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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

*“Purpose of the Analysis is to Identify the
Impediments and Barriers to Fair
Housing within the City of Ames, Iowa”*

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SECTION 1
*PURPOSE OF ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE*

SECTION 1
PURPOSE OF ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE

INTRODUCTION

This **Analysis of Impediments to Fair Housing Choice** was conducted as part of the requirements of the City of Ames, Iowa, as a Community Development Block Grant (CDBG) Program Entitlement Recipient. The City of Ames is required to conduct this **Analysis** at least once during the City’s 3- to 5-Year Consolidated Plan period.

The **Analysis** was conducted for the **City of Ames Planning and Housing Department**, by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm. City staff, housing leadership, stakeholders and the general public assisted with the preparation by participating in a Fair Housing Choice Survey, Community Listening Sessions, and “Key Player” Interviews. Citizen participation greatly assists in clarifying important housing data and information regarding the planning, financing, leasing and selling of housing in Ames, Iowa.

PURPOSE OF ANALYSIS

The primary purpose of the **Analysis of Impediments to Fair Housing Choice** is to identify the impediments or barriers, if any, that the citizens of Ames have in securing safe, decent and affordable housing within the jurisdiction of the City. Information contained in the **Analysis** is then utilized to establish an Action Plan for the elimination of any and all impediments found to exist.

In general, the **Analysis** examines a variety of local housing issues and secures the opinions and experiences of the citizens of the Community. Special attention was given to the review of statistical data associated with population, household income, race, citizens with disabilities and family status in an effort to understand the current demographic conditions in the City. A number of housing issues associated with housing discrimination, segregation by class, housing accessibility and visitability were also examined to understand what social and economic issues might be influencing a person’s ability to secure affordable housing.

RESEARCH APPROACH

This **Analysis of Impediments to Fair Housing Choice** includes both a quantitative and qualitative research process. The **quantitative research process** included important local housing statistics and information through the use of 1990 and 2000 U.S. Census data, and 2001 through 2007 Census estimates. Local groups, businesses, and governmental entities provided important housing, building, leasing, and sales trends data.

The **qualitative research process** includes the design and implementation of a **Fair Housing Choice Survey**. This Survey was mailed to Section 8 rental assistance clients and residents of other affordable housing programs in Ames. The same Survey was posted on the City of Ames website for general public participation. **A total of 247 citizens voluntarily participated in the Survey.**

A Fair Housing Choice Survey was distributed to a selected group of housing providers and producers in Ames. This included local social services and non-profit housing providers, realtors, housing developers, landlords, property managers and various governmental agencies with an involvement in housing and local financial institutions. **A total of 38 housing providers and producers voluntarily participated in the Survey.**

The results of each Fair Housing Choice Survey are discussed in Section 2 of this document and are included in the **Appendix** of this **Analysis**.

The **qualitative research process** also included **Community “Listening Sessions,”** where the public was invited to voice their opinions regarding the issue of impediments to fair housing choice in Ames. The process also included **interviews with “Key (housing) Players”** in the Community. This involved one-on-one interviews with affordable housing consumers, and local housing providers and producers. The results of the Listening Sessions and interviews are referenced throughout this document as a means of identifying legitimate impediments of fair housing choice.

EXPECTED OUTCOMES

The expected outcomes of this **Analysis of Impediments to Fair Housing Choice** were: 1) to allow the housing community of Ames to participate in an important locally-based planning process; and 2) to identify those impediments, if any, that prevent the citizens of the Community from securing safe, decent and affordable housing. Citizens provided valuable information to the process.

No housing impediments were overlooked during the analysis process. Impediments ranged from social to economic in nature and touched upon all important aspects of housing mobility, accessibility and visitability.

Important to this Analysis was the creation of a housing “**Matrix,**” of **Impediments to Fair Housing Choice.** The Matrix gives a consensus of information regarding local housing impediments and allows for the rating, or prioritizing of any housing impediments that exist in the City of Ames.

SUMMARY STATEMENT

The **Analysis of Impediments to Fair Housing Choice** in Ames, Iowa, includes a variety of quantitative and qualitative research activities in an effort to obtain valuable information. The results of these research activities revealed that the City of Ames has few, if any, serious impediments to fair housing choice. The City is doing well in providing affordable housing and protecting the rights of persons and families of low- to moderate-incomes.

The population of Ames grew by 7.5 percent between 1990 and 2000. Since 2000, 1,332 single family dwellings and 2,416 multifamily units have been constructed in the City. Iowa State University and a variety of businesses and industries provide ample employment opportunities in the Community.

The majority of participating affordable housing consumers stated that they are satisfied with their choice of living space and the public transportation system. Participants also felt that they had adequate access to the City’s public transportation system with bus stops in close walking distance from their apartments or houses.

No housing discrimination or civil rights complaints have been litigated in the City of Ames. Only 17 of the total 247 respondents to the Fair Housing Choice Survey reported that they had experienced housing discrimination. Only four of the 17 respondents actually filed a housing discrimination complaint. The primary impediments to fair housing choice were the “**Cost of Housing**” and the “**Lack of Available Decent Rental Units in Affordable Price Ranges.**”

The City of Ames has been addressing the Impediments to Affordable Housing since the 1970s, with a variety of programs that use both, public and private funding sources. Those efforts have been unable to keep the costs of construction and prices of homes from escalating. Annual increases in the cost of housing will continue to challenge the Community to provide affordable housing for all persons and families.

To effectively address opinions associated with Impediments to Fair Housing Choice, the citizens of Ames need an on-going dialog about how the Community can become more knowledgeable of such issues, including an understanding of the degree such issues affect the citizens accessibility to housing (e.g. the availability of affordable rental and/or owner-occupied units, minimum building code safety requirements, federal program requirements that cannot be changed on a local level, and the availability of programs that educate and provide assistance with housing needs and housing financing).

SECTION 2
AMES COMMUNITY PARTICIPATION

SECTION 2

AMES COMMUNITY PARTICIPATION

INTRODUCTION

Discussed in this section of the **Analysis of Impediments to Fair Housing Choice**, for Ames, Iowa, is the comprehensive **Community Participation** process. This was accomplished through Surveys for housing consumers, providers and the general public; Community “Listening Sessions” that focus on issues regarding access to fair housing in Ames and interviews with “Key Players” in the Community involved with the housing industry.

Housing planning activities for any community is accurate and most effective when it includes opinions from as many local citizens as possible. The goal of this planning activity was to include the participation of the Ames Community, with special invite to the citizens of Ames currently involved with local affordable housing programs, as well as groups and organizations directly involved with the provision of affordable housing.

FAIR HOUSING CHOICE SURVEYS

The following discusses the results of the **Ames Fair Housing Choice Survey**, distributed by the City of Ames Planning and Housing Department. A total of 247 surveys were returned, including 149 Surveys from families participating in local affordable housing program options and 98 Surveys by residents who were interested in participating in the Survey via the City of Ames website.

Also discussed are the results of the Survey completed by local housing providers/producers. A total of 38 Surveys were returned by individuals with both non- and for-profit organizations and groups.

FAIR HOUSING CHOICE CONSUMER SURVEY - SUMMARY

1) Gender.

Of the 149 tenants of local affordable housing programs participating in the Survey, 74.5 percent, or 111 participants, were female and 25.5 percent, or 38, were male. Of the 98 local residents responding to the Survey by online participation, 40 percent, or 39 participants, were male, while 60 percent, or 53 participants, were female.

2) Age Group.

Overall, of the 149 Survey participants associated with local housing programs, the most represented age group were those that were 36-49 years of age with 34 respondents, followed by the 26-35 age group, with 32 respondents. The most represented age group for the 98 local residents were those in the 26-35 years of age group, with 32 respondents, followed by the 36-49 age group, with 27 respondents.

3) Race/Ethnicity.

A majority of the 149 housing program Survey respondents were of White/European-American ethnicity, with a total of 63.7 percent, or 95 total responses. Of the other 98 local respondents, an overwhelming majority was also of White/European-American ethnicity; 88 percent, or 87 total respondents.

4) Language.

The majority of the respondents to the Survey did not live in a household that primarily spoke a language other than English. Of the 149 housing program Survey respondents, only 14 indicated that they spoke a primary language in their household other than English. For the 98 local respondents to the Survey online, only 13 stated that they primarily spoke a language other than English. The most common primary non-English languages spoken were Spanish and Arabic.

5) Family Status.

A majority of the total respondents to the Fair Housing Choice Survey stated that they did not have any children under the age of 18 years living in their households. Of the 149 local housing program participants, 61 percent, or 91 respondents stated they did not have children under the age of 18 years living in their households. Approximately 29.5 percent, or 44 respondents, had one- or two children under the age of 18 living in their household.

Of the 98 online Survey respondents, 61.2 percent, or 60, stated they did not have children under the age of 18 years living in their households. Approximately 26.5 percent, or 26 respondents, had one- or two children under the age of 18 living in their household.

6) Disability Status.

The majority of the respondents to the Fair Housing Choice Survey stated that they did not have anyone in their household with a disability, requiring special accommodations. A total of 30 of the 149 housing program participants live with someone who requires special accommodations. Of the 98 local resident Survey respondents, only seven stated that they or anyone within their household needed special accommodations, due to a disability.

The most common type of accommodation needed by Survey respondents was no-step access, wheelchair access and assistance for the hearing and/or vision impaired.

7) Total Annual Household Income (before taxes).

The income levels of Survey participants ranged from very-low to moderate. A total of 87 percent, or 130 of the 149 housing program participants, made less than \$18,000 annually, while of the 88 local resident Survey respondents, 67 percent, or 59 persons, made at least \$30,000+ annually.

8) Do you Own or Rent?

A total of 145 of the 149 housing program participants stated that they currently live in a rental property. A total of 64 percent, or 56 of the local residents that took the Survey online, stated that they currently own their home.

9) Housing Status.

A total of 55 percent, or 82 of the 149 housing program participants, were customers of the City’s Section 8 Voucher Program, while another 22 percent, or 33 persons, rented an affordable housing unit through a private landlord. Of the 98 online Survey participants, 60 percent, or 53 persons, were private homeowners, while 30 percent, or 30 persons, rented through a private landlord.

