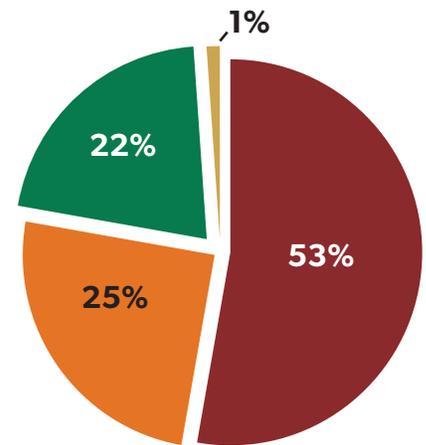


Appendix I

Survey - November 2016

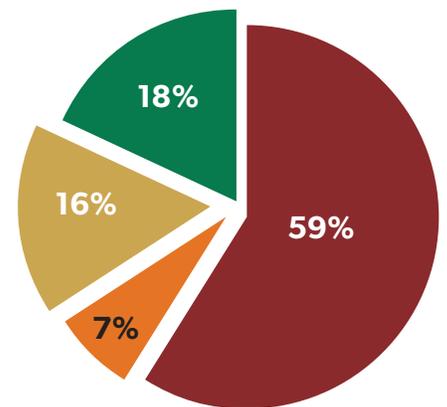
Q1 - Generally speaking, do you feel that things in Nevada are headed in the right direction, or do you feel that we have gotten off track and are headed in the wrong direction?

Base	503
Right direction	53%
Wrong direction	25%
Unsure	22%
Refused	1%



Q2 - Generally speaking, do you feel that Nevada's housing market is in better shape, worse shape, or about the same shape that it was in five years ago?

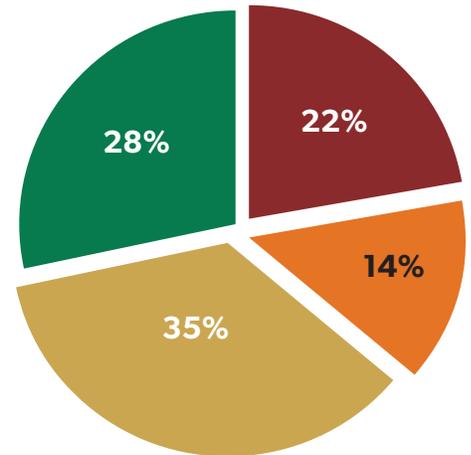
Base	503
Better shape	59%
Worse shape	7%
About the same shape	16%
Unsure	18%
Refused	*



For questions 3-8, I'm going to read you the names of some individuals who have been mentioned in the news recently. For each one, please tell me whether you have heard of that person and if so, whether you have a favorable or unfavorable impression of them. If you do not recognize the name, just say so.

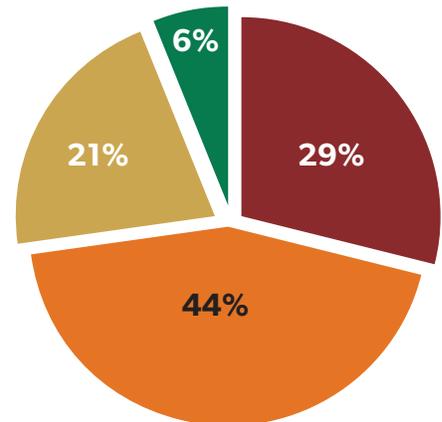
Q3 - Name ID: Mortgage lenders

Base	503
Know / Favorable	22%
Know / Unfavorable	14%
Know / No opinion	35%
Never heard of	28%
Refused	*



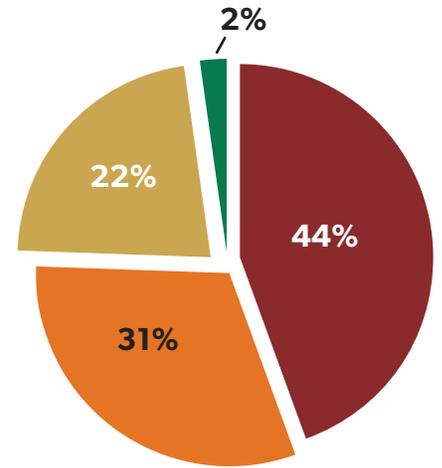
Q4 - Name ID: Homeowners' associations

Base	503
Know / Favorable	29%
Know / Unfavorable	44%
Know / No opinion	21%
Never heard of	6%
Refused	*



