

# 2013-14

## ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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PLANNING AND HOUSING DEPARTMENT  
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CONDUCTED IN COOPERATION WITH COMMUNITY  
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UNIVERSITY

**A PROJECT OF THE CITY OF AMES HOUSING  
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# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013-14**

## **Section 1 Definition of Terms, Purpose, Methodology & Executive Summary**

## I. Definition of Terms

The data used in this report came from different sources. To have consistent understanding of the terms and acronyms their corresponding definitions are listed below.

### (1) Family

The Census designation of family and households is used in this report. “A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family” (U.S. Census Bureau, <http://www.census.gov/cps/about/cpsdef.html>).

### (2) Households

A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. There are two major categories of households: "family" and "nonfamily". A family household is a household maintained by a householder who is in a family (as defined above), and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. The number of family households is equal to the number of families. A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related (U.S. Census Bureau, <http://www.census.gov/cps/about/cpsdef.html>).

### (3) Household income categories

Definitions of household income categories are adopted from the Community Development Block Grant (CDBG) program from U.S. Department of Housing and Urban Development (HUD). Three income levels are defined as follows.

- **Extremely low income:** 0-30% of area median income,
- **Low income:** >30-50% of area median income, and
- **Moderate income:** >50-80% of area median income.

### (4) The CHAS data

The CHAS data (Comprehensive Housing Affordability Strategy) refer to a set of data from U.S. Census Bureau that is specially tabulated for HUD and not available through standard Census products. CHAS data demonstrates the number of **households** in need of housing

assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income. In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building (HUD, [http://www.huduser.org/portal/datasets/cp/CHAS/bg\\_chas.html](http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html)).

#### **(5) HAMFI**

HAMFI stands for HUD area median family income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs (HUD, [http://www.huduser.org/portal/datasets/cp/CHAS/bg\\_chas.html](http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html))

#### **(6) The American Community Survey (ACS) data**

The American Community Survey is an ongoing nationwide survey conducted by the U.S. Census Bureau every year to provide communities the current information they need to plan investments and services. It is designed to provide communities with reliable and timely demographic, housing, social, and economic data every year (U.S. Census Bureau, [https://www.census.gov/acs/www/Downloads/ACS\\_Information\\_Guide.pdf](https://www.census.gov/acs/www/Downloads/ACS_Information_Guide.pdf)).

## **II. Introduction**

As a Community Development Block Grant (CDBG) Program Entitlement Community, the City of Ames is required by the U.S. Department of Housing and Urban Development (HUD) to conduct an analysis of impediments to fair housing choice at least once during the City's 3- or 5-Year Consolidated Plan period. This Analysis of Impediments to Fair Housing Choice, 2013-14 is an update of the study done in 2008.

This analysis was conducted by the City of Ames Planning and Housing Department together with Institute for Design Research and Outreach (IDRO), College of Design, Iowa State University. As an update of the 2008 analysis of impediments to fair housing choice, this analysis includes some of the responses found in 2008 survey to determine if those identified impediments and barriers still exist in Ames.

## **III. Purpose of the Study**

The primary purpose of the analysis 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. Special attention was given to fair housing impediments identified in the 2008 study.

Thus, most of the questions or issues were patterned after the 2008 study. Information contained in the analysis is then utilized to establish recommendations to address the impediments found.

#### **IV. Methodology**

This analysis uses both qualitative and quantitative research methods. **The timing of data gathering process for the Consolidated Plan prompted the use of different sources of secondary data related to housing. The local housing statistics and information came from the census data specifically 2008-2012 American Community Survey (conducted by the U.S. Census Bureau), the 2006-2010 CHAS data, Iowa Workforce Development - Iowa's Employment Security Agency, and other local agencies.** Along with the analysis, using secondary data, questionnaire surveys were conducted to examine a variety of local housing issues and secure the opinions and experiences of the citizens of the community.

Impact of public and private sectors in the provision of fair housing in Ames was also evaluated in this report. Housing choice can be affected by local government measures to expand and control land use through the implementation of their zoning regulations, land use policies, building codes, inspection procedures, public infrastructure, and transportation systems. Regulatory procedures to budget allocation are factors that could impact the provision of housing. This section of the report was done by the City of Ames staff who looked at the implementation process of these regulations in relation to housing. The impact of above mentioned local government policies also was discussed during the housing listening session, soliciting the residents' perception on those issues.

The qualitative research process involved conducting five housing listening sessions at the City of Ames premises (City hall council chamber and other conference room). Four of these housing listening sessions were held on October 23, 2013 (12:00 to 1:00 p.m. and 6:30 to 7:30 p.m.), and October 30, 2013 (12:00 to 1:00 pm. and 6:30 to 8:00 p.m.). The last one was held on October 31, 2013 (2:00 to 3:30 p.m.). These housing listening sessions were advertised in the local newspaper and at the City of Ames website. It was an open invitation to all residents of Ames and to anybody involved in the provision of housing (public/private agencies). The listening sessions were audiotaped and later transcribed. The sessions were facilitated by an extension field specialist, who has been conducting housing listening sessions for ISU extension and specializes in housing. The session lasted for 45 minutes to 1 hour. A note taker was also present to capture the main issues. Twenty people attended the housing listening sessions.

Discussions in the housing listening sessions revolved around impediments or barriers identified in the 2008 survey and other local government regulations that have an impact on the provision of fair housing. Results from housing listening sessions will be discussed in this report simultaneously with the survey results report under "Section 5 – Barriers to Fair Housing". The comments from the housing listening sessions were summarized by the researcher and

incorporated in the discussion of the report. The following are the housing listening session questions:

- Do you think the city zoning, subdivision, and building codes affect the cost and value of new home construction? How?
- Do you think the city zoning, subdivision, and building codes affect the rehabilitation of existing dwelling? How?
- Do you think code enforcement inflates the cost of rehabilitation? Why or how?
- What do you think are the possible impacts or effects of neighborhood revitalization on housing value?
- Could you please comment on public transportation system (i.e. CyRide, Cyclone Cab, HIRTA, etc.) in Ames in relationship to housing?
- What do you think is the availability of housing choices for privately operated subsidized housing and Section 8 Housing Choice Vouchers?
- Do you think housing in Ames is affordable? If not, what are the ways to make it affordable?
- Do you think property tax is an issue to affordable housing?
- What do you think are lending policies and practices of financial institutions that are impediments to fair housing choice in Ames? If yes, how?

The big section of this report is the result of the surveys conducted to both housing producers/providers and housing consumers. The four groups of respondents were a) housing producers/providers, b) renters, c) homeowners, and d) subsidized housing renters.

The questionnaires were finalized in December, 2012 and were approved by Iowa State University's Institutional Review Board (IRB) in January, 2013. ISU requires that all surveys that involve human beings be reviewed by this office.

The lists of prospective respondents were taken from several sources. The housing provider/producer list was from different websites that provide housing to Ames residents. This group included local social services and non-profit housing providers, realtors, housing developers, landlords, property managers, and various governmental agencies involved in housing and local financial institutions. Out of 157 identified housing providers/producers, 34 respondents completed the survey.

On the housing consumer side, the list of renters was obtained from the City of Ames utilities database. The list contained both renters and homeowners (20,483 names). In order to separate the renters from homeowners, their addresses were geocoded and names of rental properties were identified. A total of 9, 411 renters were identified and 432 were randomly selected to be respondents. Among them, 50 renters voluntarily participated in this survey.

Homeowners respondents were new Ames homeowners who purchased their houses from 2010-2012. This list was provided by the city assessor's office. Out of 1573 new homeowners, 572 were randomly selected as sample respondents. Of these, 121 completed the survey.



Subsidized housing renters were tenants in the HUD Section 8 Voucher Program, tenants in the HUD assisted low-income housing complex (i.e. Eastwood, Meadow Wood of Ames, etc.), and tenants in low-income tax-credit housing (i.e. Laverne, Windsor Pointe, Prairie West apartments, etc.). This group was identified by the city's Planning and Housing Department. The invitation to participate in this survey was sent to 324 respondents. A total of 120 subsidized housing renters completed the survey.

An online survey using surveymonkey.com program, was used for following groups: housing producers/providers, renters and homeowners. Since the list obtained from the city did not have email addresses, a postcard containing the link to the survey was sent by the City of Ames Planning and Housing Department to renters and homeowners. However, an email invitation was sent directly to the housing producer/provider group since their email addresses were available. The questionnaire was mailed directly to the subsidized housing renters to accommodate any issues related to internet access, physical, and/or mental disabilities in accessing the online survey.

To determine how many samples are needed for each group of respondents, a formula located at <http://www.surveysystem.com/sscalc.htm#one> was used. That formula suggested a certain number of completed surveys needed to adequately generalize the findings to a population, based on a 95% confidence level and confidence interval of 5. A 95% confidence level and confidence interval of 5 means that researchers can be 95% confident that the responses to the questions are within 5% of the results that would be obtained if everybody participated. For example, if 60% of the respondents agreed with a particular statement, researchers could state that they were 95% confident that 55% to 65% of the general population would agree with the statement.

Due to initial low response rate, a follow-up postcard with the link to the survey was sent out to two groups of respondents: homeowners and renters. The email invitation to housing providers/producers was sent three times at a week interval. Two weeks after resending the follow-up postcard to renter and homeowner groups, hard copies of the questionnaires were mailed to those who had not responded. With several attempts to increase the response rates, the desired sample size was not nearly achieved. Only 30% of the required sample size for the housing provider/producer was attained, 68% for subsidized housing renters, 23% for homeowner and only 11% for the renters. The overall response rate for this survey is 23.4%. (See Table 1 for response rates for each group).

**Table 1. Sampling and response rate**

Group	Population Size	Mailed Out	Required Sample	Completed Survey	Response Rates
Producer/Provider	157	157	112	34	21.7%
Renter	9411	432	369	50	11.6%
Homeowner	1573	521	309	121	23.2%
Subsidized Housing Renter	324	324	176	120	37.0%

Table 2 shows the comparison of methodology used in both 2008 and 2013. There were more completed surveys in 2013 compared to 2008 (325 and 285, respectively). A stratified random sampling was used in 2013 to make sure that the four groups of respondents were well represented. The online surveys were strictly directed to the intended prospective respondents (invitation postcard indicating the link to the survey was sent directly to the randomly selected respondents).

The original plan was to have focus group sessions among the elderly from subsidized housing renter group to make sure they were well represented in the study. Since the mail survey was completed by 20 elderly respondents, this focus group session was omitted from the process. Having 20 respondents from this group is good enough to represent the elderly.

**Table 2. Methodology used and completed survey, 2008 vs. 2013**

Group	Methodology		Completed Survey			Response Rate
	2008	2013	2008	2013		2013
Producer/Provider	mail survey	online survey (random sampling)	38	34	34	21.7%
Renter	posted on City of Ames website		98	171	50	11.6%
Homeowner					121	23.2%
Subsidized Housing Renter	mail survey	mail survey	149	120	120	37.0%
Total			285	325	325	23.4%
	"listening session" which includes one-to-one interviews with "key (housing) players"	5 focus group sessions				

This statistical report summarizes results from 325 respondents who returned usable questionnaires, including 50 renters, 120 subsidized housing renters, 121 homeowners and 34 housing providers/producers; and housing listening session discussions. The comments on the

housing listening sessions were summarized and discussed in different parts of the report to support the arguments being analyzed and discussed.

## V. Executive Summary

### Demographic Characteristics of Housing Consumers

This analysis was done separately for housing consumers (renters, subsidized housing renters and homeowners) and housing producers/providers.

- **Gender** - Among the 291 housing consumers, 60% were female and 40% were male. There were significantly more women among subsidized housing renters than among homeowners and renters.
- **Age** - Renters were much younger than homeowners and subsidized housing renters.
- **Marital status** - Majority of the renters and subsidized housing renters were single whereas 70% of homeowners were married.
- **Race** - In terms of race/ethnicity, most of the respondents were of white/European-American descent. However, subsidized housing renters were more likely to be minorities compared to homeowners and renters.
- **Household Income** - Unsurprisingly, homeowners had the highest household income, followed by renters, and then by subsidized housing renters.
- **Residency in Ames** – On average, subsidized housing renters have lived longer in Ames compared with renters. Renters seem to move more frequently than subsidized housing renters.
- **Type of rental housing** – The majority of the renters and subsidized housing renters lived in multiple unit apartment buildings.
- **Programs for subsidized rental recipients** - For the subsidized housing renters, about half (46%) were tenants in the HUD Section 8 Voucher Program, 29% were tenants in low-income tax-credit housing and the other 20% were tenants in a HUD assisted low-income complex.
- **Type of homeownership** - For homeowners, 4 out of 5 (81%) lived in an owner-occupied detached single family dwellings.

### Characteristics of Housing Producer/Provider

- **Housing producer role in housing** - The housing producer/provider group was represented by 29% of the human service providers, 16% property managers, 13% financial institutions and the rest were realtors (10%), landlords (10%), and non-profit housing providers and housing developers (6%).
- **Other housing role** -Neighborhood organizations and volunteering work related to housing were other mentioned organizational types.

## Housing Issues

- **Housing satisfaction** - Housing consumers were in general satisfied with their rental/owned housing units in terms of overall condition, cost, location, accessibility and amenities.
- **Transportation access** - The vast majority of housing consumers stated that they had reasonable access to the public transportation system (both distance to bus stop and frequency).
- **Housing discrimination** - Housing discrimination was not a major issue in Ames as perceived by all groups of respondents (both housing consumers and housing producers/providers).
- **Housing areas of concern in the provision of housing. This question was exclusively asked to the housing producers/providers only.**
  - a) Financial aspects related to housing provision turned out to be the top areas of concern:
    - cost of housing,
    - availability of affordable housing, and
    - limited financial resources.
  - b) Education & outreach about affordable housing resources was also mentioned as one the areas of concern.
- **Housing Barrier** - The analysis of the 2013 Fair Housing Choice survey results indicate that there were few, if any, serious barriers to fair housing choice in the City of Ames. To determine if a certain housing issue was considered a barrier, the following criteria were used: mean value of 3.5 & higher, and median of 4.0 & higher. Percent distribution of 50% and higher on “agree” and “strongly agree” responses was also considered.
  - **For owning a house**
    - a) **As perceived by homeowners - no barrier identified**

Homeowners perceived that there is no barrier to fair housing choice. Although cost of housing turned out to be the top 1<sup>st</sup> in the list, its’ value does not warrant it to be considered as barrier.
    - b) **As perceived by subsidized housing renters - no barrier identified**
    - c) **As perceived by housing producers/providers – top two barriers identified**

- Cost of housing (1<sup>st</sup>), and excessive down-payment/closing costs (2<sup>nd</sup>).

○ ***For renting***

a) ***As perceived by renters – one barrier identified***

- Cost of housing (1<sup>st</sup>).

This finding is consistent with the 2006-2010 CHAS data indicating that 54% of the total renter households or 37% of renter families in Ames were spending 30% or more of their household income on housing.

b) ***As perceived by subsidized housing renters – two barriers identified***

- Lack of available, decent rental units in an affordable price range (1<sup>st</sup>), and

- Cost of housing (2<sup>nd</sup>).

c) ***As perceived by housing producers/providers – top two barriers identified***

- Lack of available, decent rental units in affordable price range (1<sup>st</sup>), and

- Job status (2<sup>nd</sup>).

• ***Comparison between 2008 vs. 2013 barriers to housing***

a) Comparing the 2008 survey with the 2013 survey, the “lack of available decent rental units, in affordable price ranges” was consistently the 1<sup>st</sup> barrier as perceived by all groups of respondents, except for 2013 renter respondents, which was “cost of housing”. This issue was also heavily mentioned in the housing listening session.

○ 2006-2010 CHAS data reveals that there was a housing gap of 3,390 rental units affordable to 30% HAMFI. This is based on 4,355 extremely low-income households including students in the City of Ames with only 965 rental units affordable to 30% HAMFI.

○ Of these affordable rental units, none were vacant, and only 505 rental units (52%) were occupied by extremely low-income households. The problem lies in the unavailability of the 48% (n=460) of total rental units that were occupied by other households in a higher income bracket.

b) Cost of utilities, which was the top 2<sup>nd</sup> barrier to renting in 2008, was no longer considered a barrier for any group of 2013 respondents. Instead, “cost of housing” by subsidized housing renters, and “job status” by housing producers/providers were rated as the top 2<sup>nd</sup> barriers to renting.

- Based on 2006-2010 CHAS data, housing cost burden was a major housing problem in Ames.
  - For total renter households (including students) with housing problems (n=7,410):
    - 56% have housing cost burden greater than 50% of income , and
    - 36% have housing cost burden greater than 30% but less than or equal to 50% of income.
  - For total owner households with housing problems (n=1,059):
    - 35% have housing cost burden greater than 50% of income , and
    - 61% have housing cost burden greater than 30% but less than or equal to 50% of income.
  
- c) “Excessive down-payment/closing costs” was the top 2<sup>nd</sup> barrier, according to 2013 housing producers/providers, and 2<sup>nd</sup> for 2008 renters/homeowners respondents.
  
- d) “Negative attitudes of landlords” for renters and “lack of knowledge of how to file a fair housing complaint” were top 3<sup>rd</sup> barriers to renting and owning a house in 2008. This did not hold true anymore for 2013.

The matrix below shows if the barriers identified in 2008 survey still exist at the present. It also shows the new identified barriers. To be able to compare it with 2008, only the top three barriers are shown in the table.

	Renting						Owning a House			
	As Perceived by						As Perceived by			
	Renter		Subsidized Housing Renter		Housing Producers/ Producer		Homeowner		Housing Producers/ Producer	
	2013 (renter)	2008 (renter/homeowner)	2013	2008	2013	2008	2013 (homeowner)	2008 (renter/homeowner)	2013	2008
Lack of available decent rental units, in affordable price ranges		1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>				
Cost of housing	1 <sup>st</sup>		2 <sup>nd</sup>					1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>
Excessive down-payment/closing								2 <sup>nd</sup>	2 <sup>nd</sup>	
Job status										2 <sup>nd</sup>
Cost of utilities		2 <sup>nd</sup>		2 <sup>nd</sup>						
Excessive application fees		3 <sup>rd</sup>				2 <sup>nd</sup>				
Lack of knowledge on how to file a fair housing complaint								3 <sup>rd</sup>		3 <sup>rd</sup>
Negative attitudes of landlords				3 <sup>rd</sup>		3 <sup>rd</sup>				
Lack of knowledge about tenant responsibilities										
Attitudes of immediate neighbors										



- **Recommendations**

Based on the data from the survey, listening sessions and CHAS data, it is clear that the impediments to fair housing choices in Ames were “lack of available, decent rental units in affordable price ranges” and “cost of housing”. The following action plans were based on the feedback from public forum and discussion with the city council to address the above impediments:

**Impediment No.1 – The Lack of Available Decent Rental Units in Affordable Price Ranges**

Goal	Objective	Recommendations	Actions	Funding	TIME FRAME
Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships	Create, expand and maintain Affordable Housing for Homeless and Low-income persons.	i. Increase the supply of affordable rental housing ii. Improve the quality of affordable rental housing iii. Increase the availability of affordable owner-occupied housing iv. Maintain the supply of affordable owner-occupied housing v. Increase supply of Mixed-Use Development vi.	Acquisition/Reuse for Affordable Housing: -Purchase of Vacant In-Fill Lots for Development -Purchase of Foreclosure Properties for Rehabilitation Housing Improvement  Rehabilitation Programs: • Rental Property Owners	CDBG/ Low-Income Tax Credits/ State and Federal Funds	July 2014- June 2018

**Impediment No. 2 –The Cost of Housing**

Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships	Create, expand and maintain Affordable Housing for Homeless and Low-income persons.	i. Increase the availability of affordable owner-occupied housing ii. Expand and Maintain Supply of Emergency Shelter and Transitional Housing	1. Rehabilitation Programs: a. Single-family Owners  2. Public Facilities Improvement Program for Non-Profit Organizations	CDBG/ State and Federal Funding/	July 2014- June 2018
	Maintain the Community Development Services in the Community.	i. Provide Temporary Rental Assistance ii. Continue provision of the Public Service Needs for homeless, special populations and low income households (utilities, rent, deposits, childcare, transportation, employment training, substance abuse, health services, legal services, other public service needs) and reduce duplication of services.	1. Renter Affordability Programs a. Deposit & 1st Month’s Rent b. Transportation or Assistance	CDBG	July 2014- June 2018

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013-14**

## **Section 2** **Background Data**

This section gives a comprehensive overview of the demographic, socio-economic and housing situation in the City of Ames. Most of the information in this section was compiled from the 2008-2012 American Community Survey (ACS) 5-Year Estimates, conducted by the U.S. Census Bureau. The annual American Community Survey provides the most updated and quality data on communities in the U.S.

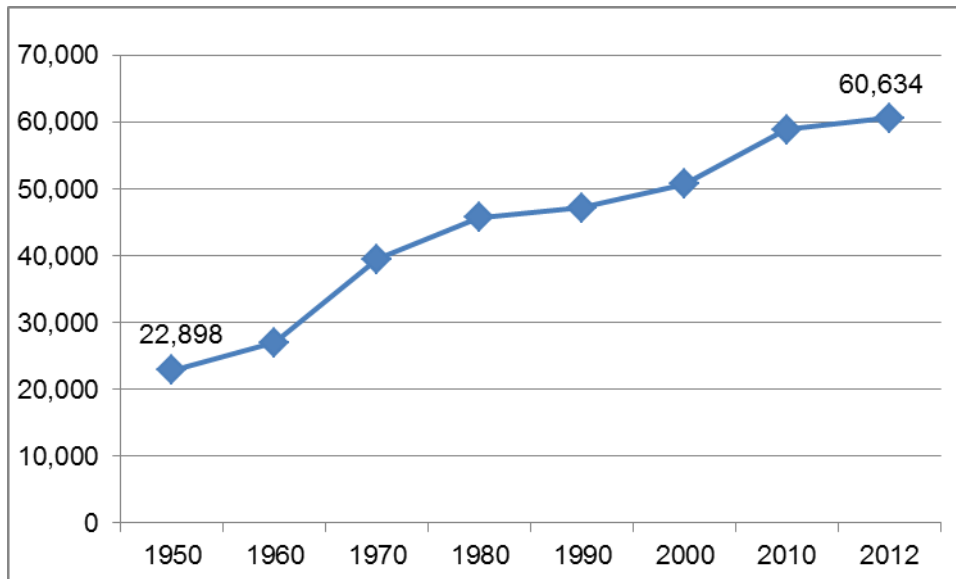
## I. Demographic Data

### Total Population

The population of the City of Ames has increased steadily over the past 60 years (Figure 1). The total population reached 60,634 in 2012 with an increase of 19.5% from 50,731 in 2000, compared to the state average of a 5.1% increase.

Ames is the main city in the Ames metropolitan statistical area (MSA), which includes Story County. In 2012, the total MSA population was 91,140. The City of Ames accounted for about two thirds of that population.

**Figure 1. City of Ames population, 1950-2012**



### Race and Ethnicity

Of the residents living in Ames, approximately 85.0% are white alone, lower than the state average of 91.7%. Iowa State University brings a diverse population to Ames.

“Iowa State University is a diverse community of people of all genders, ages, cultures, races, religions, sexual orientations, socio-economic backgrounds, and

abilities. Iowa State celebrates and advances diversity by creating a safe place in which people can express themselves freely and share their unique talents. This diversity of talents enriches our campus by fueling creativity, innovation, and success.”

**Table 3. Ames population by race, 2012**

	<b>Ames</b>	<b>Iowa</b>
<b>White</b>	85.0%	91.7%
Black or African American	3.9%	2.9%
American Indian and Alaska Native	0.1%	0.3%
Asian	8.9%	1.8%
Native Hawaiian and Other Pacific Islander	0.0%	0.0%
Some other race alone	0.8%	1.5%
Two or more races	2.6%	3.7%
Hispanic or Latino (of any race)	3.2%	5.0%

Source: U.S. Census Bureau, 2008-2012 American Community Survey.

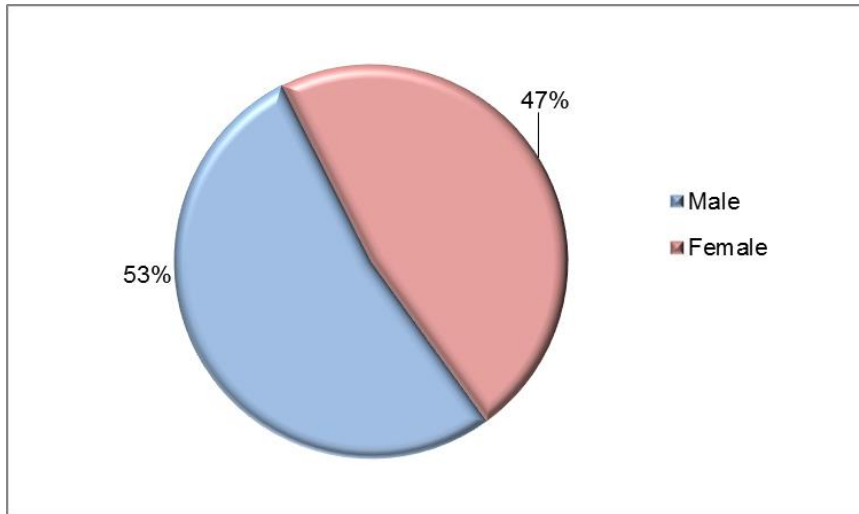
As reported from the American Community Survey, the largest minority group represented in Ames is the Asian population at 8.9% of the total population, significantly higher than 1.8% at the state level. The African American population accounts for 3.9% of Ames’ population, followed by Hispanic/Latino population (3.2%). In addition, the minority population in Ames has increased rapidly in the past 10 years. The Hispanic/Latino population has almost doubled between 2000 and 2012; the Black or African American has increased about 70% and 35% for Asian population, compared with 14% for whites.

In Ames, 11.5% of the population is foreign born (2008-2012 ACS). This is again significantly higher than the state average of 4.3%. About 11% of the Ames residents (ages 5+) speak a language other than English at home, compared with the state average of 7.1%. About 4% of the Ames residents (ages 5+) can’t speak English very fluently.

