

Question 1A. Have you made improvements to your home to improve its energy efficiency? If yes- what improvements, how much did it save you per month, did you access any programs to help pay for the costs? If no- why not? Question 1B. Do you consider your current housing affordable? Why or why not?

Date Posted	Display Name	Neighborhood	Comment
5/13/2011	SMW	central hillside	<p>I had my home weatherized by the AEOA last fall. They replaced the very old and inefficient boiler, put insulation in the walls and attic and sealed up drafts. The year before I kept the heat at 58-60 to save money, but this year I was able to keep the heat at a much more comfortable 64-66 and my heat bills were still almost HALF what they were the year before. As a homeowner I consider my housing affordable--my mortgage is over \$100 less than the rent at my last apartment (where I also had to pay utilities), plus I have all the benefits of home ownership (not the least of which is access to a big yard where I can keep a garden). I bought my house with a FAIM savings account from Community Action Duluth, and that financial assistance--plus access to all the classes with CAD, Neighborhood Housing Services, Land Trust, etc--really helped make home ownership possible for someone like me who has a lower income.</p>
5/13/2011	J. Lee	Lincoln Park	<p>I purchased my home last July because my mortgage is currently half as much as what I was paying in rent. Duluth rental rates are Not affordable; perhaps they could be if more businesses paid their employees a livable wage. I utilized the FAIM program at Community Action Duluth to help me save money for my down-payment, and now I am currently in their Home Repair FAIM program, saving money for future home repairs. I have made several home improvements already, many of which involve saving energy; AEOA insulated my outside walls and 2 attics for me, what a difference that made! Organizations like Community Action Duluth, AEOA, HRA, and others were the key to helping me find and maintain affordable housing for me and my daughter. It is crucial that non-profits like these continue to get funding here in Duluth, where roughly, 46% of us live in poverty; even sadder, that 46% or so, is primarily made up of women and children. I would love to see equal pay for equal work here in Duluth.</p>

5/13/2011	Lisa	East Hillside	1A. Yes, I have made energy efficiency improvement such as weatherizing older doors in my home and adding a storm door. I haven't really witnessed a significant change in heating bill. I was able to utilize a portion of funding from a Home Repair IDA program through Community Action Duluth/Northern Communities Land Trust to make these improvements. 1B. I am a homeowner in Duluth, which I think is a good investment for not only me but the greater community. Unfortunately, because of the downturn in the economy over the last few years, having been both a renter and a homeowner during that time in Duluth, it is more challenging than I originally anticipated to transition to homeownership and costs associated with maintaining a single family home (utilities, repairs, taxes, etc).
5/13/2011	Lynne E.	HRA	The Rehab Department of the Housing and Redevelopment Authority has assisted many homeowners with repairs and energy retrofitting activities. The individuals assisted felt that their current housing was affordable, however, they were unable to financially make repairs on their own due to various circumstances. If property owners need help with repairs or improved energy efficiency, please call the HRA Rehab Dept. at 529-6327 and we will assist or direct you to an alternate resource. Our friendly staff is always on hand to assist you. Thanks and have a nice day.
5/12/2011	SarahB	Norton Park	1A. No, I rent from a friend. 1B. Yes, it is affordable. However, I am in the process of attaining a loan for my own home in Duluth. I would like to live closer to work in Lincoln Park and begin building assests. Finding an affordable home for my salary is eye opening because most of the homes I could afford are foreclosures and/or in need of large repairs. I know the process will take longer due to my budget, but I'm fine with this. I wish that there were ways to get assistance and teamwork around foreclosed homes in the area. People are ready to buy, but the long process deters people from the process. It would be a win-win if the banks and the City of Duluth could work with homeowners to make this process more smooth and welcoming.

Question 2A: Do you have reliable transportation to work? Is transportation a barrier to finding or keeping a job? Question 2B: What other barriers keep Duluthians from getting a job?

