

NOAH - Former Client Survey Analysis

January 2014

Conducted by the Neighborhood of Affordable Housing, Inc.

INTRODUCTION

In December 2013, the Neighborhood of Affordable Housing, Inc. (NOAH) conducted a survey of former clients via a mailing to all closed cases during the past three years. The purpose of the survey was to ascertain former clients' level of satisfaction with our programming and services and to assess the continued need for these services in our community. NOAH will use the data obtained from these services to shape future programming and to continue to improve the services we offer to our constituents.

SUMMARY OF RESULTS

Respondents:

This survey was completed by former clients of NOAH from the communities we serve such as (but not limited to) East Boston, Revere, Lynn and Everett. The survey was mailed to former clients whose files were closed within the past three years. At the time of this report, we had received completed responses from 52 former clients. Approximately 22% of respondents self-identified as Hispanic/Latino, 13% as Black/African American, 50% as White/Caucasian, 4% as Asian/Pacific Islander/Hawaiian and 11% identified themselves as Mixed Race. Approximately 27% of respondents self-identified as ethnically Hispanic/Latino. Of respondents who self-identified their race 17% as Black/African American, 64% as White/Caucasian, 7% as Asian/Pacific Islander/Hawaiian and 12% identified themselves as Mixed Race.

The majority of these clients are working-age individuals who are homeowners from the surrounding communities. Among the respondents, 96% owned their own home, while just 4% rented their home or lived with family/friends. While there are many reasons for a low number of responses by clients in the Rental Housing Counseling/Homelessness Prevention and First Time Homebuyers programs, one is that a majority of the clients who come to NOAH for Rental Housing/Homelessness Prevention Counseling are looking to obtain new rental units, which is a main focus of our programming. NOAH's target goal is that 15 households per year are to be directly placed in new units, 20 directly retained in their current units, and 100+ educated and counseled. NOAH typically exceeds the educational/counseling target by 150-200%.

Respondents' Analysis of NOAH Services:

The survey asked respondents to rank the importance of various services and programs provided by NOAH to their community. Survey-takers were able to select 'Very Important', 'Somewhat Important' or 'Not Important' for each of the eight services listed. We also

allowed space for respondents to write in suggestions for new, additional services that could be offered by NOAH in the future. We seek this data because at NOAH we want to remain relevant to the communities we serve by providing much-needed assistance to the underserved. It is important to our organization that we allow the collective voice of our constituents to aid in shaping the services and programming we provide. Thus, we will use this data, along with the results of numerous other surveys conducted in 2013, to adapt our community investment strategy to the needs of our constituents as articulated by the constituents themselves.

According to the responses received, 41 out of 46 respondents, or 89%, rated help in obtaining a lower monthly mortgage payment through a loan modification as very important. Additionally, 78% of respondents ranked help in avoiding a home foreclosure in some manner other than a modification as very important.

This data indicates that the majority of our former clients believe that assistance in obtaining a mortgage modification is very important to their community. To a lesser, but still substantial extent, assistance with a forbearance agreement, short sale or deed-in-lieu is also important to our clients. *NB:* NOAH continues to offer bilingual assistance with foreclosure prevention through our weekly foreclosure prevention and mitigation workshops and one-on-one debt counseling, and by continuing to represent our clients in negotiations with their lenders.

In 2013 NOAH held 14 ten-hour first-time homebuyer education courses (half in English and half in Spanish), which resulted in 105 NOAH client families purchasing their first homes. The survey revealed that 63% of survey-takers identified first-time homebuyer classes/counseling as very important to their community. Further, 69% of respondents ranked the provision of a mortgage closing cost credit of \$2,500 for first-time homebuyers as very important. The data we received helps confirm that these services are critical to our neighbors and constituents. Homeownership promotion will remain an important element of our comprehensive approach to community development; and we will assist residents of three Gateway communities via mortgage closing cost monies, should we receive sufficient CITC funding.

Further, 76% of all respondents said that it is very important that NOAH continue to provide no-cost repairs for elderly homeowners in their community. One respondent even suggested adding additional team members so that more repairs can be completed, indicating that the demand for these services is high. In 2013 NOAH helped 100+ senior citizens and disabled Boston residents with over 400 safety repairs, six rehabilitation projects, two heating system improvements and a new handicapped-accessibility ramp. One respondent praised this work stating that “the senior program is one of the best in the city.” The results of this survey confirm that there is a recognized need for the critical

services ensuring that elderly and disabled community members are not forced to live in sub-standard conditions because of an inability to pay for repairs.