10) How long have you lived in Ames?

Of the 149 local housing program participants, 49 percent, or 73 persons, had lived in the City of Ames for at least five years. Another 16.7 percent, or 25 persons, had lived in Ames for one- to three years, and another 14 percent, or 21 persons, had lived in the City for three- to five years. Of the 98 online Survey participants, 59 percent, or 58 persons, had been residents of Ames for at least five years or more, while another 26.5 percent, or 26 persons, had lived in Ames for between one- and five years.

11) Access to public transportation near where you live.

The City of Ames has one of the most modern public transportation systems in the State of Iowa, thanks to its “CyRide” public transportation system that buses students and residents to and from the Iowa State University campus and neighborhoods throughout the City. Of the 149 local housing program participants, 139 indicated that they did have access to public transportation from where they are located. Of the 98 online Survey participants, 85 indicated that they had access to the Ames public transportation system.

12) Housing discrimination.

Survey results indicated that of the 149 total housing program participants, only nine, or six percent, stated that they had experienced housing discrimination. Of those nine, only one filed a housing discrimination complaint. However, of the total 149 respondents, 82 persons (55 percent) stated they did not know how or where to properly file a housing discrimination complaint.

Among the 98 online Survey participants, 74 persons (75 percent) did not know how or where to properly file a complaint, but eight persons, or 9 percent, stated that they had experienced housing discrimination and three of those respondents actually filed a complaint.

The following are comments from Survey participants that had experienced housing discrimination through either a private landlord or a Section 8 housing program:

- *Landlord refused to rent to me, because I was on Section 8.*
- *When I was looking for housing, a lot of privately owned properties wouldn't rent to me because I had Section 8.*
- *Due to a minor infraction, I have lost my Section 8 housing assistance and will soon be on the streets.*
- *The Family's combined income was supposedly too high for Section 8 assistance, so we had to rent a place that wasn't as nice for a lot more money. That doesn't make sense, why we had to pay more for an apartment while so-called "poorer students" got a nicer place. Rewarding people to go to school and live on loans and the government while penalizing people that are working full time [doesn't make sense.]*
- *On one occasion, my Section 8 assistance application for housing was denied for the reason that my sons had been in trouble with the law during the past two years.*

Barriers to Fair Housing Choice – Housing Program Consumers

Based upon the results of the mail-out Survey, the top three barriers to fair housing choice for **renters** in Ames are as follows:

- #1 – Lack of available decent rental units, in affordable price ranges.
- #2 – Excessive application fees and-or rental deposits.
- #3 – Attitudes of landlords.

The top three barriers to fair housing choice for **owners** in Ames are as follows:

- #1 – Cost of housing.
- #2 – Job status.
- #3 – Lack of knowledge of how to file a fair housing complaint.

Barriers to Fair Housing Choice – Online Participants

Based upon the results of the Web Consumer Survey, the top three barriers to fair housing choice for **renters** in Ames are the following:

#1 – Lack of available decent rental units, in affordable price ranges.

#2 – Cost of utilities.

#3 – Excessive application fees and/or rental deposits.

The top three barriers to fair housing choice for **owners** in Ames are as follows:

#1 – Cost of housing.

#2 – Excessive down payment/closing costs.

#3 – Lack of knowledge of how to file a fair housing complaint.

FAIR HOUSING CHOICE PROVIDER/PRODUCER SURVEY - RESULTS

A Fair Housing Choice Survey was provided to 82 local Housing Providers and Producers by the City of Ames Planning & Housing Department, in conjunction with the Ames Human Relations Commission. A total of 38 surveys were returned.

Company/Organization description.

The most represented businesses or organizations that completed the Survey were involved as Landlords, Realtors and Housing Developers.

Role in housing provision.

The *Construction of Housing* was the most frequent response by participants of the Survey, when asked, “What role(s) does your group/organization play in the provision of Housing in Ames?” *Selling homes, renting homes, and managing homes* were the next three most frequent responses.

Provision of housing – areas of concern.

Housing Providers and Producers felt the areas of greatest concern regarding the provision of fair housing to local residents, in Ames, included:

- #1 – Affordability of Housing.
- #2 – Availability of Affordable Housing.
- #3 – Building Codes/Zoning Regulations.
- #4 – Limited Financial Resources.
- #5 – Near-Homelessness/Homelessness.

Barriers to Fair Housing Choice

Based on the results of the Housing Provider/Producer Survey, the top three barriers to fair housing choice for **renters** in Ames are as follows:

- #1 – Lack of Available Decent Rental Units in Affordable Price Ranges.
- #2 – Use of Background Checks.
- #3 – Restrictive Zoning/BuildingCodes.

Ames Housing Producers/Providers felt the top three barriers to fair housing choice for **owners** in Ames are as follows:

- #1 – Cost of Housing.
- #2 – Cost of Utilities.
- #3 – Restrictive Zoning/Building Codes.

COMMUNITY LISTENING SESSIONS

A total of five separate Community Listening Sessions were held on January 22, 2008, both during the day and evening, to provide the general public opportunity to attend one of five sessions, to discuss the barriers, or “Impediments to Fair Housing Choice” in Ames, Iowa.

The Public Relations Office for the City of Ames issued a Press Release on January 15, 2008. A notice of the Listening Sessions was published twice in the local newspaper, posted on the City’s internet website and discussed on the local radio stations.

The following is an overview of the issues identified by participants:

- ◆ The rehabilitation older housing units, in Ames, for use as small family homes by low- and moderate-income persons and families was stated as greatly needed. Many houses in the core of the Community, generally constructed prior to 1940, have been converted into rental property. In many instances, larger three+ bedroom houses have been converted to apartments. With the addition of new multifamily units, in Ames, during the last several years, landlords are finding that older rental houses and apartments are functionally obsolescent and are no longer attractive to the local rental population. For nearly the same cost, renters can secure a new apartment with all modern conveniences and have access to swimming pools, fitness rooms, garages, and washers and dryers in the unit.

The City of Ames Planning and Housing Department promotes Neighborhood Sustainability Programs for housing acquisition/reuse, homebuyer assistance, lease/purchase and removal of slum and blight. Recently, the Department teamed with the local Habitat for Humanity program to create a housing initiative for the acquisition and rehabilitation of older homes, for persons and families of low- to moderate-income. To date, five homes have been completed with this program.

- ◆ Two people in attendance felt that the Municipal Code inspectors were too extreme in their interpretation of the Code. Discussion centered on relaxing code requirements for the rehabilitation of older homes.
- ◆ Another theme at the Listening Sessions was the value of an “affordable house” in Ames. Representatives from the Planning and Housing Department stated that HUD defines “affordable” by the low- to moderate-income process, which is based on the total household income of the family being 80 percent or less of median Story County income levels.

There is also a scale based upon how many persons are in the family. General guidelines recommend that a family spend no more than 30 percent of the household's gross annual income towards the housing component of the family budget.

- ◆ The issue of home ownership and people's ability to acquire affordable housing was also discussed at the Listening Sessions. For example, do they have 20 percent down payment, 15, 10 or even 5 percent? Do they still have college student loan debt, car loans and credit card debts? A real estate salesperson in attendance indicated that current trends are that approximately 5 to 15 percent of all persons seeking a loan for a home provide any down payment. Another agent indicated that even today, having no money down will not disqualify a person from a loan. The most important issue is to have a Credit Score of at least 650 points.

“KEY PLAYER” INTERVIEWS

The following section provides the results or findings of the “Key Player Interviews,” in the City of Ames. Those Ames citizens participating included persons involved in the development and construction of affordable housing in the City (housing providers/producers) and tenants or consumers of affordable housing in the Community.

HOUSING CONSUMER INTERVIEWS

- ◆ All consumers stated, in general, they have little or no major problems with the apartment they live in, and that they are very pleased with the support they receive from the Planning and Housing Department.
- ◆ The elderly consumers interviewed all stated that they felt most comfortable living with and among other elderly persons. Two consumers who lived in the same apartment complex said that when they moved in, tenants were mostly elderly; however, the management company has recently started renting to young persons and families with children. This has caused more complaints, due to noise, kids running and playing in the halls, etc. Some of their elderly friends have moved to an elderly-only apartment.
- ◆ Many of the consumers said that they would prefer or like to have the option of living in a house.

- ◆ Several consumers said that pets are not allowed in their apartment and that they have been forced to find new homes for pets that had become a friend and companion. Those consumers who live alone, and have disabilities, said that having to live without their pets creates loneliness and compounds depression.

- ◆ Several consumers and providers stated that having Iowa State University nearby has inflated the local housing market. This is especially true with the cost of a rental single family house, where the monthly cost of renting a house is at least \$900. Students stated that many of the landlords base the monthly rental cost of their house by the number of students that will live in the house, as opposed to a flat rate to rent the house. They felt that this was discriminatory to students, and that it prices young families out of the housing rental market.

- ◆ All consumers said that the access to public transportation was important and, in most cases, they were very pleased that they could walk a few blocks in any direction to access a bus. Those that lived in newer apartment complexes on the edges of the Community stated that a missed bus could result in a long wait period.

HOUSING PROVIDER/PRODUCER INTERVIEWS

- ◆ Several of the realtors, lenders and support providers stated that the mass of rental apartment units on the market has resulted in older rental units, in the community, being less marketable. Building permits issued between 2003 and 2007 indicate that a total of 2,286 multi-family rental units have been constructed in Ames during the past five years. Permits issued between 2006 and 2007 totaled 288 multi-family units, indicating a decline in development activities. Many landlords with older rental homes, in the core of the Community, are selling the houses because they can not rent or compete with new rental units that offer newer amenities and sign-up-bonuses. Several landlords are converting larger houses that had been subdivided into apartments back to single family dwellings to make homes attractive to buyers.

- ◆ A realtor stated that they are currently seeing more housing loan applicants turned down and recommends that all (new home) applicants attend homeownership classes.

- ◆ Another realtor thought the City needs to revisit the Zoning Codes, due to an influx of three- and four-bedroom apartments. Ames, in their opinion, has too strict of requirements, such as the definition of a family that limits the number of unrelated persons that can live together in one unit. In several instances, college students, or even friends, were unable to qualify to live together.