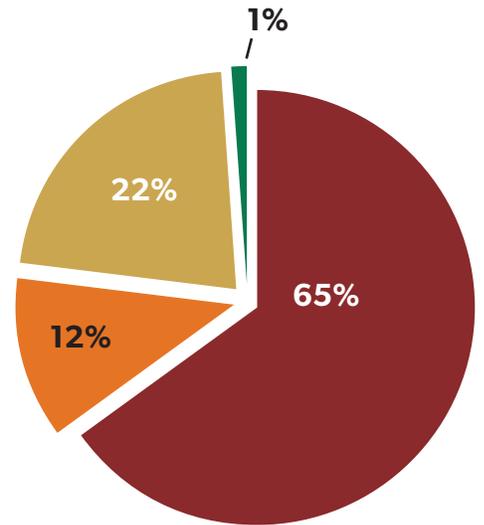
Q5 - Name ID: Banks

Base	503
Know / Favorable	44%
Know / Unfavorable	31%
Know / No opinion	22%
Never heard of	2%
Refused	*



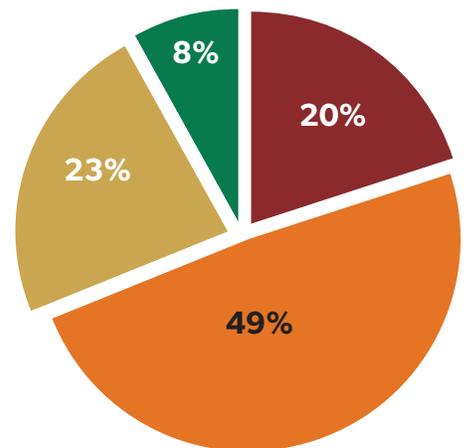
Q6 - Name ID: Realtors®

Base	503
Know / Favorable	65%
Know / Unfavorable	12%
Know / No opinion	22%
Never heard of	1%
Refused	*



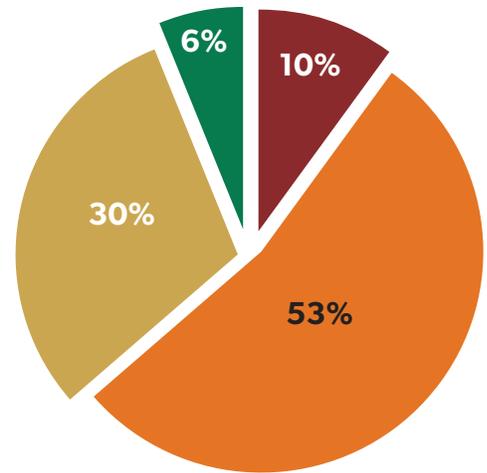
Q7 - Name ID: Homeowners' association management companies

Base	503
Know / Favorable	20%
Know / Unfavorable	49%
Know / No opinion	23%
Never heard of	8%
Refused	*



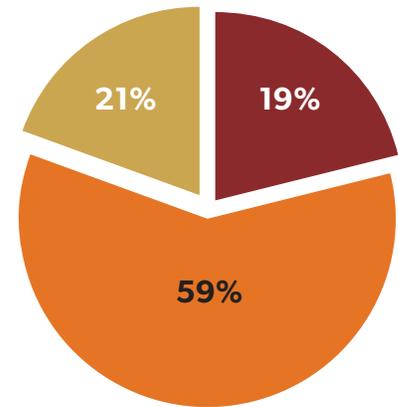
Q8 - Name ID: Debt collection companies

Base	503
Know / Favorable	10%
Know / Unfavorable	53%
Know / No opinion	30%
Never heard of	6%
Refused	*



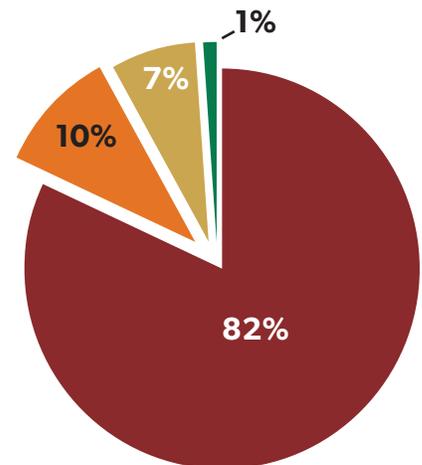
Q9 - Do you feel homeowners' associations give their members good value for their money, or do you feel that homeowners' associations are more interested in collecting dues and not serving their members?

