

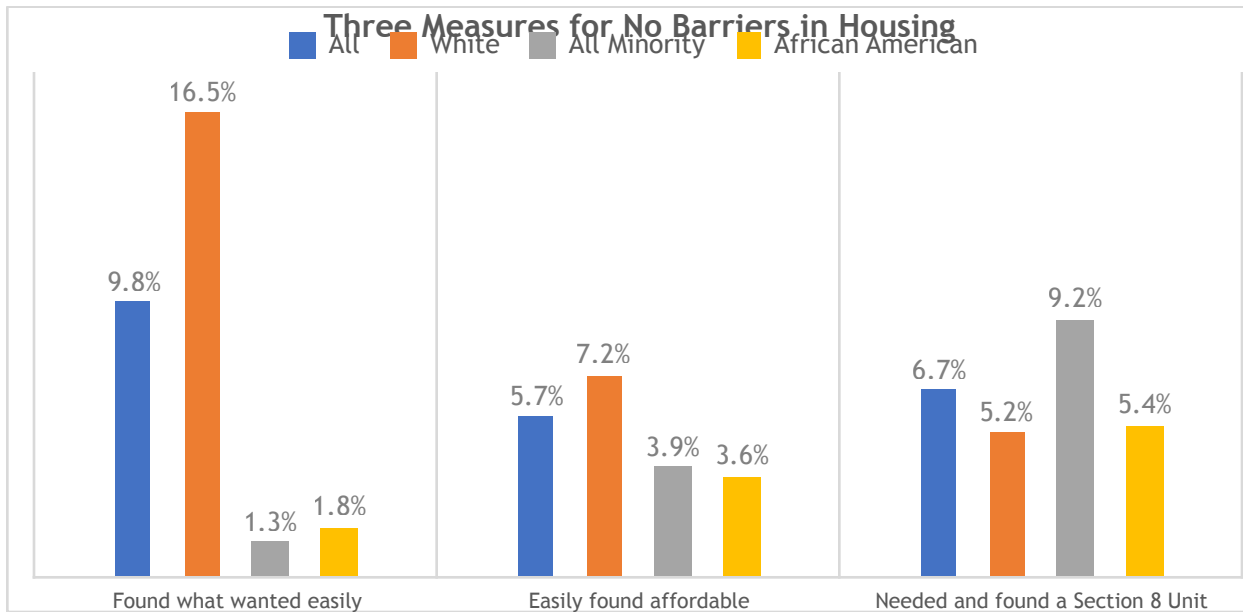
Executive Summary of Survey Findings on the State of Housing in Jackson County

Survey Background

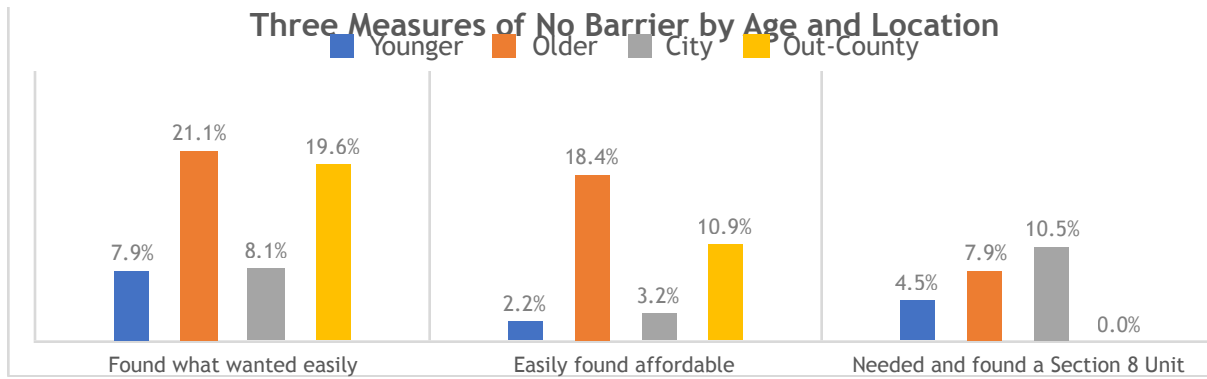
This survey was conducted by the Jackson Financial Stability Network’s Housing Work Group to gain insight to the issues residents face in housing. A total of 193 surveys were completed as of September 26, 2017 and are included in this analysis.