Date Posted	Display Name	Neighborhood	Comment
5/17/2011	JB	Merrit	Something that has not been addressed but I would like to add to the discussion is a huge barrier in Duluth in regards to transportation are the hills! It is because of this that we have to keep transportation in the forefront. It may be near impossible for a parent/guardian to carry groceries, baby stroller and toddler uphill not to mention, additional things like briefcase, backpack etc.

5/16/2011	J. Lee	Lincoln Park	I have a reliable car to get to and from work, so transportation has not been a barrier for me, but now, with gas prices so high, I want to drive my car less and less. Transportation can definitely be a barrier for other members in our community for sure... a friend of mine had to chose her job and her daycare based on the bus line. Low wages and Daycare Expenses are other barrier that can keep Duluthians from getting job. If someone has a low-wage job, say \$8 an hour, and has to pay \$2-\$3 per kid for childcare, plus throw-down gas money or cab/bus fare, how much money are they really making at the end of the day? They're better off staying home at that point! I would love to see more folks starting their own small businesses in Duluth, and a lot less big businesses that pay low wages. Higher wages and shorter work weeks would be ideal, folks are working 50-70 hours a week at multiple low-wage jobs and still not making ends meet, and then family life is suffering, of course. :(
5/16/2011	SR		2A) I have recently acquire a reliable transportation. But in the pass I relied on the DTA to go everywhere! Transportation is a barrier in finding a job, because my husband has to find a job that works for me and our kid's school schedule. 2B) Education and lack of. Job qualifications and lack of training for jobs or jobs willing to do on site training.
5/16/2011	GW	unknown	2A) My only transportation is the bus because I do not have the money to afford a van. I use a wheelchair; although Vocational Rehabilitation will pay for the equipment to modify the van, they will not pay for the van itself. So I'll need to save for quite awhile before that becomes a reality. The buses are pretty reliable, but the sidewalks make it difficult to access the bus. A surprising amount of sidewalks do not have curb cuts, and many more are in utter disrepair. This limits where I can travel safely (out of the road) to get to/from work. I do not even apply for jobs located in areas without adequate sidewalks. Furthermore, in the winter very few sidewalks are shoveled adequately and this limits where I can work even more. 2B) There are many job barriers for Duluthians with disabilities. One major barrier is the driver's license requirement. I wish this requirement could be waived as a reasonable accommodation more often. Many employers will not even consider this.
5/16/2011	Lyn	Park Point	I am retired and so I have more flexibility in getting around town - can walk, bike, bus and use our car. For many who work and need to get there efficiently and cost-effectively, public transportation is very difficult, especially on Park Point. I recommend that there be more incentives for the bus - better work-related scheduling (including weekends and evenings), senior rates, and children ride free.

5/16/2011	Carl	Proctor	I have many friends that right now do not have reliable transportation. I do and will try to help those that do not. We are also faced with huge cost at the pump so it becomes a burden to drive even if you have a vehicle! When you don't have good transportation it really limits your chances to get the job you want. Another huge barrier is education. Having and receiving the skills to be successful are vital. If you have kids and adults that are educated..then you have a community that is educated and ready to come up with solving some of the issues we are faced with today.
5/16/2011	Doug	East Hillside	I use my bicycle for getting to my work, and appreciate the DTA's back-up being able to carry bikes. I have heard from many other people about the importance of transportation in their look for work... including the route locations and times. (Many jobs may include working at night when transportation becomes even more difficult.)
5/16/2011	Emily	East Hillside	I have reliable transportation to and from work. However, whenever I have car trouble, there are not any bus routes that will take me from my house, to my daughter's daycare and then to work. DTA website's suggested route includes a 1.2 mile walk which is not feasible with a toddler.
5/16/2011	Sarah B	Norton Park	Yes, I have reliable transportation to work and I also have the back up of using a city bus or calling a coworker. From my perspective the DTA does a great job of transporting people and does listen to community input. Other barriers I hear about are affordable child care, entry level skill preparedness.