NOAH also provides rental housing counseling and homelessness prevention services. We offer clients counseling who are not homeowners, or who have lost their home in foreclosure, counseling on how to find and/or retain rental housing, with the aim of minimizing homelessness among our constituents. In 2013, NOAH counseled 238 households on how to obtain or retain rental housing, directly placed 23 families into new units and assisted another 40 families with retaining their current homes. According to the results of our past client survey, 67% of individual respondents ranked this service as very important. As noted above, renters make up a substantial portion of the population in many of the communities we serve and this survey helps confirm that our rental housing services continue to be perceived as being much needed among our clients.

At NOAH we also believe that financial capability, which encompasses both financial education and financial planning, is an important component of community development. This survey revealed that 70% of those polled believe that financial education for the general public is very important to their community. This confirms that our clients recognize the need for these services and in addition to the survey question addressing financial education, respondents also named financial capability-type services such as “teaching people to live within their means” as another service that NOAH should offer.

NB: NOAH has revitalized our financial capability programming for 2014. We aim to provide 120 households with comprehensive, financial capability training and counseling, with the long-term goal of increasing this number in each coming year. The fact that our clients, who represent a cross-section of our community as a whole, recognize the need for these services could indicate that now is an appropriate time for broadening our capacity to offer financial capability training.

Additionally, according to the data we collected via this survey, approximately 77% of past clients believe that participation in community improvement and/or environmental projects is very important. NOAH provides this service via its Community Building and Environment Department, which engages and empowers residents in building a strong and sustainable community, working for concrete changes in the natural and built environment. We are pleased that our constituents recognize the importance of these services and will continue to push for improvements in our environment in the future, with a special focus on East Boston.

Survey respondents also self-identified additional services that could be offered by NOAH, such as offering a “list of jobs available in [the] community”, “job training programs”, “programs to put homeless to work”, and offering “technology classes.” Each of these suggestions will be taken under advisement, and we will continue to monitor developing

trends among suggested services in order to identify which new services are most requested.

Finally, a majority of respondents (57%) identified a need for affordable housing for families and individuals earning between \$30,000-\$60,000 annually (the lowest income range available on the survey). This indicates a need for more affordable housing options for low and low-to-moderate income families in our communities. We will use this information as we continue to develop real estate in these communities and also in managing our existing real estate portfolio. At NOAH, our goal is to provide services to those most in need, and this information helps us ensure that the affordable housing options we provide are in line with the perceived needs of our constituents.

Respondent Satisfaction with Services Provided:

As part of the survey former clients were also asked how much of a positive difference they felt that non-profits like NOAH can make in the community. To answer this question respondents were able to select among: “a great deal”, “a fair amount”, “some” and “a little or none.” We were pleased to find that 79% of respondents indicated that they believe non-profits like NOAH can make a great deal of difference in their communities. This data is very encouraging because it indicates that there is support for NOAH and other non-profits among our constituents.

When asked, in particular, about the services they received at NOAH, 63% of former clients who responded stated that the services they received at NOAH helped them a great deal. Another 22% indicated that NOAH’s services helped them some, and only 15% indicated that the services provided by NOAH did not help them.

We take this data very seriously, and while we are pleased that the majority of our clients were helped by our services, we also seek to continue to improve our services so that we are able to help more constituents. For example, for those clients who did not feel helped by our services, we asked the reason that they did not feel that NOAH helped them, and we will use this information to better serve clients in the future.

However, in analyzing this particular data, we must also recognize that, unfortunately, not all clients can be helped by the services that NOAH provides. Among the 15% who were ‘not helped’ by our services were clients whose needs were not meant to be served by our programming, clients who were unable to complete the necessary steps to complete our programs, and those whose situations could not be improved due to circumstances beyond our control (i.e. refusal on the part of the bank to negotiate a lower mortgage term, prolonged unemployment, etc.). Therefore, while we always seek to improve our clients’

experience with our programming, we also take a realistic approach to the provision of services. Whenever possible, we refer clients whose needs are outside our programmatic goals to other non-profit organizations that can better serve them.

CONCLUSION

A main conclusion to be drawn from this survey is that, in general, NOAH's past client constituents are happy with the programs and services that NOAH provides. The survey indicates that the majority of clients deem the services that we provide to be very important to their communities. The survey results also indicate that the majority of our clients felt that they were helped by the services provided by NOAH.