No Housing Barriers Reported

The survey included three questions that are intended to quantify who was successful in finding the housing they were seeking, particularly examining affordability. Responses to these questions by race/ethnicity are significantly different for two of the three measures.

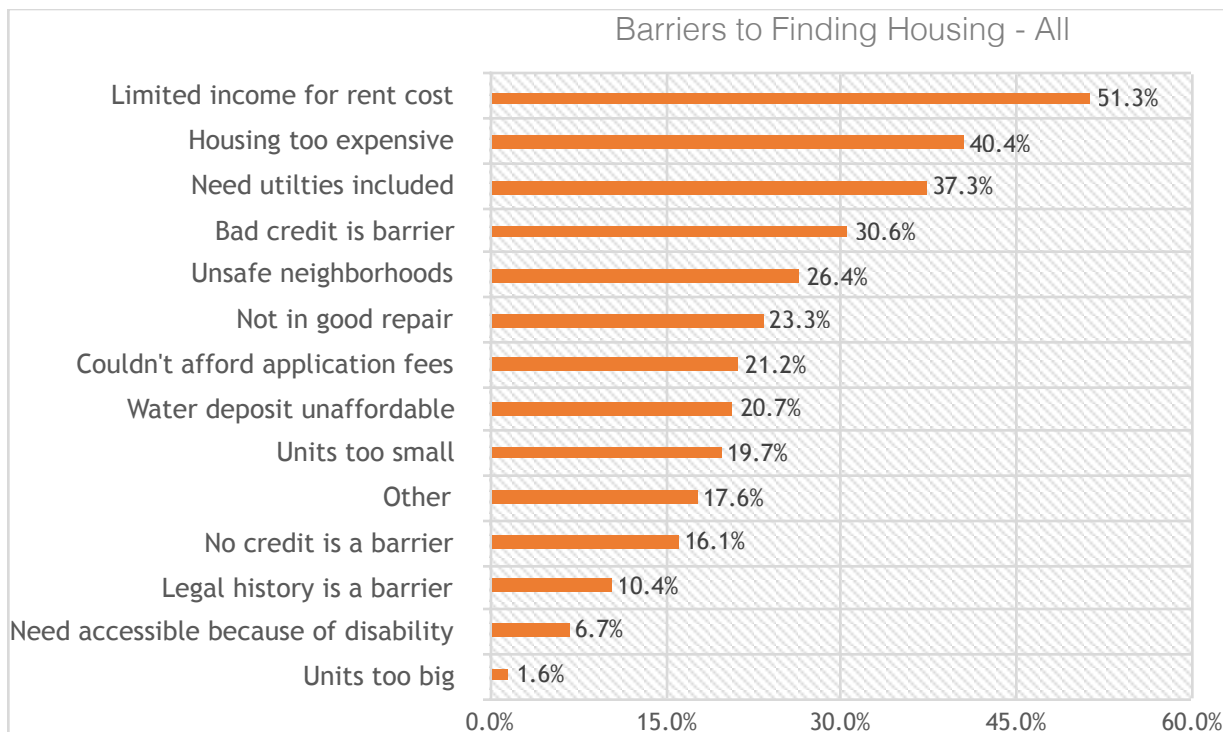


Differences by age and whether the respondent lived in the City or Out-county are also significant, with the difference in affordability being the greatest between younger and older respondents.



The response by City/Out-county to the question on the ability to find a Section 8 housing units is striking, and points to a significant gap in section 8 housing supply. (Note: while most Section 8 voucher holders indicated a preference for living in the City, 25.0% of Jackson Housing Commission Section 8 respondents and 8.3% of the MSHDA Section 8 holders indicated a preference for living in Blackman or Summit Townships. This demonstrates that at least some of those looking for Section 8 housing searched outside of the city, although none reported the search as successful.

