

**Boulder Affordable Housing Research Initiative (BAHRI)
2015-2016 Report Thistle Communities
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In partnership with Thistle Communities, researchers from the University of Colorado Boulder conducted a comprehensive mail survey of Thistle residents in December, 2015. Researchers distributed 350 surveys in the following Thistle communities: Sage Court Apartments, Fairview Apartments, Correll Apartments, Laguna Place Apartments, Pinewood Apartments, Valmont Square Apartments and Mapleton Mobile Home Park. The response rate was 22.8%. The survey was designed to elicit residents’ views, experiences, and perceptions of living in Thistle Communities, as well as their experiences living in Boulder. The survey collected both demographic data, such as gender and race/ethnicity, and residents thoughts on their communities, Boulder city, and affordable housing (see Appendix 1).

In addition to the survey BAHRI conducted interviews with 10 Thistle residents. This has become part of our overall project examining affordable housing issues in Boulder. While this report focuses on the survey of and interviews with Thistle residents, the BAHRI team has also interviewed other Boulder residents seeking or living in different configurations of affordable housing (such as cooperative housing) as well as observations and content analysis of city council meetings, community meetings, city planning events, and textual analyses of city housing reports, Boulder interest group websites, and Daily Camera newspaper articles related to housing and development in Boulder. The following provides an overview of the survey and interview data, specific to Thistle Communities.

Survey Data Overview (also see Appendix 1)

Demographics

GENDER					
Female	Male	No Answer			
55	26	1			
RACE					
White	Latino/a	African/Black	Other	No Answer	
69	7	1	1	4	
YEARLY INCOME					
Below \$10K	\$10K-20K	\$20K-40K	\$40K-60K	Above \$60K	No Answer
20 (14 Female/ 6 Male)*	30 (22 Female/ 8 Male)*	21 (18 Female / 3 Male)*	7 (6 Female/ 1 Male)*	3 (2 Female / 1 Male)*	1 Male*
Latina: 2 Black: 1 White: 17	Latina: 2 White: 28	Latina: 1 White: 20	Latina: 2 White: 5	White: 3	N/A

* Gender is based on the gender identified by the respondent. Note: the survey did not ask whether or not the household was dual income, female or male headed households.

Overview of Survey Responses

The response rate for this survey was adequate; however, there were too few responses to make strong correlations based on gender and race. BAHRI would appreciate the opportunity to conduct additional surveys in the future in order to address these important issues. Additionally, in follow-up surveys the questions on gender and income need to identify the number of people in the household, the number of working people (contributing economically to the household) and the gender of economic contributors. Most Latina/o residents and one African American resident identified Boulder as friendly toward people of color. However, some residents of color, particularly those who speak only Spanish, felt discriminated against, while some English-speaking Latina/o residents did not report feeling this way.

Survey and interview data revealed several important themes: the role of community networking (as opposed to advertising) in learning about Thistle housing, lack of affordable housing options in Boulder, bureaucracy and/or problems securing section 8 vouchers. Additionally respondents identified affordability as the most important factor for selecting a place to live, while location and proximity to work, transportation, or school were also significant factors. A sense of safety and community, along with cleanliness, peaceful/quiet neighborhoods, and the quality of the living space/environment were often identified along with affordability and location as key factors for housing selection.

Interview data also echoed the similar themes. For example residents' take pride in the positive aspects of their homes (views of the flatirons, access to bike trails and open spaces) and the importance of nature and outdoor activities. When asked what one likes most about living in Boulder, after location and proximity (to work, transportation, and school) respondents identified a sense of community in Boulder followed closely by the mountains and access to open space/outdoors. Aesthetics, good weather/climate, and "lifestyle" were also identified aspects that respondents enjoyed about living in Boulder. While affordability was a predominant factor for housing selection it is clear that the Boulder community and living in proximity to the Flatirons with access to parks and open space areas were also key motivators for living in Boulder. In addition to the environment respondents were largely positive about public transportation in Boulder.

Conversely, responses to "What do you like least about living in Boulder" largely focused on traffic and the high cost of living. The lack of racial/ethnic diversity was also identified as a negative aspect of living in Boulder. Interestingly, however, when asked to define one's community the highest responses included describing one's community as demographically diverse, eclectic and inclusive. It is unclear if respondents were referring to their neighborhood or Boulder generally, and due to the variety of responses offered for this question, this reflects a total of 7 respondents. The majority of survey participants were white/Caucasian, which may be a factor in shaping perceptions of diversity, while the overwhelming majority of interviews with white/Caucasian individuals (both living in Thistle and other affordable housing situations) identified the desire for more racial/ethnic diversity in Boulder. Other negative comments about life in Boulder included "rude bicyclists," "pompous wealthy people," and concerns about gentrification. Given the low response rate and/or lower presence of people of color in the survey pool, more research is needed to explore how people of color feel about housing in Boulder.

