

Statement for the Record
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U.S. Senate Subcommittee on Housing, Transportation, and Community Development
“Exploiting the American Dream: How Abusive Land Contracts Prey on Vulnerable Homebuyers.”

July 18, 2023

Thank you, Chair Smith, Ranking Member Lummis, and members of the committee, for bringing attention to the millions of Americans who have used land contracts in pursuit of homeownership. The Pew Charitable Trusts is a non-partisan, non-profit organization that conducts research to improve markets and public policy. Since July 2020, Pew’s Housing Policy Initiative has conducted research on home financing alternatives used by millions of Americans. Homebuyers use alternative financing for a variety of reasons, sometimes because mortgages, especially small ones under \$150,000, are difficult to obtain. These alternatives are often far more costly and risky than mortgages.

For example, homebuyers, legal aid professionals, housing advocates, and researchers have sounded the alarm for decades about the harms of land contracts, also known as “contracts for deed.” But a lack of national data has made it hard to understand the full size of this market or outcomes for the typical consumer. Pew is undertaking research to fill in those data gaps, quantify the risks, and identify ways to improve consumer protections. We have summarized some of our key policy-relevant findings below along with additional research we are submitting for the record.

How big is the land contract market? In 2021, Pew conducted a nationally representative survey to find out how many people have used alternative financing instead of a traditional mortgage to purchase a home. Our research showed that approximately 8 million Americans have used a land contract to pursue homeownership.¹ Land contracts are most common in the South and the Midwest and are disproportionately more common among Black families.

Why do homebuyers use land contracts? Two relevant problems for land contract borrowers include difficulties getting small mortgages for low-cost homes and challenges getting construction loans for fixer-uppers. Research by the Federal Reserve found that land contracts

¹ The Pew Charitable Trusts, “Millions of Americans Have Used Risky Financing Arrangements to Buy Homes” (2022), <https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2022/04/millions-of-americans-have-used-risky-financing-arrangements-to-buy-homes>; U.S. Census Bureau, American Community Survey, Table S0101-Age and Sex, 2019 one-year estimates. Pew’s survey found that about 3 percent of U.S. adults ever used a land contract. Calculation of the number of adults who have used land contracts is based on the 2019 one-year estimate for Americans 18 years of age and older: 255,271,738.

are more prevalent in communities with lower levels of mortgage lending, and Pew’s research has found that small mortgages are too hard to get today.²

Who are the sellers involved in the land contract market? The conventional wisdom has been that these arrangements take place mainly between family and friends. However, Pew’s survey found that these are generally not informal deals. In fact, 4 in 10 land contract buyers reported paying a business or company for their financing. Only 1 in 10 reported paying a family member.

What aspects of land contracts create unique risks? Just like their neighbors with mortgages, land contract borrowers invest time and money to pay down their debt, keep up with maintenance, and handle other homeowner responsibilities. But critically, these arrangements lack the protections and documentation that typically accompany mortgages including appraisals, inspections, and recordation. Only half of land contract borrowers said their home had been appraised or inspected, raising the potential that habitability issues were not disclosed. And Pew’s survey found that 25 percent of land contract borrowers needed big repairs to fix major issues with their home. Land contracts have very limited federal oversight, and less than half of states have substantive laws to govern any aspect of these transactions.³ This means that there are fewer upfront guardrails to ensure that a contract is fair and safe for the borrower.

Another key difference is that, in a land contract, the seller doesn’t transfer the deed—the legal document conveying ownership—until after the buyer’s final payment. While the buyer should often be considered an equitable owner in land contract arrangements, the reality is that ownership can be hard to demonstrate without documentation in hand that lists the buyer as an owner. And only 12 states require any public recording of land contracts before the deed is transferred.⁴ Without the deed or comparable public records in hand, the borrower faces significant risks up to and including forfeiting the home and everything they’ve invested if they miss even one payment. Pew’s 2022 follow-up survey of Americans who have used alternative financing found that approximately 1 in 5 former land contract or lease-purchase homebuyers said that they left their arrangement because of a problem—whether with the home, the seller, the financing, or their ability to repay.

How can federal policymakers improve outcomes? Despite the significant risks, the good news is that many land contract homebuyers appear to be strong candidates for refinancing into a

² A. Carpenter, T. George, and L. Nelson, “The American Dream or Just an Illusion? Understanding Land Contract Trends in the Midwest Pre- and Post-Crisis” (Joint Center for Housing Studies of Harvard University, 2019), 1, https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard_jchs_housing_tenure_symposium_carpenter_george_nelson.pdf; The Pew Charitable Trusts, “Small Mortgages Are Too Hard to Get” (2023), <https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2023/06/small-mortgages-are-too-hard-to-get>.

³ National Consumer Law Center, “Summary of State Land Contract Statutes” (2021), <https://www.pewtrusts.org/en/research-and-analysis/white-papers/2022/02/less-than-half-of-states-have-laws-governing-land-contracts>.

⁴ Ibid.

mortgage. For example, most land contract homebuyers were required to provide some information that verified their ability to afford their payment (66 percent were asked to provide proof of income). And about half reported that they were approved or preapproved for a mortgage on that home before ultimately signing on to their land contract.

Further, among those no longer making payments on their contract, 47 percent said they ultimately owned that home and an additional 8 percent refinanced into a mortgage. It's likely there are more land contract homeowners who can realize these successes but have not had the options to do so.

Policymakers could create better pathways from land contracts into safer small mortgages. For example, this could include reviving and expanding dormant guidance for refinancing land contracts from Fannie Mae, Freddie Mac, and FHA. Increasing access to small mortgages for modestly priced homes would also help improve outcomes for families who are otherwise using riskier land contracts.

Finally, there are opportunities to strengthen consumer protections while ensuring access to credit. For example, lawmakers should consider ways to ensure that buyers do not lose their equity if they miss a single payment (limits on forfeiture clauses), or if the seller loses the home to a lien (limits on encumbrances), and consider ways to increase transparency when it comes to habitability standards. At a minimum, land contracts should be publicly recorded like any other exchange of real estate. In terms of regulatory oversight, problems with these arrangements should be more systematically captured at the state and federal level, such as through the CFPB's consumer complaint database, and by examining larger industry participants more closely.