Base	503
Good value for money	21%
Care more about collecting dues	59%
Unsure	19%
Refused	*



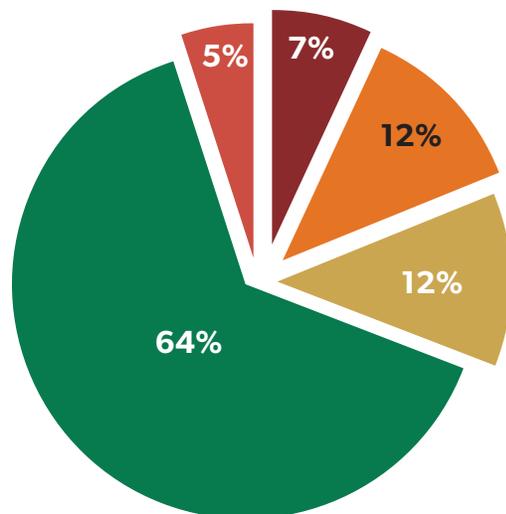
Q10 - When a property owner fails to pay their mortgage payments and homeowners' association dues, both the mortgage lender and the homeowners' association can foreclose on the property. If you had to choose one, which of these two should take ownership of a property that is in foreclosure: The mortgage lender, who loaned out the money that was needed to purchase the home in the first place, or the homeowners' association, who pays to take care of the property and whose members suffer from lower property values due to the foreclosure?

Base	503
Mortgage lender	82%
Homeowners' Association	10%
Unsure	7%
Refused	1%



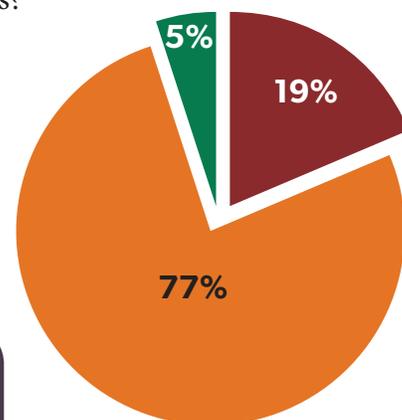
Q11 - Right now in Nevada, a homeowners' association can start foreclosure proceedings on a home if the owner has not kept up with their association dues. Do you support or oppose homeowners' associations having the power to foreclose on homes over unpaid association dues?

Base	503
Strongly support	7%
Somewhat support	12%
Somewhat oppose	12%
Strongly oppose	64%
Unsure	5%
Refused	*



Q11cat* - Right now in Nevada, a homeowners' association can start foreclosure proceedings on a home if the owner has not kept up with their association dues. Do you support or oppose homeowners' associations having the power to foreclose on homes over unpaid association dues?

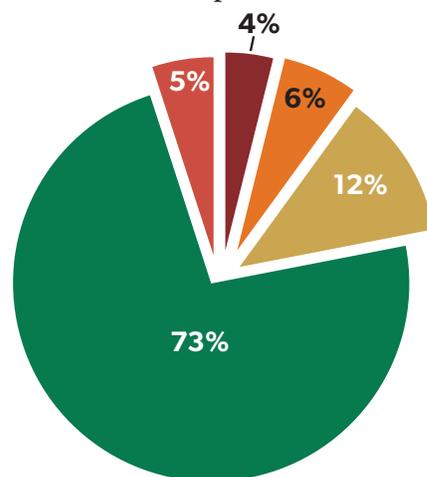
Base	503
Support	19%
Oppose	77%
Unsure	5%
Refused	*



* "cat" stands for categorized. Cat adds the "strongly" and "somewhat support" together and the "strongly" and "somewhat oppose" together. This will provide an overall view of the support and opposition to a question.