Respondents Thoughts about Thistle

Residents had an overwhelmingly positive view of Thistle communities, citing the friendliness and timely response of management, as well as the compassion and helpfulness of staff members. Request for additional services from Thistle were diverse with the most frequent being providing ECO/NECO bus passes and suggestions on improving maintenance of facilities. Additional responses ranged from requests for assistance with home ownership, debt management, and food assistance to increasing the energy efficiency of buildings and providing carpet cleaning or new carpeting. Additional items mentioned in both the survey and interviews included snow removal, icy sidewalks and accessibility in the winter (wheelchairs in snow), access to an affordable gym/fitness center, access to mental health services, help completing paper work, infrastructure improvements for mobile homes, help getting health insurance, gardening/landscaping, and rent adjustment services.

Interview data also revealed a spectrum of resident attitudes toward Thistle, all of which were positive, and included suggestions such as after school children's programs/childcare, a cleaner laundry room at Fairways, and more community events. When compared to survey data, in which responses highlighted a sense of community, interview participants felt that there was not a strong sense of community in Fairways in particular. Mapleton and other condo/apartment residents felt very satisfied with their communities. Mapleton residents (in particular) identified a strong sense of community within the mobile home park, along with a sense of ownership. Interview participants suggested more community events and expressed interest in becoming friendlier with neighbors that they do not know. Interview participants also said they felt like they "belonged" in Boulder more broadly, while feeling less connected to the community within their apartment complex, identifying it as less friendly or open. Interview participants identified feeling somewhat stigmatized by living in affordable housing and in turn stigmatized some of their fellow residents based on their low-income status.

The majority of respondents' future housing goals identified staying long-term in their current home/apartment (or improving their current home/apartment), and the second most common goal was homeownership.

When asked what they wanted the general public to know about affordable housing, respondents offered similar feedback. They wanted Boulder residents to understand affordable housing residents as living in safe, clean, quiet, community-oriented housing, and they were *not* dangerous, criminal, or lazy. Participants from both interviews and surveys stated that the media and other sources of information (including the Daily Camera) misrepresent the poor, including those who need government assistance in the form of disability, food stamps, section 8, or welfare services. Disability from work-related injuries, medical disability, and situations of domestic violence were among items listed by residents as reasons for living in affordable housing and suggested the need to educate the general public in Boulder about the causes of poverty, homelessness or the need for government assistance. One respondent emphasized that they had worked all their lives, only to be disabled in an accident at work, and resented the common misrepresentation of people who need government assistance as lazy.

Thistle residents wanted the Boulder community, and Americans writ large, to understand that many residents of affordable housing are highly educated, involved citizens who are interested in social issues such as improving racial equality and the environment. Others highlighted their choice to live in trailer parks because of the sense of community and proximity to services and open space. Their reasons for loving Boulder included “green,” “outdoorsy” or “liberal” communities. Most interview participants suggested some form of outreach or education to inform the general public about what it means to live in affordable or subsidized housing – that these people are not lazy or uneducated, but that they often face unique challenges in life and should be treated with respect.

The following are examples of direct quotes from the survey of Thistle residents, which are organized into the following categories: Challenging Conventional Stereotypes about Affordable Housing, Personal Reflections on Affordable Housing, Concerns about Socioeconomic Hierarchies in Boulder, Reflections on Thistle Communities.

Challenging Conventional Stereotypes about Affordable Housing

“Affordable housing is for people like me I like/work in Boulder. Long time Boulder resident; I volunteer in the community. I am a single parent due to my husband's death. I work hard, I play hard. I love this town, but if I can't afford to live here I will have to move” (White Female Resident).

“Our community is wonderful. It is quiet and peaceful... There is mutual respect with the residents I have been in contact with” (White Female Resident).

“Just because I live in a mobile home does not mean that I am "trailer trash", or a person who has no concern about where I live, what is happening in Boulder, etc. Many people in Boulder seem to think that all people that live in mobile homes, are so poor, they just do not care. I encountered a man getting discounted candy and he said he was getting "trailer trash candy for the movies." I said, "I live in a trailer." He apologized for his comment” (White Female Resident).

“Boulder is a beautiful place to live. We have CU. Most of the people are very well educated. Boulder is unique. Please make more affordable to live. Thanks!” (Latina Resident).

“I work for non profits and contribute to the community” (White Male Resident).

“There is a great misunderstanding about the reality of what people earn. There seems to be an expectation that we continue to earn more money when the fact is that incomes are stagnant or growing very slowly, if at all” (White Female Resident).