- ◆ A senior services provider stated that there are often conflicts between elderly renters and the general public living together in apartment complexes and that the elderly should have more access to elderly only housing facilities.

- ◆ There is a new program called Winterization RSVP that is a joint project of Mid Iowa Community, a Community Action Agency, Central Iowa Volunteer and Retirement Program and the Ames City Electric Department. The program was started as a result of the need for low- and moderate-income persons and families to reduce heating costs. The program focuses on working with homeowners and tenants to educate them on how to do the weatherization process, themselves, as well as to help others. A total of 37 homes and apartments were completed in 2007.

Those interviewed felt there was a need to continue this program, as well as increase education about homeownership and being good tenants. Volunteers of this program also identified other problems that tenants and homeowners were experiencing and provided referrals' to other agencies for assistance.

- ◆ Several providers stated that in their opinion, there needs to be more apartments constructed as “affordable” units in the Community. The current waiting list for Section 8 vouchers is approximately 18 months. Several years ago it was less than six months. Affordable housing should be scattered throughout the Community, with an emphasis on requiring new apartment complexes to set-aside a certain percentage of apartments for low- and moderate-income persons and families. The providers also felt that the City of Ames should consider passing a “Livable Wage” requirement for all City contracts, and provide homeowner mentoring and education classes for all new homeowners.

- ◆ One service provider indicated that their new staff persons were finding it difficult to find housing affordable for their incomes.

- ◆ One organization representative stated that there is a lack of quality affordable housing for persons receiving SSI. HUD housing assistance needs to be expanded to allow non-related roommates to live together, even when combined incomes are too high to currently qualify for assistance. Lastly, handicap accessible units are rare in Ames, if non-existent.

- ◆ A representative of a housing assistance provider stated the following:
 1. The cost of housing, in general, has risen faster than incomes in the Ames area.
 2. Instead of using 30 percent of “gross” income for a person or family’s housing component of the budget, a more realistic measure would consider using 30 percent of “net” income.
 3. Predatory lenders, i.e., check cashing companies, are misleading families in homeownership and in being good tenants.
 4. The need for affordable housing outweighs the supply in Ames.
 5. There has been an influx of “Working Poor” in Ames, consisting of persons and families living from pay check to pay check.
 6. Approximately 350 families were evicted in Ames during 2007.

- ◆ A service provider stated that transportation within Ames is excellent, but access to affordable transportation throughout Story County, in general, is lacking. Many young families are choosing to live in smaller Story County communities and commute to jobs in Ames, since housing costs are more affordable in smaller towns, though access to services, goods and activities are greatly reduced.

SECTION 3
*DISCUSSION TOPICS REGARDING
IMPEDIMENTS TO FAIR HOUSING CHOICE*

SECTION 3

DISCUSSION TOPICS REGARDING IMPEDIMENTS TO FAIR HOUSING CHOICE

INTRODUCTION

This Section of the **Analysis of Impediments to Ames Fair Housing Choice** involves a discussion of pertinent topics concerning the subject matter of Fair Housing Choice in Ames, Iowa. The qualitative and quantitative data and information obtained was utilized to address several topics; ranging from local building and zoning codes to neighborhood revitalization and lending policies and practices. The qualitative information, reviewed in Section 2, Ames Community Participation, was very useful in addressing these topics. This qualitative information, received from Surveys, Listening Sessions and Interviews, involving the local citizens of the Community, provided direct experience and working knowledge of these topics.

Those Community members who participated in the Citizen Participation process unanimously stated that: ***“they have been able to acquire affordable housing in the City of Ames, within close distances to public transportation.”*** Several of the affordable housing consumers that applied for affordable housing were put on a waiting list for approximately 18 months. A few consumers indicated that they would like to see more housing units available with more rooms and more luxuries.

Local housing providers, support service agencies and case management personnel indicated that **the City of Ames needs more, sound, decent, affordable housing units for low-income persons and families.** The lack of this type of housing is an impediment to fair housing choice. The citizens stated that apartment vacancies, in general, are at an all time high. A check of building permit records at the Inspections Division of the City revealed that since the 2000 Census, 1,332 single family dwellings and 2,416 units of multifamily apartments have been constructed in Ames. The majority of the apartments are market rate, non-affordable units, marketed to Iowa State University students.

These housing providers, agencies and case management personnel stated that the majority of vacant apartments on the market, today, have monthly rents in the \$700 to \$1,100 range, which are too expensive or not affordable to low-income persons and families. Participants at the Community Listening Sessions talked extensively about the number of rental houses in the core of the City that are being converted back into single family dwellings and sold, thus being taken off the rental market. In essence, many landlords who own homes converted into rental units cannot compete with new apartment complexes targeted to University students.

A) Public Sector Issues and Conditions

◆ *Local Ordinance and Building Code Requirements.*

A few citizens involved in the Citizen Participation process felt that current City Zoning, Subdivision and Building Codes affected the cost and value of new construction and the rehabilitation of existing dwellings. They felt that dwellings located on parcels less than 6,000 square feet could not be expanded or rehabilitated and that vacant lots of the same area could not be built upon.

A discussion of the local Zoning Regulations with the Planning and Housing Department revealed that several residential districts have minimum lot sizes of 6,000 square feet. The Planning Staff indicated that there are provisions in the current zoning regulations for “non-conforming lots” to sustain new construction or expand existing housing as long as the setback requirements of the Zoning Districts are met.

Between 1980 and 1990, Community-funded housing rehabilitation, via Community Development Block Grant (CDBG) funding, was used to assist low-income homeowners with deferred forgivable loans. These funds typically allowed homeowners to bring properties up to code standards or meet handicapped accessibility requirements. CDBG funding assisted approximately 75 homeowners with incomes at or below 80 percent of the Story County median income limits.

Since July of 2004, the City of Ames has qualified as an Entitlement Community, which has funneled approximately \$2,154,000 of CDBG funding into local, community and economic development programs. Approximately \$1,700,000 has been used to implement a wide variety of activities directed towards neighborhood revitalization, economic development and the improvement of public facilities and services.

The City of Ames has implemented funding assistance programs that included rental deposit, down payment & closing cost and minor housing repair programs for non-profits. These programs provide services and/or transitional housing to persons and families with incomes at 50 percent or less of the area median income.

Recently, efforts have centered on the development of “*Neighborhood Sustainability Programs*.” These Programs focus on acquisition/reuse, lease-to-own and slum and blight determinations and continue to enhance efforts to acquire, demolish and rehabilitate single family dwellings and create vacant lots for reuse for affordable housing to assist low- to moderate-income families.

◆ ***Does Code Enforcement Inflate the Cost of Rehabilitation?***

Comments by those involved in the Citizen Participation process centered on the cost of housing improvement and rehabilitation. In theory, houses that are 50 years of age or older are seen as an affordable alternative to new housing construction. Several citizens stated that the cost of renovating an older home can become cost prohibitive, due to various components of City codes, especially those requiring the update of electric wiring and plumbing.

◆ ***Neighborhood Revitalization and Housing Values.***

Some citizens that attended the Citizen Participation activities felt that neighborhood revitalization projects could impact the cost of housing, in Ames. Improving housing, streets, sidewalks and utility systems, in a targeted area, could increase the assessed valuation of properties which, in turn, could force an increase in rent.

Landlords felt that they no longer can compete with the amount of new apartments, recently added to the market, that have three- and four-bedrooms and are competitively priced with older housing units. These apartments provide more modern amenities, such as garages, pools, workout facilities, club houses, new appliances, carpeting, etc., all which entice tenants.

◆ ***Municipal Services and the Linkage Between Employment, Housing and Transportation.***

The majority of the consumers and housing providers/producers commented that Ames is fortunate to have a good public transportation system. Citizens have the capability of accessing the public transportation system from any residential neighborhood location in the City. The Iowa State University “CyRide” public transportation system shuttles college students and residents of Ames from all locations to their respective destinations and offers shuttle service to the Des Moines International Airport. CyRide also offers “Moonlight Express” service for late night passengers. Cyclone Cab also assists in transporting people from one location to another, offering 24-hour taxi service to any location within the City.

◆ ***Housing Choices for Certificate and Voucher Holders.***

Ames currently has an abundance of rental housing units. A current high vacancy rate has resulted in landlords advertising their units with “specials,” reduced rents for the first month, or half priced maintenance deposits. Realtors that participated in the Community Citizen Participation programs believe that Ames currently has more options for apartments than before. At the same time, they admitted that the majority of available rental units are not affordable to low-income persons and families.

The amount of people and families waiting for affordable housing is increasing. Since the late 1970s, the City has administered the Federally-funded Section 8 rental subsidy program, which is available to persons, families, elderly, and disabled persons with a gross annual income at 50 percent of the area median income or below.

The total number of available Section 8 Vouchers, for extremely low- to very low-income families and individuals within the Ames City limits, is 222. The City of Ames receives approximately \$1,000,000 per year for the Section 8 Vouchers. There are currently 308 persons/families on the waiting list for a voucher.

◆ ***Desire of Affordable Housing Throughout the City Of Ames.***

It was the sentiment of all persons involved in the Community Participation process that affordable housing should be integrated with other types of housing in all locations in Ames. The majority stated that concentrating affordable housing units in one building, complex or neighborhood is no longer acceptable. Several citizens recommended that developers of market rate multifamily apartments ***should be required to maintain a threshold of at least 15 percent of the total units being reserved for persons and families of low- to moderate-incomes.***

The most difficult aspect of implementing mixed housing is that most single family subdivisions exist with protective covenants. These covenants dictate the type of housing, as well as specific development design standards, thus, the cost of developing affordable housing becomes cost prohibitive in typical single family subdivisions.

Several participants commented on acquiring older homes in the core of the City for rehabilitation to serve as an affordable alternative to constructing new housing. The goal is to provide housing in the \$80,000 to \$110,000 range, which makes it almost impossible for new construction to occur based upon current square footage costs. Participating realtors and lenders disputed the perception that an older home, close to Downtown, can be purchased in this price range. Generally, homes in this price range are in need of modernization, requiring at least \$20,000 to \$30,000 in improvements.