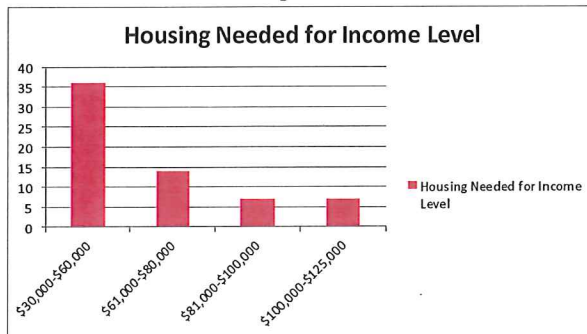
We were also able to conclude, based on the data from this survey, that there is community support for the revitalization of our financial capability programming in 2014, so that we are able to reach more constituents with our financial education and credit/debt counseling. Furthermore, we were able to conclude that there is perceived to be a great need for affordable housing options for families and individuals who are earning \$30,000-\$60,000 annually.

We will continue to use these conclusions to help shape our community investment strategy now and in the near future.

APPENDIX: SURVEY RESULTS

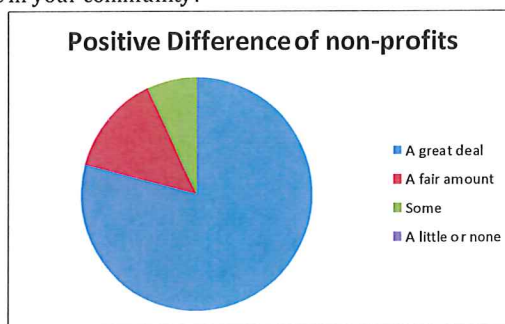
Would you like to see a non-profit developer such as NOAH create or rehab housing for individuals and families earning between:

\$30,000-\$60,000	36
\$61,000-\$80,000	14
\$81,000-\$100,000	7
\$100,000-\$125,000	7



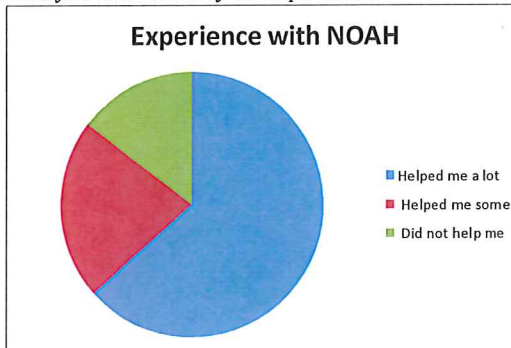
How much of a positive difference do you feel that non-profits like NOAH can make in your community?

A great deal	34
A fair amount	6
Some	3
A little or no	0



Think about the counseling, education or other NOAH service you received, how would you best describe your experience?

The counseling, education or services at NOAH helped me a lot	26
The counseling, education or services at NOAH helped me some	9
The counseling, education or services at NOAH did not help me	6



Do you currently rent or own your home?

I rent my home	1
I own my home	40
I live with family or friends	0
Other	1

Including yourself, how many people 18 years or older live in your household

One	15
Two	13
Three	5
Four	7

How many children under 18 live in your household?

Zero	26
One	5
Two	6
Three	2
Four	2

Are you Hispanic/Latino?

Yes	9
No	33

What is your race?

Black/African American	6
Caucasian/White	23
American Indian/Aleut/Eskimo/Alaska Native	0
Asian	1
Native Hawaiian/Pacific Islander	1
Mixed Race	5

Which of these services do you think are most needed by resident in your community:

	Very Important	Somewhat Important	Not Important	
Help in obtaining a lower monthly mortgage payment (modificaiton)	36	3	1	<p>Lower Mortgage Payment: Modification</p>
Help in avoiding a home foreclosure in some other manner	35	8	0	<p>Help Avoiding Foreclosure through other Means</p>
First time homebuyer classes and/or counseling	25	13	2	<p>First time Homebuyer Classes</p>
Mortgage closing cost credit of \$2,5000 for first time homebuyers	29	12	1	<p>Mortgage Closing Cost Credit</p>
Low-cost repairs for elderly homeowners	32	11	0	<p>Low-cost Repairs for Elderly Homeowners</p>
Counseling on how to maintain or find rental housing	30	13	2	<p>Rental Housing Counseling</p>
Financial eduction for the general public	28	11	2	<p>Financial Education Classes</p>
Pariticipation in community improvement and/or environmental projects	33	8	2	<p>Community Improvement/Environmental Projects</p>