**Gender and Age**

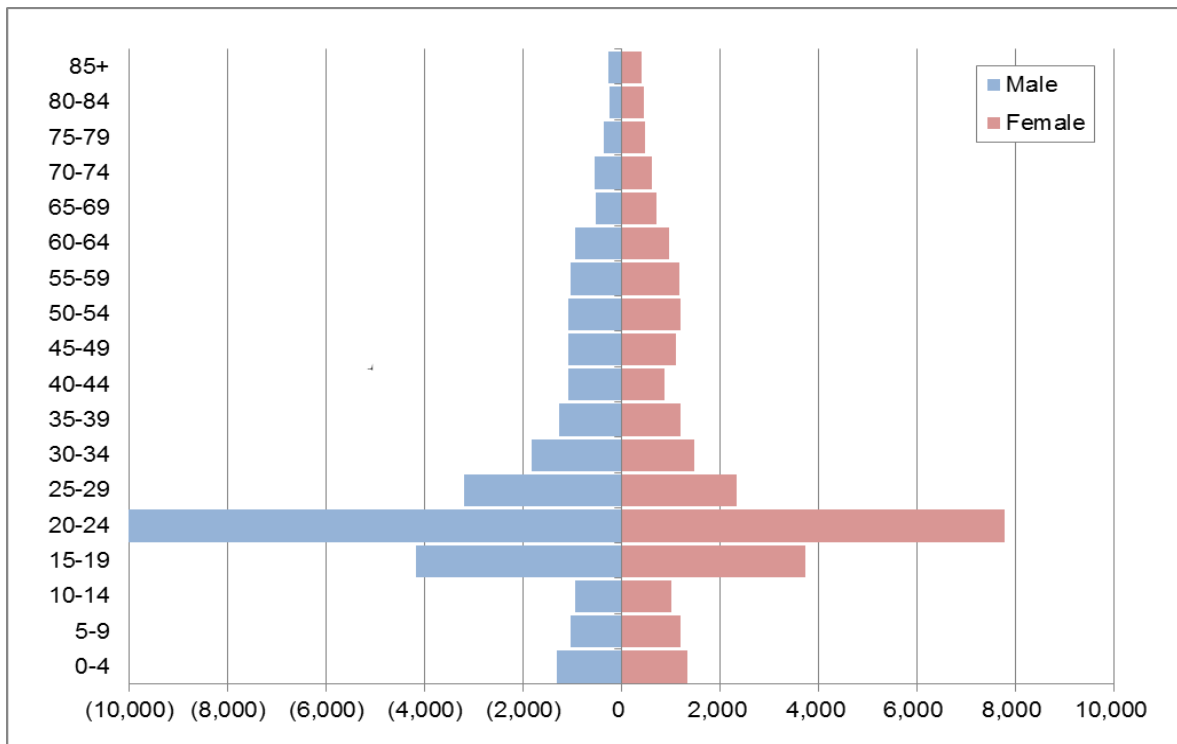
According to the 2008-2012 American Community Survey, 53% of population in Ames are male and 47% are female (Figure 2).

**Figure 2. Total population by gender, 2008-2012**



Source: U.S. Census Bureau, 2008-2012 American Community Survey.

**Figure 3. Population distribution by age and gender, 2008-2012**



Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Figure 3 depicts the 2008-2012 population pyramid of Ames. The median age of Ames population is 23.6 (between the ages of 20-24). A majority of this group is affiliated with the student population at Iowa State University.

Population dispersion is as follows: children under 5 years of age (4.5%), persons under 18 (13.4%), persons over 65 (7.8%), and persons between 18 and 64 (78.8%). Due to the large number of college students and low numbers in elderly adults, young children and young adults, the dependency ratio of population is around 27%, however, the number of elderly adults (as elsewhere in the state) is expected to increase over the next 10 years.

**Family and Household**

Total households in Ames, Iowa have increased approximately 26% from 18,085 in 2000 to 22,707 in 2012. Of the total households, 43.7% are made of family households (husband-wife, or children under the age of 18); and non-family households make up 56.3% including individuals living alone. The average household size is 2.26, with the average family size being 2.85.

The breakdown of households by type is shown in Table 4. Approximately 41.0% of family households in Ames have children under the age of 18. Of the family households who had children under the age of 18, 18.6% were single-parent households.

About 55% of non-family households live alone. Of this number 20% belong to 65 years and over age group.

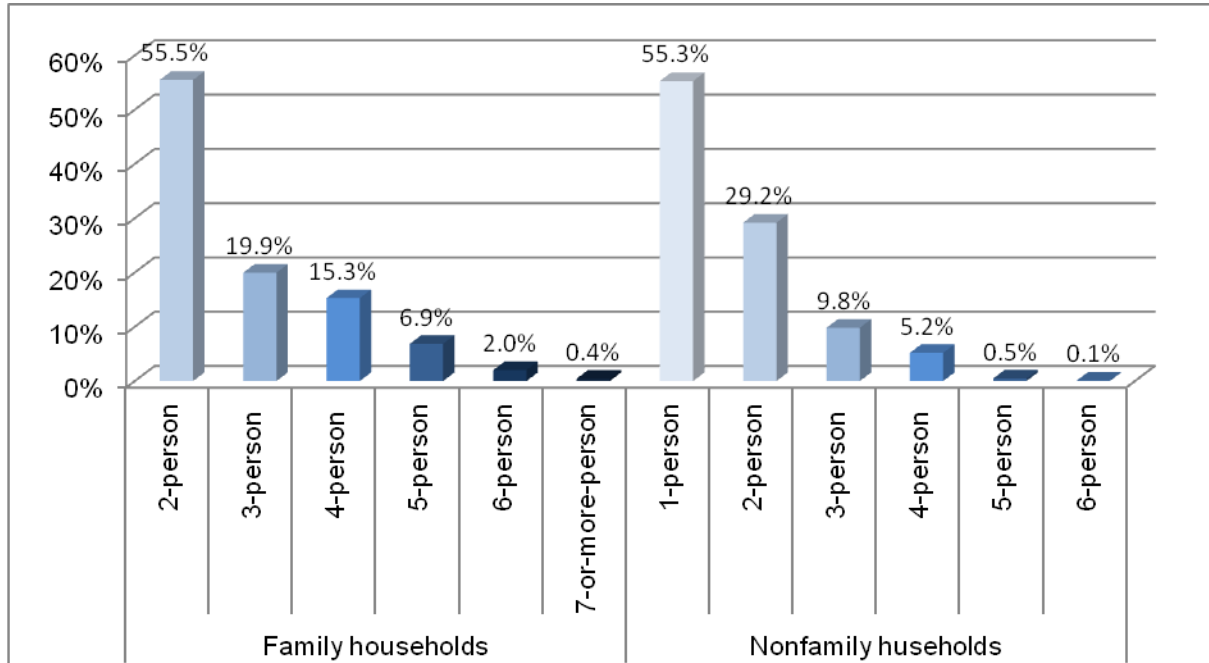
**Table 4. Household types, 2012**

	Number	% of total		Number	% of total
<b>Total Households</b>	<b>22,707</b>				
<b>Family Households</b>	<b>9,930</b>	<b>43.7%</b>	<b>Non-Family households</b>	<b>12,777</b>	<b>56.3%</b>
With own children under 18 years	4,069		Householder living alone	7,063	
Husband-wife family	8,399		65 years and over	1,380	
With own children under 18 years	3,312				
Male householder, no wife present	559				
With own children under 18 years	249				
Female householder, no husband present	972				
With own children under 18 years	508				

Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Figure 4 shows that the most common size of non-family households is one person (55.5%) and the most common family household is made of two persons (55.3%).

**Figure 4. Households by size and type, 2012**



Source: U.S. Census Bureau, 2008-2012 American Community Survey.

### **Educational Attainment**

According to the American Community Survey, about 97% of Ames residents 25 years and older have high school or higher education and around 62% have undergraduate or higher degrees. (Table 5)

**Table 5. Educational attainment by gender, 2012**

	<b>Total Population</b>	<b>Male</b>	<b>Female</b>
Less than high school	2.7%	2.5%	3.0%
High school	11.8%	10.0%	13.6%
Some college	15.8%	17.2%	14.3%
Associate degree	7.6%	7.5%	7.8%
Undergraduate degree	34.7%	32.5%	37.0%
Graduate degree	27.4%	30.3%	24.4%

Source: U.S. Census Bureau, 2008-2012 American Community Survey.

## II. Socio-economic Data

### Household Income

Table 6 reports the median earnings for family and non-family households. Overall, Ames has lower median household income compared to the State of Iowa. In 2012, the median household income in Ames was \$41,561, which was 19% lower than the state average \$51,129. However, the median income of family households in Ames (\$76,628) was 18% higher than the state level of \$64,772. The overall low income in Ames is largely attributed to its dominance of student population.

According to the 2008-2012 American Community Survey, the City of Ames has higher poverty rate (28%) compared to the state (12%).

**Table 6. Household income, 2012**

	<b>Median Household Income</b>	<b>Median Family Income</b>	<b>Median Non- family Income</b>	<b>Per Capita Income</b>
City of Ames	\$41,561	\$79,628	\$25,777	\$23,547
State of Iowa	\$51,129	\$64,772	\$28,868	\$26,545

Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Along with the U.S. Census Bureau and the American Community Survey, Housing and Urban Development (HUD) also estimates median family incomes for each metropolitan area in the U.S., using the Fair Market Rent (FMR) area definitions for the Section 8 housing vouchers. The income limits for the FY 2013 are based on the FY 2013 Fair Market Rent areas. For the Ames, IA metropolitan area, the median family income is estimated at \$74,900. This figure is different from the estimate listed above because it includes the entire Ames metropolitan area. Table 7 summarizes the 2013 HUD income limits by household size.

**Table 7. FY 2013 income limits summary, HUD**

Household Size	Extremely Low Income (30%) Limits	Very Low Income (50%) Limits	Low Income (80%) Limits
1-person	\$15,750	\$26,250	\$41,950
2-person	\$18,000	\$30,000	\$47,950
3-person	\$20,250	\$33,750	\$53,950
4-person	\$22,450	\$37,450	\$59,900
5-person	\$24,250	\$40,450	\$64,700
6-person	\$26,050	\$43,450	\$69,500
7-person	\$27,850	\$46,450	\$74,300
8-person	\$29,650	\$49,450	\$79,100

Source: HUD, <http://www.huduser.org>.



## **Employment Status**

The City of Ames is located in a stable and vibrant economy in central Iowa, with a diverse cultural environment and Iowa State University. According to the Ames Economic Development Commission, Ames was “designated the 9<sup>th</sup> best place to live in the United States by CNNMoney.com in 2010. World class companies in Ames include 3M, Barilla, Becker Underwood, Boehringer Ingelheim, Hach, Sauer-Danfoss, Syngenta and others such as Iowa State University which provides additional employment opportunities to the community. (Ames Economic Development Commission, 2012)

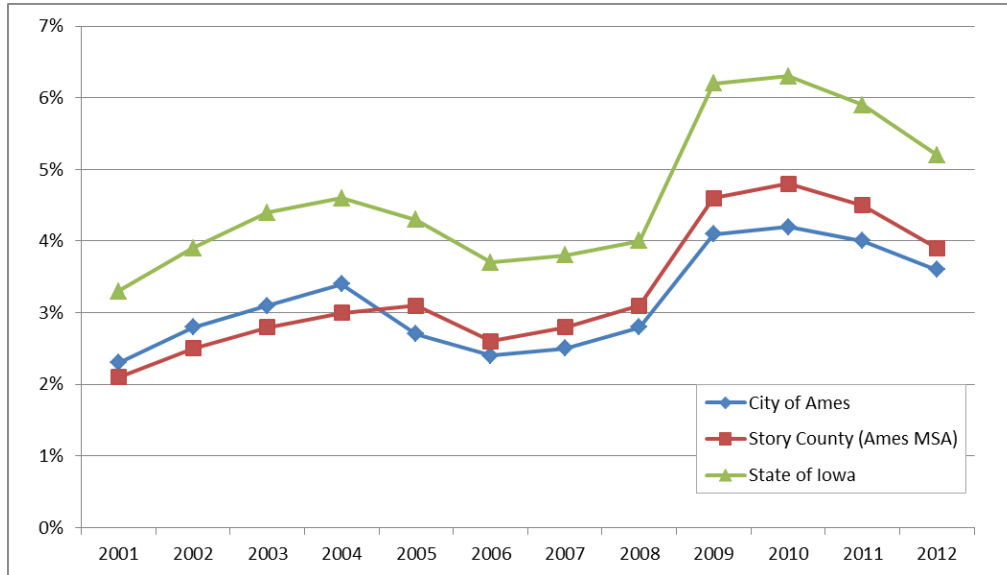
According to Iowa Workforce Development, the labor force in the City of Ames has increased from 28,800 in 2001 to 32,200 in 2012 (Table 8). Figure 5 compares the annual average unemployment rates in City of Ames, Story County (Ames MSA) and the State of Iowa. Overall the unemployment rate in Ames has increased in the past 10 years and stabilized around 4% in recent years. However, the unemployment rate in Ames is consistently lower than that of the Story County (except for years before 2005) and the State of Iowa.

**Table 8. City of Ames labor force and employment, 2001-2012**

	Civilian Labor force	Total Unemployed	Total Employed	Unemployment rate
2001	28,800	700	28,200	2.3%
2002	29,500	800	28,700	2.8%
2003	29,100	900	28,200	3.1%
2004	28,900	1,000	27,900	3.4%
2005	31,200	900	30,300	2.7%
2006	31,300	700	30,600	2.4%
2007	31,700	800	30,900	2.5%
2008	32,300	900	31,500	2.8%
2009	32,400	1,300	31,100	4.1%
2010	32,700	1,400	31,300	4.2%
2011	32,500	1,300	31,200	4.0%
2012	32,200	1,200	31,000	3.6%

Source: Iowa Workforce Development, <http://www.iowaworkforce.org/lmi/laborforce/>

**Figure 5. Comparison of annual average unemployment rate, 2001-2012**



Source: Iowa Workforce Development. <http://www.iowaworkforce.org/lmi/laborforce/>

### III. Housing Profile

#### Housing Tenure

According to the 2008-2012 American Community Survey, there are 23,662 housing units in Ames. Of the units available, 96% are occupied and 4% are listed as vacant. Of the 22,707 occupied housing units, 43% are owner occupied, with an average household size of 2.44; while the renter-occupied housing is 57%, with an average household size of 2.13.

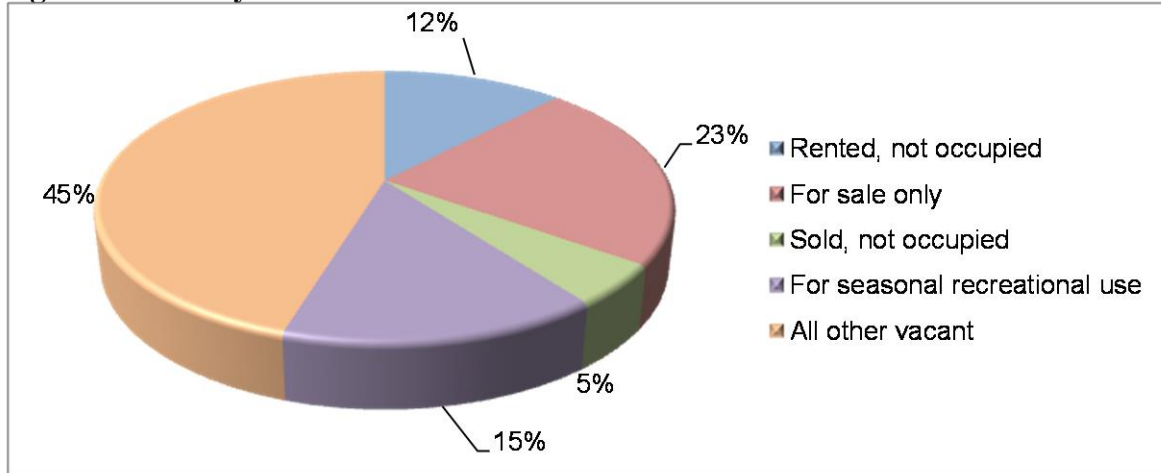
**Table 9. Housing occupancy status, 2012**

	Number	% of total
<b>Housing Units</b>	<b>23,662</b>	<b>100.0%</b>
Occupied Housing Units	22,707	96.0%
Owner occupied	9,712	41.0%
Renter occupied	12,995	54.9%
Vacant Housing Units	955	4.0%
For rent	228	1.0%
Rented, not occupied	83	0.4%
For sale only	155	0.7%
Sold, not occupied	33	0.1%
For seasonal recreational use	103	0.4%
All other vacant	309	1.3%

Source: U.S. Census Bureau, 2008-2012 American Community Survey.

The homeowner vacancy rate is at 1.6% and the rental vacancy rate is 2.0%. Of the housing units listed as vacant, Figure 6 depicts the vacancy status. The common reasons for vacancy are for rent, for sale and sold but not occupied.

**Figure 6. Vacancy Status**

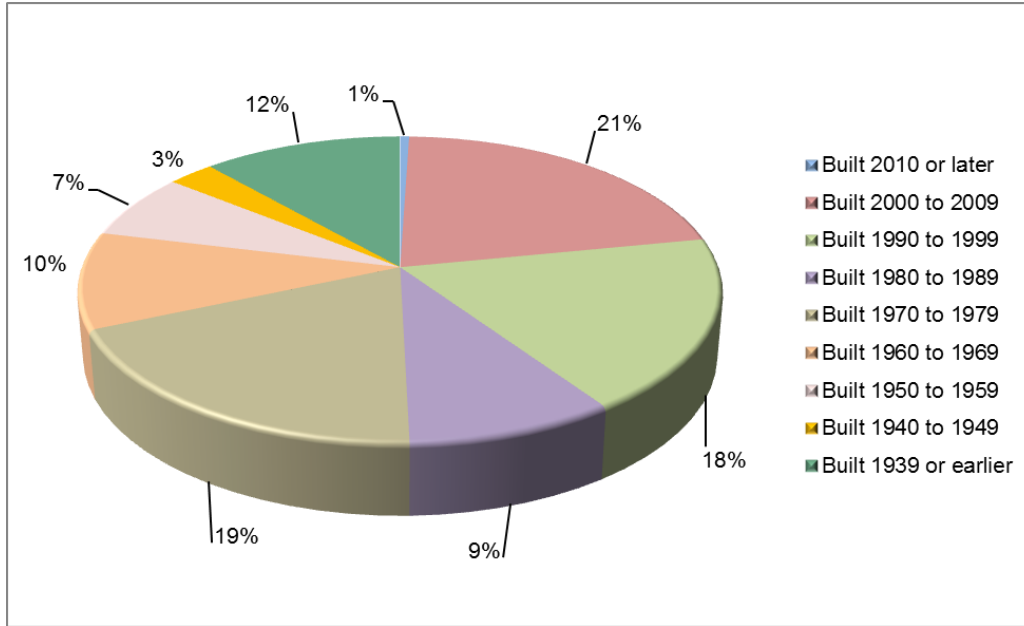


Source: U.S. Census Bureau, 2008-2012 American Community Survey.

### **Housing Stock**

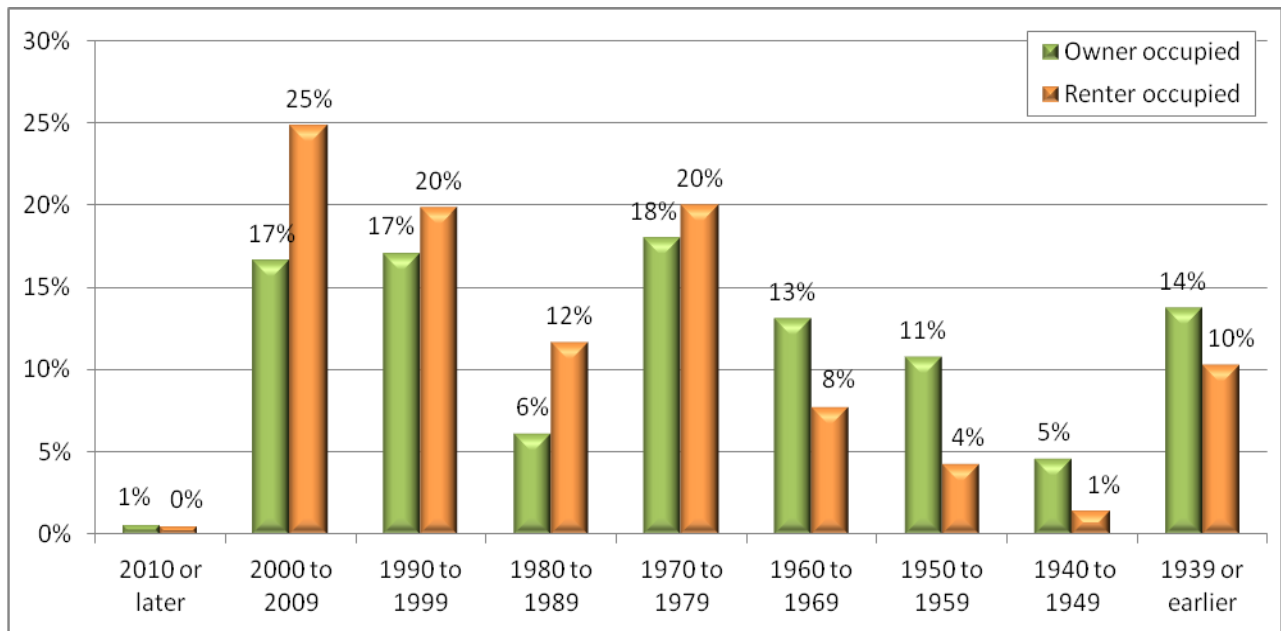
The housing stock in Ames is fairly new, with 22% built after 2000, 18% built in the 1990s, 28% built between 1970 and 1989, and 32% built before 1970 (Figure 7). Since the 1990s, the west and north areas of Ames have experienced progressive housing development including apartment complexes, middle- to upper-income single family housing, and mixed use residential/commercial construction projects. Among the occupied housing units, rental units are generally newer than owner-occupied units (Figure 8). Fifty-seven percent of rental units are built after 1980, compared to 40% for owner-occupied units.

**Figure 7. Housing stock by built date, 2012**



Source: U.S. Census Bureau, 2008-2012 American Community Survey.

**Figure 8. Occupied housing units by built date and tenure status, 2012**



Source: U.S. Census Bureau, 2008-2012 American Community Survey.

**Table 10. Low rent/subsidized and low-income housing tax credit properties, HUD**

Property	Studio Units	1 BR Units	2 BR Units	3 BR Units	Total number of units
<b>HUD subsidized properties</b>					
Regency V Apartments		63			63
Eastwood Apartments		16	32	12	60
Keystone Apartments	15	40	1		56
Stonehaven Apartments		54			54
<b>HUD low-income housing tax credit properties</b>					
Prairie View Apartments					68
Prairie View West					6
Meadow Wood of Ames			24	24	48
Windsor Pointe		29	80	36	145
The Rose of Ames		52	4		56
Laverne Apartments			32	30	62
<b>Total</b>					<b>618</b>

Source: HUD's Low-Income Housing Tax Credit Database and Affordable Apartment Search.

Of the 13,306 rental units (including occupied, vacant for rent and rented but not occupied), 618 units (5%) are HUD low-income/subsidized housing (233 units) and low-income housing tax credit housing (385 units). (Table 10)

### **Housing Affordability for Owners and Renters**

Housing costs include costs associated with mortgage or rent and any additional utilities or fees. If the housing costs are less than 30% of an individual or household income, HUD considers them as affordable. Based on the 2008-2012 American Community Survey, about 14% of Ames homeowners are paying 30% or more of their monthly income on housing (16% for those with a mortgage and 8% for those without a mortgage). (Table 11)

**Table 11. Selected monthly owner cost as a percentage of household income, 2012**

	Units with a mortgage		Units without a mortgage		All units	
	Number	%	Number	%	Number	%
Less than 20.0 percent	3,152	49.5%	2,762	82.7%	5,914	60.9%
20.0 to 24.9 percent	1,254	19.7%	157	4.7%	1,411	14.5%
25.0 to 29.9 percent	930	14.6%	138	4.1%	1,068	11.0%
30.0 to 34.9 percent	323	5.1%	38	1.1%	361	3.7%
35.0 percent or more	705	11.1%	245	7.3%	950	9.8%
Total	6,364	100%	3,340	100%	9,704	100.0%

Source: U.S. Census Bureau, 2008-2012 American Community Survey.

To be able to compare the housing cost burden for rental households and families, the 2006-2010 CHAS data will be used in the following analysis. 2012 data is for renter families are not available at CHAS data, only 2010.

HUD also has created a Fair Housing Market Rent (FMR) that determines the appropriate housing costs for renters. Tables 12 and 13 show the FY2013 Fair Market Rent by unit bedrooms and wages needed to afford the fair market rent in Ames. In order for an individual or family to afford renting a two-bedroom unit, without paying more than 30% of their income, they would need an annual income of \$28,800, or a monthly income of \$2,400. According to the 2006-2010 CHAS data, 54% of total renter households or 37% of renter families in Ames spend 30% or more of their income on housing. More non-family households were experiencing housing cost burden compared with families.

Figure 9 depicts the percentage of total households experiencing a house cost burden by census tract. The area with highest percentage of households with housing cost burden (75.8%) is within ISU premises occupied by ISU (tract 5).

**Table 12. Fair Market Rent, FY2013**

	Efficiency	One-bedroom	Two-bedroom	Three-Bedroom	Four-Bedroom
<b>FY2013 FMR</b>	\$493	\$578	\$720	\$1,019	\$1,191

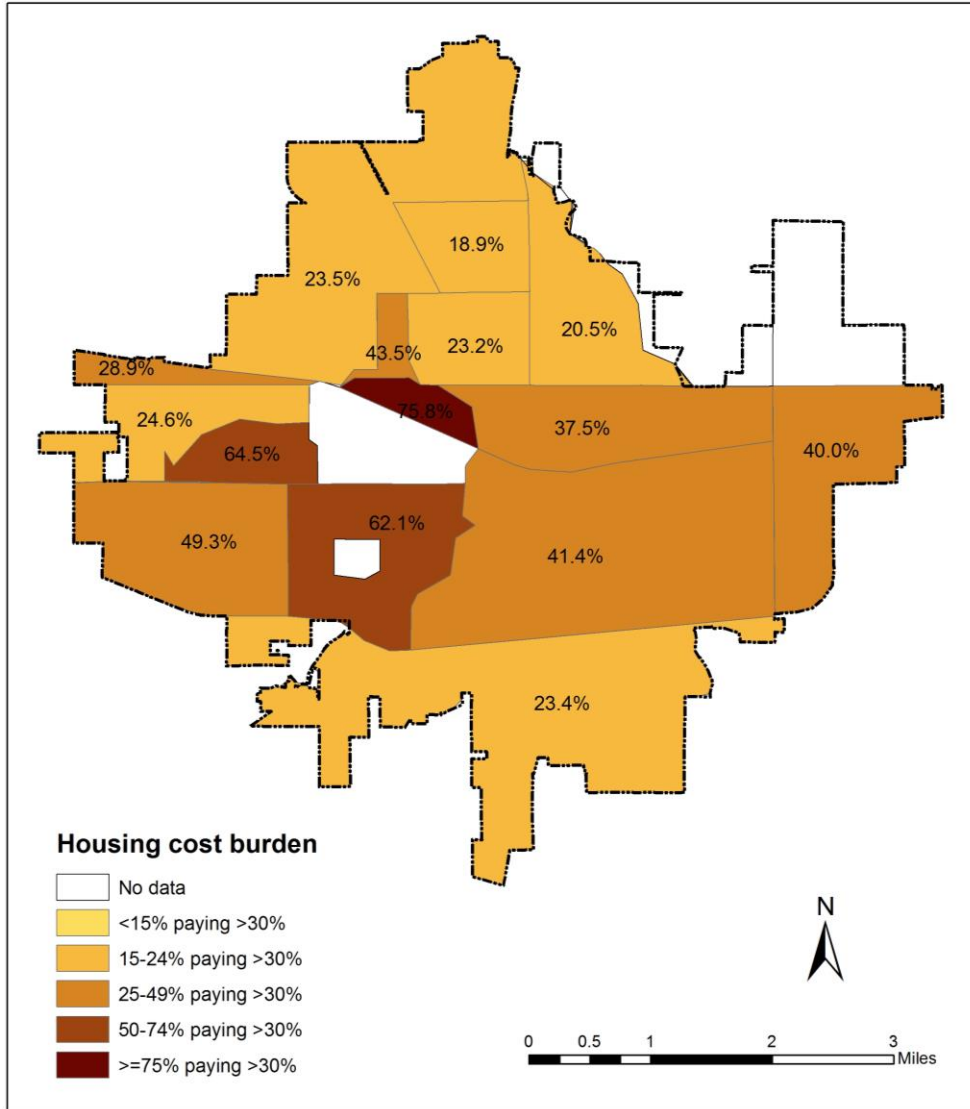
Source: [http://www.huduser.org/portal/datasets/fmr/fmrs/FY2013\\_code/2013summary.odn](http://www.huduser.org/portal/datasets/fmr/fmrs/FY2013_code/2013summary.odn)

**Table 13. Wages needed to afford Fair Market Rent, FY2013**

	Hourly wage	Weekly wage	Monthly wage	Yearly wage
Efficiency	\$9.48	\$379	\$1,643	\$19,720
One-bedroom	\$11.12	\$445	\$1,927	\$23,120
Two-bedroom	\$13.85	\$554	\$2,400	\$28,800
Three-bedroom	\$19.60	\$784	\$3,397	\$40,760
Four-bedroom	\$22.90	\$916	\$3,970	\$47,640

Source: Calculated based on FMR 2013.