The City of Ames Planning and Housing Department is addressing older neighborhoods from the standpoint of expanding affordable homeownership. The Planning and Housing Department established the “*Neighborhood Sustainability Programs,*” in an effort to expand affordable housing opportunities in the core of the City. Most recently, the City teamed up with the local Habitat for Humanity to acquire and rehabilitate older homes for potential buyers. To date, five houses have been completed with this program.

◆ ***Property Tax Policies.***

Consumers and Housing Providers/Producers did not identify property taxes, specifically, as an impediment to affordable housing.

B) Private Sector

◆ ***Lending Policies and Practices.***

The results of the Consumer and Provider/Producer Surveys, Community Listening Sessions and Interviews did not identify local lending policies and practices of financial institutions as an impediment to fair housing choice. The majority of the comments stated that the lending policies and practices of mortgage lenders were too liberal in approving persons and families for a home loan. The City of Ames requires that persons and families complete homeowner education classes prior to being approved for down-payment assistance. Several participants of the Listening Sessions, however, lamented that, even if the housing education classes proved that a family was or was not ready or financially capable of sustaining home ownership, some private lending companies would approve a mortgage with no money down and other flexibilities.

The Community Reinvestment Act (or CRA 95-128, title VIII, 91 Stat. 1147, 12 U.S.C. § 2901 et seq.) is a United States federal law that requires banks and thrifts to offer credit throughout their entire market area and prohibits them from targeting only wealthier neighborhoods with their services, which is a practice known as “redlining.” The purpose of the CRA is to provide credit, including home ownership opportunities to underserved populations and commercial loans to small businesses. The CRA mandates that each banking institution be evaluated to determine if it has met the credit needs of its entire community. That record is taken into account when the federal government considers a financial institution's application for deposit facilities, including mergers and acquisitions. The CRA is enforced by the financial regulators (FDIC, OCC, OTS, and FRB). The Act itself guarantees that local financial institutions in the City of Ames would not utilize redlining practices in their day to day process of approving applicants for mortgages.

Representatives of financial institutions, involved with the Community Citizen Participation process, indicated that they focus on the credit history and credit scores of an applicant, when either approving or denying applications for mortgages. Mortgage Lenders currently recommend credit scores of at least 680 to be eligible for a mortgage. Only a few years ago, a score in the mid- to upper 500s would be high enough to secure a mortgage. Also, the applicant has a credit score that was not at the recommended level, the applicant would still be able to be approved for a mortgage, but likely at a higher interest rate. All of the participating lenders stated that it is extremely rare that an applicant has 20 percent for a down payment.

C) Public and Private Sector Conditions

◆ *Fair Housing Enforcement.*

The Inspection Division, of the City of Ames, issues building permits, performs inspections and notifies property owners of ordinance and code violations. The Division is not a local fair housing enforcement agency, but after a complaint is filed, it will inspect a dwelling unit for ordinance and code violations. Persons and families must first file a housing discrimination complaint with the City Housing Authority, either in person or via the internet. The Authority then works with the Inspection Division and, if necessary, the Legal Department, to address the complaint. Those involved with the Community citizen participation process felt this system seems to work well.

◆ *Informational Programs.*

There are no Community-wide informational programs currently in operation, other than Homeowner Education classes performed by the Housing Authority. Some lending institutions are also offering Home Owner Education classes to the general public.

◆ ***Visitability in Housing.***

All multifamily housing construction in the City of Ames is required to be ADA accessible, or have ADA compliant units. Single family housing is not required to meet these same provisions. The visitability movement in new construction is intended to allow all housing to meet the current or future needs of persons with a disability or be easily modified to meet such provisions. Three key features are promoted:

- At least one zero-step entrance on an accessible route leading from a driveway or public sidewalk.
- All interior doors providing at least 31 ¾ inches of unobstructed passage space.
- At least a half bath on the main floor.

Future building codes in the City of Ames could potentially require visitability compliance for all housing construction.

D) Determination of Unlawful Segregation

◆ ***Adherence to Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973 or the Fair Housing Act.***

No determination of unlawful segregation or housing discrimination has been made to the City of Ames and no civil rights or fair housing violations have been litigated in the City. The Housing Authority, Inspection Division and Legal Department have worked together to mitigate housing discrimination complaints filed with the City and all were effectively mitigated without litigation

E) Housing/Population Growth and Economic Affordability

◆ ***Population Trends.***

The following Table identifies census population estimates for the City of Ames, Iowa, from 2001 through 2006. In 2001, the City of Ames' population was 50,403. The population has since increased to an estimated 51,557 for 2006, an overall increase of 1,154 persons or approximately 2.3 percent.

POPULATION TRENDS					
AMES, IOWA					
2001-2006					
<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
50,403	51,482	51,339	51,505	51,220	51,557
Source: Census Estimates, 2001-2006 Hanna:Keelan Associates, P.C., 2008					

◆ ***Housing Development Patterns.***

West Ames – The City of Ames has recently experienced progressive housing development of apartment complexes and mixed use residential/commercial development, primarily along the South Dakota Avenue and Mortenson Road corridors. Apartments offer a wide range of multi-bedroom units and continue to be built throughout West Ames. Single family housing for middle and upper income families has also been a development trend for West Ames and continues, today.

North Ames – Recent projects in North Ames have been centralized around upper-income housing construction projects near the Ada Hayden Park area. Apartment buildings, upper-income housing and mixed use developments have also been created in the Somerset neighborhood along Stange Road.

South Ames – Much of the new developments in South Ames have been apartment complexes near South Duff Avenue and Elwood Drive. New developments in South Ames have not been the aggressive building scenario as seen in the West or North areas of Ames.

Overall, the City of Ames has seen more developments for middle- and upper-income families, rather than for low- to moderate-income housing. Many of the new apartment developments have been built for and marketed to either college students or for moderate-income individuals, as opposed to low-income residents. High rental costs, combined with utility costs, keep low- to moderate-income families and individuals from higher-priced and more modern and livable apartment units.

◆ ***Race Within the Population.***

The following Table identifies the diversity of race within the City of Ames, in 2000. According to the 2000 Census, the City of Ames consists of predominantly White individuals, accounting for 44,308, or 87.3 percent of the City of Ames population. The Asian population accounted for 3,906 individuals, or 7.7 percent of the population in Ames.

DIVERSITY OF RACE AMES, IOWA 2000		
<u>Race</u>	<u>Number</u>	<u>Percent</u>
White	44,308	87.3%
African American	1,343	2.6%
American Indian or Alaska Native	75	0.1%
Asian	3,906	7.7%
Native Hawaiian and Other Pacific Islander	22	0.0%
Other Race	388	0.8%
<i>One Race</i>	<i>50,042</i>	<i>98.6%</i>
<i>Two or more Races</i>	<i>689</i>	<i>1.4%</i>
Total Population	50,731	100.0%
Hispanic or Latino (of any race)	1,002	2.0%
Not Hispanic or Latino	49,729	98.0%
White alone	43,762	86.3%
Source: 2000 Census Hanna:Keelan Associates, P.C, 2008		

◆ ***Issues of Segregation by Class.***

Segregation by class in Ames is the result of neighborhoods or areas of the Community where the age and condition of single family housing, or the placement of apartment facilities constructed with subsidized funding sources, are available only to persons or families of low-to moderate income.

The City of Ames Public Housing Authority manages the local Section 8 Voucher Program. The Program allows income qualifying persons or families to use Vouchers at any apartment facility that meets Section 8 building condition standards, with landlord acceptance. The perception among citizens is that the newer apartment facilities are marketed towards Iowa State University students and/or to moderate-to upper-income persons and families and not Section 8 families. The Housing Authority does not own or manage any affordable housing projects, or any market rate housing units.

◆ ***Discrimination Against Protected Classes.***

Several persons involved in the Community Citizen Participation process felt Section 8 recipients were often discriminated against when attempting to secure affordable housing in Ames. Several Section 8 recipients claimed to have been discriminated against, simply due to having a Section 8 Voucher. Another complaint centered around being a student at Iowa State University and being denied access to several apartment facilities due to past criminal actions by them or a close relative.

A few participants in the Interviews and Community Listing Sessions stated that the apartment complexes they live in were originally designated for retirees, but have recently been opened to allow the general public to obtain the rental unit. This has created conflicts between the elderly and non-elderly tenants, due to differences in social patterns, noise and other disturbances.

◆ ***Available Housing Choices.***

The most prevalent option for affordable housing in Ames is rental apartment complexes. Although many of these apartment complexes may only be filled to half capacity, most low- to moderate-income individuals and families believe that the rent rates are too high for them to be able to afford housing in any of the newer complexes.

◆ ***Equal Access to Housing.***

Persons involved in the Community Citizen Participation process repeatedly stated that access to housing is only limited by household income and the availability of housing units to either purchase or rent at an affordable price. Although there are rental housing vacancies in Ames, the results of the Surveys, Interviews and Listening Sessions suggest that there are not sufficient numbers of vacant housing in the affordable range of persons and families of low-to moderate-income.

◆ ***Issues of “Poor” Neighborhoods.***

The 2000 Census identified that between 4.9 percent and 9.5 percent of the family households in two Census Tracts had annual incomes at 30 percent or less than the City’s median income. The first location is in Census Tract 9. This area is bordered by South Duff Avenue to the West, 13th Street to the North, Dayton Avenue to the East, and the Railroad to the South. The second location is an area in the Schilleter Village neighborhood. This area is bordered by Stange Road, Blankenburg Drive, Stotts Road, Edenburn Drive and 24th Street.

◆ ***Minority Neighborhoods, Interracial Issues and Diversity of Language.***

The following Table identifies the diversity of primary languages spoken among families that reside in Ames. In 1990, at least, 4,655 residents of the City spoke a language other than English. That number increased in 2000 to 6,220; an increase of approximately 33.6 percent. The largest increase of residents who speak a different language occurred among Spanish speaking persons. From 1990 to 2000, the number of residents who speak Spanish, as a primary language, increased by 728 persons, or 101.1 percent.