Millions of Americans who are using land contracts on their path to homeownership would benefit from reasonable safeguards, stronger oversight, and better access to safer, more affordable options.

Thank you,

A handwritten signature in black ink, appearing to read "Gabe Kravitz". The signature is fluid and cursive, with the first name being more prominent.

Gabe Kravitz
Manager, Housing Policy Initiative
The Pew Charitable Trusts

Definitions and context: alternative home financing

- **Approximately 1 in 5 home borrowers—about 36 million Americans—have used alternative financing at least once in their adult lives.**⁵
- Of those, 22% have used more than one type of alternative arrangement across multiple home purchases, which suggests that some borrowers face repeated barriers to mortgage financing.⁶
- Use of alternative financing of any type varied by race and ethnicity and was highest among Hispanic borrowers.⁷
- **Roughly 1 in 15 current home borrowers—around 7 million U.S. adults—are using alternative financing.**⁸
- Among borrowers with active home financing debt, those with annual household incomes below \$50,000 were more likely to use alternative financing.⁹

Land contracts. In these arrangements, also known as “contracts-for-deed” or “installment sales contracts,” the buyer pays regular installments to the seller for the purchase price of the home, often for an agreed-upon period of time, but the deed does not transfer at the outset; instead, in most states, the seller retains the deed and instead the buyer should receive equitable ownership, but arrangements vary. In some instances, full ownership of the property does not transfer to the buyer until the final payment is made, leaving the buyer without clear rights to either the home or the equity that has accrued.

Lease-purchase agreements. Under these arrangements, commonly referred to as “rent-to-own” or “lease with option to purchase,” the seller is also the landlord, and the buyer occupies the property as a tenant and typically pays an upfront fee or down payment in exchange for the option to purchase the home within a designated period. If the buyer exercises the option, a portion of the buyer’s previous monthly payments, which can exceed market rent for a comparable property, may also be applied toward the down payment. Then, either the seller or a financial institution extends credit to the buyer for the balance of the purchase price, to be repaid over time, and usually the deed transfers at the time the loan is originated. However, if the buyer is unable or unwilling to finalize the transaction, the agreement may allow the seller to keep some or all of the buyer’s payments.

Seller-financed mortgages. In these arrangements, the seller is also the lender, extending credit to the buyer to purchase the home without a third-party lender involved. The deed to the home

⁵ The Pew Charitable Trusts, “Millions of Americans Have Used Risky Financing Arrangements to Buy Homes,” 1.

⁶ Ibid.

⁷ Ibid.

⁸ Ibid.

⁹ Ibid.

transfers to the buyer at the start of the agreement, giving the buyer full ownership rights, akin to a mortgage from a third-party lender, and the loan is repaid over time. However, few states have passed laws to regulate seller-financed mortgages, and existing federal rules apply only to sellers who finance more than three properties per 12-month period. These limited protections generally leave buyers without clear recourse if the seller has not taken steps to ensure that the home is habitable, the contract terms are fair, and the title has no competing claims.

The importance of clear definitions

Sometimes, land contracts are inaccurately referred to as “rent-to-own” agreements, also known as lease-purchase. But these are two distinct arrangements that have different contract structures, policy frameworks, and outcomes. Where state consumer protections exist for land contracts but not lease-purchase agreements, the National Consumer Law Center has identified a growing number of legal aid clients whose financing is structured as a land contract but called “lease-purchase.”¹⁰ In these cases, clients have been threatened with swift evictions, rather than foreclosures, and refusals to refund “rent” payments that were actually structured as installments toward purchasing the home according to the contract. Clear definitions for both land contracts and lease-purchase agreements can help attorneys and the courts direct buyers and sellers through the appropriate legal processes for remedying a dispute.

What is the scope of the land contract market nationally?

Approximately 8 million Americans—5% of home financing borrowers—have used a land contract at some point.¹¹ These contracts are happening in every region of the United States, and at least some land contract transactions are recorded in almost every state.

Who uses land contracts?

Approximately two-thirds of land contract homebuyers (69 percent) are non-Hispanic White, and 13 percent are Hispanic—roughly the same shares as homeowners overall. But a disproportionately high share of land contract homebuyers—15 percent—are Black, compared with only 8 percent of homeowners overall.¹² Further, families earning less than \$50,000 are seven times more likely to use alternative financing for a home purchase than those earning more than \$50,000.¹³

¹⁰ J. Battle Jr. et al., “Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color” (National Consumer Law Center, 2016), 1, 9, <https://nclc.org/images/pdf/pr-reports/report-land-contracts.pdf>.

¹¹ The Pew Charitable Trusts, “Millions of Americans Have Used Risky Financing Arrangements to Buy Homes,” 5; U.S. Census Bureau, American Community Survey, Table S0101. Pew’s survey found that about 3 percent of all U.S. adults ever used a land contract. Calculation of the number of adults who have used land contracts is based on the 2019 one-year estimate for Americans 18 years of age and older: 255,271,738.

¹² U.S. Census Bureau, Current Population Survey, Annual Social and Economic (March) Supplement, 2022. National comparisons for data from Pew’s Alternative Financing Survey, 2022, come from Pew’s analysis of data from the U.S. Census Bureau’s Current Population Survey, Annual Social and Economic (March) Supplement, 2022.

¹³ The Pew Charitable Trusts, “Millions of Americans Have Used Risky Financing Arrangements to Buy Homes,” 7-8.

Land contracts are most prevalent in the South and the Midwest. Pew’s survey in 2022 found that 39 percent of land contract borrowers were buying a home in the South, and 30 percent in the Midwest. Midwestern and Southern cities, including Baltimore, Chicago, Cincinnati, and Detroit, have long-documented histories of land contract usage stemming from redlining practices.¹⁴ Sellers and buyers had to find other ways to transact when banks refused to lend to Black applicants or other minority groups.

Why do people use land contracts?

