys, regardless of the methodology in which they are conducted, are potentially affected by a number of factors that may influence their accuracy. A common source for survey inaccuracy is sampling error. The number of respondents largely determines sampling error. Statistical theory indicates that in the case of a poll with this sample size (833 Total Interviews), 95 percent of the time the results of a survey of this size would be the same as interviewing the entire population of the Bay Area, give or take approximately four percent.

However, other sources of error can also impact the accuracy of poll results conducted online and with other techniques. These include but are not limited to the percentage of the population choosing to participate, the likelihood a possible respondent is at home or connected to the Internet, the wording and ordering of questions, how likely voters were determined and the techniques used to sample or recruit survey participants. The cumulative impact of all of these potential sources of error is impossible to assess precisely.
Summary Results (833 Interviews)
Non-Profit Housing - Bay Area Survey
October, 2009

1. First, what county do you reside in?
   
   21% 1. Alameda  
   15% 2. Contra Costa  
   4% 3. Marin  
   2% 4. Napa  
   11% 5. San Francisco  
   10% 6. San Mateo  
   24% 7. Santa Clara  
   6% 8. Solano  
   7% 9. Sonoma

2. What zip code do you reside in? ____________

3. How many years have you lived in the Bay Area?
   
   12% 1. Less than 5 years  
   8% 2. 5 – 9 years  
   18% 3. 10 – 19 years  
   17% 4. 20 – 29 years  
   45% 5. 30 years or more

4. Overall, how would you rate the quality of life here in the Bay Area?
   
   14% 1. Outstanding  
   43% 2. Very good  
   28% 3. Good  
   8% 4. Average  
   3% 4. Fair  
   3% 5. Poor  
   1% 6. Not sure/No opinion

5. How do you think the quality of life in the Bay Area compares with most other areas?
   
   65% 1. Better here  
   10% 2. Worse here  
   18% 3. About the same  
   7% 4. Not sure

6. What do you think is single most important problem facing Bay Area residents today?
   
   45% 1. Economy/Jobs  
   9% 2. Traffic/Transportation  
   20% 3. Affordable Housing  
   2% 4. Homelessness  
   4% 5. Crime  
   4% 6. Education/Schools  
   2% 7. Health Care  
   4% 8. Government budget cutbacks  
   7% 9. Ineffective gov’t/Partisan gridlock  
   1% 10. Not sure./No opinion [Skip to Q. 9]  
   2% 11. Other _____________ [Specify]
7. What do you think is the next most important problem facing Bay Area residents?

<table>
<thead>
<tr>
<th>Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economy/Jobs</td>
<td>25%</td>
</tr>
<tr>
<td>Traffic/Transportation</td>
<td>11%</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td>23%</td>
</tr>
<tr>
<td>Homelessness</td>
<td>3%</td>
</tr>
<tr>
<td>Crime</td>
<td>7%</td>
</tr>
<tr>
<td>Education/Schools</td>
<td>9%</td>
</tr>
<tr>
<td>Health Care</td>
<td>6%</td>
</tr>
<tr>
<td>Government budget cutbacks</td>
<td>9%</td>
</tr>
<tr>
<td>Ineffective gov’t/Partisan gridlock</td>
<td>4%</td>
</tr>
<tr>
<td>Not sure/No opinion</td>
<td>1%</td>
</tr>
<tr>
<td>Other __________________________</td>
<td>2%</td>
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</tbody>
</table>

8. And finally, what do you think is the third most important problem facing Bay Area residents?

<table>
<thead>
<tr>
<th>Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economy/Jobs</td>
<td>14%</td>
</tr>
<tr>
<td>Traffic/Transportation</td>
<td>13%</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td>16%</td>
</tr>
<tr>
<td>Homelessness</td>
<td>6%</td>
</tr>
<tr>
<td>Crime</td>
<td>10%</td>
</tr>
<tr>
<td>Education/Schools</td>
<td>13%</td>
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<tr>
<td>Health Care</td>
<td>13%</td>
</tr>
<tr>
<td>Government budget cutbacks</td>
<td>12%</td>
</tr>
<tr>
<td>Ineffective gov’t/Partisan gridlock</td>
<td>5%</td>
</tr>
<tr>
<td>Not sure/No opinion</td>
<td>1%</td>
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<tr>
<td>Other __________________________</td>
<td>2%</td>
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</table>

9. Affordable housing is usually defined as spending no more than about a third of a family’s income on mortgage or rent, utilities and property taxes. Using that standard, how big a problem, if any, do you think finding affordable housing in the Bay Area is?