DIVERSITY OF LANGUAGE			
AMES, IOWA			
1990 & 2000			
	<u>1990</u>	<u>2000</u>	<u>PERCENT CHANGE</u>
Total persons five years and older:	44,807	44,387	-0.9%
Speak Spanish:	720	1,448	+101.1%
Minimal English:	2,146	2,625	+74.0%
Speak Asian or Pacific Islander:	2,132	2,621	+22.9%
Minimal English:	1,357	1,603	+18.1%
Speak a language other than English:	4,655	6,220	+33.6%
Minimal English:	2,146	2,625	+22.3%
Source: Census 1990, 2000			
Hanna:Keelan Associates, P.C. 2008			

The largest concentration of minorities in Ames, reside in an area between the north Union Pacific Railroad corridor and Stange Road, between 13th and 24th Streets. Other areas of minority concentration are Census Tracts 9, west of Downtown, and tract 10, south of Downtown.

◆ ***Perception of Neighborhoods by Outsiders and Existing Public Attitudes.***

The City of Ames has seen progressive growth near the City boundaries. Much of the historic housing districts in the central part of the city have remained intact and serve as an attraction for visitors and tourists. Just north of Downtown Ames is a string of historic 19th and early 20th Century homes in an area known as the Old Town Neighborhood. The boundaries for this neighborhood include Fifth Street to the South, Grand Avenue to the West, 13th Street to the North and Duff Avenue to the East. These homes feature many various styles of architecture that are unique to the region.

Among the new and developing neighborhoods in the City, several apartment buildings and single family homes for upper income families have been constructed along or near the City’s north and west boundaries. Many of these units attract local college students and single families looking to live off-campus. Many perceive the apartments that are available to be high priced and not meant for low-to moderate- income families.

◆ ***Public Policies or Institutional Practices Influencing Housing and Neighborhood Development.***

The availability of a variety of subsidized housing programs, offered by Local, State and Federal Governmental agencies, has greatly increased the amount of housing in Ames. Community and private foundations are also providing financial and technical assistance for the development of housing and infrastructure to a higher degree. In general, the goal of ensuring that all residents of the City of Ames have access to sound, decent and affordable housing that protects their health, safety and welfare, is supported by for all policies and ordinances instituted by the City of Ames.

◆ ***Public-Assisted Housing or Low-Income Housing Development Facing NIMBY (Not In My Back Yard) Resistance.***

NIMBY responses to the development of subsidized housing for persons and families of low-to moderate incomes are routinely faced by the City of Ames. The City of Ames also ensures that the Comprehensive Land Use Plan for the growth and development of the City adequately plans for the expansion of all housing types including multifamily units.

Zoning and Subdivision Regulations also serve to regulate the development of lands in accordance with the Land Use Plan. The difficult process of providing incentives for affordable housing comes with implementing the goal of affordable housing within existing single family neighborhoods where vacant land is still available. Attendees of the Community Citizen Participation process indicated that newer subdivisions on the fringe of the City have protested efforts to obtain approval to zoning of multifamily housing.

SECTION 4
***“MATRIX” – IMPEDIMENTS TO FAIR
HOUSING CHOICE –
OPPORTUNITIES – RECOMMENDED ACTIONS***

SECTION 4

**“MATRIX” – IMPEDIMENTS TO FAIR HOUSING CHOICE
OPPORTUNITIES – RECOMMENDED ACTIONS**

MATRIX OF IMPEDIMENTS TO FAIR HOUSING CHOICES

The following **Matrix** identifies Impediments to Fair Housing Choices, in Ames, Iowa, as determined by Analysis of the Surveys, Interviews and Listening Sessions. Impediments are listed by both Renter and Owner and rated as “S” – Significant, “SWS” – Somewhat Significant, or “NS” – Not Significant. This rating system was based on “frequency of response” to the various impediments to affordable housing. Opportunities and Recommended Actions address Impediments rated “S” – Significant.

MATRIX OF IMPEDIMENTS TO FAIR HOUSING CHOICE AMES, IOWA 2008						
TYPE OF BARRIER	RENTER			OWNER		
	S	SWS	NS	S	SWS	NS
Lack of available decent rental units in affordable price ranges	X					
Cost of Utilities	X				X	
Excessive application fees and/or rental deposits	X					
Attitudes of landlords		X				
Job status		X			X	
Lack of knowledge of fair housing rights		X			X	
Use of background checks		X				
Lack of knowledge of how to file a fair housing complaint			X	X		
Lack of adequate public transportation			X			X
Lack of educational resources about tenant responsibilities			X			
Lack of handicap accessible units			X			X
Restrictive zoning/building codes			X		X	
Cost of housing				X		
Excessive down payment/closing costs				X		
Mortgage lending application requirements					X	
Costs of homeowners insurance						X
Lack of educational resources about homeowner responsibilities						X
Attitudes of immediate neighbors						X

Source: Hanna:Keelan Associates, P.C., 2008

The following identifies the “top” six, or most “Significant” Impediments to Affordable Housing Choice, in Ames, Iowa, as determined by the qualitative research activities conducted. Included are recommended actions to address and/or eliminate these Impediments:

1. THE COST OF HOUSING.

Since the early 1990’s, the City of Ames has utilized various Affordable Housing Programs to lower the cost of housing for families of low- to moderate-income families and diversify the Housing choices not only in Ames but also in Story County. The City has had several successes, but perception continues to indicate that the demand outweighs the supply. The City should continue to seek and foster partnerships and community dialogues on the housing needs of the Community. This can include, but is not limited to the following:

- a) Teaming up with major employers to establish a forgivable grants and/or low interest loan program to assist employees in purchasing a home, and in the rehabilitation and/or construction of a variety of rental housing units/facilities for rent by its employees.
- b) Continuing to foster public/private partnerships with housing developers, on ways to lower the cost of new housing construction.
- c) Continuing the efforts for rehabilitation of the existing housing stock, or the acquisition and demolition of dilapidated housing. Encourage development on vacant lots where streets and infrastructure already exist to improve the quality of existing neighborhoods.
- d) Utilizing various public and private resources (Community Housing Development Foundation) to serve as a conduit to acquire land for new single family housing developments. This should be done where lots, blocks and infrastructure are in place for affordable housing subdivisions. Recruit developers and contractors to construct housing types in the \$90,000 to \$120,000 range.
- e) Continuing to partner with area private developers, non-profit agencies and governments within Ames/Story County.
- f) Continue to work with Federal and State legislative bodies on the importance of establishing a “living wage” rate to help address the cost of housing and other costs.

2. THE LACK OF AVAILABLE DECENT RENTAL UNITS IN AFFORDABLE PRICE RANGES.

Ames has seen market rate housing develop at a pace greater than affordable housing construction. A few of the existing housing facilities are supplemented with Local, State and Federal funding programs targeted for low- to moderate-income persons/families have been converted to market rate units, within the last eight years.

Local sponsors with non-profit status should team up with other public and/or private sector housing developers to apply for subsidized housing grant and loan programs that will rehabilitate and/or construct new affordable housing facilities in Ames.

- a) Utilize various public and private resources (Community Housing Development Foundation) to provide local financing in the acquisition of land. Use grants and loans in combination with public/private partnerships to rehabilitate and/or construct affordable housing apartment facilities.
- b) Recruit regional developers of affordable rental housing to invest in Ames.
- c) Assist existing housing organizations to apply for affordable housing funding sources.

3. EXCESSIVE DOWN PAYMENT/CLOSING COSTS TO PURCHASE A HOME.

Although Ames has established programs to provide down payment and closing cost assistance to residents, this issue is seen as an impediment for many participating Consumers. This suggests that demand for assistance outweighs available funding. Other participants also indicated that many applicants desiring a mortgage lack the necessary education and financial knowledge to understand the costs of buying a home. They also stated that many persons who have unpaid personal loans, high credit card debt and/or a history of late payments, etc. still think they should be able to qualify for home ownership assistance.

- a) Work with major employers to establish programs to decrease down payments and closing costs by providing forgivable grants and/or low interest loan programs that employees can access.

- b) Support efforts by the City of Ames to expand its Affordable Housing Program with local employers and financial institutions to expand funding so that more families can utilize this Program.
- c) Expand homeowner education classes to be required components of local high schools, college and continuing education classes. This will expand an individual’s financial knowledge when it comes to being a homeowner.
- d) Create an Individual Development Accounts (IDA) Program with area lenders to educate citizens about the importance of establishing savings accounts and saving patterns to help address and create financial stability.

4. EXCESSIVE APPLICATION FEES AND/OR RENTAL DEPOSITS.

Participants in the Surveys and Interviews stated that many apartment complexes and facilities charge applicants to submit an application to rent. A few participants thought this was a way of discriminating against applicants of low- to moderate-incomes.

- a) Amend City ordinances to establish a uniform cost for application fees or prohibit the use of application fees to prospective rental applicants.

5. THE COST OF UTILITIES.

- a) Expand the local Weatherization Program to assist low- to moderate-income persons/families with the cost of making their housing units more energy efficient.
- b) Enhance public awareness programs to reduce utility costs with more effective conservation methods, the use of Energy Star-rated appliances, etc.
- c) Encourage citizens to utilize the “Budget Billing” options offered by the City of Ames to help manage their monthly utility cost by having a fixed monthly payment account.

6. LACK OF KNOWLEDGE OF HOW TO FILE A FAIR HOUSING COMPLAINT.

- a) Property owners, managers and non-profit Housing Agencies should provide all tenants with copies of the Fair Housing Complaint Form. Include tenants and landlord rights information in the rental agreement packets.
- b) In addition to the link on the City’s Human Relations webpage, establish a link on the City of Ames Planning and Housing Department Website to download a copy of the Fair Housing Complaint Form.
- c) The City of Ames should continue to partner with various local organizations and businesses (i.e. Ames Human Relations Commission, Ames Board of Realtors and Ames Property Managers Network) to sponsor events throughout the year, in particular during Fair Housing Month, to address fair housing practices, renter’s rights and other fair housing awareness programs. Advertisements should utilize public access channels on cable TV, local internet websites, local newspapers, radio and print media services.