**Figure 9 Housing cost burden by census tract, 2006-2010**



Source: HUD, Community Planning & Development (CPD) map.

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013-14**

## **Section 3**

### **Evaluation of Public and Private Sector Policies**



This section is a review of impediments to fair housing choice in the public and private sector, as well as, input from the community from survey and public forums. An important component of the analysis includes an examination of public and private policy in terms of their impact on housing choice. From a regulatory to a budgetary standpoint, housing choice can be affected by local government measures to expand and control land use through the implementation of their zoning regulations, Land Use Policies, Building Codes, Inspection procedures, Public Infrastructure and Transportation Systems. Also, from a regulatory point it's partnerships with the private sector, other government agencies, and collaborations with surrounding cities. From a budgetary standpoint, housing choice can be affected by the community's financial bond and rating status, other state and federal financial resources for the community down to the allocation of staff and financial resources to housing related programs, incentives, issues and initiatives. All the above components affect the public perception regarding housing choice in a community. This section explains and evaluates the public policies in Ames to determine opportunities for furthering the expansion of fair housing choice for the community.

## **I. Public Sector Land Use and Zoning Evaluation**

The combination of a strong local economy, Iowa State University growth, and an overall high quality of life within Ames makes the City a highly desirable place to live. Citywide there is a perspective of unmet demand for all housing types both rental and owner-occupied for low and moderate household income levels. The short supply of housing has caused an increase in the cost of housing as well. There is acute pressure in the rental market due to the demand for student housing related to the increased enrollment at Iowa State University over the past five years.

### **Land use and zoning**

City staff has reviewed its Comprehensive Plan's goals and policies along with its zoning standards to identify potential constraints to housing choices within the City. The City's Land Use Policy Plan includes goals and policies and a future land use map to guide development. The Land Use Policy Plan identifies future growth areas and places the expectation of development patterns to proceed in an orderly pattern and with infrastructure costs assumed by the developer. The Land Use Policy Plan also looks to maintain neighborhoods and balance development pressures with existing residential areas. As the City has grown it has spread a variety of residential uses in each direction of growth to meet housing demands.

However, the Land Use Policy Plan Future Land Use Map currently does not identify a significant amount of vacant land available for medium and high density developments. Future growth areas that are yet to be developed are primarily intended to provide for lower density development typically targeted to ownership housing: both detached and attached housing types.

The future zoning for growth areas does allow for apartment dwellings in small building configurations. This distinguishes apartment development in these areas from large buildings that are typical in traditional high density areas. The Land Use Policy Plan also includes minimum density requirements to ensure there is efficient use of available land.

The lack of available land ready for development can be viewed as a constraint on the market to meet housing demand as it requires a more lengthy process to consider a proposed change of use to meet market interests. While the City encourages a variety of housing types and minimum densities, it does not have a specific policy about providing for particular housing types or lower-income housing in all areas.

Zoning and subdivision requirements apply to all new developments regardless of use. The City applies traditional development standards, e.g. minimum setbacks, minimum parking, and maximum building height. Most development types on existing lots, regardless of income levels, are permitted by right through a staff level design review. Low density zoning districts require subdivision of property to build more than one building on a lot. At medium and high density zoning there is an allowance for multiple apartment buildings to be built on a lot to allow for more efficiency in layout (Tables 14 and 15). The City does have an optional Planned Residential Zoning district option that allows for flexibility in types of buildings within a zoning district and flexibility in its design and layout.

The City's basic zoning requirements are typical of development expectations in most communities. Specific provisions that may constrain development of more affordable housing could be the City's minimum parking requirements of two parking spaces for a single family home and a minimum of one parking space per bedroom for an apartment building. In the University Impacted areas the apartment parking rate is higher at 1.25 per bedroom, but also lower at 1 per unit in Campustown. The parking requirements are somewhat high based upon the City's experience with the students having a high rate of car ownership and a high number of people per dwelling unit. This is different from what you would normally expect for an apartment dwelling that has three or more bedrooms where they are intended for a family that is less likely to own as many vehicles as a student apartment. The City's parking requirement does favor development of student housing over traditional housing because of the increased cost of development of the parking.

**Table 14 Residential use and density table**

<b>Residential Zoning Districts</b>	<b>Minimum Lot Area</b>	<b>Density</b>
<b>Residential Low Density</b>	6,000 sf Single Family	Up to 7.26 du/acre
	7,000 sf Two Family	
<b>Urban Core Medium Density</b>	6,000 sf Single Family	Up to 7.26 du/acre
	7,000 sf Two Family	
	For Single Family Attached units, 3,500 sf per unit	
	For Apartment units, 7,000 sf per unit for the first two units and 1,800 sf per each additional unit	
<b>Residential Medium Density</b>	6,000 sf Single Family	7.26-22.31 du/acre
	7,000 sf Two Family	
	For Single Family Attached units, 3,500 sf per unit for the two exterior units and 1,800 sf per units for interior units	
	For Apartment units, 7,000 sf per unit for the first two units and 1,800 sf per each additional unit	
<b>Residential High Density</b>	6,000 sf Single Family	11.2-38.56 du/acre
	7,000 sf Two Family	
	For Single Family Attached units, 3,500 sf per unit for the two exterior units and 1,800 sf per units for interior units	
	For Apartment units, 7,000 sf per unit for the first two units and 1,000 sf per each additional unit	
<b>Residential Low Density Park (Manufactured Home Park)</b>	10 acres	7 du/acre
<b>Floating Suburban Low Density</b>	6,000 sf Single Family	Not less than 3.75 du/acre
	7,000 sf Two Family	
	For Single Family Attached units, 3,500 sf per unit for the two exterior units and 1,800 sf per units for interior units	
<b>Floating Suburban Medium Density</b>	6,000 sf Single Family	Not less than 10 du/acre
	7,000 sf Two Family	
	For Single Family Attached units 2,400 sf per unit for exterior units and 1,200 sf per units for interior units	
	For Apartment units, 7,000 sf per unit for the first two units and 1,800 sf per each additional unit	

**Table 15 Residential use approval table**

Residential Zoning Districts	Dwelling Units Permitted			
	Zoning/Building Permit	Minor Site Development Plan	Major Site Development Plan	Special Use Permit
<b>Residential Low Density</b>	Single Family Dwelling			Group Living is not permitted, except for existing residences for the physically disabled, mentally retarded or emotionally disturbed which do not meet the definition of Family Home.
	Two Family Dwelling, if pre-existing			
	Family Home			
<b>Urban Core Medium Density</b>	Single Family Dwelling	Single Family Attached (2 Units Only) if pre-existing		Group Living is not permitted, except for existing residences for the physically disabled, mentally retarded or emotionally disturbed which do not meet the definition of Family Home.
	Two Family Dwelling, if pre-existing	Apartments (12 Units and Less) if pre-existing		
	Family Home			
<b>Residential Medium Density</b>	Single Family Dwelling	Single Family Attached,		Group Living is not permitted, except for Hospices, Assisted Living, and Nursing Homes.
	Two Family Dwelling	Apartments (12 Units and Less)		
	Family Home			
	Dwelling House			
<b>Residential High Density</b>	Single Family Dwelling, if pre-existing	Single Family Attached		
	Two Family Dwelling	Apartments		
	Family Home	Group Living (No transitional living facility for former offender may be closer than 500ft. to another such facility or to a Family Home.)		
	Dwelling House			
<b>Residential Low Density Park (Manufactured Home Park)</b>			All Household Living Uses	
<b>Floating Suburban Low Density</b>	Single Family Dwelling	Single Family Attached (12 Units or less)		
	Two Family Dwelling, if pre-existing			
	Family Home			
<b>Floating Suburban Medium Density</b>	Single Family Dwelling	Single Family Attached (12 Units or less)	Apartments (12 Units and Less)	Independent Senior Living
	Two Family Dwelling			Group Living is not permitted, except for Hospices, Assisted Living, and Nursing Homes.
	Family Home			

## **Building and Rental Codes**

The City just recently adopted accessibility standards through building code provisions of Chapter 11 of the 2012 International Building Code, and by reference, International Code Council (ICC) A117.1-2009, entitled Accessible and Usable Buildings and Facilities, 2009 edition, as adopted in this code, which shall apply to the design and construction of all public and private buildings intended for use by the general public, and multiple-unit dwellings with four or more units, including site elements and features.

The City also applies a Rental Housing Inspection program for the purpose of ensuring existing structures and properties are maintained as safe and decent housing. Certain improvements of buildings and sites are required for a property to be registered with the City as rental housing. This may require older buildings and sites that are nonconforming to improve their properties or have restrictions on the number of occupants. Because of property owner costs associated with the Rental Inspections program, it may be viewed as constraint to housing within existing buildings. As of December 2013 the city has 12,557 registered rental units.

In regards to group living environments the City does control for the number of occupants allowed per building type, with the exception of small family homes. The City limits the occupancy of a residential dwelling to one family or two unrelated persons and their children. Apartments are permitted to have up to five unrelated persons. While this may be viewed as a constraint on use of existing buildings, it is a common issue within communities that have large universities to balance the neighborhood housing issues and student housing needs.

## **II. Housing**

### **Federal Entitlement Programs**

The City of Ames became Iowa's tenth entitlement community in 2004. Ames annually has received an average of approximately \$500,000 federal entitlement grant funds directly from the Housing and Urban Development (HUD), to administer its Community Development Block Grant (CDBG) Program. These funds are administered through the Planning and Housing Department, Housing and Community Development Division. CDBG funds are used for a variety of public services, planning, public infrastructure (streets, sidewalks, etc.), acquisition, demolition, and housing programs and initiatives. The CDBG program requirements are that programs primarily be used to benefit low and moderate households with in the eligible program requirements. The City is not eligible to receive a direct allocation of HOME funds.

Over the last nine years the City has utilized its CDBG funds in the areas of 1) Public Service for such programs as Deposit, Transportation (Bus Passes and Gas Vouchers), Childcare, Utility, and/or 1<sup>st</sup> Month's rent assistance; 2) Housing for such programs as Homebuyer Assistance, Acquisition/Reuse, and/or Slum and Blight Removal; 3) Public Infrastructure Improvement Programs such as Housing Rehabilitation for Non-Profit Organizations, Street and

Sidewalk Improvements in low and moderate-income census tracts. One of the major needs to be addressed with CDBG is for Home Improvement grants for single-family homeowners.

### **Low- Income/Subsidized Housing**

In 2010, the City transferred the administration of its largest rental assistance program for very low income households (Section 8 Housing Choice Voucher) to the Central Iowa Regional Housing Authority (CIRHA). CIRHA is now the administrator of the Section 8 Housing Choice Voucher Program for all of Story County, including Ames. The City's program consisted of 229 Vouchers. With the additional 229 Voucher transferred to CIRHA, they now have approximately 1008 Housing Vouchers. As of January 2014, 89% housing vouchers were leased up (898). Of the 898 vouchers, 20% (183) were under lease in Ames.

Habitat for Humanity of Central Iowa, a non-profit organization, also builds simple, decent houses that are sold to qualified families with incomes between 25-60% of the county median by family size. In the past five years (2009 to 2013), Habitat for Humanity has been constructing 1 newly constructed house for a low-income citizen of Ames every year (2 houses in 2013). Between 2009 and 2011, it had rehabilitated 5 houses. In 2013, it had 2 repair projects (Table 16).

Another community-based non-profit corporation that is presently involved in creating and maintaining affordable rental and family-owned housing is Story County Community Housing Corporation (SCCHC). SCCHC is a county-wide, community-based, non-profit corporation working to create and maintain affordable rental and family-owned housing. It had constructed one low-income house in 2012 and rehabilitated 3 houses for homeownership in 2009. From 2009 to 2010, SCCHC owned two houses (single family house and a duplex) that were used as apartment. However, in 2011 it was down to 1 duplex. The single family house was torn down. From 2009 to 2010, it has been renting out 12 apartments to low-income households, then down to 11 from 2011 up to the present. Monthly rentals ranged from \$250 to \$600 per month which is about 65% of fair market rent. These units are being occupied by tenants with income less than 80% of county median income. Each year, SCCHC tenants save \$40,360 in rent payments. (Table 16)

Aside from having rental units available to low-income household, the corporation was actively assisting their former tenants in finding a prospective landlords and giving out references to their former tenants. They also help find potential landlords to their former tenants. SCHHC had a reserved one 3-bedroom apartment for Lutheran Services of Iowa clients. They also have 3 three-bedroom apartments available for Story County Life Program clients, i.e. government challenged adults.

**Table 16 Housing services provided by non-profit organizations in Ames in the past 5 years**

Year	Habitat for Humanity			Story County Community Housing Corporation					
	# of newly constructed low-income houses	# of houses rehabilitated for homeownership	Other housing services provided	# of newly constructed low-income houses	# of houses rehabilitated for homeownership	# of apartment s rented out	# of rental property rehabilitated	total # of houses owned used as apartment	Other housing services provided, please specify
2009	1	1			3	12		2 (1 duplex & 1 single family)	Provide \$5000 downpayment loan
2010	1	2				12		2 (1 duplex & 1 single family)	
2011	1	2				11	1 aprt	1 duplex	rebuilt
2012	1	0		1		11	1 aprt		
2013	2	0	2 repair projects			11	1 aprt	1 duplex	Deposit grant for 3 households in the amount of \$600 to \$700 as pay back in the next year

**Services for Low-Income Families, Disabled and the Homeless**

The City funding of a collaborative process called Analysis of Social Service Evaluation Team (ASSET). ASSET provides a large portion of its funding to various Ames/Story County human service agencies to assist with housing and basic needs to help families avoid becoming homeless. This particular level of service is well-known outside of the City’s service delivery area and thereby attracts more persons of need to the jurisdiction. Since its inception in the early 1980s, the City’s contributed portion is approximately 35 million dollars.

For fiscal year 2013-14, the ASSET partners’ recommendations have planned for the investment of funds to address the needs of the homeless and chronic homeless, homelessness prevention, and other non-homeless population needs and services for the jurisdiction as follows:

Story County -	all sources	\$ 1,193,438
United Way		874,140
GSB		138,178
City of Ames		<u>1,068,220</u>
Total		\$ 3,273,976

The funding contributed by the City of Ames is very closely aligned with the City's order of priorities, and helps to sustain those services demonstrated to meet the needs of extremely low-, low-, and moderate-income residents, by providing for basic needs, crisis intervention, and the prevention of homelessness ([www.storycountyasset.org](http://www.storycountyasset.org) - Funder priorities).

**Table 17 Budgeted allocations for ASSET, Ames**

Year	Amount
2009-2010	\$998,567
2010-2011	\$1,079,065
2011-2012	\$1,111,437
2012-2013	\$1,150,278
2013-2014	\$1,184,786
2014-2015	\$1,139,227

Table 17 shows that there was an 8.1% increase in ASSET allocation from 2009-10 to 2010-11 fiscal years, then just a 3% increase every year from 2011 till 2013. However, approved allocation for 2014-15 is going to decrease by 3.8% (from \$1,184,786 for 2013-14 to \$1,139,227 for 2014-15) because not all of the 2013-14 allocation was actually used when the ASSET contracts were awarded because no one was requesting the money that was spent in the past for mental health services.

### **III. Fair Housing Legal Status**

#### **Fair Housing Complaints and Compliance Review**

##### **Ames Human Rights Commission**

*The Ames Human Rights Commission (AHRC) jurisdiction covers discriminatory actions against a person because of his or her race, ethnicity, national origin, color, creed, religions affiliation, sexual orientation, gender, physical disability, age, family status, marital status or developmental disability. (City of Ames)*

The Human Rights Commission helps to connect and support community sponsored events for the good of the community specifically among diverse groups of people (racial, religions, and ethnic groups). Members serving as investigative or conciliation officers serve to help conduct investigations of complaints regarding discriminatory practices. The City of Ames Human Relations and the Human Rights Commission can be found in Chapter 14 of the City's Municipal Code.

The Commission meets monthly, and reports to the Ames City Council with an annual report. They also attend outreach events specifically directed to diverse populations including the MLK celebration, marching in the 4th of July parade, and attending and assisting with the annual FACES celebration. FACES is a celebration of diversity within Ames, featuring a day-long event with organizations from the Ames and Iowa State communities.



During the FY 2011-2012, four complaints involving fair housing were filed with the Ames Human Rights Commission. Out of those four, only one was investigated.

- One filed too late: complaints must be filed within one year of discriminatory action

- Two complaints were sent letters requesting additional information before moving to investigation: each received no response, and therefore the case was dropped

- One investigation occurred regarding discrimination in public accommodations: investigation and interviews were held; there was a lack of sufficient evidence, and the case was dropped

This past year has brought about the most complaints. Within the year, there has been additional effort put toward marketing and communication of options available for addressing discrimination in housing. The Ames Human Rights Commission has a website detailing options for filing a complaint, and there is also a Fair Housing symposium and Summit annually to discuss housing options.

The Fair Housing Summit is held annually for the public to become aware of discriminatory actions against residents. Each year the summit is held in April, HUD's designated Fair Housing month. The City of Ames partnered with the Ames Human Relations Commission, Central Iowa Board of Realtors, and Ames Rental Association, and Hunziker Property Management, with special guest, Betty J. Bottiger, Director of HUD. In addition to the Fair Housing Summit open to the public, the City of Ames Housing Department also hosts a workshop for the property owners. This workshop worked with the same partners, and the Director of HUD, Betty J. Bottiger, spoke during a lunch session for the Fair Housing Month Forum.

These are examples of strides being made to fully communicate options available; however, there is still work being done on making these options more available and accessible to the public. In the future, communication and additional marketing is still an important aspect of continuing to create awareness about discriminatory actions and how resolution is available.

### **Iowa Civil Rights Commission**

The Iowa Civil Rights Commission has a mission of “enforcing civil rights through compliance mediation, advocacy, and education as we support safe, just and inclusive communities. The Commission’s major duty is to enforce state and federal statutes that prohibit discrimination in employment, public accommodations, housing, education and credit by investigating and litigating civil rights complaints”. (Iowa.gov)

The Iowa Civil Rights Commission received 9 Housing complaints in the city of Ames between 2010 and present. The following table summarizes the reasons for the complaint and how they were resolved.

**Table 18. Fair Housing Complaints 2010-current**

<b>Reason</b>	<b>Resolution</b>
Race (other)	No probable cause
Race (Black)	Familial status, satisfactory adjustment
Retaliation	No Probable Cause
Sex (female), disability	No Probable Cause
Disability	Withdrawn
Race (Black)	Unknown, done by local investigation
Race (Black)	Administrative Closure
Familial Status	No Probable cause
Sex (female)	Satisfactory Adjustment

Source: Iowa Civil Right Commission 2012.

#### **IV. Public Transportation**

The Ames Transit Agency (CyRide) provides public transit service for the City of Ames. CyRide is collaboration between the City of Ames, Iowa State University (ISU) and ISU’s Government of the Student Body (GSB). CyRide operates approximately 12 fixed bus routes within the Ames community including Iowa State University (3 of these routes are free circulator routes) and a free late night demand response service called Moonlight Express. All services are wheelchair accessible and service animals are allowed.

In addition to fixed-route service, CyRide also provides equitable Para-transit services called Dial-A-Ride operating at all times the fixed-route service operates within the Ames community. Dial-A-Ride provides door-to-door demand response transportation for persons with disabilities that would not otherwise be able to ride the fixed-route CyRide service. In order to qualify for Dial-A-Ride services, a person must complete an application and be unable to utilize the fixed-route system due to their disability. The fixed-routes and Dial-A-Ride operate 359 days a year. Moonlight Express, the free late night bus service, operates from 10:15pm – 3:00am on Friday and Saturday nights when Iowa State University is in session, excluding summers.

CyRide recently estimated that it serves 91% of the overall residential Ames’ population within a quarter mile of their home (Figure 9). In addition, CyRide serves a great majority of the Ames employment district (Figure 10). CyRide carries the highest transit ridership of any other transit provider in the State of Iowa with 5,892,125 passengers in FY2013 which is over 100 rides per capita. This level of transit ridership is extremely high for a community and easily compares with Boston, MA in serving its residents.

The areas that CyRide does not cover include more affluent residential areas of the community and government/airport zones. The major employers in town are Iowa State University, Iowa Department of Transportation, Mary Greeley, USDA, and Danfoss, Inc., etc. The significant impact is that approximately 55% of the total population is in the higher

education. This estimated impact is based on ISU's student population over the City of Ames total population in the past three years. One of the main issues is that while CyRide does serve many areas within the Ames, the service may not be frequent enough to adequately serve an area to encourage them to take public transit. For instance, the S. 16th corridor only has hourly transit service which is quickly becoming a high-density residential area with construction of several apartment complexes marketed for student housing and one low-income residential housing complex. In addition, the corridor has several human/health agencies taking up residence along the corridor including: Mid Iowa Community Action, WIC, Richmond Center, and BioPlasma Center, which will serve low and moderate income (see Figure 10).

**Figure 9. CyRide population estimate**

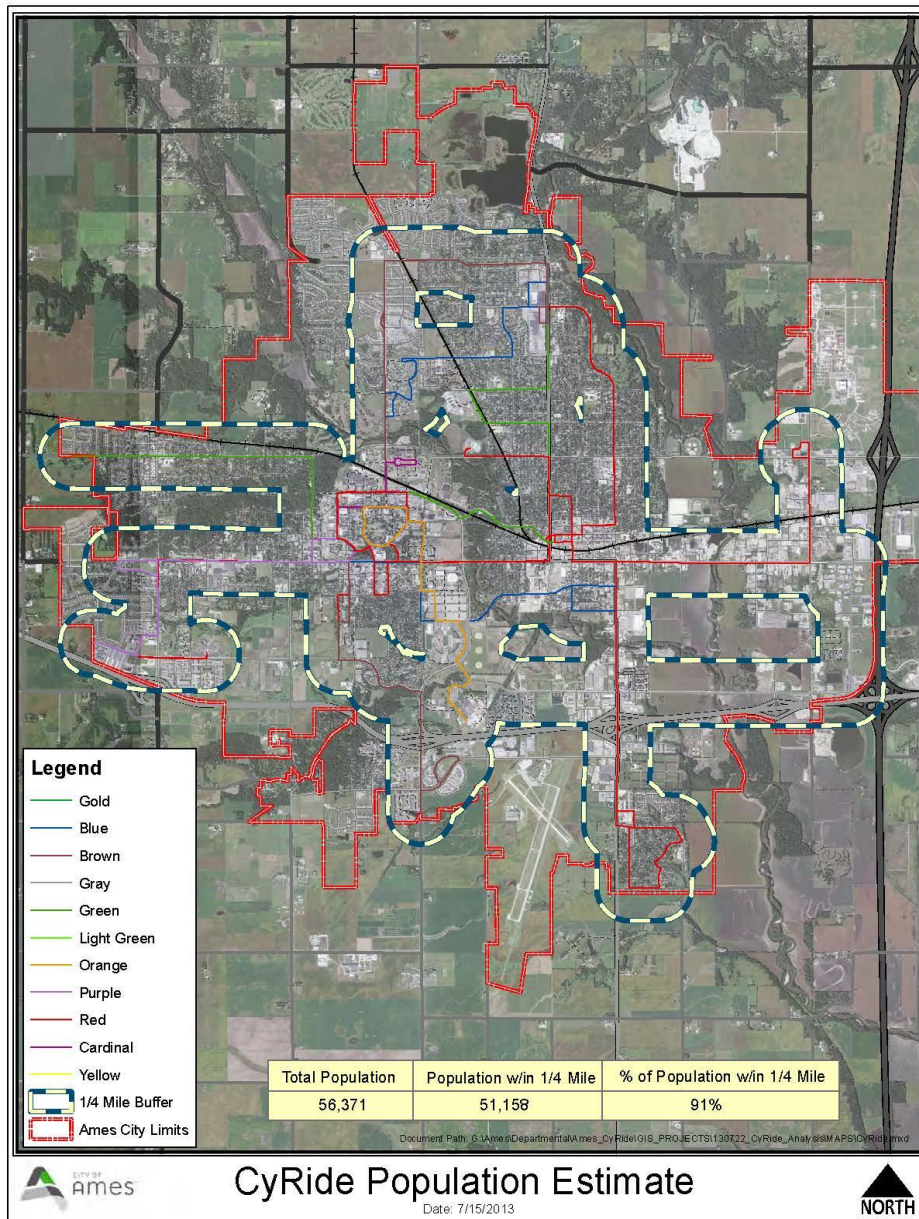
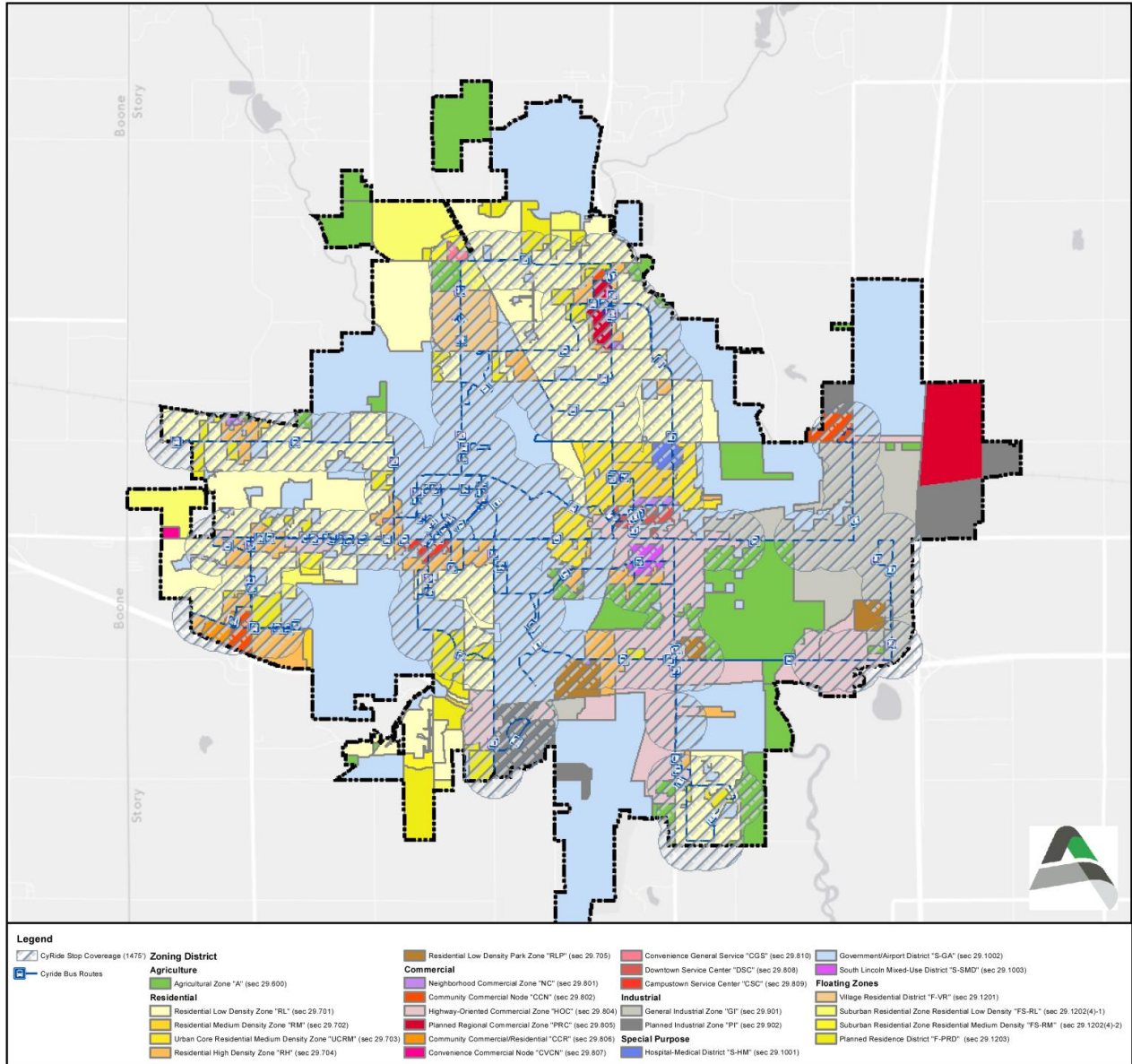


Figure 10. CyRide coverage by zoning



### CyRide Coverage By City Zoning

Note: This map shows CyRide Route coverage relative to City Zoning areas.