Land contract homebuyers purchase similar types of homes as homeowners overall, though the properties tend to cost less. While the vast majority (83 percent) of homes purchased with a land contract are single-family, slightly more land contract borrowers were buying a multi-family unit, such as a condo, or a manufactured home when compared with homeowners overall.¹⁵

Land contracts may help fill a gap when third-party lenders do not provide financing. And this is not simply a problem of land contract borrowers being unqualified for mortgages—on the contrary, Pew’s survey found that 55 percent of land contract borrowers said they applied for a mortgage before getting their land contract, and of these, 97 percent reported being approved or preapproved.

Rather, problems in the mortgage market may lead qualified applicants to seek other financing products, such as land contracts, when they are seeking homeownership. Research has shown that most low-cost home sales do not involve a mortgage, in part because of structural and regulatory barriers to profitably originating small mortgages for properties priced under \$150,000.¹⁶ Indeed, 72 percent of land contracts were for homes priced below \$150,000. Some homes financed by a land contract would not meet mortgage standards because they need repairs. Only half of land contract borrowers said that they had their home appraised or inspected, meaning there could be significant undisclosed habitability issues. And Pew’s survey found that 25 percent of land contract borrowers needed big repairs to fix major issues with their home, suggesting these were fixer-uppers that would have required a construction loan if the buyer were using traditional third-party financing channels. Finally, long loan closing times

¹⁴ R. Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liveright Publishing Corp., 2017), 97.

¹⁵ U.S. Census Bureau, American Community Survey, Table B25032-Tenure by Units in Structure, 2021 one-year estimates. National comparisons for data from Pew’s Alternative Financing Survey, 2022, come from Pew’s analysis of data from the U.S. Census Bureau.

¹⁶ The Pew Charitable Trusts, “Small Mortgages Are Too Hard to Get”; A. McCargo et al., “Small-Dollar Mortgages for Single-Family Residential Properties” (Urban Institute, 2018), <https://www.urban.org/research/publication/small-dollar-mortgages-single-family-residential-properties>.

may push some buyers to accept land contracts, when the time to close on a mortgage is too long or uncertain.¹⁷

What are the unique risks that can come with land contracts?

One of the worst harms a land contract borrower could face is losing their home and all the money they invested into owning it. Land contract borrowers are at risk of this outcome when their contract includes a forfeiture clause and when laws do not prohibit or limit forfeitures. Prohibitions on forfeiture may include requirements to follow state foreclosure processes, like in mortgage transactions; and limitations on forfeiture include laws that grant borrowers the right to cure a default (catching up on missed payments) or the right of redemption (paying the full remaining sale value) in order to keep their home.

While losing a home to forfeiture represents a worst-case scenario, Pew's 2022 survey of alternative financing suggests this outcome is rare—4 percent of alternative financing borrowers say they left their arrangement because of a forfeiture, foreclosure, or eviction. But even still, and just as troubling, only about half of alternative financing borrowers were able to cash out of their investment when they left: 45 percent of alternative financing borrowers either got nothing back or owed more money when they moved out of their home.

Another risk to a land contract borrower's eventual ownership arises if the seller lacks clear title to sell the home. Before originating a mortgage, third-party lenders typically require a public record search to make sure there are no title defects, such as competing liens or encumbrances, that could threaten the homebuyer's legal rights to own and sell the property. But only 66 percent of land contract borrowers reported having their home's title checked before signing onto their contract. Without an external driver for checking the title, many land contract borrowers may not realize there are hidden risks that could prevent them from owning their home or being made aware of all existing liens.

Compounding these other risks is the fact that land contracts themselves are often missing from public records while a borrower repays their seller. Without having the deed or—in the meantime, during repayment—a publicly recorded contract, land contract borrowers may lack the documentation they need to take out an insurance policy or apply for disaster relief. And the recording process itself provides an important checkpoint for governments to enforce the validity of the contract terms and disclosures. Only 12 states require any public recording of land contracts before the deed is transferred, limiting knowledge of the full scale of this market and insights into borrowers' experiences and outcomes.¹⁸

¹⁷ The Pew Charitable Trusts, "Homebuyer Gets Short Closing Time She Needed by Using Seller Financing," January 9, 2023, <https://www.pewtrusts.org/en/research-and-analysis/articles/2023/01/06/homebuyer-gets-short-closing-time-she-needed-by-using-seller-financing>.

¹⁸ National Consumer Law Center, "Summary of State Land Contract Statutes."

What are potential policy solutions?

First, it is important to recognize the many ways people pay for their homes. Policymakers have often overlooked the millions of homeowners who use alternative arrangements when providing consumer protections or designing disaster relief programs. But recent examples show it is possible to reach vulnerable homeowners with support. For instance, in 2021, the Federal Emergency Management Agency (FEMA) expanded options for disaster survivors to prove where they live when they lack a deed, and the U.S. Department of Treasury released guidance that included land contract borrowers under their definition of mortgages for eligibility to receive Homeowner Assistance Fund relief.¹⁹

Second, to safeguard homebuyers using land contracts, policymakers can explore improving consumer protections and the enforcement of these protections. Important considerations to shore up land contract risks include protecting homebuyers from losing equity by limiting forfeitures; increasing transparency through disclosures relating to habitability, financing costs, and other responsibilities; and requiring public recording like any other exchange of real estate. In terms of regulatory oversight, problems with these arrangements should be more systematically captured at the state and federal level, such as through the CFPB's Consumer Complaint Database, and by examining larger industry participants more closely.

Third, policymakers can create better pathways from land contracts into safer small mortgages. In general, many land contract borrowers would be better off refinancing into mortgages, because land contracts pose problems for intergenerational wealth building, moving homes and transferring the equity into the new home, and taking advantage of lower interest rates to refinance. Federal opportunities for refinancing land contracts into mortgages could include reviving and expanding dormant land contract refinance programs that exist at Fannie Mae, Freddie Mac, and FHA. And, in general, policymakers should consider ways to increase access to small mortgages and construction loans so homebuyers can avoid using riskier land contracts.

¹⁹ Federal Emergency Management Agency, "FEMA Makes Changes to Individual Assistance Policies to Advance Equity for Disaster Survivors," news release, Sept. 2, 2021, <https://www.fema.gov/press-release/20210902/fema-makes-changes-individual-assistance-policies-advance-equity-disaster>; U.S. Department of the Treasury, "Homeowner Assistance Fund Guidance," Aug. 2, 2021, <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>.