APPENDIX
***FAIR HOUSING CHOICE SURVEY –
CONSUMER AND PROVIDER/PRODUCER
SURVEY RESULTS***

Fair Housing Choice Survey

Housing Consumers

The **City of Ames Planning & Housing Department** is conducting a Fair Housing Survey as part of the City's Community Development Block Grant (CDBG) Program. The study has a goal of identifying specific impediments and barriers to fair housing choice in Ames.

This important project is a requirement of the City by the Department of Housing and Urban Development (HUD) because Ames receives Community Development Block Grant (CDBG) funds. CDBG funds assist low- and moderate-income individuals and families with housing needs. The City of Ames has contracted with Hanna:Keelan Associates, P.C., of Lincoln, Nebraska.

If you have questions about this survey, please contact Tim Keelan, of Hanna:Keelan Associates at 1-888-252-6897 or tkeelan@hannakeelan.com or Vanessa Baker-Latimer, Housing Coordinator with the City's Planning & Housing Department at 515-239-5400 or vbakerlatimer@city.ames.ia.us.

TOTAL RESPONSES = 149

Please describe yourself (check one):

- 1) **Sex:** Male 38 Female 111
- 2) **Age Group:** 18-25 28 36-49 34 62+ 25
 26-35 32 50-62 30
- 3) **Race/Ethnicity:**
- | | |
|--|--|
| <input type="checkbox"/> White/European-American <u>95</u> | <input type="checkbox"/> Native American <u>1</u> <i>None= 3</i> |
| <input type="checkbox"/> Black/African-American <u>36</u> | <input type="checkbox"/> Multi/bi-racial <u>7</u> |
| <input type="checkbox"/> Asian-American _____ | <input type="checkbox"/> Hispanic <u>5</u> |
| <input type="checkbox"/> Pacific Islander _____ | <input type="checkbox"/> Non-Hispanic <u>2</u> |
- 4) **Language:** Does your household primarily speak a language other than English?
(circle one) Yes 14 No 135
If Yes, what language? _____ (See Comments) _____
- 5) **Family Status:** How many children under 18 live in your household? _____
- | | | |
|------------------|------------------|-----------------|
| <i>None = 91</i> | <i>One = 29</i> | <i>Four = 6</i> |
| | <i>Two = 15</i> | <i>Five = 1</i> |
| | <i>Three = 7</i> | |

6) **Disability Status:** Do you or anyone in your household have a disability needing special accommodations? (circle one)
Yes 30 No 119

If yes, list the type of accommodation needed: (See comments)

7) **Total Annual Household Income (before taxes):**
 Less than \$18,000 = 130 N/A= 4
 \$18,001-29,999 = 13
 \$30,000-47,000 = 2
 Over \$47,000 = 0

8) **Do you own or rent where you live now?**
Own 4
Rent 145

9) **Are you: (please circle one)**
1. A tenant in the City's Section 8 Voucher Program = 82
2. A tenant in a low-income housing complex (i.e. Eastwood, Keystone, Stonehaven); = 8
3. A tenant renting from a privately landlord; = 33
4. A private homeowner; = 3
5. Other (describe) =20 (See Comments)

10) **How long have you lived in Ames?**
 Less than 1 year = 19
 1-3 years = 25
 3-5 years = 21
 5 or more years = 73
 Will be moving to Ames = 7

11) **Do you have access to public transportation near where you live?**
 Yes = 139
 No = 10

12) **Have you ever experienced housing discrimination?**
 Yes = 9 N/A= 3
 No = 121
 Not Sure = 16

If yes or not sure, please explain: (See comments)

13) Have you ever filed a housing discrimination complaint?

- Yes = 1
- No = 148

If yes, please explain: _____ (See comments) _____

14) Are you aware of where and how to file a housing complaint?

- Yes = 67
- No = 82

15) What do you feel are the greatest barriers to fair housing choice for renters and owners in Ames? Please choose (1), (2) or (3), with (1) being the greatest barrier:

Renters		Owners	
2.09	Lack of handicap accessible units	3.0	Lack of handicap accessible units
2.45	Lack of adequate public transportation	2.0	Lack of adequate public transportation
2.08	Lack of knowledge of fair housing rights	3.0	Lack of knowledge of fair housing rights
2.08	Lack of knowledge of how to file a fair housing complaint	2.0	Lack of knowledge of how to file a fair housing complaint
2.46	Restrictive zoning/building codes	3.0	Restrictive zoning/building codes
2.03	Job status	2.0	Job status
1.89	Attitudes of landlords	3.0	Attitudes of immediate neighbors
1.75	Lack of available decent rental units in affordable price ranges	2.5	Mortgage lending application requirements
2.23	Use of background checks	1.0	Cost of housing
1.86	Excessive application fees and/or rental deposits	3.0	Excessive down payment/closing costs
2.02	Cost of utilities	2.0	Cost of utilities
2.49	Lack of educational resources about tenant responsibilities	3.0	Lack of educational resources about homeowner responsibilities
	Other:	N/A	Cost of homeowners insurance
	Other:		Other:
	Other:		Other:
	Other:		Other:

Thank You for Your Participation!

City of Ames, Room 214, 515 Clark Avenue, Ames, Iowa 50010
 515-239-5400 / 515-239-5404 FAX / 515-239-5133 TDD

Fair Housing Choice Survey Housing Consumers

The **City of Ames Planning & Housing Department** is conducting a Fair Housing Survey as part of the City's Community Development Block Grant (CDBG) Program. The study has a goal of identifying specific impediments and barriers to fair housing choice in Ames.

This important project is a requirement of the City by the Department of Housing and Urban Development (HUD) because Ames receives Community Development Block Grant (CDBG) funds. CDBG funds assist low- and moderate-income individuals and families with housing needs. The City of Ames has contracted with Hanna:Keelan Associates, P.C., of Lincoln, Nebraska.

If you have questions about this survey, please contact Tim Keelan, of Hanna:Keelan Associates at 1-888-252-6897 or tkeelan@hannakeelan.com or Vanessa Baker-Latimer, Housing Coordinator with the City's Planning & Housing Department at 515-239-5400 or vbakerlatimer@city.ames.ia.us.

TOTAL RESPONSES = 98

Please describe yourself (check one):

- 1) **Sex:** Male 39 Female 59

- 2) **Age Group:** 18-25 23 36-49 27 62+ 3
 26-35 32 50-62 13

- 3) **Race/Ethnicity:**

<input type="checkbox"/> White/European-American <u> 87 </u>	<input type="checkbox"/> Native American _____	<i>None= 2</i>
<input type="checkbox"/> Black/African-American <u> 4 </u>	<input type="checkbox"/> Multi/bi-racial <u> 3 </u>	
<input type="checkbox"/> Asian-American _____	<input type="checkbox"/> Hispanic <u> 3 </u>	
<input type="checkbox"/> Pacific Islander _____	<input type="checkbox"/> Non-Hispanic _____	

- 4) **Language:** Does your household primarily speak a language other than English?
 (circle one) Yes 13 No 85
 If Yes, what language? _____ *(See Comments)* _____

- 5) **Family Status:** How many children under 18 live in your household? _____

None = 60

*One = 13
Two = 13
Three = 6*

*Four = 5
Five = 1*

6) **Disability Status:** Do you or anyone in your household have a disability needing special accommodations? (circle one)
Yes 7 No 91

If yes, list the type of accommodation needed: *Wheelchair Access = 2*
Parkinsons = 1
Other = 2

7) **Total Annual Household Income (before taxes):**

- Less than \$18,000 = *23*
- \$18,001-29,999 = *14*
- \$30,000-47,000 = *19*
- Over \$47,000 = *40*

8) **Do you own or rent where you live now?**

Own 56
Rent 42

9) **Are you: (please circle one)**

1. A tenant in the City's Section 8 Voucher Program = *7*
2. A tenant in a low-income housing complex (i.e. Eastwood, Keystone, Stonehaven); = *2*
3. A tenant renting from a privately landlord; = *30*
4. A private homeowner; = *53*
5. Other (describe) 4 *(See Comments)*

10) **How long have you lived in Ames?**

- Less than 1 year = *9*
- 1-3 years = *14*
- 3-5 years = *12*
- 5 or more years = *58*
- Will be moving to Ames = *2*

11) **Do you have access to public transportation near where you live?**

- Yes = *85*
- No = *12*

12) **Have you ever experienced housing discrimination?**

- Yes = *8*
- No = *84*
- Not Sure = *5*

If yes or not sure, please explain: *(See Comments)*

13) Have you ever filed a housing discrimination complaint?

- Yes = 3
- No = 94

If yes, please explain: _____ (See Comments) _____

14) Are you aware of where and how to file a housing complaint?

- Yes = 23
- No = 74

15) What do you feel are the greatest barriers to fair housing choice for renters and owners in Ames? Please choose (1), (2) or (3), with (1) being the greatest barrier:

Renters		Owners	
2.11	Lack of handicap accessible units	2.28	Lack of handicap accessible units
2.86	Lack of adequate public transportation	1.82	Lack of adequate public transportation
1.84	Lack of knowledge of fair housing rights	2.53	Lack of knowledge of fair housing rights
1.65	Lack of knowledge of how to file a fair housing complaint	2.0	Lack of knowledge of how to file a fair housing complaint
2.15	Restrictive zoning/building codes	1.54	Restrictive zoning/building codes
2.5	Job status	1.53	Job status
2.17	Attitudes of landlords	2.13	Attitudes of immediate neighbors
2.08	Lack of available decent rental units in affordable price ranges	2.08	Mortgage lending application requirements
2.65	Use of background checks	2.17	Cost of housing
2.30	Excessive application fees and/or rental deposits	1.98	Excessive down payment/closing costs
2.09	Cost of utilities	1.55	Cost of utilities
2.47	Lack of educational resources about tenant responsibilities	1.62	Lack of educational resources about homeowner responsibilities
	Other:	2.18	Cost of homeowners insurance
	Other:		Other:
	Other:		Other:
	Other:		Other:

Thank You for Your Participation!