Barriers Identified by Survey Respondents



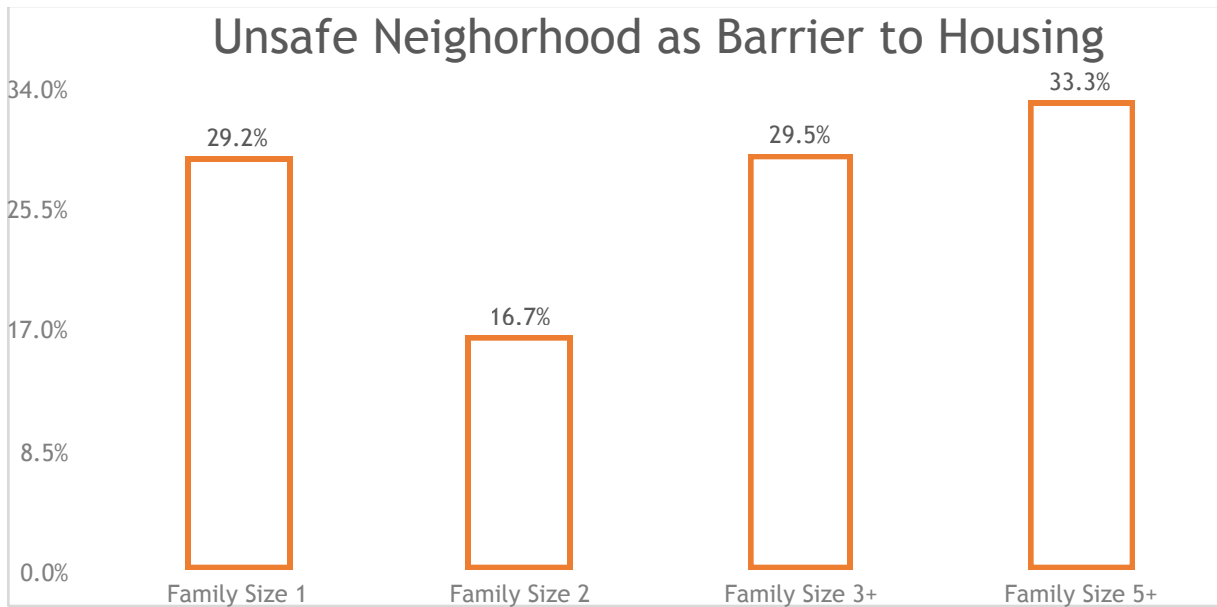
“Other” includes a wide combination of reasons, - that are too expensive, too small for family size, criminal history that were also included on the listed reasons, but there were also barriers that weren’t listed, “I have pets”, “Want washer and dryer”, “Have outstanding Consumers bill”.