Appendix

[Millions of Americans Have Used Risky Financing Arrangements to Buy Homes](#) – Summarizes Pew’s first-of-its-kind survey quantifying the prevalence of alternative financing which found 36 million borrowers have used it

[Less Than Half of States Have Laws Governing ‘Land Contracts’](#) – Illustrating the patchwork of state laws governing land contracts (Pew-funded research conducted by National Consumer Law Center)

[Hispanic Homebuyers Most Likely to Use Risky Financing](#) – Fact sheet on demographics of individuals using alternative financing

[What Has Research Shown About Alternative Home Financing in the U.S.?](#) – Overview of types of alternative financing and research findings related to it

[Homebuyers Using Alternative Financing Face Challenges Coming Out of the Pandemic](#) – Summarizes some results of Pew’s [new survey](#) of alternative finance users (includes [.pdf of topline](#)s related to all topics asked about in the survey which we will be publishing more on soon and which we are happy to discuss). Toplines broken out by land contracts are included below.

[Millions of Homeowners Threatened by Pandemic Instability Are Eligible for Relief](#) – Describes early lessons learned from Homeowner Assistance Fund implementation including importance of outreach to alternative finance users

[Small Mortgages Are Too Hard to Get](#) – Pew has documented a shortage of loans for homes priced below \$150,000 that bars many American families from homeownership and likely leads borrowers to turn to riskier alternatives.

[Land Contract Borrower Outcomes National Survey Toplines \(forthcoming, attached\)](#)

Alternative Financing Survey

Table of Contents

Methodology Overview	2
Topline Results	3
Screening Questions	3
A. Background	4
B. Application Process	7
C. Costs and Contract Details	12
D. Experiences and Outcomes	17
E. Housing Assistance	21

Methodology Overview

The 2022 Alternative Financing Survey was designed by researchers at The Pew Charitable Trusts, and the resulting data was processed and analyzed by Pew researchers using Stata. Respondents include adults ages 18 and older who have used an alternative arrangement to finance the purchase of a primary home. The Pew researchers set a full sample goal of 1,200 respondents, including subsample goals of 200 non-Hispanic Black and 400 Hispanic respondents. Ipsos Public Affairs conducted the survey on KnowledgePanel, a probability-based web panel designed to be nationally representative of all U.S. households. Panel members are recruited to KnowledgePanel using stratified, random, address-based sampling methods applied to the U.S. Postal Service's latest Delivery Sequence File.

Before fielding the survey, Leede Research conducted cognitive testing interviews with eight interviewees from Jan. 11 to Jan. 14, 2022. Next, Ipsos translated the survey from English to Spanish with the help of Pew staff and programmed the survey. For final testing, Ipsos conducted a pretest of the survey from March 29 to March 30, 2022, with 828 panel members invited, 188 who responded, and 28 who qualified to complete the survey.

Ipsos fielded the main survey in both English and Spanish from April 28, 2022, to May 19, 2022, by inviting one adult from a representative sample of households via email to take the survey. Invitees could answer the survey only once and lost access after completion, and Ipsos sent email reminders to nonresponders on days 3, 7, and 9 of the field period. The median completion time was 7 minutes. Qualified respondents who completed the survey received an entry into the KnowledgePanel sweepstakes or a cash-equivalent incentive worth \$5.

During the field period, a random sample of 21,802 panel members was drawn from KnowledgePanel, and 11,118 individuals responded to the invitation (excluding 357 breakoffs), yielding a final stage completion rate of 51%. Among panel members who responded to the invitation and after Ipsos dropped 7 cases who refused one-third or more of the survey questions, 1,317 respondents qualified to complete the survey, yielding a qualification rate of 11.8% percent. The recruitment rate for this study, reported by Ipsos, was 9.1%, and the profile rate was 57.3%, for a cumulative response rate of 2.7%. Further, after reviewing write-in responses to Q6, Q12, Q19, and Q20, Pew researchers determined that 33 completed surveys were invalid (i.e., the respondent had not used an alternative arrangement to finance a primary home purchase) and excluded these invalid surveys from the final sample. In total, 1,284 completed surveys were eligible for analysis.

In order to weight respondents, Ipsos obtained the needed benchmarks from the 2021 March Supplement of the Current Population Survey (CPS), except for benchmarks for language proficiency within the Hispanic population, which are not available from CPS and were obtained from the 2019 American Community Survey (ACS). All topline findings, cross-tabulations, and statistical tests of significance account for the effect of weighting. The design effect is 1.5 for the full sample, and the margin of sampling error is plus or minus 3.3 percentage points at the 95% confidence level. For results based on specific subgroups, the margin of sampling error may be higher. Sampling error is only one of many potential sources of error, and there may be other unmeasured errors in this or any other public opinion poll.

A full methodology from Ipsos is available in the Project Report.

Topline Results

*Note: * = less than 0.5%. - = no respondents (0%).*

All percentages account for the effect of weighting.

The percentages in each column may not add to 100% due to rounding.

Where shown, margins of error are calculated using the full sample design effect of 1.5 and represent the range around an estimate of 50% in which there is a 95% confidence level that the true population proportion falls. (Estimates larger or smaller than 50% will have proportionally smaller margins of error.)

Weighted percentages are excluded and replaced by "--" in tables for groups with a margin of error greater than ±10 percentage points.