<table>
<thead>
<tr>
<th>Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is a major problem</td>
<td>70%</td>
</tr>
<tr>
<td>Is a problem but not major problem</td>
<td>27%</td>
</tr>
<tr>
<td>Is not a problem</td>
<td>1%</td>
</tr>
</tbody>
</table>

10. Roughly what percentage of your income would you say goes toward housing?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>8%</th>
<th>13%</th>
<th>8%</th>
<th>13%</th>
<th>21%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Under 10%</td>
<td>50% - 59%</td>
<td>10% - 19%</td>
<td>60% - 69%</td>
<td>40% - 49%</td>
</tr>
<tr>
<td>1%</td>
<td>2%</td>
<td>7%</td>
<td>10%</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>2%</td>
<td>13%</td>
<td>6%</td>
<td>3%</td>
<td>1%</td>
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<tr>
<td>3%</td>
<td>3%</td>
<td>1%</td>
<td>6%</td>
<td>1%</td>
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<tr>
<td>4%</td>
<td>3%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
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</tbody>
</table>

11. How concerned are you, if at all, about your own housing situation at this time?

<table>
<thead>
<tr>
<th>Concern</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very concerned</td>
<td>27%</td>
</tr>
<tr>
<td>Concerned</td>
<td>36%</td>
</tr>
<tr>
<td>Not concerned</td>
<td>3%</td>
</tr>
<tr>
<td>Not sure</td>
<td>4%</td>
</tr>
</tbody>
</table>

12. What concerns you the most about your own housing situation? (See verbatim)

13. How much impact, if any, has the economic downturn had on you and your family?

<table>
<thead>
<tr>
<th>Impact</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great deal of impact</td>
<td>25%</td>
</tr>
<tr>
<td>Good deal of impact</td>
<td>26%</td>
</tr>
<tr>
<td>Some impact</td>
<td>31%</td>
</tr>
<tr>
<td>Little impact</td>
<td>14%</td>
</tr>
<tr>
<td>No impact</td>
<td>3%</td>
</tr>
<tr>
<td>Not sure</td>
<td>1%</td>
</tr>
</tbody>
</table>
14. Please tell us a little about how you have been impacted by the economic downturn.

(See verbatim)

15. Do you own or rent your home?

57% 1. Own [Skip to Q. 31]  
39% 2. Rent/Lease  
4% 3. Other [Specify]

16. Which of the following, if any, have been difficult for you in terms of finding affordable rental housing in the Bay Area? [Adds up to more than 100% due to multiple responses]

% Mentioned

66% Finding housing you can afford

37% Difficulty getting move-in money (rent + security deposit)/Bad credit

35% Finding housing where you feel safe

29% Finding housing near where you work or near public transit

24% Having to move because of rent increases

22% Finding housing for people with pets

11% Finding housing for families with children

8% Finding housing for people with disabilities

7% Finding housing for elders

17. Is there any one thing you would say has been most difficult for you when it comes to finding affordable housing?

44% 1. Finding housing you can afford

8% 2. Having to move because of rent increases

11% 3. Difficulty coming up with move in money (rent + security deposit)

4% 4. Finding housing near work or transit

9% 5. Finding housing where you feel safe

4% 6. Finding housing for families with children

2% 7. Finding housing for elders

2% 8. Finding housing for people with disabilities

5% 9. Finding housing for people with pets

11% 10. None of these has been a problem
18. Is there any other problem you’ve encountered trying to get rental housing in the Bay Area? (See Verbatim)

19. Do you generally feel welcome in the community where you rent?

- 74% 1. Yes [Skip to Q. 21]
- 5% 3. Often don’t feel welcome
- 15% 2. Occasionally don’t feel welcome
- 6% 4. Not sure [Skip to Q. 21]

20. In what ways did you not feel welcome? (See verbatim)

21. Have you ever owned a home in the Bay Area?

- 18% 1. Yes
- 82% 2. No [Skip to Q. 27]