Analysis of Key Housing Barriers

Unsafe Neighborhoods

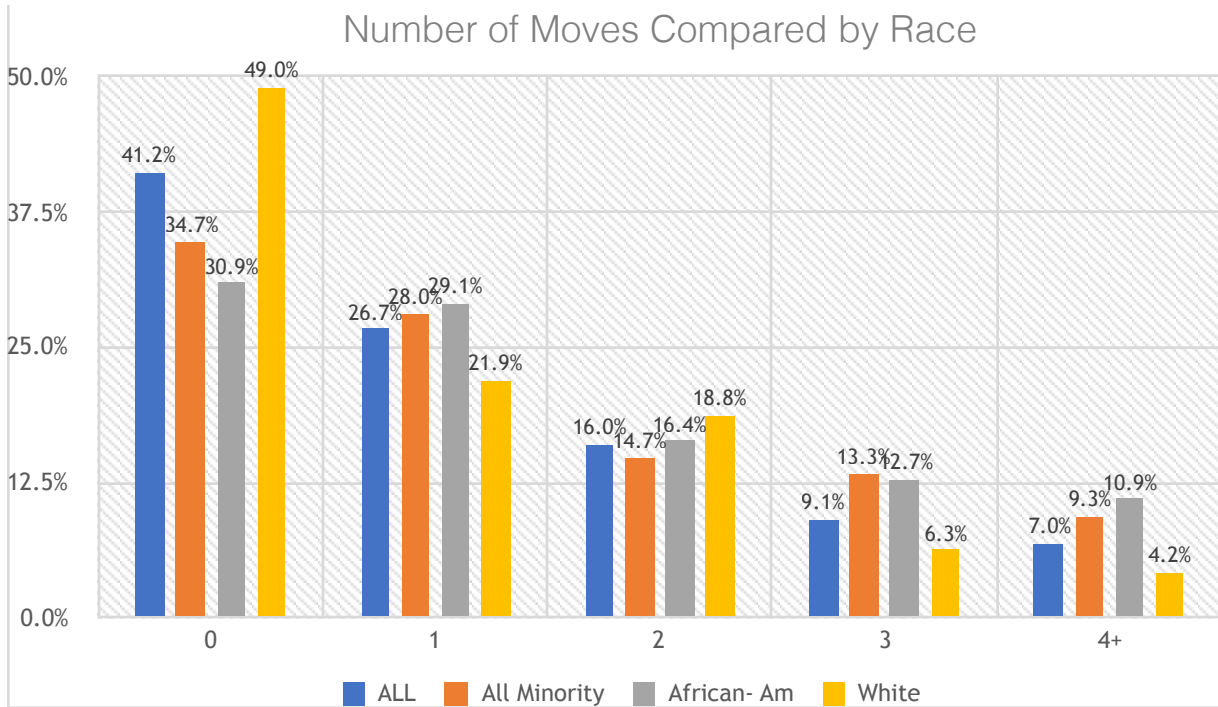
Overall, 26.4% of survey respondents identified Unsafe neighborhoods as a barrier to finding housing. By subcategories examined, this barrier was identified the most by CAA clients (at 41.2% and the least by Section 8 Voucher holders. Only 5% of the 20 Jackson Housing Commission Section 8 respondents and 0% of the 12 MSHDA Section 8 Voucher holder respondents identified Unsafe Neighborhood as a housing barrier.

There is considerable variation by family size in identifying this barrier.