Screening Questions

Sample: All respondents		
Q1. Do you routinely make financial decisions in your household?		
	Frequency	Weighted percentage
Yes	1,284	100%
No [EXIT SURVEY]	0	-

Sample: All respondents		
Q2. Do you now use or have you ever used any of the following arrangements to pay for a PRIMARY HOME? If you've used more than one, choose the one you used most recently.		
	Frequency	Weighted percentage
Seller-financing or owner-financing agreement	654	51%
Contract for deed or land contract	282	20%
Rent-to-own or lease-purchase agreement	193	16%
Loan for a manufactured or mobile home that does NOT include the land	155	13%
No, I have not used one of these loans or arrangements [EXIT SURVEY]	0	-

Note: From this point on, percentages are shown for all groups together, as well as broken out for specific subgroups. “All groups” will refer to the full sample of survey respondents. “All, except personal property loans” excludes respondents who selected “Loan for a manufactured or mobile home that does NOT include the land.” “Seller-financing only” will refer to respondents who selected “Seller-financing or owner-financing agreement” in Q2. “Land contracts only” will refer to respondents who selected “Contract for deed or land contract” in Q2. “Lease-purchase only” will refer to respondents who selected “Rent-to-own or lease-purchase agreement” in Q2. Except where otherwise indicated, the number of respondents and margin of error at the 95% confidence level for each group is noted below:

Sample	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Frequency	1,284	1,129	654	282	193
Margin of error	± 3.3	± 3.6	± 4.7	± 7.1	± 8.6

A. Background

Sample: All respondents						
Q3. What year did you BEGIN your [alternative arrangement selected in Q2]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Before 1950	31	2%	2%	2%	3%	3%
1950-59	3	*	*	*	*	-
1960-69	31	2%	2%	2%	4%	1%
1970-79	77	6%	5%	3%	13%	2%
1980-89	134	9%	8%	7%	14%	3%
1990-99	175	11%	11%	11%	13%	8%
2000-04	147	11%	11%	11%	10%	10%
2005-09	144	11%	12%	12%	12%	9%
2010-14	131	10%	11%	10%	8%	14%
2015-19	215	19%	19%	22%	11%	17%
2020-22	170	16%	18%	16%	10%	32%
[REFUSED]	26	2%	2%	2%	2%	3%

Note: Respondents selected one year. The research team has grouped years to report topline findings.

Sample: All respondents						
Q4. What year did you LEAVE or REPAY your [alternative arrangement]? If you don't know the exact date, just take your best guess.						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Before 1950	11	1%	1%	1%	1%	-
1950-59	0	-	-	-	-	-
1960-69	6	*	*	*	1%	-
1970-79	36	3%	2%	2%	3%	2%
1980-89	68	5%	4%	4%	8%	1%
1990-99	107	8%	8%	7%	13%	4%
2000-04	66	4%	4%	3%	6%	6%
2005-09	54	3%	3%	3%	3%	2%
2010-14	92	7%	5%	4%	7%	5%
2015-19	111	9%	9%	9%	9%	11%
2020-22	88	7%	7%	8%	4%	9%
I did not leave or repay. I am still making payments.	645	53%	56%	60%	45%	59%

Note: Respondents either indicated that they were still making payments or selected the year when they stopped making payments. The research team has grouped years to report topline findings.

Sample: Respondents with past alternative financing (i.e., an end year is given in Q4) (n = 639)						
Q5. Do you currently live in the same home where you had your past [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Yes, this was for the SAME home that I currently live in	329	52%	54%	56%	57%	--
No, this was for a DIFFERENT home that I no longer live in	308	48%	46%	44%	43%	--
[REFUSED]	2	*	*	*	-	--
	Number of respondents	639	531	276	166	89
	Margin of error	± 4.7	± 5.2	± 7.2	± 9.3	± 12.7

Note: After reviewing write-in responses to Q20, the research team determined that one respondent still lived in the home where they had repaid their alternative arrangement and had answered Q5 incorrectly. As such, the research team has recategorized that respondent's "No" response as "Yes" for Q5 and subsequently removed that respondent from the sample of answers to Q20 and Q21.

Sample: Respondents who no longer live in the home where they had alternative financing (i.e., Q5 = No, a different home) (n = 308)						
Q5B. What state was your home located in when you had your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Northeast	37	14%	13%	--	--	--
Midwest	75	27%	28%	--	--	--
South	118	36%	35%	--	--	--
West	77	24%	24%	--	--	--
[REFUSED]	1	*	1%	--	--	--
	Number of respondents	308	244	119	72	53
	Margin of error	± 6.8	± 7.7	± 11.0	± 14.1	± 16.5

Note: Respondents selected one state. The research team has summarized states by their census region to report topline findings.

Sample: Respondents who did not select a manufactured home loan for Q2 (n = 1,129)					
Q6. What type of home [is/was] your [alternative arrangement] for?					
	Frequency (all groups)	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Manufactured or mobile home	91	8%	6%	8%	16%
Single family home or townhome	895	80%	87%	83%	51%
Duplex home, double home, or multiplex home	38	3%	1%	4%	7%
Apartment, condo, or co-op	92	8%	5%	5%	25%
Other (specify)	11	1%	*	1%	2%
[REFUSED]	2	*	*	-	-
	Number of respondents	1,129	654	282	193
	Margin of error	± 3.6	± 4.7	± 7.1	± 8.6

Note: After reviewing write-in responses to Q6, the research team recategorized 15 “Other” responses to an existing category.

Sample: Respondents whose alternative arrangement was for a manufactured home (i.e., Q2 = manufactured home loan, or Q6 = manufactured home) (n = 243)						
Q6A. When you started your [alternative arrangement], did you also own or buy the land beneath your home?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Yes, I owned or was purchasing my land	110	44%	--	--	--	--
No, I did not own or purchase my land	124	53%	--	--	--	--
Other (specify)	9	2%	--	--	--	--
	Number of respondents	243	88	43	20	25
	Margin of error	± 7.7	± 12.8	± 18.3	± 26.8	± 24.0

Note: After reviewing write-in responses to Q6A, the research team recategorized 6 “Other” responses to an existing category.

B. Application Process

Sample: Respondents whose alternative arrangement was for a manufactured home (i.e., Q2 = manufactured home loan, or Q6 = manufactured home) (n = 243)
Display1. In the next question, when we ask about mortgages, we are referring to a loan that includes BOTH the home AND the land beneath it.

Sample: All respondents						
Q7. Did you apply for a mortgage before getting your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Yes	630	49%	53%	60%	55%	28%
No	596	46%	45%	38%	44%	69%
[Shown to respondents whose alternative arrangement was for a manufactured home, i.e., Q2 = manufactured home loan or Q6 = manufactured home] Not applicable (I did not own/could not buy the land)	51	5%	1%	*	1%	2%
[REFUSED]	7	*	1%	1%	-	*

Sample: Respondents who applied for a mortgage (i.e., Q7 = Yes)						
Q8. Was your application for that mortgage...?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Approved or preapproved	595	95%	95%	97%	97%	--
Denied	23	3%	3%	1%	1%	--
I withdrew my application before a decision was made	10	2%	2%	2%	1%	--
[REFUSED]	2	*	*	*	-	--
	Number of respondents	630	596	395	155	46
	Margin of error	± 4.8	± 4.9	± 6.0	± 9.6	± 17.7

Sample: All respondents
Display2. The next questions will ask about documents that were required to get approved for your [alternative arrangement].