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FAIR HOUSING CHOICE SURVEY—HOUSING CONSUMERS

Q4: OTHER LANGUAGES

- Spanish (4)
- Nuer
- Gokana
- ASL (American Sign Language)
- Arabic, Dinka
- Arabic (4)
- Arabic, Dinka, Spanish

Q6: TYPE OF ACCOMMODATION NEEDED

- Wheelchair access (4)
- Wheelchair access, roll-in shower
- No-step access, high toilet, scooter access
- Need things labeled in Braille (2).
- Vision Impaired (2)
- Safety bars in bathroom.
- On oxygen/using a walker.
- No-step access (6)
- Need to be on public transportation.
- Mobility assistance
- Hearing Impaired (4)
- Handicap accessible (2)
- Employment/educational assistance
- Assisted living

Q9: OTHER HOUSING TYPES

- Mobile home
- Due to discrimination, I have been removed from Section 8 housing.
- I own two duplexes, and live in one side, rent the other side out, and rent out the other two units in the other duplex.
- I am an Iowa State student living in University Village.
- I live with my parent until I can afford a place of my own.
- I am currently staying with my sister.
- I pay rent in an assisted living facility.
- I am a tenant renting from an agency serving persons with disabilities.
- Homeless
- I live with my parent and in a group home.
- Transitional housing (3)
- Live at the Rose of Ames.
- Live at Shelter/ISU Dormitory
- Renting from a relative (2)
- Renting apartment from a church
- On waiting list for Section 8/not yet approved (2)
- Homeless
- Assisted living

- Currently renting from a private landlord; trying to get on Section 8 housing.
- Tenant in Fort Dodge Housing

Q12: PLEASE EXPLAIN YOUR EXPERIENCE WITH HOUSING DISCRIMINATION

- Unfortunately housing discrimination doesn't apply to just being lower middle class. I could never afford to buy a house in Ames, the property values are ridiculous. But because I have a job (two, to be more accurate), no children and am not a minority there are no resources for me or people like me.
- As a single woman, the prices of homes are far beyond me. I can't be the only person in this position. Ames needs moderately priced homes that are nice.
- I had been approved for housing, then denied because of pet ownership. I know this is not directly covered under our housing rights; however, I have experienced EXCESSIVE hardship trying to find an appropriate, affordable apartment that allows dog ownership. It has been the hardest obstacle for me in finding housing and it definitely FELT like discrimination every time it happened.
- Before owning my own home, my roommate and I were denied an apartment at Prairie West Apartments on 24th Street in Ames. Our combined income was supposedly too high, so we had to rent a place that wasn't as nice for a lot more money. That doesn't make sense, why we had to pay more for an apartment while so-called "poorer students" got a nicer place. Rewarding people to go to school and live on loans and the government while penalizing people that are working full time [doesn't make sense.]
- Due to a minor infraction, I have lost my Section 8 housing and will soon be on the streets.
- Discrimination based on level of education (no undergrads allowed, as if we are all drunk idiots) and discrimination based on tobacco use.
- While a student at ISU, I was told I could not rent at certain properties because they were non-student properties.
- On one occasion, my application for housing was denied for the reason that my sons had been in trouble with the law during the past two years.
- It took four months to find a landlord in Ames who would allow bathroom and door modifications.
- When I went to (Realty Firm) and asked if they had housing available through their company, the lady said to me, "no, it's too bad for people 'like you' who are trying to better their lives. She didn't know anything about my life. I thought that was a comment she should not have made. I can't remember if I filed a housing discrimination complaint in this situation.

- Landlord refused to rent to me because I was on Section 8.
- In Ames, the only discrimination I have noticed was when I first moved here, because I was a college student.
- I have asked about the Section 8 voucher program for years and was told by a previous landlord that it did not exist. I asked this landlord continuously during my 15 years as his tenant.
- “Weight” discrimination in Nevada, “Low income” discrimination in Slater; discriminated against in California because I had a Black roommate.
- People who have made mistakes in the past and become responsible adults with children to care for often have limited options for safe and secure places to live with their children. It is hard to have a decent home life when raising children as a single parent.
- While living on my own in Mason City, I was given a 30-day notice to move. My neighbor didn’t like me or my music and she often called the police [on me.] Although my music was not too loud, I was eventually forced out.
- When I was looking for housing, a lot of privately owned properties wouldn’t rent to me because I’m on Section 8.
- Of course it’s not blatant, because then it would be easy to file a complaint. For example, putting a message on my residence door so everyone can see that I’m being inspected for Section 8. I’m not ashamed, but that is my private business.
- When I lived in Ames 10 years ago, I was on Section 8 and landlords passed over Section 8 families for ISU students.
- Some landlords prefer not to rent to participants of the Section 8 program.
- Landlords won’t rent to us because we are low-income.
- I’m having trouble with the company I rent from, in terms of keeping up with the maintenance on the place. I feel they don’t care because I am on Section 8 housing.

Q13: PLEASE EXPLAIN A PRIOR HOUSING DISCRIMINATION COMPLAINT

- I contacted the Iowa Utility Board because the City of Ames charged us over \$250 deposit for electric and water services. I thought it was excessive (over five months of bills), and the utility board said that since Ames is a municipal utility, they couldn't do anything. I contacted Ames Power and they did not do anything for one year before returning my deposit.

Fair Housing Choice Survey

Housing Providers/Producers

The **City of Ames Planning & Housing Department**, in conjunction with Ames Human Relations Commission staff, is conducting the following Survey as part of an Analysis of Impediments to Fair Housing Study. The Study will identify impediments and barriers to fair housing choice in Ames. Please complete the following Survey and return to the address indicated at the bottom of the Survey, by November 21, 2007. Your input is most appreciated.

If you have questions about this Survey and/or would like more information about the programs offered by the City of Ames Planning & Housing Department, please call 515-239-5400.

Total Responses = 38

1) Which of the following best describes your company/organization?

(Check all that apply)

- | | |
|--|------|
| <input type="checkbox"/> Human Services provider | 7 |
| <input type="checkbox"/> Realtor | 10 |
| <input type="checkbox"/> Non-profit housing provider | 5 |
| <input type="checkbox"/> Housing developer | 10 |
| <input type="checkbox"/> Landlord | 12 |
| <input type="checkbox"/> Property Manager | 8 |
| <input type="checkbox"/> Government Agency | None |
| <input type="checkbox"/> Financial Institution | 7 |
| <input type="checkbox"/> Other _____ | 7 |

2) What role does your group/organization play in the provision of housing in Ames? (Check all that apply)

- | | |
|--|----|
| <input type="checkbox"/> Sell homes | 12 |
| <input type="checkbox"/> Rent homes | 12 |
| <input type="checkbox"/> Manage housing | 12 |
| <input type="checkbox"/> Build housing | 13 |
| <input type="checkbox"/> Provide housing finance | 7 |
| <input type="checkbox"/> Rehabilitate housing | 3 |
| <input type="checkbox"/> Housing referral | 11 |
| <input type="checkbox"/> Other _____ | 11 |

3) In your professional opinion, please rank the top 5 areas of concern regarding the provision of fair housing choice, in Ames, Iowa, with #1 being the area of most concern:

- Affordability of Housing #1
- Availability of Affordable Housing #2
- Building Codes/Zoning Regulations #3
- Discrimination
- Limited Financial Resources #4
- Fair Housing Issue as a Priority to City Government
- Enforcement of Fair Housing Laws
- Near-homelessness #5 (tie)
- Homelessness #5 (tie)
- Education and Outreach on Affordable Housing Resources
- Substandard Living Conditions
- Handicap accessible units

- 4) Please consider the following barriers to fair housing choice for your clients/customers. What do you feel are the greatest barriers to fair housing choice for renters and owners in Ames? Please choose (1), (2) or (3), with (1) being the greatest barrier:

Renters		Owners	
2.38 (2)	Lack of handicap accessible units	2.29 (2)	Lack of handicap accessible units
2.8 (0)	Lack of adequate public transportation	3.0 (0)	Lack of adequate public transportation
1.83 (2)	Lack of knowledge of fair housing rights	1.75 (1)	Lack of knowledge of fair housing rights
2.2 (1)	Lack of knowledge of how to file a fair housing complaint	2.6 (0)	Lack of knowledge of how to file a fair housing complaint
1.69 (5)	Restrictive zoning/building codes	1.81 (5)	Restrictive zoning/building codes
1.82 (4)	Job status	2.2 (3)	Job status
2.3 (2)	Attitudes of landlords	1.92 (5)	Attitudes of immediate neighbors
1.48 (14)	Lack of available decent rental units in affordable price ranges	2.36 (2)	Mortgage lending application requirements
1.6 (4)	Use of background checks	1.33 (15)	Cost of housing
2.36 (1)	Excessive application fees and/or rental deposits	2.08 (3)	Excessive downpayment/closing costs
2.11 (3)	Cost of utilities	1.71 (3)	Cost of utilities
2.09 (2)	Lack of educational resources about tenant responsibilities	2.0 (1)	Lack of educational resources about homeowner responsibilities
	Other:	2.0 (0)	Cost of homeowners insurance
	Other:		Other:
	Other:		Other:

Thank You for Your Participation!

Hanna:Keelan Associates, P.C., P.O. Box 30552, Lincoln, NE 68503
402-464-5383 / 402-464-5856 FAX

Fair Housing Choice Survey

Housing Providers/Producers

Addendum to Survey Results

1. Which of the following best describes your company/organization? (Check all that apply)

The number indicated is the number of responses received for that particular selection. No respondents identified themselves as a government agency. Seven respondents identified in the "Other" category. The responses for this category include:

- Non-profit youth organization
- Non-profit Community Action Agency
- Engineering Consultant
- Architect (2)
- Land Development Consultant/Engineer
- Civil Engineer/Surveyor.

2. What role does your group/organization play in the provision of housing in Ames? (Check all that apply)

Eleven respondents identified in the "Other" category for this question. The responses include:

- Provide programs to families in transition
- Provide Section 8/202 apartments (2)
- Transitional housing

3. In your professional opinion, please rank the top 5 areas of concern regarding the provision of fair housing choice, in Ames, Iowa, with #1 being the area of most concern:

The top five areas of concern, according to the responses received from the Survey, are:

- #1 – Affordability of Housing
- #2 – Availability of Housing
- #3 – Building Codes/ Zoning Regulations
- #4 – Limited Financial Resources
- #5 (tie) – Homelessness and Near-homelessness

4. Please consider the following barriers to fair housing choice for your clients/customers. What do you feel are the greatest barriers to fair housing choice for renters and owners in Ames? Please choose (1), (2) or (3), with (1) being the greatest barrier:

The number of responses is the frequency of any one barrier being ranked as #1. The average rank is based on the total number of responses for any one barrier.