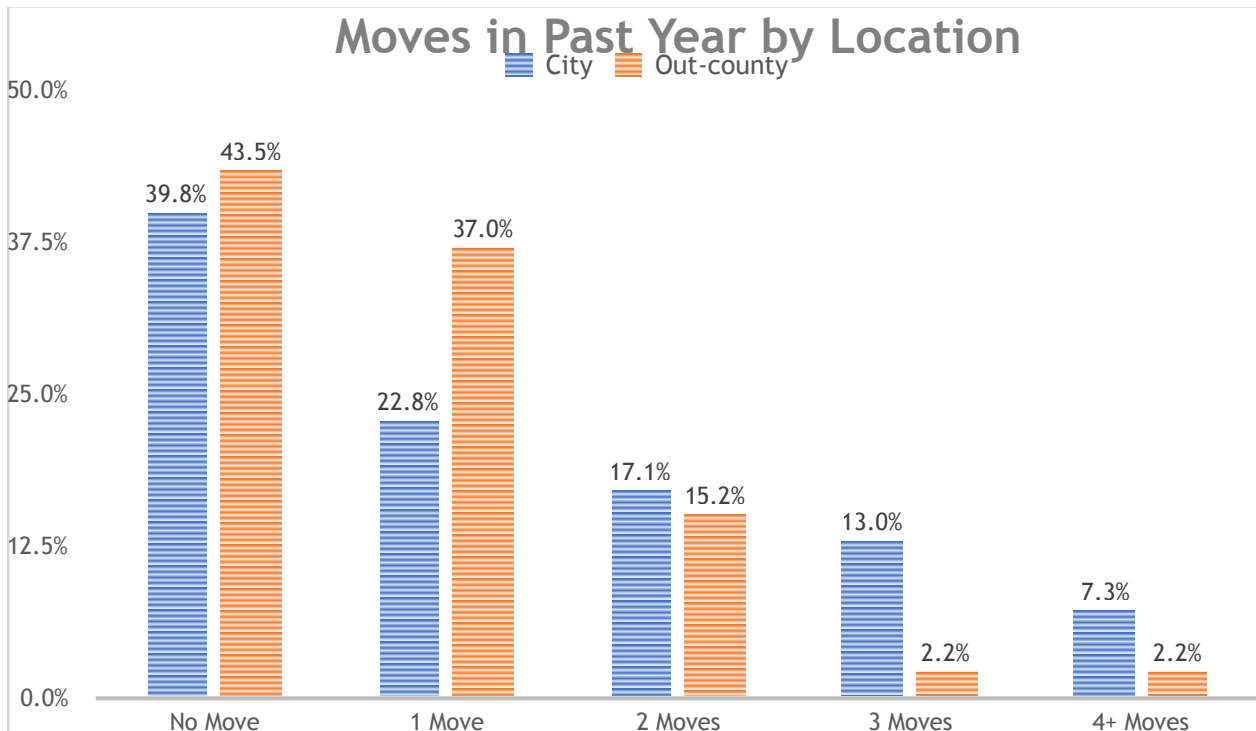


Moving

Overall 41.2% of those surveyed did not report a move in the past year. Minority respondents reported moving more than White respondents in the past year.

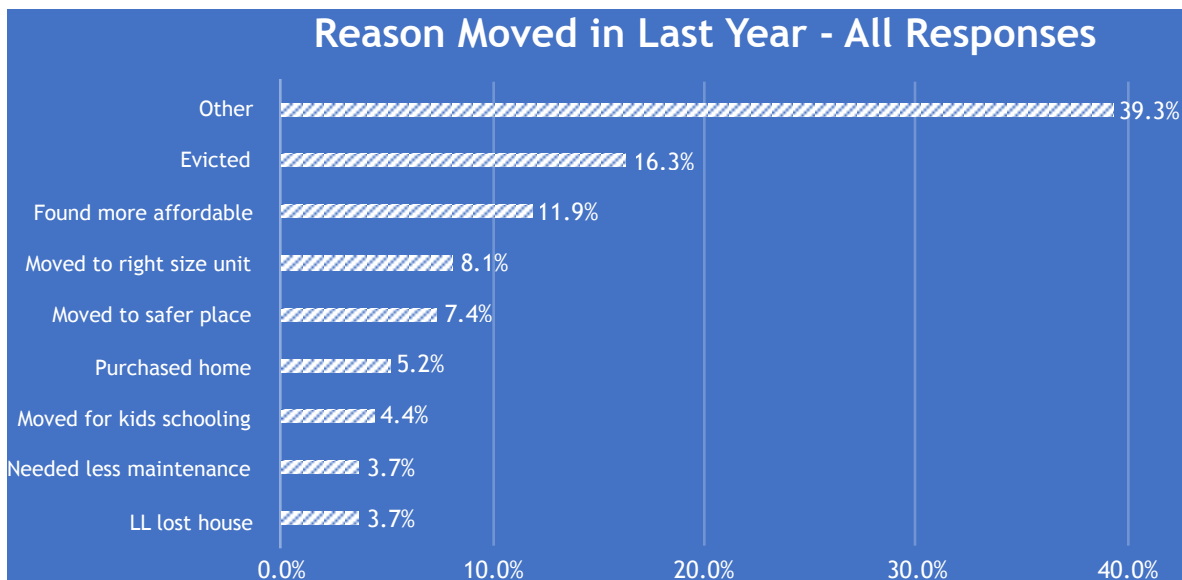


City residents surveyed moved more than Out-county residents- having both fewer with 'No move', and more reporting more than one move in the year.