Sample: All respondents						
Q9A. Were you required to provide bank statements, pay stubs, or other income verification to get approved for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	870	67%	66%	70%	66%	54%
No	281	22%	23%	18%	27%	36%
Don't know	128	11%	11%	12%	7%	10%
[REFUSED]	5	*	*	*	*	*

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents						
Q9B. Were you required to provide a credit report, credit score, or other credit check to get approved for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	781	60%	59%	63%	57%	49%
No	330	26%	28%	23%	32%	38%
Don't know	164	13%	12%	13%	9%	12%
[REFUSED]	9	1%	1%	*	1%	*

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents						
Q9C. Were you required to provide proof of employment to get approved for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	903	70%	69%	72%	68%	59%
No	266	20%	21%	17%	27%	28%
Don't know	110	9%	9%	11%	4%	11%
[REFUSED]	5	*	*	*	*	1%

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents						
Q9E. Were you required to provide tax returns to get approved for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	615	47%	48%	53%	40%	42%
No	464	37%	37%	30%	47%	45%
[REFUSED]	205	16%	15%	17%	12%	14%

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents						
Q9D. Were you required to provide other documents to get approved for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	231	17%	17%	17%	16%	19%
No	611	47%	48%	44%	50%	60%
Don't know	439	35%	34%	38%	33%	21%
[REFUSED]	3	*	*	*	-	*

Sample: Respondents required to provide other documents to get approved (i.e., Q9D = Yes) (n = 231)						
Q9D_followup. What other documents were you required to provide?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
[Text box]	158	66%	65%	--	--	--
[REFUSED]	73	34%	35%	--	--	--
	Number of respondents	231	206	120	50	36
	Margin of error	± 7.9	± 8.4	± 11.0	± 17.0	± 20.0

Sample: All respondents	
Display3. The next questions will ask about steps that were part of the application for your [alternative arrangement].	

Sample: All respondents						
Q10A. Was an appraisal (an estimate of the home's dollar value) part of the application for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	710	54%	58%	64%	55%	39%
No	394	31%	28%	22%	33%	41%
Don't know	174	15%	14%	14%	10%	18%
[REFUSED]	6	*	1%	*	1%	1%

Note: The question order for Q10A, Q10B, and Q10C was randomized for each respondent.

Sample: All respondents						
Q10B. Was an inspection (a review of the home's condition to identify any issues) part of the application for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	690	52%	56%	60%	54%	47%
No	455	37%	34%	28%	41%	42%
Don't know	135	12%	10%	12%	6%	11%
[REFUSED]	4	*	*	*	-	-

Note: The question order for Q10A, Q10B, and Q10C was randomized for each respondent.

Sample: All respondents						
Q10C. Was a title search or title check on the deed to the home (a search of public records to confirm legal ownership and check for any claims or liens such as unpaid taxes) part of the application for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	693	53%	57%	59%	66%	38%
No	343	27%	24%	17%	23%	48%
Don't know	244	20%	19%	24%	11%	14%
[REFUSED]	4	*	*	*	*	*

Note: The question order for Q10A, Q10B, and Q10C was randomized for each respondent.

Sample: All respondents						
Q11. Did you receive a copy of the final contract and/or loan documents?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	1,101	85%	84%	87%	91%	66%
No	84	6%	7%	4%	4%	20%
Don't know	96	9%	9%	9%	4%	14%
[REFUSED]	3	*	*	*	*	*

Sample: All respondents						
Q11B. Were the final contract and/or loan documents publicly recorded with local officials, such as the county recorder of deeds?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	848	63%	65%	67%	78%	44%
No	136	11%	12%	8%	10%	28%
Don't know	295	25%	22%	25%	12%	28%
[REFUSED]	5	*	*	1%	*	1%

Sample: All respondents						
Q12. What person or organization [do/did] you pay for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Family member or relative	124	11%	12%	9%	14%	22%
Individual or family I'm not related to	254	21%	24%	22%	23%	30%
Business or company	615	44%	40%	44%	42%	25%
Nonprofit organization	28	2%	2%	1%	2%	5%
Other (specify)	85	6%	5%	5%	6%	3%
Don't know	175	15%	16%	19%	12%	15%
[REFUSED]	3	*	*	-	1%	-

Note: The order of the first four response options was randomized for each respondent. After reviewing write-in responses to Q12, the research team recategorized 18 "Other" responses to an existing category.

C. Costs and Contract Details

Sample: All respondents
Display4. The next questions are about the costs and details of your [alternative arrangement].

Sample: All respondents						
Q13. What was the TOTAL agreed-upon purchase price for your home when you started your [alternative arrangement]? Just to be clear, we are asking about the sale price of the home, not the monthly payments.						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
\$0	2	*	*	*	-	1%
\$1 to \$24,999	129	10%	8%	6%	12%	11%
\$25,000 to \$49,999	124	9%	8%	6%	14%	8%
\$50,000 to \$74,999	87	7%	7%	5%	11%	6%
\$75,000 to \$99,999	78	6%	6%	6%	7%	4%
\$100,000 to \$124,999	49	3%	3%	4%	2%	2%
\$125,000 to \$149,999	62	5%	6%	7%	5%	3%
\$150,000 to \$174,999	67	5%	5%	7%	3%	2%
\$175,000 to \$199,999	46	4%	4%	6%	2%	*
\$200,000 to \$299,999	94	7%	8%	9%	7%	2%
\$300,000 to \$399,999	48	4%	4%	6%	2%	1%
\$400,000 to \$499,999	31	3%	3%	5%	2%	1%
\$500,000 or more	37	3%	3%	5%	3%	*
We did not agree upon a total purchase price	98	9%	10%	4%	10%	30%
Don't know	318	23%	22%	23%	17%	29%
[REFUSED]	14	1%	2%	2%	2%	*

Note: Respondents either indicated that there was no agreed-upon purchase price, indicated that they did not know the agreed-upon purchase price, or entered a dollar amount. The research team has grouped dollar amounts to report topline findings.