CyRide Coverage by Stop (3 block buffer - 1275')			
ZONE	Total CyRide Coverage w/in 1275'	Total Zoning Area	Percent Coverage
Agricultural Zone	15280236	53403894	28.6%
Campustown Service Center	1286565	1286565	100.0%
Community Commercial Node	3942241	4105739	96.0%
Community Commercial/Residential	1211719	1211719	100.0%
Convenience Commercial Node	0	392525	0.0%
Convenience General Service	550907	550907	0.0%
Downtown Service Center	1954404	1954404	100.0%
General Industrial Zone	28687555	42034244	68.2%
Government/Airport District	104026542	252748437	41.2%
Highway-Oriented Commercial Zone	39868666	48130488	82.5%
Hospital-Medical District	1447285	1447285	100.0%
Neighborhood Commercial Zone	1452747	1452747	100.0%
Planned Industrial Zone	6654690	18840045	35.3%
Planned Regional Commercial Zone	2488394	14194839	17.5%
Planned Residence District	14088542	25077546	56.2%
Residential High Density Zone	24303772	26293909	92.4%
Residential Low Density Park Zone	4097594	5648485	72.5%
Residential Low Density Zone	95728654	137204536	69.8%
Residential Medium Density Zone	4681241	5576403	83.9%
South Lincoln Mixed-Use District	1951729	1951729	100.0%
Suburban Residential Floating Zoning Residential Low Density	2615265	17386700	15.1%
Suburban Residential Floating Zoning Residential Medium Density	1521889	2786722	54.6%
Urban Core Residential Medium Density Zone	16593299	17620152	94.2%
Village Residential District	7004689	7390191	94.8%
<b>TOTAL</b>	<b>383310586</b>	<b>688302111</b>	<b>55.7%</b>



CyRide Coverage by Route (3 block buffer - 1275')			
ZONE	Total CyRide Coverage w/in 1275'	Total Zoning Area	Percent Coverage
Agricultural Zone	22127850	53403894	41.4%
Campustown Service Center	1286565	1286565	100.0%
Community Commercial Node	4030767	4105739	98.2%
Community Commercial/Residential	1211719	1211719	100.0%
Convenience General Service	550907	550907	100.0%
Downtown Service Center	1954404	1954404	100.0%
General Industrial Zone	30699423	42034244	73.0%
Government/Airport District	111714654	252748437	44.2%
Highway-Oriented Commercial Zone	43619312	48130488	90.3%
Hospital-Medical District	1447285	1447285	100.0%
Neighborhood Commercial Zone	1452747	1452747	100.0%
Planned Industrial Zone	7016411	18840045	37.2%
Planned Regional Commercial Zone	2488394	14194839	17.5%
Planned Residence District	16312264	25077546	65.0%
Residential High Density Zone	24649282	26293909	93.7%
Residential Low Density Park Zone	4585401	5648485	81.2%
Residential Low Density Zone	98049594	137204536	71.5%
Residential Medium Density Zone	5125010	5576403	91.9%
South Lincoln Mixed-Use District	1951729	1951729	100.0%
Suburban Residential Floating Zoning Residential Low Density	2426169	17386700	14.0%
Suburban Residential Floating Zoning Residential Medium Density	1592852	2786722	57.2%
Urban Core Residential Medium Density Zone	17250664	17620152	97.9%
Village Residential District	7000099	7390191	94.7%
Convenience Commercial Node	392525	0	0.0%
<b>TOTAL</b>	<b>408936028</b>	<b>688437686</b>	<b>59.4%</b>

CyRide staff leads the coordinated transportation planning effort between transit providers and human/health service agencies for the Ames Area Metropolitan Planning Organization (AAMPO) entitled the Passenger Transportation Plan (PTP). The purpose of the PTP is to “increase the efficiency of the passenger transportation system by providing an opportunity for transportation providers to coordinate their services and make efficient use of limited public funds.” Specifically, the coordinated plan identifies unmet transportation needs for not only elderly and disabled populations but for all Ames residents. Initially, this planning effort performed a gap analysis overlaying CyRide’s bus routes over the highest concentration of poverty level as well as rental properties. What was discovered is that CyRide actually provides a high-level of transit service to these areas of the community. CyRide works with two human service groups to ensure this coordination: Story County Human Service Council and the United Way’s Transportation Collaboration. The two groups also work to promote public transit within the community to those unaware of their alternative transportation options. These groups have most recently targeted medical personnel to ensure those scheduling appointments within the community are asking the following question to their clients, “Do you have Transportation.” If they need transportation, transportation options within Story County (such as HIRTA Public Transit and CyRide) are provided. The most recent Ames Area Passenger Transportation Plan Update was approved in March 2013.

In 2011, CyRide found itself with an approximate \$250,000 budget deficit partly due to fuel price increase. An eight-month study was conducted to seek ways to ensure a balanced budget by the fiscal year’s end. CyRide implemented a 20-25% fare increase across the board in January 2012 along with the following non-mandated policies to ensure less impact on Ames’ low-income residents:

- No increase in Dial-A-Ride fares – The cost per ride remained at \$2.00 per ride while fixed-route single ride costs increased to \$1.25. Legally, CyRide could charge twice the fixed route fare at \$2.50 per ride to Dial-A-Ride passengers but chose to lessen the burden to those utilizing this service.
- Medicaid recipients eligible for reduced fare prices - Allowed Medicaid card carrying individuals’ access to reduced fare or half fare prices similar to Medicare recipients.
- New half-fare Monthly Pass - Introduced a new reduced monthly pass at half-fare of \$20. Previously no reduced monthly pass was available to individuals eligible for the reduced fare pricing with CyRide offering reduced passes for the semester, school-year and summers only.

Finally, as a recipient of federal funding CyRide works to provide meaningful access to all its transportation services and programs by operating its transit service without regard to race, color and national origin, including those persons that are Limited English proficient (LEP). According to American Community Survey statistics, the City of Ames’ does not have an LEP population above the Department of Justice’s Safe Harbor Threshold requiring critical

documents to be translated into LEP languages. But CyRide does provide language assistance when needed or upon request to ensure meaningful access to transit services and programs.

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013-14**

## **Section 4** **2013 Survey Results**

## **1. Housing Consumers Survey Results**

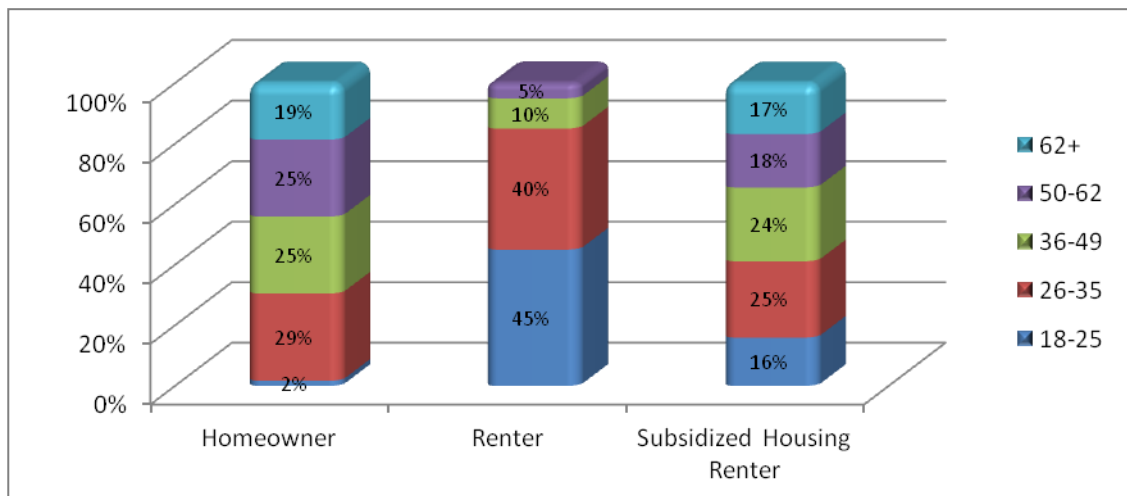


## Respondents' Demographic Information

### Age

More than ½ of the respondents from the three groups (homeowner, renter and subsidized housing renter) were working adults (26 to 49 years of age), 12% were between 18 and 25 years old, 20% were between 50 and 62, and 16% were 62 years and older. Figure 11 shows that there were almost even age distributions of homeowners and subsidized housing renters, except that only 2% of homeowners were below 25 years old. However, more than 80% of the renters were 35 years or younger (45% belong to 18-25 years of age and another 40% from 26-35 years old). Renters were much younger than the other two groups.

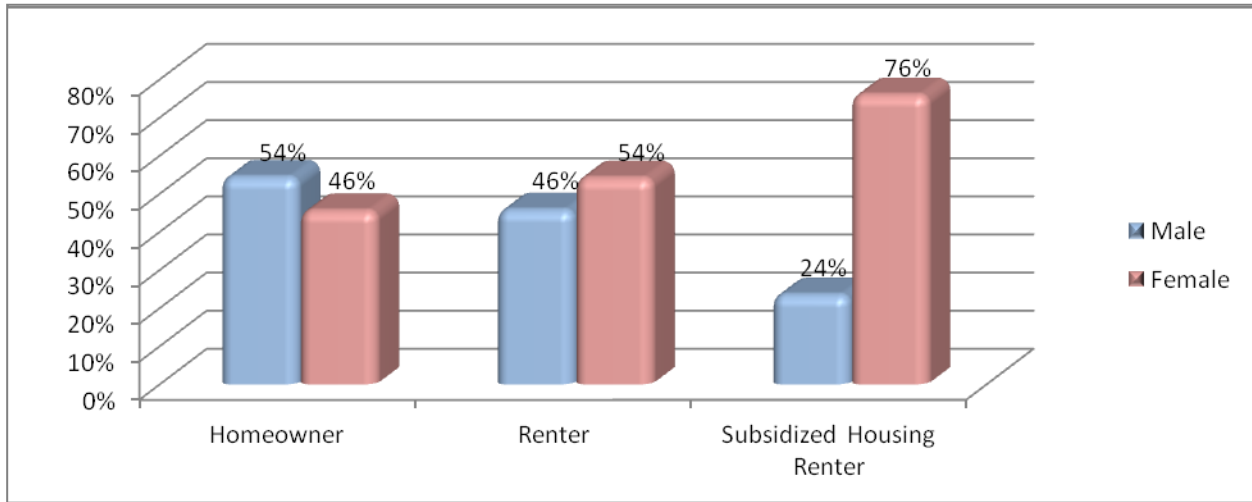
**Figure 11. Age distribution of housing consumers**



### Gender

Majority of those who responded to this survey were female (60%). This is contrary to the 2008-2012 ACS data (47% female and 53% male). Figure 12 shows 54% of homeowners were male. In contrast, there were more female respondents in the subsidized housing renters and renter groups (76% and 54%, respectively).

**Figure 12. Gender distribution of housing consumers**

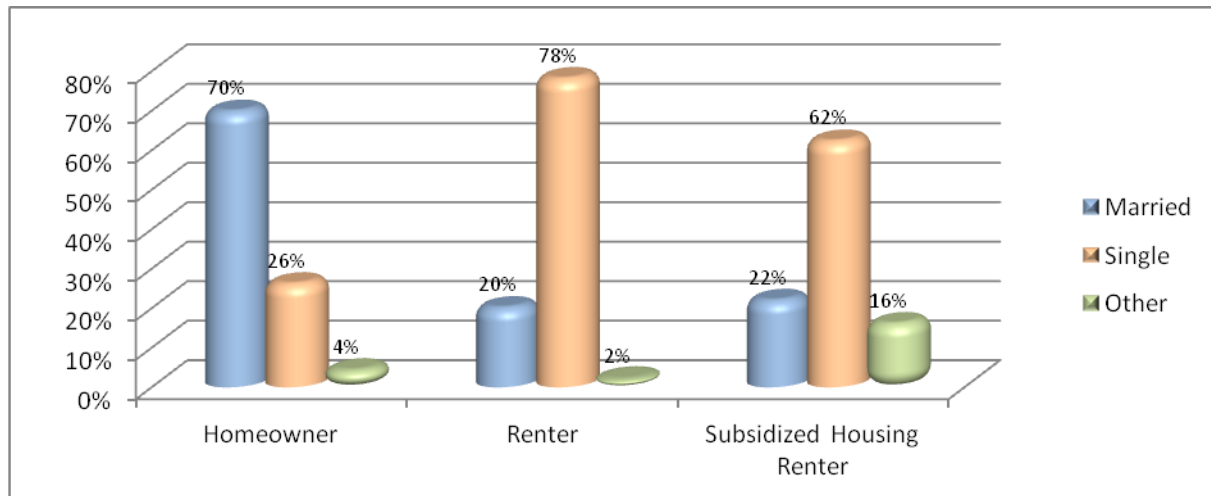


**Marital Status**

Less than half (42%) of the respondents were married and 51% were single. Seven percent indicated others (i.e. widow, middle of divorce, divorced, engaged, separated and common law marriage). This distribution is not too far from the 2008-2012 ACS data (33% married, 59% never married or single, and 7% separated/widowed/divorced).

Majority of the renters and subsidized housing renters were single (78% and 62%, respectively). However, 70% of homeowners were married (Figure 13).

**Figure 13. Marital status of housing consumers**



## Race/Ethnicity

Distribution of respondents based on race or ethnicity was quite consistent with the 2008-2012 American Community Survey. Majority were White/European-American descent (85%) compared with the 85% on the 2012 American Community Survey. Subsidized housing renters had the lowest White distribution (79%) compared to renters (90%) and homeowners (91%). Meanwhile, it had the highest Black/African-American distribution (9%) compared with the other two groups (Table 19).

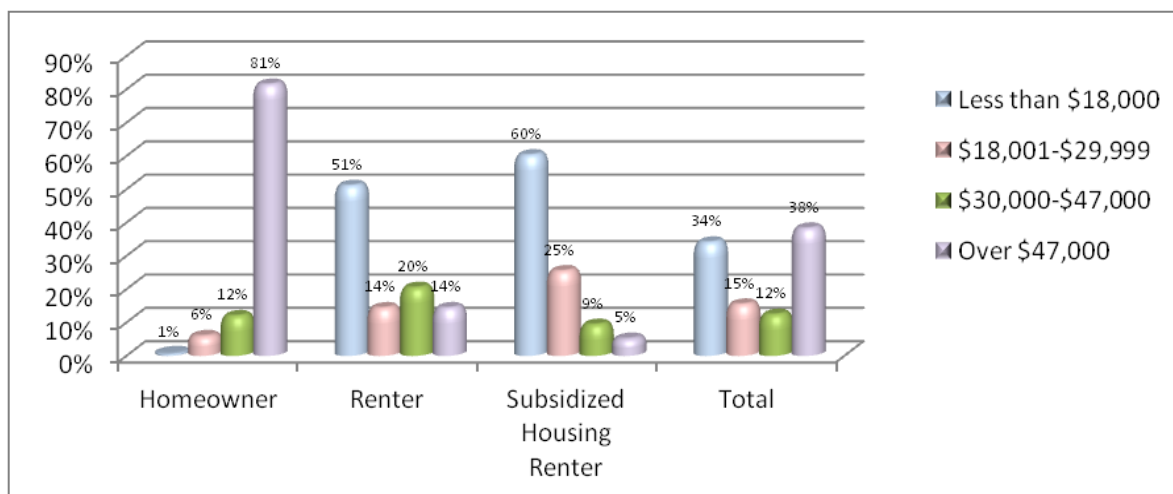
**Table 19. Race/ethnicity of housing consumers**

Race/Ethnicity	Homeowner	Renter	Subsidized Housing Renter	Total	2008-2012 ACS
White/European-American	91%	90%	79%	86%	85%
Black/African-America		2%	9%	4%	4%
Asian-American	7%	8%	5%	6%	9%
Pacific Islander		2%		1%	na
Native American	1%		3%	2%	na
Multi/bi-racial	1%		2%	1%	3%
Hispanic	1%		1%	1%	3%

## Household Income

Eighty-five percent of the subsidized housing renters had total annual household income of less than \$30,000 (60% with less than \$18,000 and 25% with \$18,001-\$29,000). Sixty-five percent of the renters belong to this lowest income bracket. Homeowners, on the other hand, had the highest income (81% had \$47,000+ total household income). (Figure 14)

**Figure 14. Total annual household income of housing consumers**



### **Languages Spoken at Home**

Majority of the respondents do not speak a language other than English (83%). This is true to all the three groups of respondents (83% to 86%). For those whose main language is not English, the other languages mentioned were Chinese, Arabic, Korean, Spanish, Cambodian, Hindi, etc.

### **Household Composition**

The average household size in this survey is 2.3 persons, exactly the same as the 2008-2012 ACS data. The subsidized housing renters had the lowest household size (2.01 people) while the homeowners had the highest (2.51 people). Forty-one percent of the total respondents had children 18 years old and younger with an average of 1.88 kids per household. Renters had the highest percentage with children at home (50%) while subsidized housing renters had the lowest percentage (35%, Table 20). Additional question was asked of the renter group (“how many people in your unit who are not related to you”). Forty-four percent stated there were at least 1 to 5 non-relative members in their household with an average of 1.45 people.

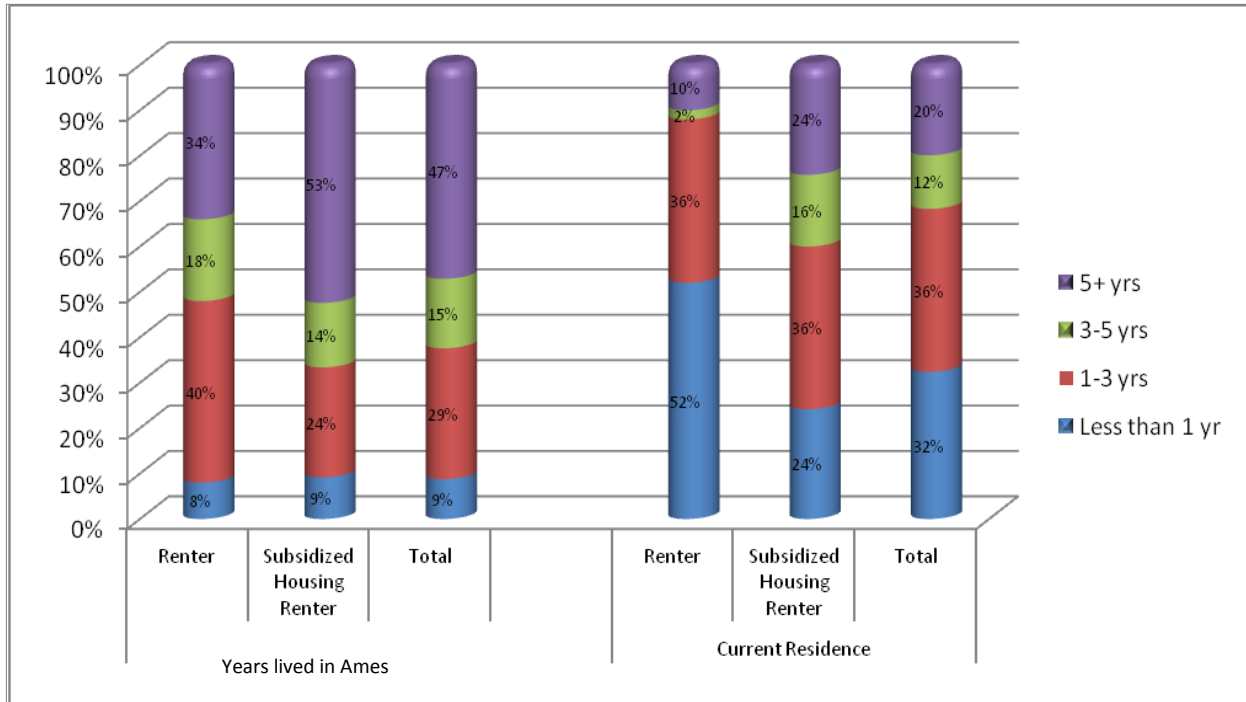
**Table 20. Household composition of housing consumers**

	Household Size	Children under 18	
	Average	% with	Average
Renter	2.40	50%	1.56
Homeowner	2.51	42%	1.80
Subsidized Housing Renter	2.01	35%	2.02
Total	2.28	41%	1.83

### **Residence in Ames**

A little over 1/3 of the renters and subsidized housing renters have lived in Ames for less than 3 years, 15% for 3 to 5 years and 47% for at least 5 years (53% for 2008 data). Subsidized housing renters have lived longer in Ames compared with renters (53% and 34% for 5 years or more, respectively). Renters seem to move more frequently compared with the subsidized housing renters. Fifty two percent of renters have lived in Ames for less than a year, but only 24% for subsidized housing renters. Meanwhile, 24 % of subsidized housing renters and only 10% of renters have stayed in their current residence for more than 5 years (Figure 15).

**Figure 15. Years stayed in Ames and current residence of renters and subsidized housing renters**



**Disability Status**

Majority of the respondents stated that they did not have anyone in their households who had disability needing special accommodation (88%). This is consistent with the 2008 survey (85%).

There were more types of accommodations needed by the respondents compared to 2008 survey (Table 21). Safety bar in bathroom was the most mentioned type of accommodation needed among the three groups. Transportation access and using a walker/crutches/cane were the next needed accommodations. These disability accommodations were not mentioned in 2008 survey. Subsidized housing renters mentioned more needed assistance types compared with the other two groups.

**Table 21. Types of accommodation needed by housing consumers**

	2013 Survey				2008 Survey
	Renter (4%)	Homeowner (1.7%)	Subsidized Housing Renter (26.9%)	Total (12.5%)	
Safety bar in bathroom	67%	100%	46%	51%	
Close to public transportation			51%	46%	
Using a walker/crutches/cane	67%		30%	32%	
Employment/educational assistance			24%	22%	
Assisted Living			19%	17%	
Wheelchair access		50%	16%	17%	X
Assistance for hearing impaired			16%	15%	X
Assistance for vision impaired			11%	15%	X
Scooter			8%	7%	
Wheelchair access, roll-in shower		50%	5%	7%	
Oxygen			5%	5%	
No step access					X

## 2. Housing Background Information of Housing Consumers

A total of 291 surveys were completed by the housing consumers such as homeowners and renters (categorized into renters and subsidized housing renters). Forty-two percent were homeowners and 58% were renters (17% rented through private landlord while 41% were subsidized housing renters).

### Types of Rental Housing Unit

For the subsidized housing renters, 46% were tenants in the HUD Section 8 Voucher Program, 29% were tenants in low-income tax-credit (LITC) housing (i.e. Laverne, Windsor Pointe, Prairie West apartment, etc.) and the other 20% were tenant in a HUD assisted low-income complex (i.e. Eastwood, Meadow Wood of Ames).

The majority of the renters lived in an apartment in a multiple unit building (88% for renters and 80% for subsidized housing renters). The rest lived in single family dwelling and duplex. Subsidized housing renters also stated they lived in a mobile home, and a house converted into 3 or more units (Table 22).

**Table 22. Types of rental housing unit**

	Renter	Subsidized Housing Renter
Single family dwelling	8%	4%
Duplex	4%	8%
Apartment in a multiple unit building	88%	80%
Mobile Home		2%
House converted into 3 or more units		4%
Other		2%

### **Homeownership Type and Characteristics of Homes of Housing Consumers**

In terms of homeownership, a majority (81%) were owner-occupied, detached, single family dwellings; 18% condominium, apartment type units; and 1% townhome/attached, single family dwellings. Twenty-nine percent of these houses were purchased in 2010 and 2011, respectively, while the other 48% were purchased in 2012.

The most popular financial method to purchase the homes was a mortgage loan with a bank/lender (63%), followed by a mortgage loan through credit union/mortgage broker (19%), and a cash transaction (16%). Almost half (47%) of these homes were valued at over \$200,000, 25% for \$150,000 to \$200,000, 21% for \$100,001 to \$150,000, and 7% under \$100,000. The approximate property tax and homeowner's insurance, on average, was \$4,210 per year. Sixty-five percent of homeowners paid \$701 to \$1,500 per month on mortgage (including property taxes and homeowner's insurance). Almost 18% paid between \$1,501 and \$2,200 and another 4% paid \$2,201 or greater.