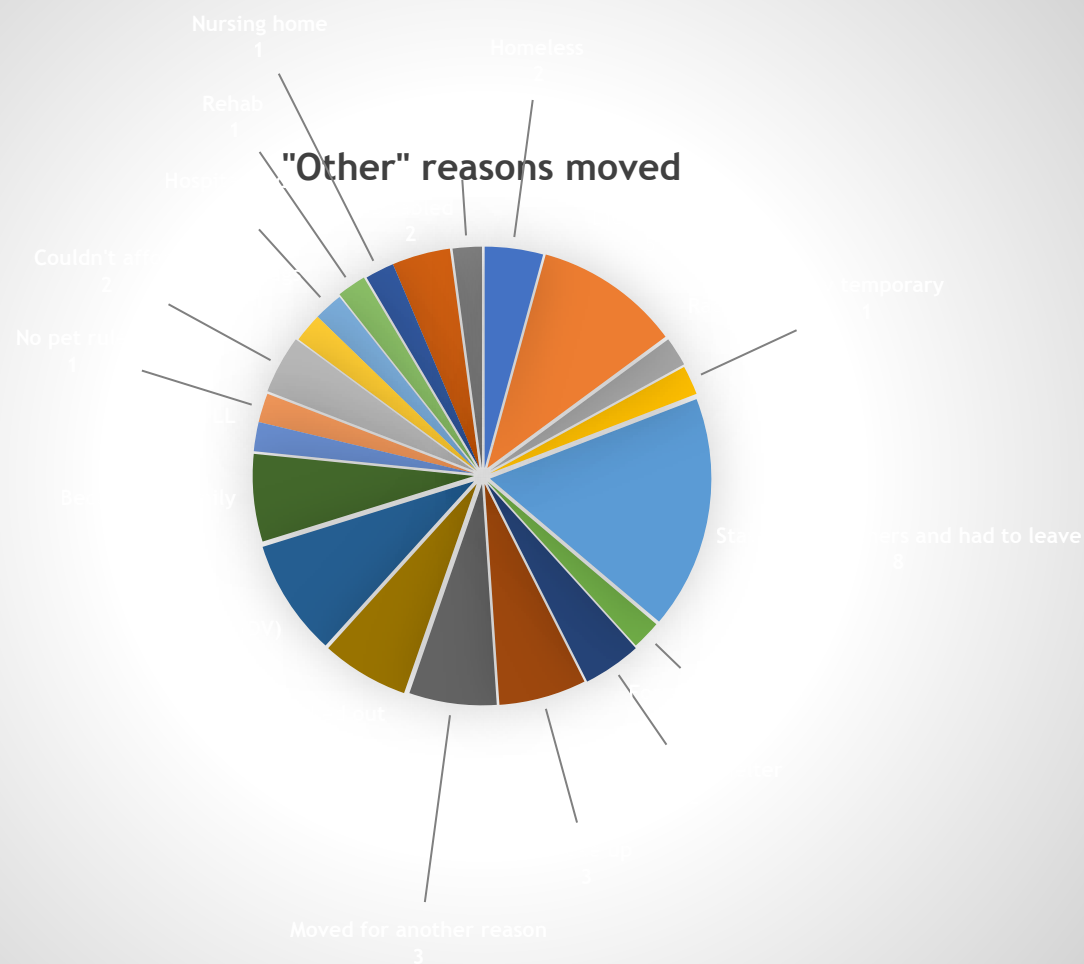


Of those who moved, 26.0% reported they wanted to move, while 74.0% reported being forced to move. The percent reporting each option is statistically the same by race (73.5% of White and 74.0% of African Americans did not want to move).