The top three barriers to affordable housing for **renters** in Ames, according to the results of the Provider/Producer Survey, are:

- #1 – Lack of available decent rental units in affordable price ranges. (14 responses, 1.48 average rank)
- #2 – Use of background checks. (4 responses, 1.6 average rank)
- #3 – Restrictive zoning/building codes (5 responses, 1.69 average rank)

The top three barriers to affordable housing for **owners** in Ames are:

- #1 – Cost of housing (15 responses, 1.33 average rank)
- #2 – Cost of utilities (3 responses, 1.71 average rank)
- #3 – Restrictive zoning/building codes (5 responses, 1.81 average rank)

FAIR HOUSING ACTION PLAN

Impediment No.1 – The Cost of Housing

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
<p>A. Teaming up with major employers to establish a forgivable grant and/or low interest loan program to assist employees in purchasing a home, and in the rehabilitation and/or construction of a variety of rental housing units/facilities for rent by its employees.</p>	<p>1(a) – Re-initiate teaming with major employers to discuss the possibly or interest in creating a partnership program to assist their employees in purchasing a home</p>	<p>Housing</p>	<p>Spring 2009</p>
<p>B. Continuing to foster public/private partnerships with housing developers, on ways to lower the cost of new housing construction.</p>	<p>Last effort was back in 2006 to collaborate with Ames Community School District, Area Developers and Nonprofit organizations. Current Market conditions indicate an increase in the availability of homes on the existing housing market that could decrease the need for new housing construction.</p>	<p>Planning/Housing/ City Council</p>	<p>Will not be address at this time</p>
<p>C. Continuing the efforts for rehabilitation of the existing housing stock, or the acquisition and demolition of dilapidated housing. Encourage development on vacant lots where streets and infrastructure already exists to improve the quality of existing neighborhoods.</p>	<p>For 2008-09 CDBG funds will continue to be used to implement the Neighborhood Sustainability Program to acquire and rehabilitate existing housing units, and where feasible the purchase of vacant lots for development of units.</p>	<p>Housing</p>	<p>Continuing for Fiscal Year 2008-09</p>
<p>D. Utilizing various public and private resources (Community Housing Development Foundation) to serve as a conduit to acquire land for new single-family housing developments. This should be done where lots, blocks and infrastructure are in place for affordable housing subdivisions. Recruit developers and contractors to construct housing types in the \$90,000 to \$120,000 range.</p>	<p>This recommendation is a similar recommendation that was suggested in the 1993 Ames/Story County Housing Needs Assessment Study. As a result the Ames/Story County Partnership was created that pooled financial resources from 8 cities and Story County to create various affordable housing programs that ranged from Down payment, Housing Rehabilitation, In-fill and Infrastructure Assistance. Additionally, a current market analysis would need to be completed to determine if there is a shortage of units in this price range, compared to what's available on the existing market. Currently, in 2008-09, CDBG will used to purchase and rehabilitate homes in existing neighborhoods to increase the supply for homeownership.</p>	<p>Housing/County-wide Governments</p>	<p>Continuing for Fiscal Year 2008-09</p>

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
E. Continue to partner with area private developers, non-profit agencies and governments within Ames/Story County.	For 2008-09, through the various CDBG affordable housing programs and the Ames/Story County Partnership, partnerships where feasible with non-profits, private developers and governments will continue.	Housing/City Council	On-going
F. Continue to work with Federal and State legislative bodies on the importance of establishing a "living wage" rate to help address the cost of housing and other costs.	The City has been involved in attending community forums and meeting with local groups who are working to educate and address this issue.	City-wide groups and organizations	On-going

FAIR HOUSING ACTION PLAN

Impediment No.2 – The Lack of Available Decent Rental Units in Affordable Price Ranges

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
<p>A. Utilize various public and private resources (Community Housing Development Foundation) to provide local financing in the acquisition of land. Use grants and loans in combination with public/private partnerships to rehabilitate and/or construct affordable housing apartment facilities.</p>	<p>As part of the City's CDBG program, the City could investigate creation of a rental housing rehabilitation program to address these concerns.</p>	<p>Housing</p>	<p>Will not be addressed at this time.</p>
<p>B. Recruit regional developers of affordable rental housing to invest in Ames.</p>	<p>Staff feels that this recommendation is not applicable at this time due to the current rental market conditions and concerns from the general public, neighborhood organizations and rental property owners.</p>	<p>Planning/City Council</p>	<p>Will not be addressed at this time.</p>
<p>C. Assist existing housing organizations to apply for affordable housing funding sources.</p>	<p>Staff has written recommendation letters for area housing organizations to apply for various state funding programs for housing.</p>	<p>Housing</p>	<p>As needed or requested</p>

FAIR HOUSING ACTION PLAN

Impediment No.3 – Excessive Down payment/Closing cost to purchase a home

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
A. Work with major employers to establish programs to decrease down payments and closing costs by providing forgivable grants and/or low interest loan programs that employees can access.	See response in Cost of Housing, item 1a.	Housing	Spring 2009
B. Support efforts by the City of Ames to expand its Affordable Housing Program with local employers and financial institutions to expand funding so that more families can utilize this Program.	2008-09 CDBG funds will be used to continue the Ames/Story Homeownership Assistance Program, that assists first-time homebuyers and Down payment and closing cost funds, that includes partnership with area lending institutions.	Housing	On-going
C. Expand homeowner education classes to be required components of local high schools, colleges, and continuing education classes. This will expand an individual's financial knowledge when it comes to being a homeowner.	Staff can investigate creating a partnership with the Ames Schools to offer assistance in this area to help expand their current programming if desired. 3(c) – Investigate creation of a partnership with the Ames Community School District to offer assistance in educating students regarding the home-buying process	Housing	Fiscal Year 2009-10
D. Create an Individual Development Accounts (IDA) Program with area lenders to educate citizens about the importance of establishing savings accounts and saving patterns to help address and create financial stability.	Staff is investing adding this type of a program as part of its CDBG Affordable Housing Initiatives. 3(d) – Create an Individual Development Account (IDA) program	Housing	Fiscal Year 2009-10

FAIR HOUSING ACTION PLAN

Impediment No.4 – Excessive Application Fees and/or Rental Deposit

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
A. Amend City ordinances to establish a uniform cost for application fees or prohibit the use of application fees to prospective rental applicants.	This would involve significant City regulation of landlords' activities. This is a private property issue that would need further study, data and public input to determine its advisability.	City Council	Will not be addressed at this time.

FAIR HOUSING ACTION PLAN

Impediment No.5 – The Cost of Utilities

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
<p>A. Expand the local Weatherization Program to assist low- to moderate-income persons/families with the cost of making their housing units more energy efficient.</p>	<p>a. The City does not administer the local Weatherization Program.</p> <p>b. However, for 2008-09 CDBG funds will be used to implement a Neighborhood Housing Improvement Grant Program, which funds could be used to increase energy efficiency.</p>	<p>Story County-Mid-Iowa Community Action Agency</p> <p>Housing</p>	<p>On-going</p> <p>Fiscal Year 2008-09</p>
<p>B. Enhance public awareness programs to reduce utility costs with more effective conservation methods, the use of Energy Star-rated appliances, etc.</p>	<p>The City has implemented EcoSmart programs to educate and encourage citizens to take advantage of cost saving energy measures offered by the City. Additionally, the City is providing new and existing homeowners with energy saving kits.</p>	<p>City Manager/Electric/Water/Fleet Services/Finance</p>	<p>On-going</p>
<p>C. Encourage citizens to utilize the "Budget Billing" options offered by the City of Ames to help manage their monthly utility cost by having a fixed monthly payment account.</p>	<p>See 5b above. In addition, the City regularly publicizes the Budget Billing option to all utility customers.</p>	<p>Finance</p>	<p>On-going</p>

FAIR HOUSING ACTION PLAN

Impediment No.6 – Lack of Knowledge of How to File a Fair Housing Complaint

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
<p>A. Property owners, managers and non-profit Housing Agencies should provide all tenants with copies of the Fair Housing Complaint Form. Include tenants and landlord rights information in the rental agreement packets</p>	<p>Through the implementation of the City's Section 8 Rental Subsidy and various CDBG educational programs, all applicants and participants are provided information and forms on Fair Housing and the complaint process. Additionally, the City is an active participant in the "Breaking Down the Barriers" meetings to help educate and track these types of issues and concerns, along with the Ames Human Relations Commission's mission to address fair housing issues in the community.</p>	<p>Human Relations</p>	<p>On-going</p>
<p>B. In addition to the link on the City's Human Relations webpage, establish link on the City of Ames Planning and Housing Department Website to download a copy of the Fair Housing Complaint Form.</p>	<p>The Planning and Housing Department is in the process of updating its web page and will include a link to download a complaint form as well as other Fair Housing information. 6(b) – Update the Planning and Housing Department's web site to include links to the Fair Housing Complaint form and other fair housing information sites</p>	<p>Housing</p>	<p>Completed</p>
<p>C. The City of Ames should continue to partner with various local organizations and businesses (i.e. Ames Human Relations Commission, Ames Board of Realtors and Ames Property Managers Network) to sponsor events throughout the year, in particular during Fair Housing Month, to address fair housing practices, renter's rights and other fair housing awareness programs. Advertisements should utilize public access channels on cable TV, local internet websites, local newspapers, and radio and print media services.</p>	<p>In 2008-09, as part of the Housing Programs, staff will continue to sponsor, in partnership with local organizations and businesses (i.e. HUD, Ames Human Relations Commission, Ames Board of Realtors and Ames Property Managers Network), annual community forums and events (in particular during Fair Housing Month) to educate and inform its citizens regarding the importance, rights and requirements regarding Fair Housing in our community.</p>	<p>Housing/Human Relations/</p>	<p>On-going</p>