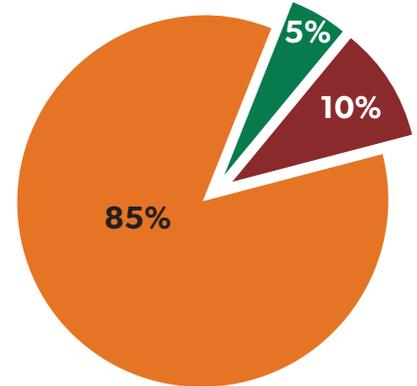
Q12 - Additionally, a homeowners' association can foreclose on a property and be given what's called a "super priority" over a mortgage lender. That is, a home can be foreclosed on and taken over by a homeowners' association, and the lender that owns the mortgage must pursue its loss for the house from the previous owner, while the homeowners' association sells the home to an investor. Knowing this, do you support or oppose homeowners' associations having the power to foreclose on homes over unpaid association dues?

Base	503
Strongly support	4%
Somewhat support	6%
Somewhat oppose	12%
Strongly oppose	73%
Unsure	5%
Refused	*



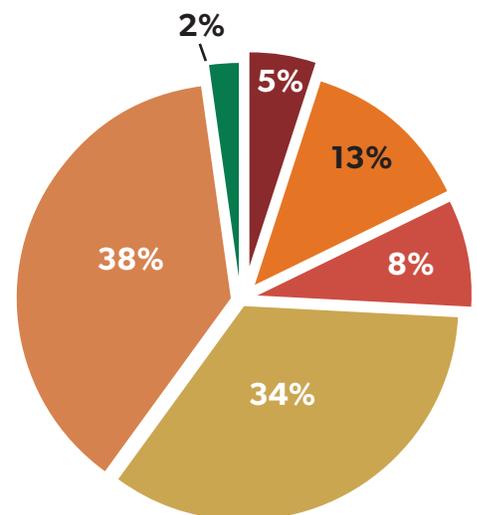
Q12cat - Additionally, a homeowners' association can foreclose on a property and be given what's called a "super priority" over a mortgage lender. That is, a home can be foreclosed on and taken over by a homeowners' association, and the lender that owns the mortgage must pursue its loss for the house from the previous owner, while the homeowners' association sells the home to an investor. Knowing this, do you support or oppose homeowners' associations having the power to foreclose on homes over unpaid association dues?

Base	503
Support	10%
Oppose	85%
Unsure	5%



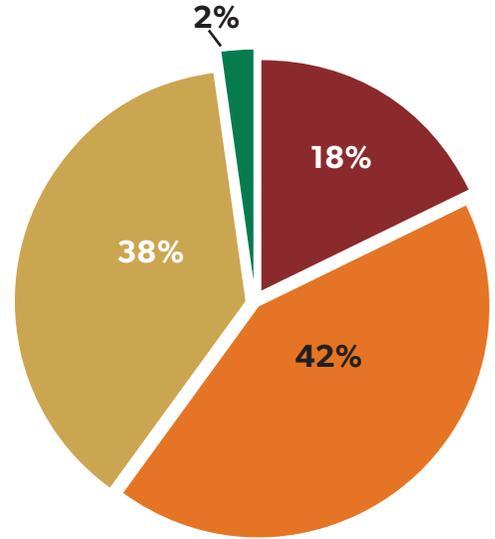
Q13 - People who support giving homeowners' associations this "super priority" over lenders say that associations need to have the power to foreclose on homes because when owners don't pay association dues, the association must raise dues on other owners or cut services. They say that giving HOAs "super priority" is essential to keeping dues affordable for everybody and raising property values. Would knowing that make you much more likely, somewhat more likely, somewhat less likely, or much less likely to support homeowners' associations having the power to foreclose on homes over unpaid association dues, or would it make no difference?

Base	503
Much more likely	5%
Somewhat more likely	13%
Somewhat less likely	8%
Much less likely	34%
No difference	38%
Unsure	2%
Refused	-