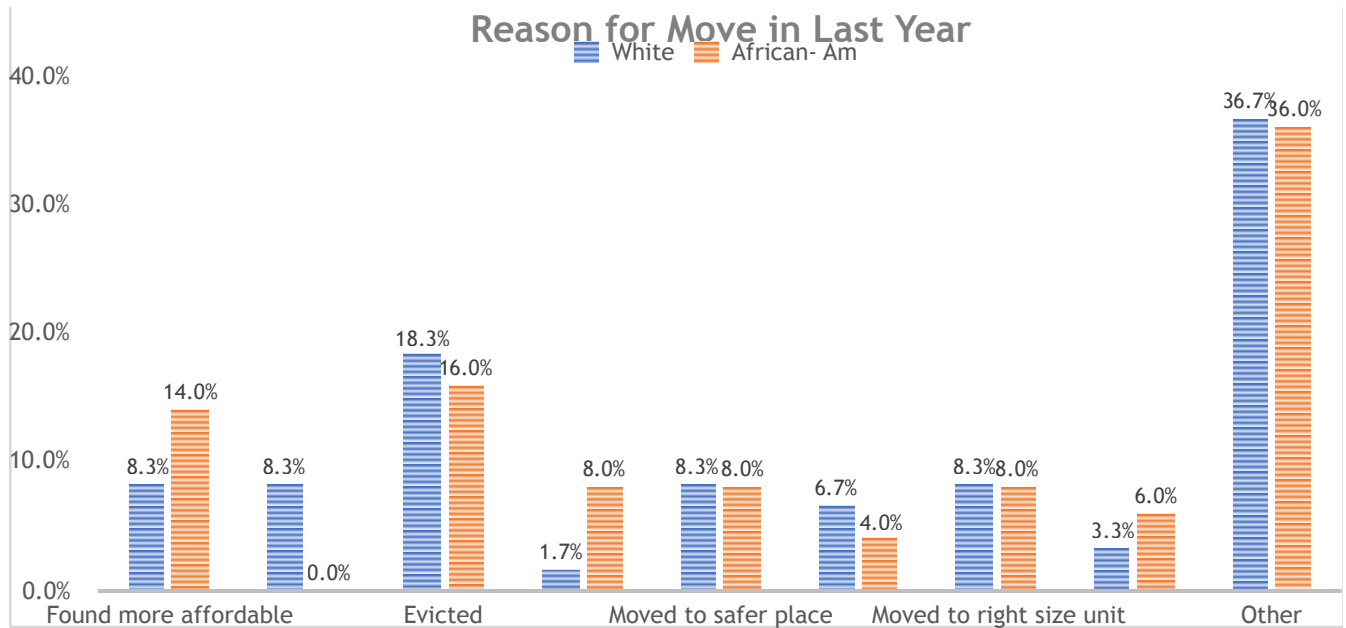
Respondents were also asked why they moved. Some respondents gave more than one answer, presumably this is by those who reported moving more than once in the past year. ‘Evicted’ is the listed reason most commonly given for moving. Statewide data shows the eviction rate in Jackson County is roughly double the statewide rate, and the eviction rate for the City of Jackson is roughly triple the Michigan rate.



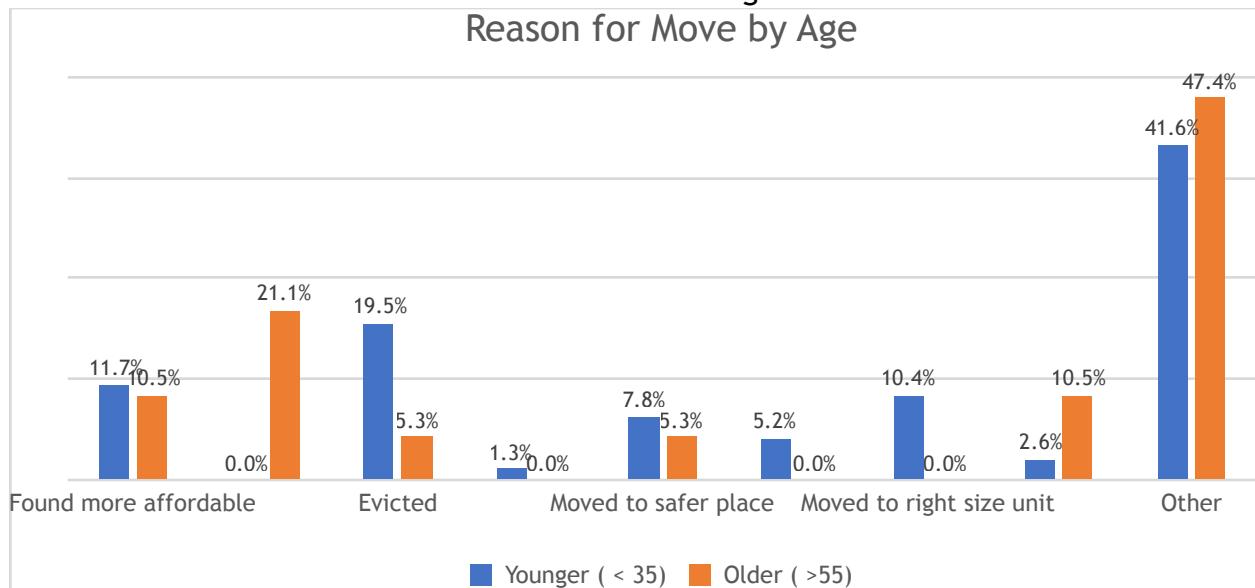
Responses included in “Other” included a wide variety of reasons. Most common was that the survey respondent was doubled up with another household and the arrangement was temporary. The second most frequent response given was safety concerns because of domestic violence.