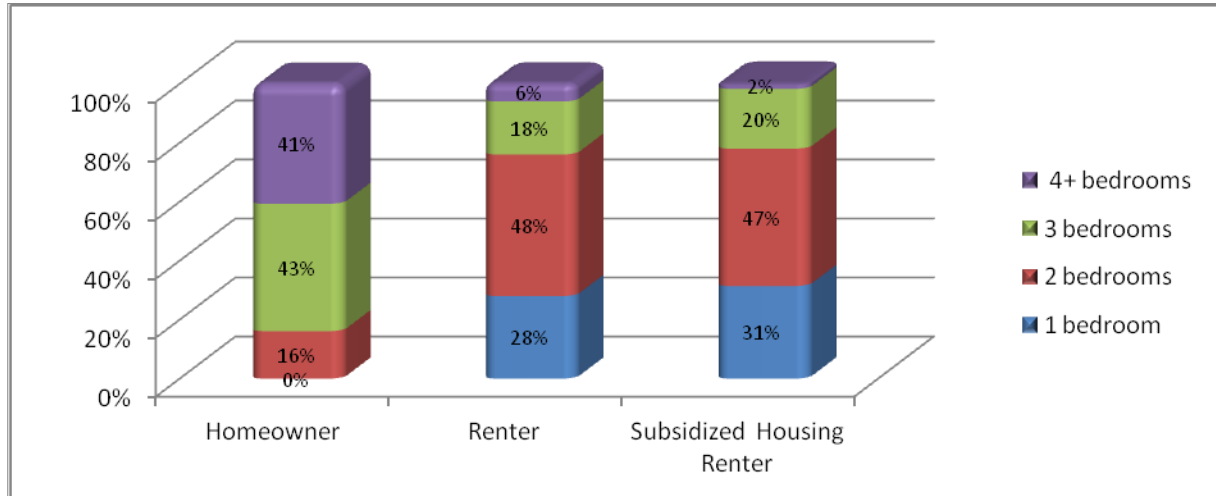
### **Amenities (Bedrooms and Bathrooms)**

In terms of number of bedrooms and bathrooms, both the renters and the subsidized housing renters followed the same trend. The majority had two bedroom one bathroom units. Owned homes had more bedrooms compared with the rented ones (41% had 4 or more bedrooms compared with 6% and 22% for renters and subsidized housing renters, respectively, Figures 16 & 17).

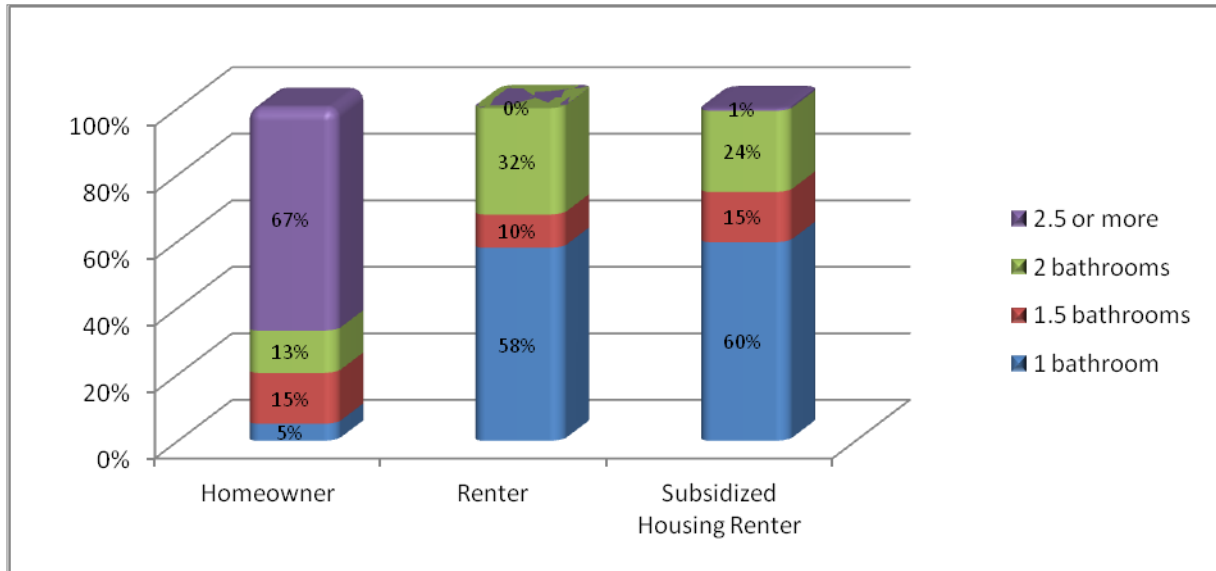
Similarly, owned homes had more bathrooms compared with the rented units. Almost  $\frac{2}{3}$  of homeowners had 2.5 or more bathrooms (only 8% of the subsidized housing renters). No one

among renters indicated that they have 2.5 or more bathrooms. Rented units had usually 1-2 bathrooms.

**Figure 16. Number of Bedrooms**



**Figure 17. Number of Bathrooms**





### **Rental Fee and Deposit**

On average, the renters paid a higher deposit (\$681.0) compared with the subsidized housing renters (\$422.2). Likewise, the average monthly rental fee for the renters was higher (\$731.0) as opposed to \$637 for the subsidized housing renters. The subsidized housing renters only paid on average \$399.3 per month as their share. The rest was paid by the rent-subsidy programs.

### **Utilities**

Utilities not included in the rental fee are shown in Table 6. The majority of the renters had to pay for their own electric bills, which include lights and air conditioning system. Approximately 1/3 paid for their gas heating and sewer (36% and 30%, respectively). Very few (20%, 14% and 12%) paid for their trash, lawn care and snow removal expenses (Table 23).

**Table 23. Utilities not included in monthly rental fee for renters**

Percentage		Percentage	
Electric (lights/AC)	88.0%	Trash	20.0%
Gas heating	36.0%	Lawn care	14.0%
Sewer	30.0%	Snow removal	12.0%
Electric heating	28.0%	Electric water heating	20.0%
Gas water heating	24.0%	Trash	20.0%
Electric water heating	20.0%		

For subsidized housing renters, snow removal, lawn care and trash were mostly included in their monthly rental fee. Very few of the subsidized housing renters stated that their electric expenses such as electric water heating, heating, and lights/air conditioning were included in their monthly rental fee (13% to 8%). (Table 24)

**Table 24. Utilities included in the monthly rental fee for subsidized housing renters**

Utilities	Percentage
Snow removal	60.7%
Lawn care	58.9%
Trash	54.5%
Sewer	48.2%
Gas heating	25.0%
Gas water heating	23.2%
Electric water heating	13.4%
Electric heating	12.5%
Electric (lights/AC)	8.0%

Respondents were also asked to state the amount of money paid for those individual utilities. Unfortunately, only few respondents answered that specific question. In addition to this, the respondents were quite confused with the question (i.e. some gave the total expenses but not the individual amount for each utility). Since this data is not reliable, it won't be presented in this report.

### **Other Housing Amenities**

Kitchen appliances, air conditioning units, off-street parking and laundry facilities in unit were the amenities available to both groups of renters and homeowners. Community room is available to about 1/3 of subsidized housing renters but only 2% of renters and 8% of homeowners. However, a garage unit is available to 2/3 of the homeowner group, half of the renter respondents but only 38% of subsidized housing renters. (Table 25)

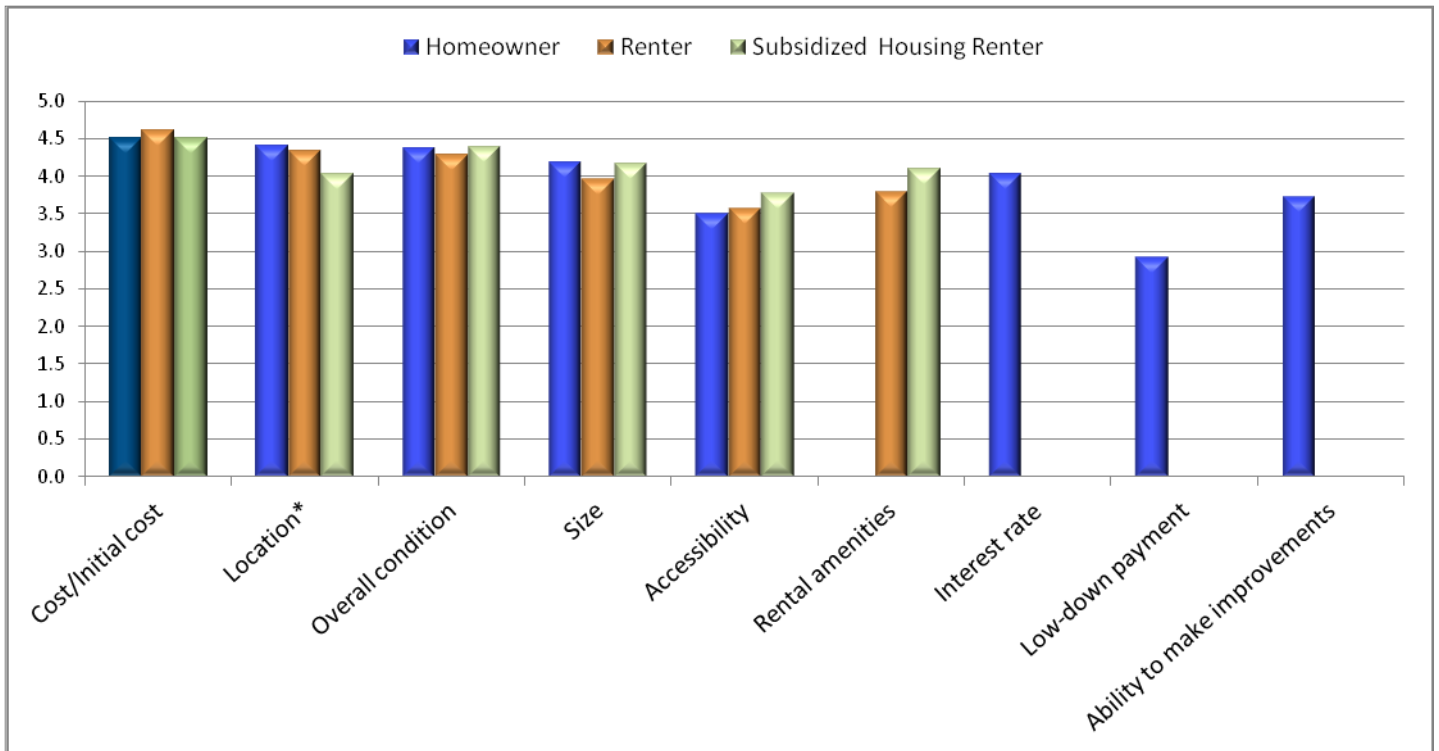
**Table 25. Housing amenities**

	<b>Renter</b>	<b>Subsidized Housing Renter</b>	<b>Homeowner</b>
Kitchen appliances	95.9%	99.2%	97.3%
Air conditioning units	87.8%	85.6%	94.6%
Off-street parking	85.7%	70.3%	72.3%
Laundry facilities in unit	53.1%	53.4%	67.9%
Garage unit	51.0%	38.1%	71.4%
Laundry facilities in building	34.7%	39.8%	6.3%
Fitness center	10.2%	19.5%	0.9%
Elevator	8.2%	17.8%	0%
Swimming pool	8.2%	4.2%	9.8%
Community room	2.0%	31.4%	8.0%
Ramp	2.0%	9.3%	0%

### **3. Perception towards Renting/Homeownership by Housing Consumers**

Respondents were asked the importance of different factors that go into the decisions to rent or buy a particular housing unit. Factors such as cost, location, size, overall condition, rental amenities and accessibility were rated by the respondents on a scale of 1-5 (1 being very unimportant to 5 being very important). Figure 18 shows that all of the factors mentioned were rated to be important (higher than 3.0 (average)) except for low down-payment by the homeowner (average value of 2.9). Cost, location, overall condition and size were rated the highest by all three groups. Accessibility got the lowest rating but still important. Location is more important to homeowners than to subsidized housing renters.

**Figure 18. Importance of factors affecting decisions in purchasing/renting a housing unit as perceived by housing consumers**



\* significant at .05 level

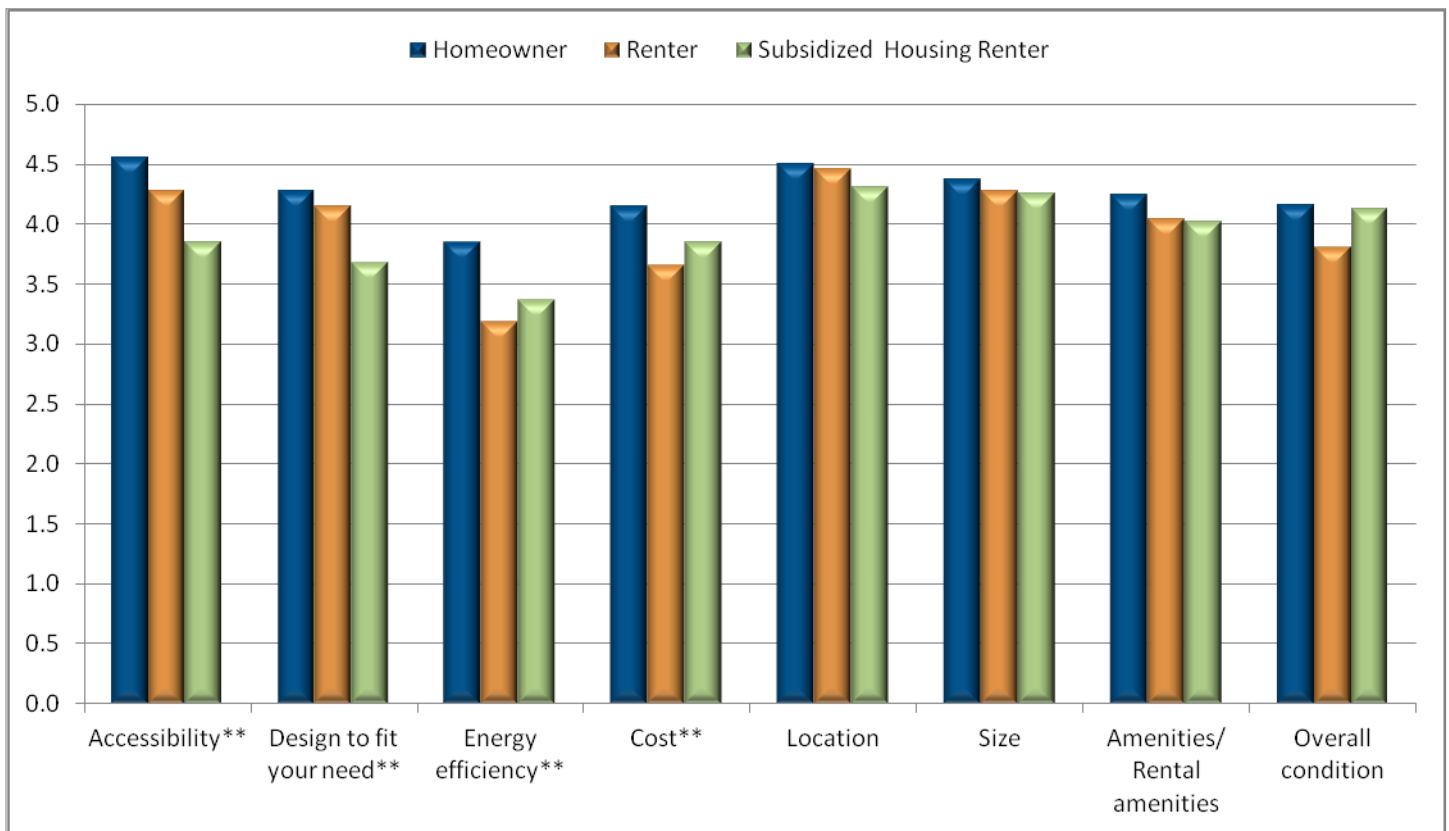
These groups of respondents **supported high importance** of housing factors in renting/purchasing a housing unit:

- Location is more important for homeowners who were 50 years and over than those between 26 to 49 years old.
- For subsidized housing renters, size of housing unit was more important for:
  - female compared with male,
  - those between 18 to 25 years old compared with those 50+ years,
  - married compared with other groups
  - for those who had lived in Ames for less than 3 years compared with those who had lived for more than 3 years, and
  - who had children under 18 years old compared with those did not have young children.
- Accessibility of housing unit was more important for subsidized housing renters who had children (under 18 years old) compared with those did not have children.

### Satisfaction with Rental/Owned Housing Unit

On a scale of 1-5, 1 being very unsatisfied to 5 being very satisfied, respondents were generally satisfied with different features of their rental/owned housing units. Homeowners generally had higher satisfaction levels compared to renters and subsidized housing renters. While renters had lower satisfaction level on cost and energy efficiency of their units compared to homeowners (significant at .01 levels), subsidized housing renters were less satisfied with accessibility and design of their rental units compared to both renter and homeowner groups (significant at .01 levels). (Figure 19)

**Figure 19. Satisfaction with the features of current rental/owned housing unit as perceived by housing consumers**



\*\* significant at .01 level

There were some statistically significant differences noted between demographic characteristics of the respondents to some perception on housing such as satisfaction with the housing unit, important factors in renting/purchasing a housing unit and perceived barriers to fair housing choice. The data were examined for differences by gender, age group (18-25, 26-49, 50+), marital status (married vs. other), income (<18,000, 18,001-47,000, >47,000), whether

have children under 18 (yes or no), years lived in Ames (<3 years vs. 3+ years) and years lived in current place of residence (<3 years vs. 3+ years)

These groups of respondents **supported high satisfaction** with features of their housing unit:

- Homeowners who were 50 years+ were more satisfied with energy efficiency of their housing unit compared to those less than 50 years old.
- Homeowners who did not have children under 18 years old were more satisfied with accessibility, energy efficiency, and design of their housing units compared to those had children.
- Married homeowners were more satisfied with the cost compared to other homeowners.
- Renters who had children under 18 years old were more satisfied with the cost of housing and less satisfied with the size of housing unit compared with those who did not have children.
- Renters who earned less than \$18,000 were more satisfied with the size of their housing unit compared to those who earned \$18,000 and more.
- Subsidized housing renters ages 50 years+ were more satisfied with the location and overall condition of their housing units compared with those between 26 to 49 years of age.
- Subsidized housing renters who had lived in their current residents for less than 3 years were more satisfied with the accessibility and design of their housing units compared with those who had lived 3 years or more.

### **Suggested Improvements to the Housing Units Recommended by Housing Consumers**

When asked on how their housing units (rental and home owned units) can be improved, respondents mentioned the following suggestions. Figure 20 to Figure 23 represent the overall suggested improvements using tagcrowd.com.

a) For accessibility:

Homeowners were more particular to accessibility outside of their homes (i.e. on-street parking, connected and uncracked sidewalks, better walkway from street, paving the alley to have access to their garages, etc.). On the other hand, both groups of renters wanted to have improvements inside the unit (elevator, handicapped accessible and bigger bathrooms, laundry on the first floor not on the basement, attached garage, etc.). Other mentioned issues were transportation access, distance to downtown and campus, covered parking, and handicapped accessible sidewalks. (Figure 20)

**Figure 20. Accessibility improvement**



b) For energy efficiency

The most common recommendation for energy efficiency was to put more insulation in the house, followed by replacing old appliances that are more energy efficient. New door and windows were also mentioned as energy efficient measure. (Figure 21)

**Figure 21. Energy efficiency improvement**



c) Design improvement strategies:

- ***For Homeowners***

- Basement
  - More light in basement
- Bathroom
  - Bathroom remodel
  - Another full bathroom in basement
- Bedroom
  - More on main floor for kids
  - Bigger
  - Close off formal living room for privacy/noise purpose, bedroom has small door into unfinished crawl/attic area needing insulation and storage access
- Driveway
  - Driveway that will fit a car
- Floor
  - Most floor plans are designed originated by men. Women would do a much better job.
- Garage
  - New garage
- Kitchen
  - Need a bigger dining area (3)
  - Kitchen could be more efficient; could use mudroom
  - Redesign of kitchen
  - Remodel - open concept main floor w/ new kitchen cabinets
- Location
  - Quieter location
- Others
  - Handicap accessible
  - 4 steps up to house - concerned about needing mobility access later in life
  - We've remodeled and still are to get there.
  - More finished space

- ***For Renters (renters and subsidized housing renters)***

- Basement
  - Finished basement
- Bathroom



- Larger bathroom
  - Better function in bathroom
- Bedroom
  - Need a third bedroom boys are 14-15 years old
- Windows
  - Better windows throughout the entire house
- Carpet
  - Cleaner carpet
- Kitchen
  - Efficient kitchen - converted hallway
  - An eat-in kitchen would be cool
  - The kitchen is smaller in this unit, while the bathroom is huge. (2)
  - Needs a lot of updating
  - Larger kitchen
  - The oven has all the controls at the back out of my reach so I can't use it
- Living room
  - Larger living room
- Grill
  - Wishes they could use a gas grill on their deck
- Storage
  - Storage closet + pantries
  - More storage space (shelves, larger closets)
- Space/size
  - Spacious even in non-handicapped unit
  - Need to be bigger (too small)
  - Size of two rooms are largely different
  - More housing with larger rooms for families
- Yard
  - A little smaller back yard, no snow removals
- Other
  - By being a non-smoking complex!
  - Also a bug problem from day one of moving in.
  - More privacy - walls are paper thin!
  - Don't like the thermostat being near the floor -it is hard for the elderly to adjust.

**Figure22. Design improvement features suggested by housing consumers**



Suggestions on how the following housing features (cost, location, size, rental amenities and overall condition) can be improved were asked to those who were not satisfied with their unit.

a) Cost

Lowering the cost of monthly amortization and better insulation were the most common suggestion to lower the cost. There was also a mention of the property assessed value to be way beyond of what they paid (assessor should have used purchased price to compute for the value of the house). Rental fee is the main concern for the renters. Suggestions include lowering the rent for students, utilities should be included in the rent, building more housing for families with low income, lowering gas fees, and rent should stay the same (rent should not increase every year).

b) Location

Homeowners were hoping that they could be in a quieter location (near the railroad, move off from a busy street), and closer to retail such as Duff and North Grand business districts. Renters, on the other hand, wished that their rental units not be located in a high crime rate area,

in a flood plain area, or loud and unpleasant neighborhood. They also wanted to be closer to the bus stop.

c) Size

Respondents were hoping that they can have bigger kitchen, bigger living room, a bigger rental unit such 3-bedroom, bigger bathroom and a bigger house specifically for homeowners. (Figure 23)

**Figure23. Improvements related to size suggested by housing consumers**



d) Rental amenities

Of the 25 renters who made suggestions on how to improve the rental amenities issue, the most common recommendations were: cable/internet (n=7); new and/or updated appliances (n=4), washer/dryer in the unit (n=4); dishwasher (n=3), and gym (n=3). Other suggested amenities were community room, garage, parking, playground, and pool. Somebody mentioned that “housing should include all amenities for families with children”.

e) Overall condition

Better /new house paint and carpet upgrading were the two conditions of the house that both the homeowners and renters suggested. Other recommendations from homeowners were improvement of the basement, housing insulation (i.e. windows, door, and roof), new siding, updating to energy efficient appliances and neighborhood maintenance or upkeep.

Renters were hoping that landlords will do regular improvements on the rental properties. This includes fumigation for bugs (cockroaches), new carpet, fixing of deck, windows, doors, bathtub, kitchen (broken at present), new furnace. They also mentioned the need for a covered

parking space and energy efficient appliances. Regarding renting a home to dog owners, the 1<sup>st</sup> floor unit should be assigned to this type of tenant rather than anywhere else.

### **Transportation Access**

Ninety-five percent of the renters (both renters and subsidized housing renters) indicated that they have reasonable access in terms of distance to public transportation where they live. This percentage is a little higher compared to 2008 survey (93%). In addition, 95% of the subsidized housing renters stated that public transportation was frequent enough (87% for the renter group and 79% for the homeowners). Only 18% of the homeowners thought that public transportation was a factor in purchasing their homes.

### **Housing Discrimination as Perceived by Housing Consumers**

Housing discrimination is not a major issue in Ames. However, there were still 8.4% of the subsidized housing renters who felt it was, and 4.1% of renters and 2.5% by homeowner also found housing discrimination an issue. This data is within the range of 2008 data which indicated that 6% of the respondents were discriminated against. Three percent of the subsidized housing renters filed a housing discrimination complaint to State of Iowa and HUD. The 2% of the renters who filed a complaint went to the City of Ames Human Relations Commission. However, none of the homeowners who felt they were discriminated against filed a complaint.

The following are comments from the participants who experienced housing discrimination:

From subsidized housing renters and renter groups:

- *Could not rent apartment in Ames 2 years ago though received SSI & had enough to pay rent & utilities monthly due to discriminatory excessive high income qualifications & lack of rental history since recently divorced*
- *Don't make enough income to qualify*
- *Stigma around low income families*
- *I wanted a place with more amenities but I was over income*
- *Don't accept section 8 recipient*
- *Racial discrimination- cruel on people of color*
- *Same property think family size is too big for three bedroom*
- *The owners were not accommodating to those with disabilities*
- *Refuse smokers*

From homeowner group:

- *Debt to income ratio was too high for both of us, so home loan was limited to only one of us.*
- *Ethnic or racial discrimination*

- *Young people have an extremely hard time finding a good realtor willing to work with them finding financing.*

When homeowners were asked if they felt they were led to purchase in a certain neighborhood or part of town 68% stated “no”. Twenty-nine percent said yes and 4% were not sure. This indicates that some lenders or real estate agents may still practice “red lining”.

Based on City of Ames records, during the FY 2011-2012, four complaints involving fair housing were filed with the Ames Human Rights Commission. Out of those four, only one was investigated. The Iowa Civil Rights Commission received 9 Housing complaints in the city of Ames between 2010 and present. Reasons for the complaints were race (n=5), sex (n=2), retaliation (1) and disability (1). Majority was determined to have no probable cause.

### **Barriers to Fair Housing Choice Perceived by Housing Consumers**

To determine if a certain housing issue is considered a barrier, the following criteria were used: mean value of 3.5 & higher, and median of 4.0 & higher. Percent distribution of 50% and higher on “agree” and “strongly agree” responses was also considered.

The following barriers were identified in 2008 survey and were asked again in this survey to see if those barriers still exist at the present. These items are included in all three sets of questionnaires (for homeowner, renter and subsidized housing renters).

- Cost of housing\*
- Lack of available decent rental units, in affordable price ranges\*
- Cost of utilities
- Lack of knowledge of how to file a fair housing complaint
- Employment opportunity
- Excessive rental deposits
- Excessive application fees
- Negative attitudes of landlords
- Excessive down-payment/closing costs

* one of the top barriers
---------------------------

In general, there are few, if any, barriers to fair housing choice in Ames. On a scale of 1 to 5, 1 being strongly disagree to 5 being strongly agree, the respondents were generally uncertain or somewhat agree that the barriers identified in the 2008 survey continue to exist (mean values range from 2.96 to 3.51 for all housing consumers respondents). Based on all housing consumer respondents (homeowners, renters and subsidized housing renters summed up together), the only housing barrier that continues to exist was cost of housing (mean value= 3.51, and median=4.0). This value is still very low to be considered a major barrier (the value of 3 means “uncertain” and 4 equals “agree”).

Looking at the individual groups of housing consumers (homeowner, renter and subsidized housing), some barriers came up to still exist at the present.

For renter group, the only barrier that still continues to exist was:

- 1) cost of housing (mean value= 3.71). Housing costs includes rent, or rent plus basic utilities (electricity, gas, water, and sewage).

Lack of available decent rental units in affordable price ranges, cost of utilities, and excessive application fees were identified as the top barriers, respectively, in 2008 survey by web survey participants (renters and homeowners). However, none of them were identified to be in the top 3 barriers in 2013 survey.

For subsidized rental housing group, the top barriers were:

- 1) cost of housing (Mean value=3.65, Median=4.0), and
- 2) lack of available decent rental units in affordable price ranges (Mean value=3.62, Median=4.0).