22. What happened to your Bay Area home? [Among former homeowners]

- 43% 1. Sold it [Skip to Q. 27]
- 22% 3. Lost in foreclosure
- 5% 2. Sold in short sale
- 30% 4. Other ___ [Specify] [Skip to Q. 27]

23. Where did you go after you left your home? (See verbatim)

24. Did you attempt to renegotiate the terms of your home loan with your lender?

- 29% 1. Yes
- 71% 2. No [Skip to Q. 27]

25. Were you able to renegotiate the terms of your home loan?

- 23% 1. Yes
- 77% 2. No

26. Could you tell us a little about your experience when you did this? (See verbatim)

27. Would you like to purchase a (another) home in the Bay Area someday?

- 55% 1. Yes
- 18% 2. No [Skip to Q. 40]
- 27% 3. Not sure

28. Do you think you will be able to buy a home here someday?

- 30% 1. Yes
- 28% 2. No
- 42% 3. Not sure

29. Which of the following, if any, are problems for you in terms of buying a home?

- 55% You can’t get the down payment necessary to buy a home
- 25% You have the down payment for a home but can’t qualify for financing
- 60% You can’t find a home in a price range you can afford
30. Is there anything else that prevents you from buying a home? (See verbatim) [After this, renters skip to Q. 40]

31. Roughly when did you purchase your current home?

- 17% 1. 2006 or later
- 19% 2. 2000 - 2005
- 29% 3. 1990 - 1999
- 13% 4. 1980 - 1989
- 13% 5. 1970 - 1979
- 9% 6. Before 1970

32. Do you think your home is currently worth more than you owe on it?

- 58% 1. Worth more than you owe
- 18% 2. You owe more than it is worth
- 16% 3. Worth about what you owe/Have little or no equity
- 8% 4. Not sure

33. Which of the following, if any, have happened to you in the past few years? [Adds up to more than 100% due to multiple responses]

- 11% Your variable rate mortgage payments rose significantly
- 9% You fell behind in your mortgage payments
- 6% You received a notice of default
- 1% You sold your home in a short sale (including current renters)
- 2% You lost a home in foreclosure (including current renters)
- 82% None of the Above

34. Have you attempted to renegotiate the terms of your home loan with your lender?

- 26% 1. Yes
- 74% 2. No [Skip to Q. 37]

35. Were you able to renegotiate the terms of your home loan?

- 40% 1. Yes
- 60% 2. No

36. Could you tell us a little about your experience when you did this? (See verbatim)

37. In the past few years, have you ever felt trapped in your home because you wanted to sell it but couldn’t afford to in the current market?

- 24% 1. Yes
- 72% 2. No
- 4% 3. Not sure
38. Have you tried to sell a home in the Bay Area in the past two years?

10% 1. Yes 90% 2. No [Skip to Q. 40]

39. Were you able to sell your home?

37% 1. Yes 63% 2. No

40. Are there any comments you would like to add about your own housing situation or experiences in today’s housing market? (See verbatim)

41. When it comes to creating more affordable housing in the Bay Area, what do you think should be some of the highest priorities? [Adds up to more than 100% due to multiple responses]

% Mentioned

57% Housing that is affordable to rent for people with lower incomes
57% Housing that is affordable to buy for first-time homeowners
54% Housing that is affordable to rent for people with middle incomes
42% Housing for families with kids
35% Housing near where people work or transit
32% Supportive housing for people with disabilities
28% Supportive housing for people who are homeless
27% Housing where older family members can live near their kids or grandkids
26% Housing for seniors only
6% Other _______________________________ [Specify]

42. Do you think lack of affordable housing in the Bay Area is a serious enough problem that it needs to be addressed either by government or through the initiative process?

63% 1. Yes - Serious enough problem that needs to be addressed
20% 2. No - It is not that serious a problem
17% 3. Not Sure
43. What do you think is the best way to address the issue of creating more affordable housing?

15% 1. A statewide ballot measure  
36% 2. Local measures in cities or counties  
7% 3. Having the State Legislature deal with it  
12% 4. Having the Federal Government deal with it  
6% 5. Taking no action  
24% 6. Not sure

44. If there were a state or local affordable housing initiative on the ballot, would you prefer a measure that provided funding for two years only and then would have to be voted on again or would you prefer that it provide a permanent source of funding?