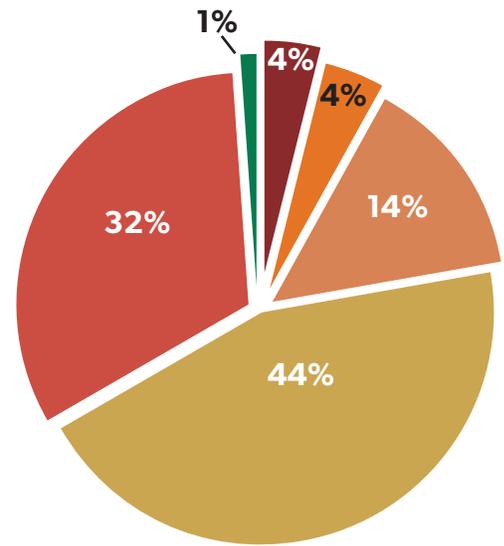
Q13cat - People who support giving homeowners' associations this "super priority" over lenders say that associations need to have the power to foreclose on homes because when owners don't pay association dues, the association must raise dues on other owners or cut services. They say that giving HOAs "super priority" is essential to keeping dues affordable for everybody and raising property values. Would knowing that make you much more likely, somewhat more likely, somewhat less likely, or much less likely to support homeowners' associations having the power to foreclose on homes over unpaid association dues, or would it make no difference?

Base	503
More likely	18%
Less likely	42%
No difference	38%
Unsure	2%
Refused	-



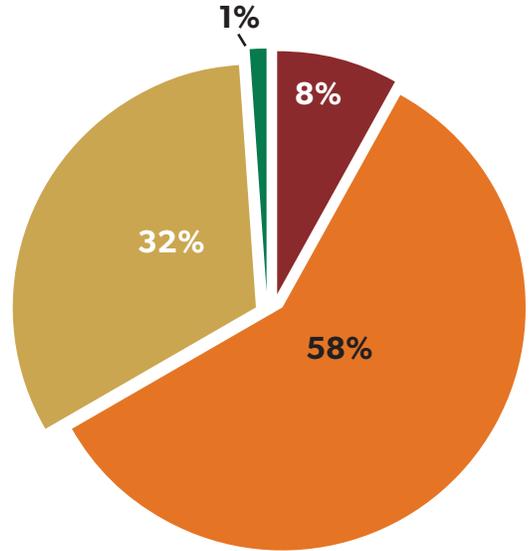
Q14 - People who oppose giving homeowners' associations this "super priority" over lenders say it is bad for Nevada's economy, and that fewer Nevadans will be able to get the financing they need to buy a home if HOAs have this power. That is because lenders will not do business in Nevada if a homeowners' association can have priority in foreclosure proceedings, and when residents cannot get loans, they will not be able to buy a home. Would knowing that make you much more likely, somewhat more likely, somewhat less likely, or much less likely to support homeowners' associations having the power to foreclose on homes over unpaid association dues, or would it make no difference?

Base	503
Much more likely	4%
Somewhat more likely	4%
Somewhat less likely	14%
Much less likely	44%
No difference	32%
Unsure	1%
Refused	*



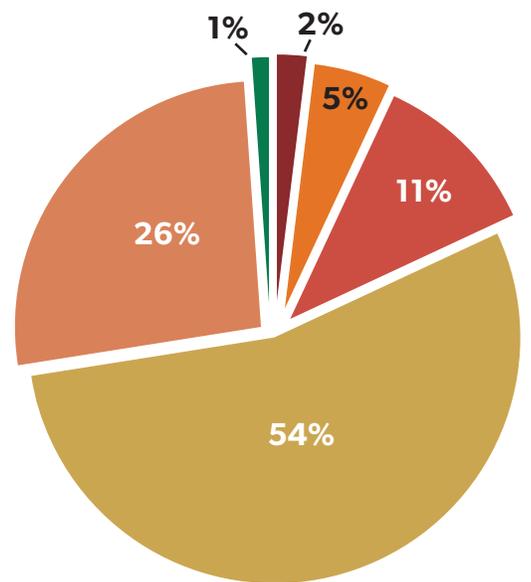
Q14cat - People who oppose giving homeowners' associations this "super priority" over lenders say it is bad for Nevada's economy, and that fewer Nevadans will be able to get the financing they need to buy a home if HOAs have this power. That is because lenders will not do business in Nevada if a homeowners' association can have priority in foreclosure proceedings, and when residents cannot get loans, they will not be able to buy a home. Would knowing that make you much more likely, somewhat more likely, somewhat less likely, or much less likely to support homeowners' associations having the power to foreclose on homes over unpaid association dues, or would it make no difference?