Sample: All respondents						
Q14. [Shown if dollar amount provided for Q13: You said your agreed-upon purchase price was \$ _____.] About how much was your down payment, deposit, and/or option fee for your home?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
\$0	31	2%	2%	3%	2%	1%
\$1 to \$999	52	4%	3%	2%	4%	8%
\$1,000 to \$2,499	94	8%	7%	4%	9%	12%
\$2,500 to \$4,999	59	4%	4%	4%	3%	5%
\$5,000 to \$7,499	83	6%	7%	6%	8%	8%
\$7,500 to \$9,999	24	2%	2%	3%	2%	*
\$10,000 to \$14,999	76	6%	6%	6%	5%	6%
\$15,000 to \$19,999	38	3%	2%	3%	2%	2%
\$20,000 to \$24,999	48	4%	4%	4%	4%	2%
\$25,000 to \$49,999	72	5%	5%	7%	3%	2%
\$50,000 or more	87	7%	8%	12%	5%	1%
I did not pay a down payment, deposit, or option fee	269	23%	23%	20%	28%	29%
Don't know	341	26%	26%	27%	24%	24%
[REFUSED]	10	1%	1%	1%	1%	1%

Note: Respondents either indicated that they did not pay a down payment, that they do not know the down payment price, or they entered a dollar amount. The research team has grouped dollar amounts to report topline findings.

Sample: All respondents						
Q15. When you started your [alternative arrangement], was there an interest rate listed or disclosed?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes, an interest rate was listed or disclosed	886	68%	67%	75%	76%	30%
No, an interest rate was not listed or disclosed	189	14%	15%	8%	13%	42%
Don't know	197	17%	17%	17%	10%	26%
[REFUSED]	12	1%	1%	1%	*	2%

Sample: All respondents						
Q15B. When you started your [alternative arrangement], was a balloon payment (a large, one-time payment at the end of the term) listed or disclosed?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes, a balloon payment was listed or disclosed	160	11%	12%	9%	14%	20%
No, a balloon payment was not listed or disclosed	863	68%	67%	66%	75%	60%
Don't know	257	20%	20%	24%	11%	19%
[REFUSED]	4	*	*	*	*	1%

Sample: All respondents						
Q16. Who [is/was] responsible for paying property taxes on your home?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
I [am/was] responsible to pay	887	69%	70%	77%	73%	40%
[Shown if a person or organization was selected in Q12] The [person or organization] who [is/was] selling me the home [is/was] responsible to pay	210	16%	16%	11%	15%	33%
[Shown if NO person or organization was selected in Q12] The seller/landlord [is/was] responsible to pay	29	2%	2%	1%	2%	3%
Other (specify)	27	2%	1%	1%	2%	1%
Don't know	125	11%	11%	9%	7%	21%
[REFUSED]	6	1%	1%	*	*	2%

Note: After reviewing write-in responses to Q16, the research team recategorized 32 "Other" responses to an existing category.

Sample: All respondents						
Q17. When you started your [alternative arrangement], did you need any big repairs on your home to fix major issues, such as on your roof, foundation, a large appliance, or some other major problem?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	283	22%	24%	21%	25%	30%
No	999	78%	76%	79%	75%	69%
[REFUSED]	2	*	*	*	-	1%

Note: After reviewing write-in responses to Q19, the research team determined that one respondent had not needed big repairs on their home and had answered Q17 incorrectly. As such, the research team has recategorized that respondent's "Yes" response as "No" for Q17 and subsequently removed that respondent from the sample of answers to Q18 and Q19.

Sample: Respondents whose homes needed big repairs (i.e., Q17 = Yes)						
Q18. When you started your [alternative arrangement], did you know that your home needed big repairs?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	191	67%	68%	65%	--	--
No	92	33%	32%	35%	--	--
	Number of respondents	283	265	144	64	57
	Margin of error	± 7.1	± 7.4	± 10.0	± 15.0	± 15.9

Sample: Respondents whose homes needed big repairs (i.e., Q17 = Yes)						
Q19. Who paid for the largest repair on your home?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
I paid for the repair in full	174	58%	56%	66%	--	--
[Shown if a person or organization was selected in Q12] The [person or organization] who [is/was] selling me the home paid for the repair in full	41	15%	16%	15%	--	--
[Shown if NO person or organization was selected in Q12] The seller/landlord paid for the repair in full	15	7%	8%	3%	--	--
[Shown if a person or organization was selected in Q12] I split the cost of the repair with the [person or organization] who [is/was] selling me the home	21	7%	7%	5%	--	--
[Shown if NO person or organization was selected in Q12] I split the cost of the repair with the seller/landlord	3	1%	1%	*	--	--
Other (specify)	8	3%	3%	5%	--	--
No one paid. This never got fixed.	19	8%	9%	6%	--	--
[REFUSED]	2	*	*	-	--	--
	Number of respondents	283	265	144	64	57
	Margin of error	± 7.1	± 7.4	± 10.0	± 15.0	± 15.9

Note: After reviewing write-in responses to Q19, the research team recategorized 12 “Other” responses to an existing category.

Sample: All respondents						
Q19C. When you started your [alternative arrangement], did the [seller/landlord; OR person or organization who [is/was] selling you the home] disclose whether or not the home contained lead or asbestos?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes, I received information about BOTH lead and asbestos	390	32%	34%	37%	31%	30%
Yes, I received information about lead ONLY	35	4%	4%	4%	4%	6%
Yes, I received information about asbestos ONLY	15	1%	1%	2%	1%	1%
No, I did not receive any information about EITHER lead or asbestos	536	39%	36%	34%	45%	33%
Don't know	301	24%	23%	23%	18%	29%
[REFUSED]	7	*	*	1%	*	1%

D. Experiences and Outcomes

Sample: All respondents
Display5. Home loans and financing arrangements can be helpful for people looking to own a home but sometimes they can also be challenging. The next questions are about your experience with your [alternative arrangement].