“I believe that diversity in all aspects is what makes a community strong and resilient. We see this to be true in nature. Diverse ecosystem, healthy; monoculture, not healthy. I also believe in the sanity and basic goodness of all beings. I find that people of all backgrounds, including those who have struggled with homelessness, poverty, addiction and repeat 'offenses' have valuable insights and wisdom that is undervalued and underappreciated by the majority of society. I believe in equality. Not entitlement. I find it very important for us to check our privilege and to

offer ourselves to others in need should they want out help. I also think if people want to live for free off the land, perhaps that's not the worst thing every. Paying to live can be a real burden... sometimes people just need a break” (White Female Resident).

“Well, I think its important to understand these communities are actually nicer than other communities owned by slum lords. At least that's been my experience. And that it’s more about living communally than making a bunch of money” (White Female Resident).

“The "homeowners" of Mapleton formed their MHA and partnered with Thistle to create our CLT and assure that at least 5 acres in Downtown Boulder are low and affordable living for us; non-1%ers" (White Male Resident).

“The aspect of my life and community is the peace, quiet and privacy. I would recommend that to others” quiet and privacy” ” (White Female Resident).

“Would like to share, that I live in a community with different nationalities. I think we respect each other. It's important to learn to listen before judging anyone or anything” (Latina Resident).

“Just because I live in an affordable community, doesn't mean I don't care about my home and environment. I care deeply and I am passionate about living in an environment that allows me to be an individual and create a space that is healthy, beautiful and loving” (White Female Resident).

“The wages paid in Boulder resemble the small mid-western town it is. The rents in Boulder resemble something like the Oakland/Berkley area in CA, where I lived for 10 years. The disparity between wages and rent would be laughable if it wasn't such a stark and sobering reality” (White Female Resident).

“Pride of ownership. Creativity of our residents’ homes and yards. We have a book recently published about Mapleton residents - trailer park people - full of photos” (White Female Resident).

“Being poor and needing affordable housing has nothing to do with laziness. The situations of our lives don't make us less human, or less deserving of respect” (White Female Resident).

“While labeled affordable, it [housing] is still very expensive. Be prepared to dedicate 50% of your take-home pay to rent alone” (White Male Resident).

Personal Reflections on Affordable Housing

“If I could not live in affordable housing. I DO NOT know where I would live because I am disabled” (White Female Resident).

“If you've fled an abusive family or an abusive husband, you probably don't have family to fall back on. Also 'poor' people do contribute to their communities. Boulder's appeal was build by people who put community before pursuing wealth. To lose them will lose the people who fuel

what makes Boulder such a great place to live. I have a physics degree and a VERY high IQ; circumstances that lead to poverty can happen to anyone. (And I was always careful with my money)” (White Female Resident).

“If it wasn't for thistle, I probably couldn't live in Boulder because I couldn't afford it otherwise” (White Male Resident).

“Affordable housing can still be a struggle to pay for” (White Female Resident).

“Affordable housing has helped me and my family on our path to becoming financially stable” (White Male Resident).

“I am terrified of losing my housing and ending up homeless again” (Male Resident).

“Helping people isn't about making decisions for them - it's about helping people to make their own decisions. I had a rough time growing up and I've been dealing with complex PTSD for a long time. I used to make decisions for 'today' or 'tomorrow', but having my own home and a stable environment - a safe place to live – I think more long term about my garden, my relationship with my neighbors and people in general, about money and saving for projects ...I've been here since 2007 and I'm learning to trust people because I'm not in a situation where I can pack a bag and leave. I'm stronger because I have roots” (Latina Resident).

“Without affordable housing my life would really be tough” (White Male Resident).

“My needing affordable housing is due to circumstances beyond my control. It has been a godsend and took me out of a very bad situation. I couldn't have done this without Thistle and affordable housing. It has been very good for me and has allowed me the chance to be gainfully employed, work on repaying mountains of debt and rebuild my credit. This is the first time in a decade I've been able to experience anything resembling 'normal' middle class type life. Because of this, I'm finally off public assistance and contributing to the local economy. It is the last time I've felt HOPE in many many years. I am grateful for all of that” (White Female Resident).

“My health is slowly improving partly because I have good housing and accommodations” (White Female Resident).

Concerns about Socioeconomic Hierarchies in Boulder

“Poor and middle class have as much right to live in Boulder as the upper class though we don't always have the resources to advocate for ourselves. We are important for the local economy too, just as the upper-class. Plus, if people have to drive into Boulder daily to work, because they can't afford to live here, that causes carbon emissions and heavy traffic... and decreased diversity” (White Female Resident).

“My complex is very quiet and nice. But as for Boulder, it is too expensive to live in for working class people. It is also segregated - the only people of color live in the trailer parks. Boulder is a bad place to live if you aren't affluent and white” (White Male Resident).