For homeowners, cost of housing was identified to be the 1<sup>st</sup> potential barrier to fair housing choice but its mean value was quite low that it can't be considered as a barrier (Mean value=3.3, Median=3.0). Housing costs include mortgage payments, property taxes, homeowner's insurance, condo fees, and basic utilities. For 2008, cost of housing was identified to be the top barrier. The other two barriers identified in the 2008 survey (employment opportunity and lack of knowledge of how to file a fair housing complaint) were no longer considered as barriers for 2013 (Table 26).

One-way analysis of variance was done to determine if there are significant differences in the perception of barriers among the three groups of housing consumers. Four out of nine identified barriers turned out to be statistically significant: cost of housing; lack of available decent rental units in affordable price ranges, lack of knowledge of how to file a fair housing complaint, and employment opportunity. Homeowners perceived those barriers to be lower than renters and subsidized housing renters. (Table 27)

Other barriers mentioned by the respondents were:

- Excessive pet deposits/pet fees
- Not able to have pets or dogs
- Applications applying by internet only for most things is a barrier for those who don't have internet access
- Student first choice in housing applications
- Leasing qualifications & income requirements exceeding gainable income.
- This city does not (perceived) seem equipped to aid the working poor find affordable housing and seems pro-landlord/pro-ISU.

**Table 26. Comparison of top 3 housing barriers as identified by housing consumers, 2013 vs. 2008**

	Renting				Owning a House	
	As Perceived by				As Perceived by	
	Renter		Subsidized Housing Renter		Homeowner	
	2013 (renter)	2008 (renter/homeowner)	2013	2008	2013 (homeowner)	2008 (renter/homeowner)
Lack of available decent rental units, in affordable price ranges		1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>		
Cost of housing	1 <sup>st</sup>		2 <sup>nd</sup>			1 <sup>st</sup>
Excessive down-payment/closing						2 <sup>nd</sup>
Job status						
Cost of utilities		2 <sup>nd</sup>		2 <sup>nd</sup>		
Excessive application fees		3 <sup>rd</sup>				
Lack of knowledge on how to file a fair housing complaint						3 <sup>rd</sup>
Negative attitudes of landlords				3 <sup>rd</sup>		
Lack of knowledge about tenant responsibilities						
Attitudes of immediate neighbors						

**Table 27. Housing barriers perceived by housing consumers, 2013**

	Renter	Subsidized Housing Renter	Homeowner	Total	Significance Level
Cost of housing	3.71	3.62	3.30	3.51	0.042*
Lack of available decent rental units, in affordable price ranges	3.41	3.65	2.83	3.28	.000***
Excessive rental deposit	3.13	3.25	3.00	3.13	
Lack of knowledge of how to file a fair housing complaint	3.33	3.16	2.94	3.11	0.039*
Cost of utilities	3.23	3.17	2.96	3.10	
Employment opportunity	2.92	3.32	2.88	3.07	0.003**
Excessive application fees	2.98	3.18	2.89	3.03	

\*\*\* significant at .001 level

\*\* significant at .01 level

\*significant at .05 level

These groups of respondents **rated the housing issues as barriers** to fair housing choices:

- Cost of housing
  - Homeowners with marital status other than married compared with married homeowners
  - Female subsidized housing renters
- Lack of knowledge of how to file a fair housing complaint
  - Female renters
- Excessive rental deposits
  - Renter who earned less than \$18,000 considered excessive rental deposits as a barrier compared to those who make \$18,000+
- Lack of available decent rental units in affordable price ranges
  - Married subsidized housing renters



## **I. Housing Providers/Producers Survey Results**

This section will discuss the housing perceptions of the Ames housing producers/providers. These 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. This group of respondents was asked to complete an online survey. A total of 34 surveys were completed by this group.

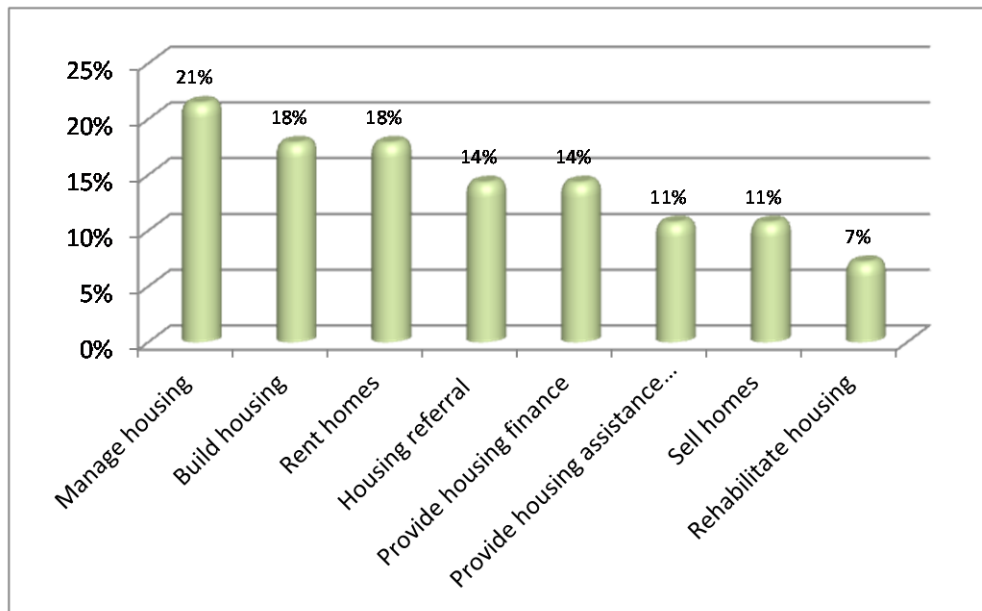
This survey was completed by 29% representing human service providers (n=10), 16% property managers (n=5), 13% financial institutions (n=4) and the rest were realtors (10%) (n=3), landlords (10%) (n=3), and non-profit housing providers and housing developers (6%) (n=2). Neighborhood organizations and volunteering work related to housing were other mentioned organizational types.

Grouping the respondents by either producer or provider, 16 or 47% were considered housing provider, 11 or 32% were housing producer, and another 7 or 21% opted not to describe themselves. This is quite different from 2008 survey wherein landlords, realtors and housing developers were the most represented businesses or organizations.

### 1. Housing Producers/Providers' Role in the Provision of Housing in Ames

When asked what roles their group/organization played in the provision of housing in Ames, their responses varied. (Figure 24) The most common role was managing housing, followed by building housing and renting homes. This is almost the same trend with the 2008 survey (selling home, renting home, and managing homes as the most frequent responses).

**Figure 24. Housing producers/providers' roles in the provision of housing in Ames**



## **2. Housing Producers/Providers' Perception on Provision of Housing**

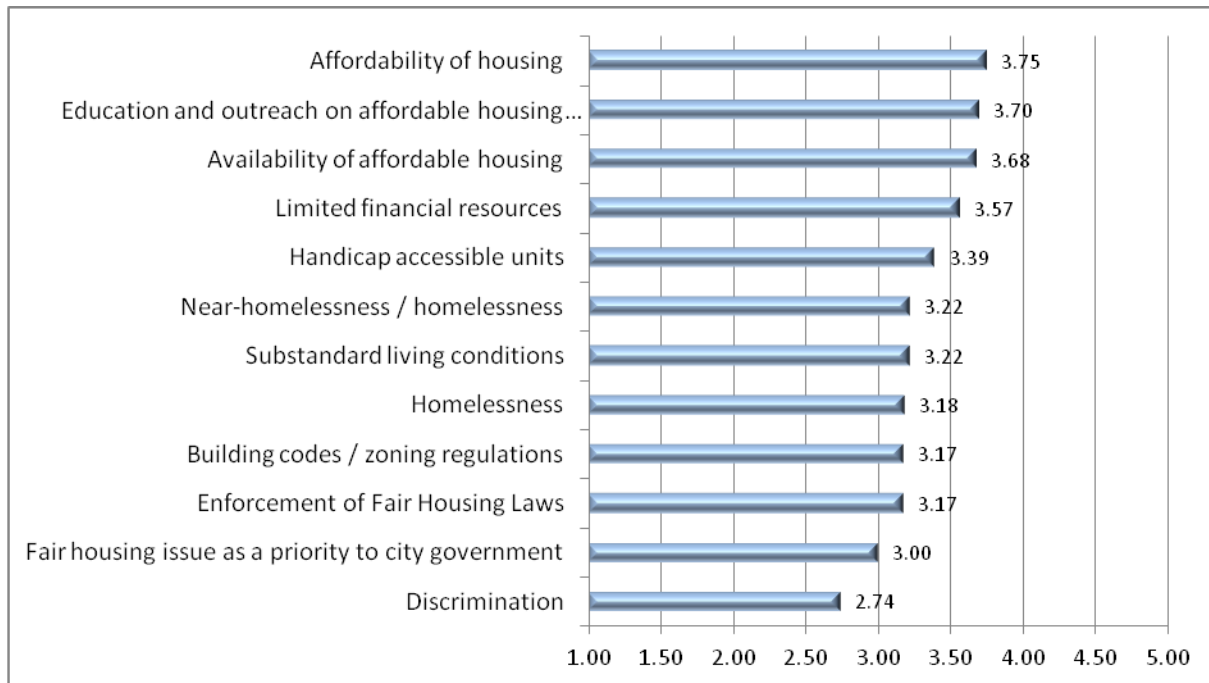
### **Areas of Concern as perceived by housing producers/providers**

Housing providers/producers were asked to rate the degree to which housing provision concern in the city still exists at present. Rating ranges from 1 to 5, 1 being strongly disagree to 5 being strongly agree. The list of concerns was taken from the 2008 survey as identified by the respondents. Out of the 12 identified areas of concern, only four issues were considered as areas of concern: affordability of housing, education and outreach about affordable housing resources, availability of affordable housing, and limited financial resources. Their average ratings ranges from 3.57 to 3.75 (above the uncertain level but could be considered on agree level). Looking at the percent distribution on the agree statement, 71% agreed/strongly agreed that affordability of housing still exists, almost half of respondents (56.5%) for education and outreach on affordable housing resources, availability of affordable housing (64.0%), and limited financial resources (65.2%). (Figure 25). Other comments related to housing provision mentioned by the respondents were:

- a) Affordability is a major concern. Ames has the highest housing costs of all comparable cities in the state.
- b) Apartments are not affordable housing (it is not an investment but a bottomless hole) nor are houses that have to have a car to get anywhere in a practical sense (those houses aren't really affordable for low income people).
- c) Housing and access to transportation or proximity to services (housing too far from city center).
- d) The City is controlled by very few individuals who serve multiple roles--realtor, developer, builder, and landlord. All real estate transactions in Ames benefit these few individuals, and several city employees who are supposed to represent the interests of the citizens do just the opposite and support the developers in decisions that should be made by the city instead, and
- e) Gentrification

Comparing the 2008 survey with 2013 survey, “affordability of housing” and “availability of affordable housing” were the top 1<sup>st</sup> and 2<sup>nd</sup> (for 2008) and 3<sup>rd</sup> (2013 survey) areas of concern in the provision of housing, respectively. “Building codes/zoning regulations” which was the 3<sup>rd</sup> area of concern in 2008 is now not listed in the top 4 areas of concern. “Limited financial resources” remained to be 4<sup>th</sup> on the list. One area of concern “Educational and outreach on affordable housing resource” which was not listed in the top 5 concerns in 2008 came up to be on 2<sup>nd</sup> for 2013 survey. (Table 28)

**Figure 25. Areas of concern in the provision of housing as perceived by housing producers/providers**



**Table 28. Top 5 areas of concern as perceived by housing producers/providers in the provision of housing, 2008 vs. 2013 survey**

	2008 Survey	2013 Survey
Affordability of housing	1 <sup>st</sup>	1 <sup>st</sup>
Availability of affordable housing	2 <sup>nd</sup>	3 <sup>rd</sup>
Building codes / zoning regulations	3 <sup>rd</sup>	
Limited financial resources	4 <sup>th</sup>	4 <sup>th</sup>
Near-homelessness / homelessness	5 <sup>th</sup>	
Education & outreach on affordable housing resource		2 <sup>nd</sup>

**Perceived Barriers to Fair Housing Choice by Housing Producer/Provider**

To determine if a certain housing issue is considered a barrier, the following criteria were used: mean value of 3.5 & higher, and median of 4.0 & higher. Percent distribution of 50% and higher on “agree” and “strongly agree” responses was also considered.

The following barriers were identified in 2008 survey and were asked again in this survey to see if those barriers still exist at the present. Barriers for renting and owning a home were two

separate questions with different issues. However, some issues are the same for both 2008 and 2013 surveys. There are:

- Cost of utilities
- Lack of knowledge of how to file a fair housing complaint
- Job status
- Lack of handicap accessible units\*
- Lack of knowledge of fair housing rights
- Restrictive zoning / building codes
- Lack of adequate public transportation

Barrier questions specific to renters are:

- Lack of available decent rental units, in affordable price ranges\*
- Excessive application fees
- Lack of knowledge about tenant responsibilities\*
- Lack of knowledge about landlord responsibilities
- Attitudes of landlords
- Use of background checks

Barrier questions specific to homeowners are:

- Cost of housing\*\*
- Excessive down-payment/closing costs\*\*
- Mortgage lending application requirements
- Attitudes of immediate neighbors\*\*
- Lack of educational resources about home buying
- Cost of homeowners insurance

\*one of the top barriers for renters

\*\* one of the top barriers for homeowners

In housing providers/producers' view, the greatest barriers to fair housing choice for renters in Ames were:

- a) lack of available decent rental units in affordable price ranges, and
- b) job status.

The greatest barriers to fair housing choice for homeowners in Ames were:

- a) cost of housing, and
- b) excessive down-payment/closing costs.

“Cost of housing” remained to be the first of the top 3 greatest barriers to Fair Housing Choice for homeowners in Ames for both survey years (2008 versus 2013). “Cost of utilities” and “restrictive zoning/building codes” which were identified to be the 2<sup>nd</sup> and 3<sup>rd</sup> in 2008, respectively, were not chosen in 2013 to be in the top three barriers. Instead “excessive down-payment/closing costs” was identified to be the 2<sup>nd</sup> barriers in 2013.

For renters, “lack of available decent rental units in affordable price ranges” remained to be top 1<sup>st</sup> barrier. “Use of background check” and “restrictive zoning / building codes” as identified the 2<sup>nd</sup> and 3<sup>rd</sup> respectively in 2008 were not included in this year’s top three barriers. The second barrier for this year was “job status”. (Table 29)

**Table 29. Comparison (by survey years) of top 3 greatest barriers to Fair Housing Choice for renting and owning a home as perceived by housing producer/provider**

	For Owning a Home		For Renting	
	2008 survey	2013 survey	2008 survey	2013 survey
Cost of housing	1 <sup>st</sup>	1 <sup>st</sup>		
Excessive down-payment/closing costs		2 <sup>nd</sup>		
Restrictive zoning / building codes	3 <sup>rd</sup>		3 <sup>rd</sup>	
Cost of utilities	2 <sup>nd</sup>			
Lack of available decent rental units in affordable price ranges			1 <sup>st</sup>	1 <sup>st</sup>
Use of background check			2 <sup>nd</sup>	
Job status				2 <sup>nd</sup>

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013-14**

## **Section 5**

### **Impediments to Fair Housing Choices**

## **Impediments to Fair Housing Choices: Comparison of 2008 vs 2013**

This section discusses the impediments/barriers as perceived by survey respondents: 1) housing consumers, composed of homeowners, renters and subsidized housing renters; 2) housing producers/providers; and 3) housing listening session participants. Impediments to fair housing identified in 2008 survey are being verified if they still exist at the present.

Table 30 shows that for renting:

- “Lack of available decent rental units, in affordable prices ranges” was consistently the top 1<sup>st</sup> barrier as perceived by all groups of respondents for both 2008 and 2013 surveys except for 2013 renter respondents. “Cost of housing” was the top 1<sup>st</sup> barrier for renting according to the 2013 renter respondents and 2<sup>nd</sup> for subsidized rental respondents.

According to 2008 surveys of local housing providers, support service agencies and case management personnel, “City of Ames needs more decent, affordable housing units for low-income persons and families”. This type of housing was an impediment to fair housing choice in 2008. This concern was still echoed during the housing listening sessions conducted in 2013.

There was a big discussion on the “lack of available, decent rental units in affordable price ranges” in the housing listening session. First, there are no available rental apartments due to high demand from ISU students. Some apartments are being converted into dormitory style in order to accommodate more students. This is being backed up by the 2008-2012 American Community Survey data indicating that only 13,306 out of 23,662 housing units in Ames are for rent. Of the rental housing units, only 2% (n=311 rental units) are vacant. (See Table 9, page 23) The rental vacancy rate is a lot lower than the state average of 6.4%.

Due to the timing of the preparation of data for Consolidated Plan, CHAS data were being used to quantify the need for affordable and availability of rental units to low income households. However, the housing data for this analysis is based on households. Since the City of Ames includes both resident families and ISU students, data exclusively for residents of Ames (analyzed using family rather than households) was warranted.

According 2006-2010 CHAS data, there were 4,355 extremely low-income renter households in the City of Ames with only 965 rental units affordable to 30% HAMFI. This gives a housing gap of 3,390 rental housing units.



Of these affordable rental units, none were vacant, and only 505 units (52%) were occupied by extremely low-income households. The rest (48% or 460 rental units) were occupied by households other than extremely low income households. (Tables 30 & 31)

Comparing the City of Ames data with another university town using household data, Iowa City, the rental housing gap was not too far from each other (78% for Ames; 76% for Iowa City). However, Ames rental housing gap was higher than the county (67% for Story County).

In terms of percent distribution of rental units occupied by extremely low-income households, City of Ames had a higher percentage than the county (43% for Story County, 52% for Ames) but lower than Iowa City (57%). (Tables 30 & 31)

**Table 30. Units affordable to 30% HAFMI**

	By Household		
	City of Ames	Story County	Iowa City
Extremely low-income renter household (ELI)	4,355	4,850	6,135
Affordable rental units	965	1,612	1,450
Gap between ELI households and affordable rental units	3,390	3,238	4,685

Source: Table 8, 17B and 18C of 2006-2010 CHAS

**Table 31. Units affordable to 30% HAFMI (by household)**

Vacancy Status	City of Ames		Story County		Iowa City	
	N	%	N	%	N	%
Vacant	0	0%	12	1%	90	6%
Occupied	965	100%	1600	99%	1450	94%
0-30% HAFMI	505	52%	695	43%	875	60%
>30-50% HAFMI	165	17%	320	20%	340	23%
>50-80% HAFMI	200	21%	330	21%	70	5%
>80% -100% HAFMI	30	3%	95	6%	60	4%
>100% HAFMI	65	7%	160	10%	105	7%
Total	965	100%	1612	100%	1540	100%

Almost half (46%) of 2013 renter survey participants indicated that lack of available decent rental units in affordable price range was an impediment to fair housing choice in Ames. This was echoed by the 59% of low income housing

survey participants. Of the general renter group, 73% have a household income below \$30,000 and 91% of the low-income group.

In terms of affordability, 54% of the renter households or 37% of renter families had housing costs over the 30% standard in 2010 (2006-2010 ACS data). This was an increase of almost 5% within 10 years (49.1% in year 2000). A listening session participant mentioned that she is spending 50% of her income on housing, making it hard for her to make ends meet.

Secondly, conditions of the rental apartments are not very conducive to healthy living. Housing listening participants mentioned that most rental apartments were out of code, filthy, unsanitary and have high occupancy rate. They said their apartments were not inspected by the city nor by the management. The only time, they had a visit from the management is when they call for a specific repairs. There is no check-up of the rental unit on a regular basis. Lots of rental apartments need rehabilitation or improvement. By not rehabilitating the unit, energy cost get so ridiculous.

However, only 2% (n=140) of the occupied rental housing units are considered substandard housing (lacking complete plumbing or kitchen facilities). This CHAS data from 2006-2010 do not include other issues such as sanitation, garbage disposal, structural upgrade, etc.

Thirdly, some participants complained of the rental management's practice in charging double rent deposit and/or their deposits not being returned at the end of the rent. They said there were cases when rental rates were being increased in the middle of the contract.

Fourthly, participants said some landlords do not accept Section 8 recipients. They believe that there is no incentive for landlords to accept Section 8 recipients.

- Cost of utilities, which was the top 2<sup>nd</sup> barrier to renting in 2008, was no longer considered a barrier for any of the three groups of 2013 respondents. "Cost of housing" was rated as the top 2<sup>nd</sup> barrier by subsidized housing renters, "job status" by housing producers/providers. Utility cost was not mentioned in any of the five housing listening sessions for 2013.
- "Negative attitudes of landlords" as the top 3<sup>rd</sup> barrier does not hold true anymore for 2013.

However, some housing listening participants mentioned the attitudes of landlords towards Section 8 recipient. Landlords may reject Section 8 recipients.

- Lack of availability of housing for the protected class (i.e. mentally and/or physically handicapped) in Ames was discussed in the housing listening sessions.

There are very few rental units that are handicapped accessible. Ideally, the 1<sup>st</sup> floor of a building is the best place for the handicapped but according to one housing listening session participant it is very hard to find these handicapped accessible apartments. Sidewalk condition especially the slope is very important for the handicapped. Allowing outside help to do household chores on a regular basis (i.e. cleaning the house) is warranted for mentally handicapped people, which most of the managements do not allow or encourage.

For owning a house:

- Homeowners perceived that there was no barrier to fair housing choice. Although cost of housing turned out to be the top 1<sup>st</sup> in the list, its' value does not warrant it to be considered as barrier. To be considered as a barrier, the mean value should be higher than 3.5 (3.0 being uncertain and 4.0 as somewhat agree). The mean values for these items ranged from 2.8 to 3.3. Cost of housing, excessive down payment, job status and lack of knowledge on how to file a fair housing complaint were no longer identified as barriers in 2013.
- Housing listening session participants considered building more units for high income people but not for low-income group as an impediment to fair housing choice. Affordable housing for this group is warranted in Ames because commuting between other nearby cities is not the best solution to this workforce due to the pattern of transportation system. Low-income families usually rely on one car and have issues with the cost of gasoline. Unfortunately, there is no available regional public transportation system that can bring them back and forth to Ames and other nearby towns such as Gilbert, Nevada, Huxley, Boone, etc.

**Table 32. Barriers to fair housing choice, 2013 vs. 2008**

	Renting						Owning a House			
	As Perceived by						As Perceived by			
	Renter		Subsidized Housing Renter		Housing Producers/ Producer		Homeowner		Housing Producers/ Producer	
	2013 (renter)	2008 (renter/homeowner)	2013	2008	2013	2008	2013 (homeowner)	2008 (renter/homeowner)	2013	2008
Lack of available decent rental units, in affordable price ranges		1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>				
Cost of housing	1 <sup>st</sup>		2 <sup>nd</sup>					1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>
Excessive down-payment/closing								2 <sup>nd</sup>	2 <sup>nd</sup>	
Job status										2 <sup>nd</sup>
Cost of utilities		2 <sup>nd</sup>		2 <sup>nd</sup>						
Excessive application fees		3 <sup>rd</sup>				2 <sup>nd</sup>				
Lack of knowledge on how to file a fair housing complaint								3 <sup>rd</sup>		3 <sup>rd</sup>
Negative attitudes of landlords				3 <sup>rd</sup>		3 <sup>rd</sup>				
Lack of knowledge about tenant responsibilities										
Attitudes of immediate neighbors										

Other barriers identified by the housing listening sessions:

- Property tax in Ames is quite high compared with other towns.
- Transportation- availability and frequency of routes going back & forth to the industrial/manufacturing side of the town (east side of the town); CyRIDE routes are limited; making reservation at HIRTA is quite hard.
- Living wages are too low – It is very hard for a one-income household to own a house in Ames
- Lack of handicapped accessible housing units
- Having incentives that would allow building low income housing – changing code that would allow the construction of more rental housing; financial incentive to developers to build more housing for low income people (not only rental but to own)
- Not a lot of houses for low income families. There should be a mixed of houses available for both students and families

- When housing listening session participants were asked to discuss the impact of local regulations such as city zoning, subdivision codes, building codes and neighborhood revitalization to the housing issues in Ames, it seems like they were not very informed about the issues. They talked more on the things that directly impact their lives such as rental apartments, cost and availability of affordable housing, and transportation.
  - Rezoning the mobile home park at the west side of Ames was a concern for one of the participants. Displacing residents due to rezoning is a concern for her since most of these people belong to the low income group.
  - They also see the value of neighborhood revitalization in the increasing the value of homes. The concern is the improvement of house just because they are within the “historic preservation area”. There are specific regulations related to renovation of house in those protected areas.

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013-14**

## **Section 6** **Conclusions and Recommendations**

The analysis of impediments to fair housing choices in Ames, Iowa includes secondary data analysis on housing characteristics and some demographic composition of the population. Of the 23,662 housing units in Ames, 96% are occupied, 4% are vacant. Of the occupied housing units, 57% are renter-occupied. The homeowner vacancy rate is 1.6% and 2.0% for rental. Houses in the city are fairly new with 22% built after 2000. Since 1990s the west and north areas of the city have experienced progressive housing development of apartment complexes, middle-to-upper-income single family housing, and mixed use residential/commercial construction projects. South part of Ames are experiencing same pattern of housing development.

Housing consumers are in general, satisfied with their rental/owned housing units in terms of overall condition, cost, location, accessibility and amenities.

The vast majority of housing consumers stated that they had reasonable access to the public transportation system (both distance to bus stop and adequate frequency).

Housing discrimination is not a major issue in Ames as perceived by both housing consumers and housing producers/providers. Only 5% (compared to 2008 survey of 6%) reported that they had experienced housing discrimination (8.4% of the subsidized housing renters, 4.1% of renters and 2.5% of homeowners). Only 5 of the respondents actually filed a housing discrimination complaint.

When housing producer/provider were asked of their perceived concerns in the provision of housing, financial aspects related to housing provision turned out to be the main concerns in the provision of housing to Ames residents. Affordability, availability of affordable housing and other related financial resources were among top four areas of concern. These above concerns were already mentioned in 2008 survey and still persist up to the present.

This finding is consistent to the perceived barriers by housing consumers (renters, subsidized housing renters, and homeowners) and housing producer/providers. For owning a house, “cost of housing” was consistently the top 1<sup>st</sup> rated barrier for both 2008 and 2013. “Excessive down-payment” was the top 2<sup>nd</sup> barrier as perceived by 2013 housing producer/provider and so with 2008 general population.

For renting, “lack of available decent rental units, in affordable prices ranges” was consistently the 1<sup>st</sup> barrier as perceived by all groups of respondents for both 2008 and 2013 surveys except for 2013 renter respondents. Cost of housing” was the top 1<sup>st</sup> barrier according to the 2013 renter respondents and 2<sup>nd</sup> for subsidized rental respondents.

Data from 2008-2012 American Community Survey indicates that the vacancy rate for rental units in the City of Ames was only 2% for 2012. The rental vacancy rate is a lot lower than the state average of 6.4%. This was echoed by a comments made in the housing listening sessions when some participants commented that there was an unavailability of rental apartments due to high demand from ISU students .