35% 1. Provide funding for two years then voted on again to continue  
34% 2. Permanent source of funding  
13% 3. Neither  
18% 4. Not sure

45. Which of the following, if any, would you be more likely to vote for?

15% 1. A statewide initiative to create more affordable housing in California  
23% 2. A local ballot initiative to create more affordable housing in your area  
37% 3. Support both about equally  
12% 4. Oppose both types of initiatives  
13% 5. Not sure

46. Overall, which of the following best describes how you would probably vote on an initiative that would raise taxes or fees in some way to generate additional public funds to create more affordable housing?

15% 1. Would definitely vote for  
15% 4. Would definitely vote against  
24% 2. Would probably vote for  
26% 5. Depend on specifics of measure  
10% 3. Would probably vote against  
10% 6. Not sure

47. There are several ways to provide one billion dollars annually for affordable housing in the Bay Area. First, we’ll ask how you feel about each of these ideas and then which one, if any, you like the best. One way is to have a statewide bond measure that would be paid for by all taxpayers. Would you favor or oppose this idea?

34% 1. Favor  
33% 2. Oppose  
33% 3. Not sure/

48. These funds could also be raised with a tax of roughly $100 a year per parcel paid for by property owners. Would you favor or oppose this idea?

33% 1. Favor  
41% 2. Oppose  
26% 3. Not sure
49. Another way to finance more affordable housing would be through a document recording fee of about $50 placed on real estate transactions when properties are sold or transferred. Would you favor or oppose this idea?

63% 1. Favor 18% 2. Oppose 19% 3. Not sure

50. These funds could also be raised by increasing the statewide sales tax by one-quarter percent (1/4 cent). Would you favor or oppose this idea?

27% 1. Favor 60% 2. Oppose 13% 3. Not sure

51. They could also be raised by increasing the state gasoline by six cents per gallon. Would you favor or oppose this idea?

18% 1. Favor 68% 2. Oppose 14% 3. Not sure/No opinion

51A. Finally, the money could be raised by limiting the state mortgage interest deduction to $600,000 in value on primary residences and not allowing it for second homes. Would you favor or oppose this idea?

42% 1. Favor 28% 2. Oppose 30% 3. Not sure/No opinion

52. Which one of these methods of raising revenue for affordable housing, if any, would you prefer the most?

11% 1. Bond measure paid by all taxpayers
7% 2. Parcel tax paid by homeowners
29% 3. Document recording fee on real estate transactions
9% 4. Increasing the state sales tax by ¼ cent
4% 5. Increasing state gas tax by six cents per gallon
10% 6. Limiting the deductibility of mortgage interest on state taxes
13% 7. Oppose all of the above
16% 8. Not sure/No opinion

53. Currently in California, a two-thirds majority of voters is usually required to raise taxes through initiatives. Would you favor or oppose lowering the percentage required for approval to 55% for initiatives regarding affordable housing?

36% 1. Favor 39% 2. Oppose 25% 3. Not sure/No opinion
54. A two-thirds majority of the State Legislature is also required to pass a state budget. Would you favor or oppose an idea to change this so that California’s budget could be passed by a simple majority of lawmakers (50% + 1)?

44% 1. Favor changing to a simple majority vote  
35% 2. Oppose changing to a simple majority vote  
21% 3. Not sure

55. Some cite statistics that indicate since Prop 13 went into effect in 1978 homeowners are paying an increasingly larger share of the state’s tax burden because commercial properties, often owned by businesses, usually sell less often.

They say Prop 13 should be modified so that it only covers residential properties and would no longer cover commercial real estate.

Others say this would be a bad idea because it would increase taxes on businesses who would then either pass these costs on to consumers or cut jobs. Do you think Prop 13 should or should not be modified in this way?

33% 1. Favor modifying Prop 13 to exclude commercial properties  
32% 2. Oppose modifying Prop 13 to exclude commercial properties  
35% 3. Not sure

56. Some communities have enacted local rent control laws. Supporters say such laws help make communities more affordable and diverse. Opponents say such laws unfairly restrict the rights of owners of apartments and other rental properties.

Do you favor or oppose allowing local communities to approve rent control laws?