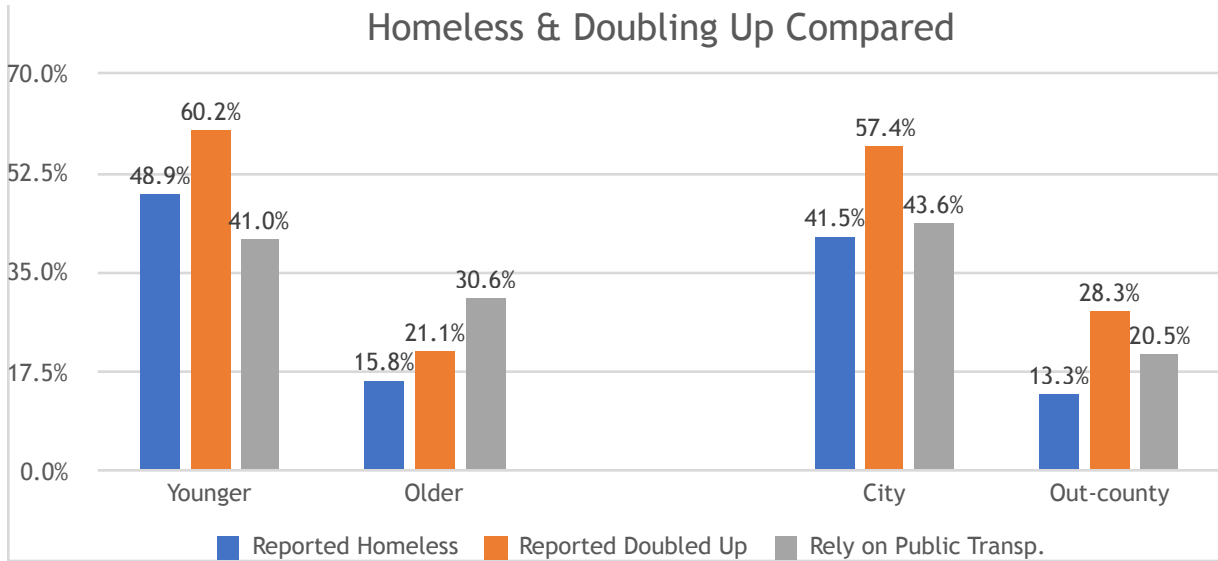
The greatest difference between responses from Whites and African Americans is for “Purchased home.” No African Americans or any minorities moved because they became homeowners. Another difference by race/ethnicity in the reasons for moving is tied to who African Americans rent from compared to Whites. 8.0% of African Americans moved because their Landlord lost the home/rental in foreclosure, while only 1.7% of Whites reported this reason for the move.



While Older respondents saw unsafe neighborhoods as a bigger barrier in the housing search, younger respondents were more likely to report this as the reason for the move. The higher response of need less maintenance by older respondents may be another indicator of the need for accessible housing.



Responses on self-identified homelessness and doubling up for housing, indicates 1) a significant portion of those surveyed considered themselves homeless in the past year, above the official rates; 2) and more younger people report using shared housing (doubling up) as a temporary housing solution than do older people. This is confirmed in the “Other” responses to the question, “Why did you move?” as many reported that they moved when a friend (where they too were living) lost their housing.



Whites report lower rates of either homelessness or doubling up in housing than do All minorities or African Americans.