Looking at the availability and affordability of rental units for **extremely low-income households** revealed that there was a housing gap for this income group level. Caution should be used in interpreting this data. The unit of analysis is households (which include students) not families. This data was obtained from one of the required information needed for the preparation of the City of Ames Consolidated Plan. According 2006-2010 CHAS data, there were 4,355 extremely low-income households in the City of Ames with only 965 rental units affordable to 30% HAMFI. This gives a **housing gap of 3,390 rental housing units**. Of these affordable rental units, none were vacant, and **only 505 units (52%) were occupied by extremely low income households**. The rest (48% or 460 rental units) were occupied by households other than extremely low income group. This means that there was still a big gap in the availability of rental housing units and almost half of housing units that were affordable to extremely low-income households were being occupied by higher income households.

In comparison with another university town, Iowa City, Iowa City needed more rental units for extremely low income houses compared to City of Ames (4,685 and 3390 rental units, respectively). However, in terms of percent distribution, the housing gap was almost the same (78% for Ames, 76% for Iowa City). However, the City of Ames had a higher rental housing gap when compared to the county (67% for Story County).

HUD also has created a Fair Housing Market Rent (FMR) that determines the appropriate housing costs for renters. This is shown in Tables 12 and 13 of the report. In order for an individual or family to afford renting a two-bedroom unit, without paying more than 30% of their income, they would need an annual income of \$28,800, or a monthly income of \$2,400. According to the 2006-2010 CHAS data, **54% of total renter households or 37% of renter families in Ames spend 30% or more of household income on housing**. This means over half of the renter households or 1/3 of renter families in Ames are experiencing housing cost burden. A housing listening session participant mentioned that she is spending 50% of her income for housing, making it hard for her to make ends meet.

Figure 9 of the report depicts the percentage of residents experiencing a house cost burden by census tract. The area (Tract 5) with highest percentage of residents having a housing cost burden of 75.8% is located at Iowa State premises where ISU students are being housed.

2006-2010 CHAS also provides data to compute the housing cost burden by income level. Based on the data provided by 2006-2010 CHAS, the **extremely low income households had a housing burden of \$266 per month**. This is based on the average household size of 2.25, household income of \$18,050 per year, spending \$421.25 per month on housing cost (including utilities), and HUD's fair market rent (FMR) of \$717 for a two-bedroom unit.



In other words, only 965 rental units (3.8% of total rental units) are affordable to extremely low income group (30% HAMFI), 4,830 rental units (36.4%) for those earning 50% HAMFI and 10,130 rental units (76.2% of total rental units) for those earning 80% of HAMFI.

The perception of the 2013 renter respondents (both general renters and subsidized renter) as cost of housing being one of the impediments to fair housing choice was being supported by CHAS data for 2006-2010. According to this source, there were 7,410 renter households including students who experienced housing problems. Of these, 56% have housing cost burden greater than 50% of their household income, and 36% have housing cost burden greater than 30% but less than or equal to 50% of their household income. On the homeowner side, from total owner households with problems (n=1,059), 35% have housing cost burden greater than 50% of income, and another 61% have housing cost burden greater than 30% but less than or equal to 50% of income.

Other comments mentioned in the housing listening session were rental apartments not very conducive to healthy living, and landlords' practice on charging double rent deposit and/or their deposits not being returned at the end of the rent. Additional comments were that rental rates are being increased at the middle of the contract and some landlords do not accept Section 8 recipients.

### ***Recommendations***

Based on the data from the survey, listening sessions and CHAS data, it is clear that the impediments to fair housing choices in Ames were "lack of available, decent rental units in affordable price ranges" and "cost of housing". The following action plans were based on the feedback from public forum and discussion with the city council to address the above impediments:

### Impediment No.1 – The Lack of Available Decent Rental Units in Affordable Price Ranges

Goal	Objective	Recommendations	Actions	Funding	TIME FRAME
Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships	Create, expand and maintain Affordable Housing for Homeless and Low-income persons.	i. Increase the supply of affordable rental housing ii. ii. Improve the quality of affordable rental housing iii. iii. Increase the availability of affordable owner-occupied housing iv. iv. Maintain the supply of affordable owner-occupied housing v. v. Increase supply of Mixed-Use Development vi.	Acquisition/Reuse for Affordable Housing: -Purchase of Vacant In-Fill Lots for Development -Purchase of Foreclosure Properties for Rehabilitation Housing Improvement  Rehabilitation Programs: • Rental Property Owners	CDBG/ Low-Income Tax Credits/ State and Federal Funds	July 2014- June 2018

### Impediment No. 2 –The Cost of Housing

Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships	Create, expand and maintain Affordable Housing for Homeless and Low-income persons.	i. Increase the availability of affordable owner-occupied housing ii. Expand and Maintain Supply of Emergency Shelter and Transitional Housing	1. Rehabilitation Programs: a. Single-family Owners  2. Public Facilities Improvement Program for Non-Profit Organizations	CDBG/ State and Federal Funding/	July 2014- June 2018
	Maintain the Community Development Services in the Community.	i. Provide Temporary Rental Assistance ii. Continue provision of the Public Service Needs for homeless, special populations and low income households (utilities, rent, deposits, childcare, transportation, employment training, substance abuse, health services, legal services, other public service needs) and reduce duplication of services.	1. Renter Affordability Programs a. Deposit & 1st Month's Rent b. Transportation or Assistance	CDBG	July 2014- June 2018

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013-14**

## **Section 7 Appendix**

**Appendix A**  
**Additional Comments**

A number of renters (general renter and subsidized housing renters) respondents took an effort to write additional comments which are either positive, negative and suggestions on how to handle fair housing policy in Ames. The comments were edited to protect the confidentiality of the person who wrote it and whom they are referring to.

a) Renter comments:

- Ames has been a horrible place to rent an apartment compared to other cities in which I've lived. I believe I'm paying more for less here. There is no service-oriented attitude on the landlord's part, and landlords don't care about renters' satisfaction because every four years they'll just churn through a new set of college kids.
- Landlords are usually negative towards undergrads.
- We need more parking for visitors at rental properties.
- The deposit was fair in amount but was said it would pay for "cleaning, painting, carpet cleaning" when I left. So it is not a deposit - more like a fee. I haven't encountered that in 4 states; 2 countries before. Also seems sneaky; underhanded, but probably legal.
- There was an issue of bed bug in a brand-new unit and after spending over \$2000 nothing was done on part of landlord to find out where they came from or to help.

b) Subsidized Housing Renter Comments

Amenities

- I feel that laundry room hours should be a little longer in my apartment building - at least on weekends
- I have a learning disability. So, I'm not good at computers. The older I get I can't physically earn my wage when I was younger. I have worked with children but they want you to be physically energetic.

Cost

- Not enough affordable housing available for families other than students
- Ames is a college town; therefore many of the large units tend to be more pricy for families. Housing costs are also higher for buying single family homes.
- Demand by landlords for an August to August lease
- Difficult since some landlords no longer receive CIRHA clients but will continue to have regular clients from previous. Makes where to rent limited.
- High rent for single working people who do not receive housing assistance. Housing assistance programs should be stricter and should not enable people to not work towards being financially responsible.
- I was paralyzed below my chest in 2002 four month after I turned 50 plus my divorce was final. My business ended. I earned an associate degree but didn't find any work until May 2012. My divorce money paid for my van which needs to be replaced. I am able to

save some money through pass. But with my part-time job paying for groceries van expenses, it will be a long, long time.

- If housing with three bedrooms each student pays \$300 + utilities, why not rented for \$1095 a month? No need for families with low income in Ames!!!
- It's hard to find nice, quiet low cost housing that is well cared for. Many landlords in Ames are slum landlords by Iowa standard. Many don't take Section 8.
- More and more going up, higher, higher rent. I think the middle school shouldn't be apartment for college kids to have parties and wreck but for single parents and the disabled and older residents, or a community center. Even with a break it's hard to find good housing to afford.
- Unhappy with how we pay water. The apartment company gets the bill for the whole building and divides it up among the units. We are eco-conscious and believe we pay more for water than we use based on our neighbors use. Also, there are only 2 of us in the unit while some neighbors have 3 or 4. It just doesn't seem fair.

#### Property Management

- Ames has an issue with landlords treating all college students as risky tenants when some are responsible families. Also, Ames landlords treat blacks, especially those coming from cities like Chicago differently. It's racist.
- I would have sued the apartment complex and the manager
- The business manager is very autocratic, uncooperative, lacks respect, views XX apartment as a stepchild property and is unpleasant practically all the time.

#### Housing Policy

- Majority of tenants where I live are (I feel) unworthy of our city's rental programs. I've run into numerous instances where there are people coming from other states and towns for our housing. They are violent related people! It is so frustrating! I think there should be a rule that you have to live in the surrounding county for longer than 5 years or something to be eligible for OUR housing! NOT moved from Chicago to milk our system!!

#### Positive/Neutral Comments

- Current landlord does a good job.
- Have no knowledge of barriers in Ames - have only lived at XX apartment.
- I am happy and satisfied here.
- I moved here from XX town so I am uncertain about most of these barriers. I am learning about housing here. Came here in 2006, but moved back in 2010. But lived in an independent living place that was too expensive so I now live here. Rent is low and has

all things I need for my disability. I have no real complaints. Ask me in another year for my opinion.

- Our land lady (property manager) is the best! She does everything in her power to help us remain in our townhome and is very accommodating and attentive.
- Overall things are good. Appreciate how things here.
- The landlord has been very fair in working with budgeting issue. He has gone more than his share.
- When my husband and I moved to XX apartment. My apartment was based on my income only as my husband was laid off his job. I could afford this fine - my husband is employed again. This brought our income above HUD requirements. So we now pay full market value for our apartment plus the gas is prorated and added above that amt. I love my apt and stay here because if we either one loose or jobs my rent would go down again.

#### Suggestion

- Housing that is specified as low income should tell applicants when they apply so they can arrange state assistance/HUD before they sign the lease and have to come up with the full rental amount each month.

#### c) Homeowners Comments

##### Cost

- Ames appears to have above average costs for housing which could be a barrier for someone looking to live here; however, I don't feel that there are any other factors that would exclude someone from living here. I know many people who work here but live in other neighboring communities because it is more affordable to do so. Ames seems to have mostly townhouses, apartments/condos, or rental homes as compared to single family properties. The abundance of rentals as compared to owner occupied units may be a reason some people continue to rent rather than become homeowners as the homes that are available tend to be fairly costly compared to Des Moines or Boone. There is a substantial premium on property that is not located near rental units as most neighborhoods tend to have at least a few large apartment buildings nearby or the homes in the neighborhood have been converted into rental units that tend to have a negative impact on property values in those areas. While a home is a place to live, it is also an investment and people may choose to look at other communities if they feel that the area they are looking at investing in may decline in value as more and more rentals pop up nearby. Unless you are willing to live near student housing, there seems to be a lack of affordable housing in Ames.

- Ames is expensive rental location due to student leasing. Lots of newer apartments - \$800+ per month - young families do not have a lot of choice if they do not want to share apartments
- Compared to other comparable communities in Iowa, Ames housing is much higher priced.
- Cost
- Cost of housing and extremely high property taxes
- Cost of land/lots and re: Taxes
- Cost of living in Ames is too high due to same contractors running the city- building apartments, etc. Cost of gas ridiculous - Huxley is about 7 cheaper - why? Ask PERSON NAME.
- Economic
- Housing costs for both home purchase and rental units seems to exceed typical incomes
- Housing is expensive in Ames - renting + purchasing
- Housing is very expensive in Ames. I would like to have more housing options in Ames but in Gilbert school district.
- I feel the pricing is very high in Ames which is not fair to be discriminated by location in Iowa especially property taxes
- Large down payments
- Overall housing costs
- Price of commission due realtors is much too high-causes many people to over price their homes, thus becoming unaffordable to homebuyers
- Prices in Ames are relatively high; many people who work in Ames commute from other towns
- Prices!!!!!!!
- Some landowners are charging 2 months for a deposit. So a good \$1200 is needed just for the deposit.

#### Availability

- Decent homes for middle income families.
- I think it is difficult to find mid-range housing and when these become available, they are snapped up quickly. This extends the time for finding affordable housing in that market range.

#### Education

- Lack of education on the part of homebuyers especially 1st time, about regulations, choices, market conditions, etc.



- People waiting someone else to do all the work and not informing themselves. You have to put the time and effort into something to benefit from it. Just because a person doesn't do the research doesn't mean it's unfair.

#### Location

- Correlation between age of house and distance from center of town - naturally the newer ones (which are more desirable to many) tend to be at the periphery of the town.
- It is hard to find a family friendly neighborhood that doesn't have rentals, duplexes, full of college students.

#### No comment

- Have no idea - only lived here less than 2 years
- Haven't lived in Ames long.
- Haven't lived there long enough to know.

#### Positive

- I am not aware of any problems at this time. One issue could be many students living in single family home in single family neighborhoods. I walk to work most days, ISU from Ashmore. The rental units along the way are obvious due to poor yard care, garbage, beer bottles. Students living in apartments several blocks away like to trespass on their way to football games, walking thru our backyard. Trespassers have been verbally abusive to the widow next door to us when trespassing in her yard. Good thing for Iowa students they are in Iowa-nice instead of a western state.
- I do not feel there are great barriers to fair housing choice for homebuyers in Ames. When buying my home I was not exposed to anything and everyone I know who has purchased a home in Ames did not experience anything of this nature
- I don't know that there are significant barriers to fair choices, except perhaps price
- I have never had an issue with finding housing in my price range in Ames. Before buying my house I lived in 4 different rental units. There were no problems with deposits, price or availability.
- I'm not aware of this being a problem.

#### Requirements/City Policy/Others

- Credit availability
- The City Council's restrictions on housing development and overall hostility towards home owners.

- Taxes are very high compared to surrounding communities. And as a side note: Why are chickens allowed in front yards? I didn't know this was allowed in Ames and I feel it decreases surrounding property values.
- What is meant by 'Fair Housing'? Rental prices are high in Ames vs. elsewhere in central Iowa, because of high property taxes.
- Zoning barriers
- Real estate developer
- Even distribution of affordable housing throughout Ames. It could be worse, but there seems to be an uneven distribution of lower income housing in the Sawyer + Mitchell School zones. If these areas could be redistributed somehow, I think those neighborhoods/schools could lose the stigma of being the ""poor"" schools.

**Appendix B**  
**Renters' Questionnaire with Frequencies**

# CITY OF AMES, IOWA

## 2013 FAIR HOUSING CHOICE SURVEY

### Housing Consumer (Renter)



The City of Ames Planning & Housing Department is conducting an update to its 2008 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2008 survey, and are requesting your opinion on whether these areas have been addressed or if they still exist. The study has a goal of identifying specific impediments and barriers to fair housing choice in Ames.

Two weeks ago, City of Ames Department of Planning and Housing sent a postcard inviting you to do the survey indicating the link to the survey. **If you have completed the survey, please disregard this mail.** I have to send this to everybody in our list because we did not track down who had responded for confidentiality reason. I also would like to thank you for your participation.

**If you have not completed the survey, you have the option to do it online using this link:**

**<https://www.surveymonkey.com/s/renter1> or fill up this questionnaire and mail it back to us by March 22, 2013.** It will only take 15 minutes to complete. Your input is most appreciated.

*Place your completed questionnaire in the enclosed, postage-paid envelop and mail it to the Department of Planning and Housing, Ames City Hall, 515 Clark, or deliver the questionnaire to the same address. (Please do NOT use the City Hall drop box - the envelop is too large and jams the box).*

Your participation in this study is very valuable. As a sign of appreciation, you have five chances to win a \$20 gift card to Fareway, Hy-Vee or Walmart. Your name will only be entered into this drawing if you complete the survey and you provide your mailing information at the end of the survey by March 22, 2013.

Feel free to skip any questions that make you feel uncomfortable. Your responses will be treated confidentially and you will not be identified with any of your responses in the report. The data will be reported in aggregate. If you have questions about this Survey please contact Nora Ladjahasan at 515-294-0734 (nading@iastate.edu). For more information about the programs offered by the City of Ames Planning & Housing Department, please contact Vanessa Baker-Latimer, Housing Coordinator, at 515-239-5400 or vbakerlatimer@city.ames.ia.us

#### **Demographic Information:** Please describe yourself (**check one answer**)

1. Sex: (N=48)

45.8% Male                      54.2% Female

2. Age Group: (N=20)

<u>45.0%</u>	18-25	<u>10.0%</u>	36-49	_____	62+
<u>40.0%</u>	26-35	<u>5.0%</u>	50-62		

Turn this page over, more questions on the backside.

3. Race/Ethnicity: (N=50)

<u>90.0%</u>	White/European-American		Native American
<u>2.0%</u>	Black/African-American		Multi/bi-racial
<u>8.0%</u>	Asian-American		Hispanic
<u>2.0%</u>	Pacific Islander	<u>4.0%</u>	Non-Hispanic

4. Marital Status: (N=50)

<u>20.0%</u>	Married	<u>78.0%</u>	Single	<u>2.0%</u>	Other (please specify)_____
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5. Does your household primarily speak a language other than English? (N=50)

<u>14.0%</u>	Yes
<u>86.0%</u>	No

If Yes, what language? \_\_\_\_\_

6. How many people live in your unit who are related to you? (N=50)

<u>50.0%</u>	0	<u>2.0%</u>	3
<u>30.0%</u>	1	_____	4
<u>16.0%</u>	2	<u>2.0%</u>	5 or more

7. How many people live in your unit who are NOT related to you? (N=50)

<u>56.0%</u>	0	<u>4.0%</u>	3
<u>28.0%</u>	1	_____	4
<u>12.0%</u>	2	_____	5 or more

8. How many children are under the age of 18? (N=50)

<u>86.0%</u>	0	_____	3
<u>10.0%</u>	1	<u>2.0%</u>	4
<u>2.0%</u>	2	_____	5 or more

9. Total Annual Household Income (before taxes): (N=49)

<u>51.0%</u>	Less than \$18,000
<u>14.3%</u>	\$18,001-29,999
<u>20.4%</u>	\$30,000-47,000
<u>14.3%</u>	Over \$47,000

10. Do you or anyone in your household have a disability needing special accommodations? (N=50)

<u>4.0%</u>	Yes
<u>96.0%</u>	No

10.1 If yes, list the type of accommodation needed: (Check all that apply) (N=3)

- Wheelchair access
- Wheelchair access, roll-in shower
- Scooter access
- 66.7% Safety bar in bathroom
- On oxygen
- 66.7% Using a walker/crutches/cane
- Close to public transportation
- Assistance for hearing impaired
- Assistance for vision impaired
- Employment/educational assistance
- Assisted living
- 33.3% Other (please specify) \_\_\_\_\_

### Housing Background Information

1. How long have you lived in Ames? (N=50)

- 8.0% Less than 1 year
- 40.0% 1-3 years
- 18.0% 3-5 years
- 34.0% 5 or more years

2. How long have you lived at your current residence? (N=50)

- 52.0% Less than 1 year
- 36.0% 1-3 years
- 2.0% 3-5 years
- 10.0% 5 or more years
- Other \_\_\_\_\_

3. What type of Housing Unit do you live in? (N=50)

- 4.0% Single family dwelling
- 8.0% Duplex
- 80.0% Apartment in a multiple unit building
- 2.0% Mobile home
- 4.0% House converted into 3 or more units
- 2.0% Other (please specify) \_\_\_\_\_

Turn this page over, more questions on the backside.

4. How many bedrooms? (N=50)

- 28.0% 1
- 48.0% 2
- 18.0% 3
- 6.0% 4 or more

5. How many bathrooms? (N=50)

- 58.0% 1
- 10.0% 1.5
- 32.0% 2
- \_\_\_\_\_ 2.5 or more

6. How much was the deposit for your current unit? \$ (N=46, Mean = \$681)

7. How much do you pay for rent each month? \$ (N=47, Mean = \$731)

8. Please check all the utilities that are not included in your rental fee and indicate how much you pay per month. (N=50)

- Gas Heating (\$ per month) 36.0%
- Electric Heating 28.0%
- Electric (lights/AC) 88.0%
- Gas Water Heating 24.0%
- Electric Water Heating 20.0%
- Sewer 30.0%
- Trash 20.0%
- Lawn Care 14.0%
- Snow Removal 12.0%
- Other (please specify) 4.0%

9. What amenities are in your housing unit? (Check all that apply) (N=49)

- 95.9% Kitchen appliances (microwave, dishwasher, oven, refrigerator etc.)
- 53.1% Laundry facilities in unit
- 34.7% Laundry facilities in building
- 87.8% Air Conditioning units
- 85.7% Off-street parking
- 8.2% Elevator
- 8.2% Swimming pool
- 10.2% Fitness center
- 2.0% Community room
- 51.0% Garage unit
- 2.0% Ramp
- Other (please specify) \_\_\_\_\_

10. How satisfied are you with the following features of your rental unit? (Circle one answer for each feature)

	Very Dissatisfied (1)	Somew hat Dissatisfied (2)	Uncertain (3)	Somew hat Satisfied (4)	Very Satisfied (5)	Mean	N
a. Accessibility.....	2.0%	2.0%	6.1%	46.9%	42.9%	4.27	49
b. Energy efficiency.....	8.2%	26.5%	16.3%	36.7%	12.2%	3.18	49
c. Design to fit your need....	2.0%	4.1%	12.2%	40.8%	40.8%	4.14	49

10.1 How could these features be improved?

a) Accessibility \_\_\_\_\_  
 \_\_\_\_\_

b) Energy efficiency \_\_\_\_\_  
 \_\_\_\_\_

c) Design \_\_\_\_\_  
 \_\_\_\_\_

11. Many factors go into the decision to rent a particular housing unit, including: cost, location, size, variety of rental options to choose from, and overall condition of the unit. Please rate the importance of the following issues: (Circle one answer for each factor)

	Very Unimportant (1)	Somew hat Unimportant (2)	Uncertain (3)	Somew hat Important (4)	Very Important (5)	Mean	N
a. Cost.....	2.1%	4.2%		18.8%	75.0%	4.60	48
b. Location.....	6.3%			41.7%	52.1%	4.33	48
c. Accessibility.....	8.3%	12.5%	16.7%	39.6%	22.9%	3.56	48
d. Size.....	2.1%	4.2%	16.7%	50.0%	27.1%	3.96	48
e. Rental amenities.....	4.3%	14.9%	8.5%	42.6%	29.8%	3.79	47
f. Overall condition.....	2.1%	6.3%	2.1%	39.6%	50.0%	4.29	48

Turn this page over, more questions on the backside.



12. On a scale of 1 to 5, with 5 indicating most satisfaction, how satisfied are you with each of the following features of your current rental unit?

	Very Dissatisfied (1)	Somewhat Dissatisfied (2)	Uncertain (3)	Somewhat Satisfied (4)	Very Satisfied (5)	Mean	N
a. Cost.....		14.3%	14.3%	63.3%	8.2%	3.65	49
b. Location.....			8.2%	38.8%	53.1%	4.45	49
c. Size.....			12.2%	49.0%	38.8%	4.27	49
d. Rental amenities.....	2.1%	6.3%	12.5%	43.8%	35.4%	4.04	48
e. Overall condition.....	4.1%	2.0%	20.4%	57.1%	16.3%	3.80	49

12.1 If you are dissatisfied with the following features of your rental unit, how could these items be improved?

- a. Cost..... \_\_\_\_\_
- b. Location..... \_\_\_\_\_
- c. Size..... \_\_\_\_\_
- d. Rental amenities..... \_\_\_\_\_
- e. Overall condition..... \_\_\_\_\_

13. Do you have reasonable access in terms of distance to public transportation where you live? (N=49)

- 95.9% Yes
- 4.1% No

14. Is public transportation frequent enough to use where you live? (N=47)

- 87.2% Yes
- 12.8% No

15. Have you ever experienced housing discrimination? (N=49)

- 4.1% Yes
- 93.9% No
- 2.0% Not Sure

15.1 If yes or not sure, please explain:

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16. Have you ever filed a housing discrimination complaint? (N=49)

2.0% Yes

98.0% No

If yes, what agency(s) did you approach? (Check all that apply) (N=1)

100% City of Ames Human Relations Commission

HUD

State of Iowa

Other (please specify) \_\_\_\_\_

**Barriers to Fair Housing Choices**

1. Please indicate if you agree or disagree if the following barriers to fair housing choice

**CONTINUE to EXIST** in Ames. (Circle one answer for each barrier)

	Strongly Disagree (1)	Somewhat Disagree (2)	Uncertain (3)	Somewhat Agree (4)	Strongly Agree (5)	Mean	N
a. Lack of a available decent rental units, in affordable price ranges.....	8.2%	14.3%	30.6%	22.4%	24.5%	3.41	49
b. Excessive application fees .....	10.2%	20.4%	38.8%	22.4%	8.2%	2.98	49
c. Negative attitudes of landlords .....	6.1%	12.2%	42.9%	22.4%	16.3%	3.31	49
d. Cost of housing .....	4.2%	12.5%	22.9%	29.2%	31.3%	3.71	48
e. Employment opportunity .....	8.3%	18.8%	52.1%	14.6%	6.3%	2.92	48
f. Lack of knowledge of how to file a fair housing complaint.....	4.1%	12.2%	42.9%	28.6%	12.2%	3.33	49
g. Cost of utilities.....	4.3%	29.8%	27.7%	14.9%	23.4%	3.23	47
h. Excessive rental deposits.....	12.5%	18.8%	33.3%	14.6%	20.8%	3.13	48
i. Other (please specify) _____							

2. Other comments

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If you are interested to join the \$20 gift card drawing, please provide the following mailing information

Name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ Zip code: \_\_\_\_\_

Telephone# (optional) \_\_\_\_\_

Thank You for Your Participation!

Institute for Design Research & Outreach  
Iowa State University  
Ames, Iowa 50011  
Phone 515-294-0734

and

City of Ames, Planning & Housing Department  
515 Clark Avenue, Room 214  
Ames, Iowa 50010  
Phone 515-239-5400

Return your questionnaire in the enclosed, postage-paid envelope

OR

Deliver it to the Department of Planning & Housing, Ames City Hall, 515 Clark

(Please do NOT use the City Hall drop box -  
the envelope is too large and jams the box!)

# CITY OF AMES, IOWA

## 2013 FAIR HOUSING CHOICE SURVEY

### Housing Consumer (Low-income)



**Instructions:** Please respond to each question with your own opinions and practices. This is usually done by checking a box or filling in a blank. Opportunity is also provided for you to add written comments.

The City of Ames Planning & Housing Department is conducting an update to its 2008 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2008 survey, and are requesting your opinion on whether these areas have been addressed or if they still exist. The study has a goal of identifying specific impediments and barriers to fair housing choice in Ames.

This important update is a requirement of the Department of Housing and Urban Development (HUD) because the City receives Community Development Block Grant (CDBG) funds. CDBG funds assist low- and moderate-income individuals and families with housing needs.

Your participation in this study is very valuable. **To show our appreciation, we are offering to all those completing the survey ten chances to win a \$20 gift card from Fareway, Hy-Vee or Walmart.** Your name will only be entered into this drawing if your completed survey is received by the City of Ames Planning and Housing Department no later than **March 4, 2013**.