52% 1. Favor  
24% 2. Oppose  
24% 3. Not sure

57. Overall, do you think the initiative process mostly serves Californians well or not?

33% 1. Mostly serves Californians well  
36% 2. Mostly does not serve Californians well  
31% 3. Not sure

58. In general, would you be more inclined to sign a petition if you knew the person asking you to sign was not being paid to do so, or would that not make any difference to you?

39% 1. Would be more inclined to sign  
42% 2. Would not make any difference  
19% 3. Not sure
59. Would you be more inclined to vote for an initiative that was qualified to be on the ballot by volunteers rather than by paid signature gatherers or would that not make any difference to you?

39% 1. Would be more inclined to vote for
42% 2. Would not make any difference
19% 3. Not sure

60. Do you think you might be willing to volunteer to gather signatures of a few friends or family members for an initiative you felt strongly about?

41% 1. Might be willing to volunteer
36% 2. Would not be willing to volunteer
23% 3. Not sure

61. Are the any other comments you’d like to make about California’s initiative process?

(See verbatim)

62. This final group of questions is for statistical purposes only. We ask these types of demographic questions so that we can analyze how different groups, such as women and men feel about these issues. First, what is your gender?

49% 1. Male 51% 2. Female

63. What was the last degree or grade you completed in school?

15% 1. High School 26% 3. Completed BA/BS
38% 2. Some College/JC/AA Degree 21% 4. Completed Graduate Degree

64. Which of the following age groups are you in?

8% 1. 18 – 24 years 16% 5. 55 – 64 years
21% 2. 25 – 34 years 10% 6. 65 – 74 years
19% 3. 35 – 44 years 6% 7. 75 + years
20% 4. 45 – 54 years

65. Are you registered to vote?

85% 1. Yes 15% 2. No [Skip to Q. 67]

66. How are you registered to vote?

50% 1. Democrat 4% 4. Other Party
25% 2. Republican 3% 5. Not sure
18% 3. No party affiliation
67. Which of the following best describes your level of interest in politics and elections?

43% 1. You have a great deal of interest and you vote in every election
28% 2. You have a good deal of interest and you vote in most elections
20% 3. You have some interest and you vote only in some elections
  9% 4. You have little or no interest and rarely if ever vote

68. Which of the following best describes your household?


69. Do you have any children living at home?

38% 1. Yes          62% 2. No

70. What is your ethnic or racial background?

48% 1. Caucasian          2% 5. Mixed Race
  6% 2. African–American   1% 6. Other
 22% 3. Latino/Hispanic    1% 7. Not sure
 22% 4. Asian/Pacific Islander

71. Which of the following categories best reflects your average annual household income before taxes?

14% 1. Under $25,000          17% 5. $100,000 - $150,000
21% 2. $25,000 - $50,000       8% 6. $150,000 - $200,000
18% 3. $50,000 - $75,000       4% 7. Over $200,000
16% 4. $75,000 - $100,000

72. Are there any other comments you would to make about any aspect of the topics we covered in this survey? (See verbatim)
Survey Background Facts

This survey was conducted on behalf of the Non-Profit Housing Association of Northern California by Hertz Research of Bodega Bay, California. The results are based on 833 interviews conducted from September 18 – 26, 2009 among residents of the nine-county San Francisco Bay Area (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma counties).

Interviews were conducted online using Hertz Research’s TalkingPolls online survey program. The sample of respondents was provided by Survey Sampling, International, one of the leading providers of telephone and online samples.

In order to reflect the target populations as closely as possible, the survey results have been statistically weighted by several demographic factors including but not limited to gender, age, ethnicity, income level and party affiliation, if any.

All surveys, regardless of the methodology in which they are conducted, are potentially affected by a number of factors that may influence their accuracy. A common source for survey inaccuracy is sampling error. The number of respondents largely determines sampling error. Statistical theory indicates that in the case of a poll with this sample size (833 Total Interviews), 95 percent of the time the results of a survey of this size would be the same as interviewing the entire population of the Bay Area, give or take approximately four percent. This is not a probability sample.

However, other sources of error also can impact the accuracy of poll results conducted online and with other techniques. These include but are not limited to the percentage of the population choosing to participate, the likelihood a possible respondent is at home or connected to the Internet, the wording, and ordering of questions, and the techniques used to determine possible survey participants and likely voters. The cumulative impact of all of these potential sources of error is impossible to assess precisely.