Sample: Respondents who no longer live in the home where they had alternative financing (i.e., Q5 = No, a different home) (n = 308)						
Q20. What was the main reason you left the home where you had your past [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease- purchase only
Family-related reasons	89	29%	33%	--	--	--
Employment- or education-related reasons	50	17%	15%	--	--	--
Problem with the home	12	6%	6%	--	--	--
Problem with the [alternative arrangement]	6	2%	2%	--	--	--
Problem with the seller/landlord	9	3%	4%	--	--	--
Couldn't afford the home	18	3%	3%	--	--	--
Foreclosure, forfeiture, or eviction	11	4%	4%	--	--	--
Problem with the neighborhood	5	1%	*	--	--	--
Other (specify)	102	33%	30%	--	--	--
[REFUSED]	6	1%	2%	--	--	--
	Number of respondents	308	244	119	72	53
	Margin of error	± 6.8	± 7.7	± 11.0	± 14.1	± 16.5

Note: The order of the first eight response options was randomized for each respondent. After reviewing write-in responses to Q20, the research team recategorized 43 "Other" responses to an existing category.

Sample: Respondents who no longer live in the home where they had alternative financing (i.e., Q5 = No, a different home) (n = 308)						
Q21. When you left the home where you had your past [alternative arrangement], what happened to the money you had paid toward owning the home?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
I got back all of what I paid plus an extra amount	85	29%	34%	--	--	--
I got back all of what I paid and no extra	23	7%	7%	--	--	--
I got back some of what I paid	44	13%	12%	--	--	--
I got back none of what I paid	102	34%	34%	--	--	--
I owed more money	36	11%	8%	--	--	--
[REFUSED]	18	6%	5%	--	--	--
	Number of respondents	308	244	119	72	53
	Margin of error	± 6.8	± 7.7	± 11.0	± 14.1	± 16.5

Sample: Respondents with past alternative financing (i.e., a year is selected for Q4) (n = 639)						
Q22. Which of the following best describes how you are currently paying for your housing?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller- financing only	Land contracts only	Lease-purchase only
I pay rent to a landlord, roommate, or family member	113	17%	18%	14%	11%	--
I live rent free	24	4%	3%	5%	3%	--
Mortgage	147	27%	26%	27%	20%	--
I own my home with no debt	354	53%	52%	55%	66%	--
[REFUSED]	1	*	*	-	-	--
	Number of respondents	639	531	276	166	89
	Margin of error	± 4.7	± 5.2	± 7.2	± 9.3	± 12.7

Note: The order of the response options was randomized for each respondent.

Sample: All respondents						
Q23. Did you ever contact a lawyer or legal aid for a problem related to your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	93	7%	8%	6%	9%	13%
No	1,187	92%	92%	93%	91%	87%
[REFUSED]	4	*	*	*	-	*

Note: After reviewing write-in responses to Q24, the research team determined that 58 respondents who answered “Yes” for Q23 had not contacted legal aid because of a problem related to their alternative arrangement. As such, the research team has recategorized those 58 respondents’ “Yes” responses to Q23 and has included them in topline findings as having answered “No.”

Sample: Respondents who contacted a lawyer or legal aid (i.e., Q23 = Yes) (n = 93)						
Q24. What problem(s) did you contact a lawyer or legal aid about?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
[Text box]	62	--	--	--	--	--
[REFUSED]	31	--	--	--	--	--
	Number of respondents	93	87	42	24	21
	Margin of error	± 12.4	± 12.9	± 18.5	± 24.5	± 26.2

Sample: All respondents						
Q25. Overall, how would you rate your experience with your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Extremely positive	559	43%	44%	46%	50%	28%
Somewhat positive	484	38%	38%	36%	37%	44%
A little positive	146	12%	11%	10%	10%	15%
Not at all positive	83	6%	7%	7%	3%	12%
[REFUSED]	12	1%	1%	1%	1%	1%

Sample: All respondents						
Q26. Given your experiences and what you know now, would you use a [alternative arrangement] again?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	740	58%	58%	56%	66%	53%
No	195	15%	14%	12%	13%	23%
Don't know	336	26%	27%	30%	21%	23%
[REFUSED]	13	1%	1%	2%	*	1%

Sample: All respondents						
Q27. Would you recommend a [alternative arrangement] to a friend or family member looking to buy a home?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	727	54%	54%	52%	60%	50%
No	172	14%	14%	12%	14%	20%
Don't know	375	30%	31%	35%	26%	26%
[REFUSED]	10	1%	1%	1%	*	4%

E. Housing Assistance

Sample: Respondents with current alternative financing (i.e., Q4 = still making payments) or who ended their alternative arrangement between 2020 and 2022 (i.e., Q4 = 2020-2022) (n = 733)						
Display_last. The last two questions are about financial assistance to make housing payments. Financial assistance may include forbearance or paused payment options from your seller/landlord, COVID-19 homeowner or renter relief funds, or other programs for housing aid.						

Sample: Respondents with current alternative financing (i.e., Q4 = still making payments) or who ended their alternative arrangement between 2020 and 2022 (i.e., Q4 = 2020-2022) (n = 733)						
Q28. Have you APPLIED for financial assistance in the last 2 years to make payments for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	55	8%	8%	6%	--	--
No	672	91%	91%	93%	--	--
[REFUSED]	6	1%	1%	*	--	--
	Number of respondents	733	671	419	132	120
	Margin of error	± 4.4	± 4.6	± 5.9	± 10.4	± 11.0

Sample: Respondents who applied for financial assistance (i.e., Q28 = Yes) (n = 55)						
Q29. Have you RECEIVED financial assistance in the last 2 years to make payments for your [alternative arrangement]?						
	Frequency (all groups)	All groups	All, except personal property loans	Seller-financing only	Land contracts only	Lease-purchase only
Yes	37	--	--	--	--	--
No	17	--	--	--	--	--
[REFUSED]	1	--	--	--	--	--
	Number of respondents	55	52	28	7	17
	Margin of error	± 16.2	± 16.6	± 22.7	± 45.4	± 29.1