Base	503
More likely	8%
Less likely	58%
No difference	32%
Unsure	1%
Refused	*



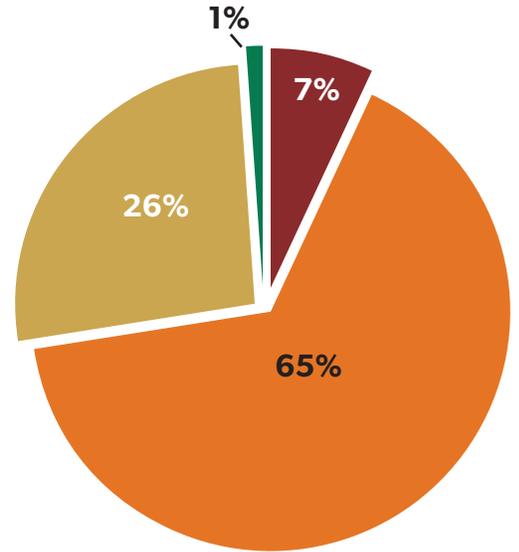
Q15 - The Federal Housing Finance Administration, which offers home loans to many Nevada homeowners, has said that it may stop offering mortgages in Nevada if homeowners' associations are allowed to keep this "super priority" power, which would make it more difficult to find financing for a home. Would knowing that make you much more likely, somewhat more likely, somewhat less likely, or much less likely to support homeowners' associations having the power to foreclose on homes over unpaid association dues, or would it make no difference?

Base	503
Much more likely	2%
Somewhat more likely	5%
Somewhat less likely	11%
Much less likely	54%
No difference	26%
Unsure	1%
Refused	*



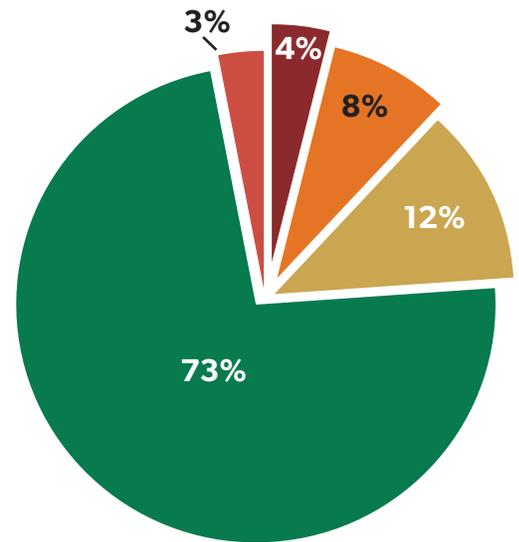
Q15cat - The Federal Housing Finance Administration, which offers home loans to many Nevada homeowners, has said that it may stop offering mortgages in Nevada if homeowners' associations are allowed to keep this "super priority" power, which would make it more difficult to find financing for a home. Would knowing that make you much more likely, somewhat more likely, somewhat less likely, or much less likely to support homeowners' associations having the power to foreclose on homes over unpaid association dues, or would it make no difference?

Base	503
More likely	7%
Less likely	65%
No difference	26%
Unsure	1%
Refused	*



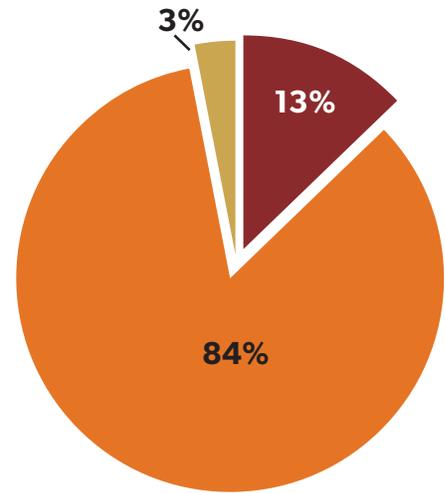
Q16 - Knowing all of these things, do you support or oppose homeowners' associations having the power to foreclose on homes over unpaid association dues?

Base	503
Strongly support	4%
Somewhat support	8%
Somewhat oppose	12%
Strongly oppose	73%
Unsure	3%
Refused	*



Q16cat - Knowing all of these things, do you support or oppose homeowners' associations having the power to foreclose on homes over unpaid association dues?

Base	503
Support	13%
Oppose	84%
Unsure	3%
Refused	*



Q17 - Do you currently pay dues to a homeowners' association as part of your costs of owning a home?

Base	503
Pay dues to an HOA	58%
Do not pay dues to an HOA	41%
Unsure	*
Refused	1%