Reflections on Thistle Communities

“I got a great deal here for the apartment. I would recommend Thistle Communities as a great place to live; they treat the complex like a community more so than some other complexes” (White Female Resident).

“Ledges is an overall good place to live for the price” (White Male Resident).

“I'm very thankful to have been able to qualify for affordable housing in Boulder. I'm a young adult, so saving money where I can is very important for my future. Fairways is an excellent community to live in. Thank you!” (Latina Resident).

“Thistle housing is the best ever” (White Male Resident).

“I appreciate that there is affordable housing in Boulder, which has become very expensive. Thistle is a wonderful organization that is very gracious in helping single people like me and others find affordable housing. I love this quiet mature community that still has that 'old Boulder' flair. Thank you!” (White Female Resident).

“Thistle supports their residents and talks to them very well” (White Male and Female Residents).

“More affordable housing with utilities and bus pass included allows us freedom in our budget to get ahead as a young family. We feel like Thistle Communities is helping us live the lifestyle we want, eating healthy and living in the heart of our community. All while planning for our future that is so, so much more. Homesteading in the foothills of the Colorado Rockies - our family's dream!” (White Female Resident).

“Thistle takes care of their properties...I appreciate how quickly maintenance takes care of issues. I am grateful this option [Thistle] exists for my daughter and me to be able to live each month without putting every dime towards rent!” (White Female Resident).

Conclusions

Thistle is clearly a necessary, desired and vital part of the Boulder Community. Without Thistle properties many of the respondents in this survey would not be able to afford living in Boulder. However, affordable housing remains a stretch for many budgets and out of reach for some individuals. It is also clear from this research that more affordable housing options are needed in Boulder city. Additionally, the majority of respondents identified that they were not involved in local politics, while 30% of respondents identified interest in being involved with affordable housing advocacy.

Study limitations and reflections

The following are a list of limitations and suggestions for improving on the survey questions.

- 1) Survey should have asked respondents to identify their age as well as gender, race, and income.
- 2) Survey should have asked individuals to identify if the number (and gender of) all wage earners in the household.
- 3) Survey should have asked respondents to identify if they have children.

The interviews provided additional information and details about residents, however BAHRI would like to continue to conduct interviews in order to have a larger sample size from which to analyze data.

Additional and Future research

In addition to this study with Thistle Communities, BAHRI has conducted interviews with other individuals living in affordable housing cooperative housing situations. We also plan to conduct additional interviews with Mapleton residents who are interested in contributing to this project. Other ongoing research includes content analysis of 1) Daily Camera articles on affordable housing, 2) City Council Meetings addressing various aspects of housing in Boulder, 3) Evaluations of special interest group websites with a focus on housing, 4) Overview and evaluation of city documents and research on housing in Boulder and 5) Oral Histories addressing issues of affordable housing over the life course.

Pending additional funding for graduate and undergraduate assistance, the BAHRI team plans to conduct another mail survey and 50 additional interviews with Boulder residents, including residents of cooperative housing, Boulder political interest groups, Boulder zoning enforcement/police, house-less residents, and will conduct oral histories with community members. The research team would like to continue its partnership with Thistle, and proposes to conduct additional research activities throughout the fall (2016) and spring (2017): surveys, interviews, and a community event. Surveys and interviews will focus on reaching a) residents of color, b) residents who have participated in Thistle's homeownership program. The first survey did not reach this population; however, BAHRI researchers believe it is an important subset of the population who will have valuable insights into housing, Thistle Communities, and the issue of affordable housing in Boulder. The second stage survey will focus on views and experiences regarding diversity/discrimination, gender politics and gendered experiences of housing, and political narratives surrounding affordable housing/development in Boulder. The BAHRI team is interested in feedback from Thistle about this report and interests in additional research in the future.

Outreach Suggestions

Assisting residents with paperwork (particularly for section 8 housing) was identified by several respondents as something beneficial. Several respondents mentioned friends who have had a difficult time securing affordable housing because they found it too difficult or arduous to complete the necessary paperwork. This is something we would like to discuss further with Thistle to see if we can devise a plan for continuing outreach with Thistle Communities to assist current and future (or potential) residents. The researchers also would like to organize a community event in partnership with Thistle, which would serve as both a community forum about housing and a community-building event where people can meet each other, bring their kids, and enjoy some food. Finally, BAHRI would be interested in brainstorming ideas on how to help interested Thistle residents with participating in affordable housing advocacy in Boulder. The BAHRI team has greatly enjoyed partnering with Thistle over the past year, and we look forward to generating additional information that has the potential to affect positive change while serving Thistle and the broader Boulder community. We are also interested in feedback or ideas about outreach efforts that would be most beneficial to Thistle Communities.