If you have questions about this Survey please contact Nora Ladjahasan at 515-294-0734 (nading@iastate.edu). For more information about the programs offered by the City of Ames Planning & Housing Department, please contact Vanessa Baker-Latimer, Housing Coordinator, at 515-239-5400 or vbakerlatimer@city.ames.ia.us

Place your completed questionnaire in the enclosed, postage-paid envelope and mail it to the Department of Planning and Housing, Ames City Hall, 515 Clark, or deliver the questionnaire to the same address. (Please do NOT use the City Hall drop box—the envelope is too large and jams the box!)

**Demographic Information:** Please describe yourself (**check one answer**)

1. Sex: (N=119)

23.5% Male      76.5% Female

2. Age Group: (N=119)

16.0% 18-25      24.4% 36-49      16.8% 62+  
25.2% 26-35      17.6% 50-62

3. Marital Status: (N=119)

21.8% Married      62.2% Single      16.0% Other (please specify) \_\_\_\_\_

4. Race/Ethnicity: (N=119)

<u>79.0%</u> White/European-American	<u>3.4%</u> Native American
<u>9.2%</u> Black/African-American	<u>1.7%</u> Multi/bi-racial
<u>5.0%</u> Asian-American	<u>0.8%</u> Hispanic
Pacific Islander	<u>0.8%</u> Non-Hispanic

5. Does your household primarily speak a language other than English? (N=117)

17.1% Yes

82.9% No

If Yes, what language? \_\_\_\_\_

6. How many people live in your household? (N=119)

<u>50.4%</u> 1	<u>11.8%</u> 4
<u>20.2%</u> 2	<u>5.0%</u> 5 or more
<u>12.6%</u> 3	

7. How many children are under the age of 18? (N=118)

<u>64.4%</u> 0	<u>7.6%</u> 3
<u>16.1%</u> 1	<u>0.8%</u> 4
<u>8.5%</u> 2	<u>2.5%</u> 5 or more

8. Total Annual Household Income (before taxes): (N=118)

60.2% Less than \$18,000  
25.4% \$18,001-29,999  
9.3% \$30,000-47,000  
5.1% Over \$47,000

9. Do you or anyone in your household have a disability needing special accommodations? (N=119)

26.9% Yes

73.1% No

9.1 If yes, list the type of accommodation needed: (Check all that apply) (N=37)

- 16.2% Wheelchair access
- 5.4% Wheelchair access, roll-in shower
- 8.1% Scooter access
- 45.9% Safety bar in bathroom
- 5.4% On oxygen
- 29.7% Using a walker/crutches/cane
- 51.4% Close to public transportation
- 16.2% Assistance for hearing impaired
- 10.8% Assistance for vision impaired
- 24.3% Employment/educational assistance
- 18.9% Assisted living
- 18.9% Other (please specify) \_\_\_\_\_

### Housing Background Information

1. Are you: (N=110)

- 45.5% A tenant in the HUD Section 8 Voucher Program
- 20.0% A tenant in a HUD assisted low-income housing complex  
(i.e. Eastwood, Meadow Wood of Ames, other)
- 29.1% A tenant in low-income tax-credit housing (Laverne, Windsor Pointe, Prairie West apartment, other)
- 5.5% Other (describe) \_\_\_\_\_

2. How long have you lived in Ames? (N=120)

- 9.2% Less than 1 year
- 24.2% 1-3 years
- 14.2% 3-5 years
- 52.5% 5 or more years

3. How long have you lived at your current residence? (N=120)

- 24.2% Less than 1 year
- 35.8% 1-3 years
- 15.8% 3-5 years
- 24.2% 5 or more years

4. What type of Housing Unit do you live in? (N=120)

- 8.3% Single family dwelling
- 4.2% Duplex
- 87.5% Apartment in a multiple unit building

5. How many bedrooms? (N=118)

- 31.4% 1
- 46.6% 2
- 20.3% 3
- 1.7% 4 or more

6. How many bathrooms? (N=119)

- 59.7% 1
- 15.1% 1.5
- 24.4% 2
- 0.8% 2.5 or more

7. How much was the deposit for your current unit? Mean = \$422.2, N=97

8. How much is the total rent for the unit per month? Mean = \$637.4, N=110

9. How much is your share of the total rent per month? Mean = \$399.3, N=104

10. What utilities are included if any and what is the average cost of each per month?

(Check all that apply) (N=112)

- Gas Heating 25.0%
- Electric Heating 12.5%
- Electric (lights/AC) 8.0%
- Gas Water Heating 23.2%
- Electric Water Heating 13.4%
- Sewer 48.2%
- Trash 54.5%
- Lawn Care 58.9%
- Snow Removal 60.7%

11. What amenities are in your housing unit? (Check all that apply) (N=118)

- 99.2% Kitchen appliances (microwave, dishwasher, oven, refrigerator etc.)
- 53.4% Laundry facilities in unit
- 39.8% Laundry facilities in building
- 85.6% Air Conditioning units
- 70.3% Off-street parking
- 17.8% Elevator
- 4.2% Swimming pool
- 19.5% Fitness center
- 31.4% Community room
- 38.1% Garage unit
- 9.3% Ramp

12. Many factors go into the decision to rent a particular housing unit, including: cost, location, size, variety of rental options to choose from, and overall condition of the unit. Please rate the importance of the following issues:

	Very Unimportant (1)	Somewhat Unimportant (2)	Uncertain (3)	Somewhat Important (4)	Very Important (5)	Mean	N
1. Cost.....	6.7%	2.5%	1.7%	11.8%	77.3%	4.50	119
2. Location.....	6.8%	8.5%	2.6%	40.2%	41.9%	4.02	117
3. Accessibility.....	10.4%	11.3%	12.2%	23.5%	42.6%	3.77	115
4. Size.....	4.3%	7.8%	1.7%	40.5%	45.7%	4.16	116
5. Rental amenities.....	6.0%	4.3%	8.6%	37.1%	44.0%	4.09	116
6. Overall condition.....	5.9%	3.4%	0.8%	26.3%	63.6%	4.38	118

13. How satisfied are you with the following features of your rental unit?

	Very Unsatisfied (1)	Satisfied (2)	Uncertain (3)	Somewhat Satisfied (4)	Very Satisfied (5)	Mean	N
1. Accessibility.....	10.1%	12.6%	10.1%	17.6%	49.6%	3.84	119
2. Energy efficiency.....	15.3%	15.3%	16.9%	23.7%	28.8%	3.36	118
3. Design to fit your need....	10.0%	19.2%	4.2%	27.5%	39.2%	3.67	120

13.1 How could it be improved?

a) Accessibility \_\_\_\_\_

\_\_\_\_\_

b) Energy efficiency \_\_\_\_\_

\_\_\_\_\_

c) Design \_\_\_\_\_

\_\_\_\_\_



14. On a scale of 1 to 5, with 5 indicating most satisfaction, how satisfied are you with each of the following features of your current rental unit?

	Very Unsatisfied (1)	Unsatisfied (2)	Uncertain (3)	Somewhat Satisfied (4)	Very Satisfied (5)	Mean	N
1. Cost.....	5.1%	12.0%	10.3%	37.6%	35.0%	3.85	117
2. Location.....	5.1%	2.5%	8.5%	24.6%	59.3%	4.31	118
3. Accessibility.....	3.4%	5.2%	15.5%	25.9%	50.0%	4.14	116
4. Size.....	3.5%	4.3%	6.1%	35.7%	50.4%	4.25	115
5. Rental amenities.....	5.2%	6.0%	12.9%	33.6%	42.2%	4.02	116
6. Overall condition.....	4.3%	4.3%	9.4%	39.3%	42.7%	4.12	117

14.1 If you are dissatisfied with the following features of your rental unit, how could these items be improved?

- 1. Cost..... \_\_\_\_\_
- 2. Location..... \_\_\_\_\_
- 2. Accessibility..... \_\_\_\_\_
- 3. Size..... \_\_\_\_\_
- 3. Rental amenities..... \_\_\_\_\_
- 6. Overall condition..... \_\_\_\_\_

15. Do you have reasonable access in terms of distance to public transportation where you live? (N=119)

- 95.0% Yes
- 5.0% No

16. Is public transportation frequent enough to use where you live? (N=116)

- 94.8% Yes
- 5.2% No

17. Have you ever experienced housing discrimination? (N=119)

- 8.4% Yes
- 82.4% No
- 9.2% Not Sure

If yes or not sure, please explain:

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18. Have you ever filed a housing discrimination complaint? (N=116)

2.6% Yes

97.4% No

If yes, what agency(s) did you approach? (Check all that apply) (N=2)

City of Ames Human Relations Commission

50.0% HUD

100.0% State of Iowa

Other (please specify) \_\_\_\_\_

**Barriers to Fair Housing Choices**

19. Please indicate if you agree or disagree if the following barriers to fair housing choice **CONTINUE to EXIST** in Ames. (Circle one answer for each barrier)

	Strongly Disagree (1)	Disagree (2)	Uncertain (3)	Agree (4)	Strongly Agree (5)	Mean	N
1. Lack of available decent rental units, in affordable price ranges .....	6.2%	11.5%	23.0%	29.2%	30.1%	3.65	113
2. Excessive application fees .....	7.2%	20.7%	33.3%	24.3%	14.4%	3.18	111
3. Negative attitudes of landlords .....	15.2%	22.3%	33.0%	19.6%	9.8%	2.87	112
4. Cost of housing .....	8.0%	9.7%	25.7%	25.7%	31.0%	3.62	113
5. Employment opportunity .....	4.5%	11.8%	46.4%	21.8%	15.5%	3.32	110
6. Lack of knowledge of how to file a fair housing complaint .....	5.4%	15.2%	49.1%	18.8%	11.6%	3.16	112
7. Cost of utilities .....	8.2%	18.2%	35.5%	24.5%	13.6%	3.17	110
8. Excessive rental deposits .....	5.4%	25.2%	29.7%	18.0%	21.6%	3.25	111
9. Other (please specify) .....							

Other comments

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If you are interested to join the \$20 gift card drawing, please provide the following mailing information

Name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_ Zip code: \_\_\_\_\_

Telephone# (optional) \_\_\_\_\_

Thank You for Your Participation!

Institute for Design Research & Outreach  
Iowa State University  
Ames, Iowa 50011  
Phone 515-294-0734

and

City of Ames, Planning & Housing Department  
515 Clark Avenue, Room 214  
Ames, Iowa 50010  
Phone 515-239-5400

Return your questionnaire in the enclosed, postage-paid envelope

OR

Deliver it to the Department of Planning & Housing, Ames City Hall, 515 Clark

(Please do NOT use the City Hall drop box -  
the envelope is too large and jams the box!)

# CITY OF AMES, IOWA

## 2013 FAIR HOUSING CHOICE SURVEY

### Housing Consumer (Homeowner)



The City of Ames Planning & Housing Department is conducting an update to its 2008 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2008 survey, and are requesting your opinion on whether these areas have been addressed or if they still exist. The study has a goal of identifying specific impediments and barriers to fair housing choice in Ames.

Two weeks ago, City of Ames Department of Planning and Housing sent a postcard inviting you to do the survey indicating the link to the survey. **If you have completed the survey, please disregard this mail.** I have to send this to everybody in our list because we did not track down who had responded for confidentiality reason. I also would like to thank you for your participation.

**If you have not completed the survey, you have the option to do it online using this link:**

**<https://www.surveymonkey.com/s/homeowners1> or fill up this questionnaire and mail it back to us by March 22, 2013.** It will only take 15 minutes to complete. Your input is most appreciated.

*Place your completed questionnaire in the enclosed, postage-paid envelop and mail it to the Department of Planning and Housing, Ames City Hall, 515 Clark, or deliver the questionnaire to the same address. (Please do NOT use the City Hall drop box - the envelop is too large and jams the box).*

Your participation in this study is very valuable. As a sign of appreciation, you have five chances to win a \$20 gift card to Fareway, Hy-Vee or Walmart. Your name will only be entered into this drawing if you complete the survey and you provide your mailing information at the end of the survey by March 22, 2013.

Feel free to skip any questions that make you feel uncomfortable. Your responses will be treated confidentially and you will not be identified with any of your responses in the report. The data will be reported in aggregate.

If you have questions about this Survey please contact Nora Ladjahasan at 515-294-0734 (nading@iastate.edu).

For more information about the programs offered by the City of Ames Planning & Housing Department, please contact Vanessa Baker-Latimer, Housing Coordinator, at 515-239-5400 or vbakerlatimer@city.ames.ia.us

**Demographic Information:** Please describe yourself (**check one answer**)

1. Sex: (N=114)

54.4% Male    45.6% Female

Turn this page over, more questions on the backside.

2. Age Group: (N=118)

<u>1.7%</u> 18-25	<u>25.4%</u> 36-39	<u>18.6%</u> 62+
<u>28.8%</u> 26-35	<u>25.4%</u> 50-62	

3. Race/Ethnicity: (N=116)

<u>91.4%</u> White/European-American	<u>0.9%</u> Native American
Black/African-American	<u>0.9%</u> Multi/bi-racial
<u>6.9%</u> Asian-American	<u>0.9%</u> Hispanic
Pacific Islander	<u>0.9%</u> Non-Hispanic

4. Marital Status: (N=119)

69.7% Married      26.1% Single      4.2% Other (please specify)\_\_\_\_\_

5. Does your household primarily speak a language other than English? (N=119)

15.1% Yes  
84.9% No

If Yes, what language? \_\_\_\_\_

6. How many people live in your household? (N=118)

<u>19.5%</u> 1	<u>14.4%</u> 4
<u>38.1%</u> 2	<u>6.8%</u> 5 or more
<u>21.2%</u> 3	

7. How many children are under the age of 18? (N=50)

<u>44.0%</u> 1	<u>8.0%</u> 4
<u>40.0%</u> 2	_____ 5 or more
<u>8.0%</u> 3	

8. Total Annual Household Income (before taxes): (N=118)

0.8% Less than \$18,000  
5.9% \$18,001-29,999  
11.9% \$30,000-47,000  
81.4% Over \$47,000

9. Do you or anyone in your household have a disability needing special accommodations? (N=119)

1.7% Yes  
98.3% No

9.1 If yes, list the type of accommodation needed: (Check all that apply) (N=2)

- 50.0% Wheelchair access
- 50.0% Wheelchair access, roll-in shower
- Scooter access
- 100% Safety bar in bathroom
- On oxygen
- Using a walker/crutches/cane
- Close to public transportation
- Assistance for hearing impaired
- Assistance for vision impaired
- Employment/educational assistance
- Assisted living
- 50.0% Other (please specify) \_\_\_\_\_

### Housing Background Information

1. What type of Homeowner are you? (N=118)

- 81.4% An owner of an owneroccupied detached, single family dwelling
- 17.8% An owner of owneroccupied condominium, apartment type unit
- 0.8% An owner of owneroccupied townhome/attached single family dwelling
- An owner of owneroccupied mobile home
- Other (please specify) \_\_\_\_\_

2. What year did you purchase your residence? (N=118) \_\_\_\_\_

3. What financial method did you use to purchase your residence? (Check all that apply) (N=118)

- 62.7% Mortgage loan with a Bank/Lender
- 19.5% Mortgage loan through a Credit Union/Mortgage Broker
- 0.8% On Contract
- 16.1% Cash Transaction
- 0.8% Other (please specify) \_\_\_\_\_

4. How many bedrooms?

- 1
- 16.1% 2
- 43.2% 3
- 40.7% 4 or more

Turn this page over, more questions on the backside.

5. How many bathrooms? (N=118)

- 5.1% 1
- 15.3% 1.5
- 12.7% 2
- 66.9% 2.5 or more

6. How much was the purchase price of your home? (N=118)

- 6.8% Under \$100,000
- 21.2% \$100,001-\$150,000
- 25.4% \$150,000-\$200,000
- 46.6% Over \$200,000

7. How much are your monthly mortgage payments (including property taxes & homeowner's insurance)? (N=101)

- 12.9% Less than \$700
- 65.3% \$701-\$1,500
- 17.8% \$1,501-\$2,200
- 4.0% \$2,201 or greater
- Other: \$ \_\_\_\_\_

8. If you purchase your home with cash, what is your approximate cost per year for property taxes and homeowner's insurance? (N=21)

Mean = \$ 4,209.7

9. On the average, how much do you pay per month for the following utilities?

- Gas Heating \_\_\_\_\_
- Electric Heating \_\_\_\_\_
- Electric (lights/AC) \_\_\_\_\_
- Gas Water Heating \_\_\_\_\_
- Electric Water Heating \_\_\_\_\_
- Sewer \_\_\_\_\_
- Trash \_\_\_\_\_
- Lawn Care \_\_\_\_\_
- Snow Removal \_\_\_\_\_

10. What amenities came with your home or are available as part of the association? (Check all that apply)

- 97.3% Kitchen appliances (microwave, dishwasher, oven, etc.) (N=112)
- 67.9% Laundry facilities in unit
- 6.3% Laundry facilities in building
- 94.6% Central Air
- 72.3% Offstreet parking
- Elevator
- 9.8% Swimming pool
- 0.9% Fitness center
- 8.0% Community room
- 71.4% Garage unit
- Ramp
- Other (please specify) \_\_\_\_\_

11. How satisfied are you with the following features of your housing unit?

	Very Dissatisfied (1)	Somewhat Dissatisfied (2)	Uncertain (3)	Somewhat Satisfied (4)	Very Satisfied (5)	Mean	N
a. Accessibility.....	3.4%	2.5%	3.4%	16.9%	73.7%	4.55	118
b. Energy efficiency.....	4.3%	12.0%	12.0%	39.3%	32.5%	3.84	117
c. Design to fit your need.....	3.4%	3.4%	4.2%	40.7%	48.3%	4.27	118

12. How could the following features of your housing unit be improved?

- a. Accessibility..... \_\_\_\_\_
- b. Energy efficiency..... \_\_\_\_\_
- c. Design to fit your need..... \_\_\_\_\_

Turn this page over, more questions on the backside.



13. Many factors go into the decision to purchase a particular housing unit, including: cost, location, size, variety of amenities to choose from, and overall condition of the unit. Please rate the importance of the following issues:

	Very Unimportant (1)	Somew hat Unimportant (2)	Uncertain (3)	Somew hat Important (4)	Very Important (5)	Mean	N
a. Initial Cost.....	4.2%	3.4%	0.8%	21.2%	70.3%	4.50	118
b. Interest rate.....	7.2%	8.1%	4.5%	35.1%	45.0%	4.03	111
c. Low Down payment.....	24.5%	23.6%	10.9%	17.3%	23.6%	2.92	110
d. Location.....	5.1%	0.9%	0.9%	34.2%	59.0%	4.41	117
e. Size.....	4.3%	3.4%	2.6%	49.6%	40.2%	4.18	117
f. Accessibility.....	7.0%	14.8%	17.4%	43.5%	17.4%	3.50	115
g. Ability to make improvements.....	0.9%	14.0%	16.7%	47.4%	21.1%	3.71	114
h. Overall condition.....	4.2%	5.1%	0.8%	29.7%	60.2%	4.36	118

14. On a scale of 1 to 5, with 5 indicating most satisfaction, how satisfied are you with each of the following features of your current housing unit?

	Very Dissatisfied (1)	Somew hat Dissatisfied (2)	Uncertain (3)	Somew hat Satisfied (4)	Very Satisfied (5)	Mean	N
a. Cost.....	1.7%	6.8%	4.2%	50.8%	36.4%	4.14	118
b. Location.....	2.5%	1.7%	2.5%	29.7%	63.6%	4.50	118
c. Size.....	1.7%	4.2%	4.2%	34.7%	55.1%	4.37	118
d. Amenities.....	4.3%	9.5%		44.0%	42.4%	4.24	116
e. Overall condition.....	1.7%	7.8%	4.3%	44.8%	41.4%	4.16	116

14.1 If you are dissatisfied with the features of your current housing unit, how could these items be improved?

- Cost \_\_\_\_\_
- Location \_\_\_\_\_
- Size \_\_\_\_\_
- Rental amenities \_\_\_\_\_
- Overall condition \_\_\_\_\_

15. Was the distance to public transportation near where you live a factor when purchasing your home?

- 18.5% Yes (N=119)
- 81.5% No

16. Is public transportation frequent enough to use where you live? (N=104)

78.8% Yes

21.2% No

17. Have you ever experienced housing discrimination when looking for a home to purchase? (N=119)

2.5% Yes

95.8% No

1.7% Not sure

17.1 If yes or not sure, please explain:

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18. Did you feel led to purchase in a certain neighborhood or part of town? (N=112)

28.6% Yes

67.9% No

3.6% Not sure

19. Have you ever filed a housing discrimination complaint? (N=119)

Yes

100% No

19.1 If yes, what agency(s) did you approach? (Check all that apply)

City of Ames Human Relations Commission

HUD

State of Iowa

Other (please specify) \_\_\_\_\_

**Barriers to Fair Housing Choices**

1. Please indicate if you agree or disagree if the following barriers to fair housing choice CONTINUE to EXIST in Ames. (Check one answer for each barrier)

	Strongly Disagree (1)	Somew hat Disagree (2)	Uncertain (3)	Somew hat Agree (4)	Strongly Agree (5)	Mean	N
a. Lack of available decent rental units, in affordable price ranges.....	16.8%	10.3%	53.3%	12.1%	7.5%	2.83	107
b. Excessive application fees.....	10.5%	5.7%	71.4%	9.5%	2.9%	2.89	105
c. Negative attitudes of landlords.....	9.4%	3.8%	67.0%	13.2%	6.6%	3.04	106
d. Cost of housing.....	4.6%	9.2%	46.8%	30.3%	9.2%	3.30	109

Turn this page over, more questions on the backside.

e. Employment opportunity.....	5.9%	26.5%	48.0%	12.7%	6.9%	2.88	102
f. Lack of knowledge of how to file a fair housing complaint.....	7.8%	4.9%	76.7%	6.8%	3.9%	2.94	103
g. Cost of utilities.....	2.9%	31.4%	39.0%	20.0%	6.7%	2.96	105
h. Excessive rental deposits.....	8.7%	7.7%	63.5%	15.4%	4.8%	3.00	104
i. Excessive down-payment/closing costs.....	5.9%	19.8%	52.5%	15.8%	5.9%	2.96	101

j. Other (please specify)

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2. What do you feel are the greatest barriers to fair housing choice for homebuyers and/or homeowners in Ames?

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If you are interested to join the \$20 gift card drawing, please provide the following mailing information

Name: \_\_\_\_\_

Mailing address: \_\_\_\_\_

Address 2: \_\_\_\_\_

City: \_\_\_\_\_ Zip code: \_\_\_\_\_

Telephone# (optional) \_\_\_\_\_

Thank You for Your Participation!

Institute for Design Research & Outreach  
Iowa State University  
Ames, Iowa 50011  
Phone 515-294-0734

and

City of Ames, Planning & Housing Department  
515 Clark Avenue, Room 214  
Ames, Iowa 50010  
Phone 515-239-5400

Return your questionnaire in the enclosed, postage-paid envelope

OR

Deliver it to the Department of Planning & Housing, Ames City Hall, 515 Clark

(Please do NOT use the City Hall drop box -  
the envelope is too large and jams the box!)

# CITY OF AMES, IOWA

## 2013 FAIR HOUSING CHOICE SURVEY UPDATE

### Housing Providers / Producers



The **City of Ames Planning & Housing Department** is conducting the following survey as part of an update to the Analysis of impediments to Fair Housing Study for 2013. The Study will identify impediments and barriers to fair housing choice in Ames. Your input is most appreciated. It will only take 15 minutes to complete.

Feel free to skip any questions that make you feel uncomfortable. Your responses will be treated confidentially and you will not be identified with any of your responses in the report. The data will be reported in aggregate.

Please complete the survey by February 18, 2013. If you have questions about this survey please contact Nora Ladjahasan at 515-451-5432 (nading@iastate.edu). For more information about the programs offered by the City of Ames Planning & Housing Department, please contact Vanessa Baker-Latimer, Housing Coordinator, at 515-239-5400 or vbakerlatimer@city.ames.ia.us.

Which of the following best describes your company/organization? (N=31)

(Check all that apply)

- 29.0% Human services provider
- 9.7% Realtor
- 6.5% Non-profit housing provider
- 6.5% Housing developer
- 9.7% Landlord
- 16.1% Property manager
- Government agency
- 12.9% Financial institution
- 29.0% Other \_\_\_\_\_

What role does your group/organization play in the provision of housing in Ames?  
 (Check all that apply) (N=28)

- 10.7% Sell homes
- 17.9% Rent homes
- 21.4% Manage housing
- 17.9% Build housing
- 14.3% Provide housing finance
- 7.1% Rehabilitate housing
- 14.3% Housing referral
- 10.7% Provide housing assistance (deposit, temporary shelter, rent subsidy)
- 32.1% Other \_\_\_\_\_

This survey is an update to the City of Ames Fair Housing Choice Study conducted in 2008. We are requesting your opinion on whether these areas have been addressed or if they still exist, as well as if there are new barriers that need to be addressed within the current update. For further information on the result of the 2008 survey, please look at the "Analysis of Impediments to Fair Housing Choice" document located at this website: <http://www.cityofames.org/modules/showdocument.aspx?documentid=1121>.

Please indicate if you agree or disagree that the following areas STILL EXIST in Ames by circling your response.

Provision of Housing-- Areas of Concerns:

	Strongly Disagree (1)	Somewhat Disagree (2)	Somewhat Agree (4)	Strongly Agree (5)	Don't Know (3)	Mean	N
1. Affordability of housing.....	8.3%	12.5%	37.5%	33.3%	8.3%	3.75	24
2. Availability of affordable housing....	8.0%	20.0%	24.0%	40.0%	8.0%	3.68	25
3. Building codes / zoning regulations.....	17.4%	21.7%	21.7%	26.1%	13.0%	3.17	23
4. Limited financial resources .....	8.7%	13.0%	43.5%	21.7%	13.0%	3.57	23
5. Near-homelessness / homelessness..	13.0%	21.7%	26.1%	21.7%	17.4%	3.22	23
6. Discrimination .....	21.7%	17.4%	17.4%	8.7%	34.8%	2.74	23
7. Fair housing issue as a priority to city government .....	21.7%	8.7%	17.4%	17.4%	34.8%	3.00	23
	17.4%		17.4%	17.4%	47.8%	3.17	23

Areas of Concerns (continued):

	Strongly Disagree (1)	Somewhat Disagree (2)	Somewhat Agree (4)	Strongly Agree (5)	Don't Know (3)	Mean	N
9. Homelessness .....	18.2%	18.2%	18.2%	27.3%	18.2%	3.18	22
10. Education and outreach on Affordable Housing Resources		8.7%	34.8%	21.7%	34.8%	3.70	23
11. Substandard living conditions	8.7%	21.7%	34.8%	13.0%	21.7%	3.22	23
12. Handicap accessible units .....		8.7%	30.4%	8.7%	52.2%	3.39	23
13. Other (please specify)							

Affordability of housing

Availability of affordable housing \_\_\_\_\_

Building codes / zoning regulations \_\_\_\_\_

Discrimination \_\_\_\_\_

Limited financial resources \_\_\_\_\_

Fair Housing issue as a priority to City government \_\_\_\_\_

Enforcement of Fair Housing laws \_\_\_\_\_

Near-homelessness \_\_\_\_\_

Homelessness \_\_\_\_\_

Education and outreach on affordable housing resources \_\_\_\_\_

Substandard living conditions \_\_\_\_\_

Handicap accessible units \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

What do you think are the greatest barriers to Fair Housing Choice for RENTERS in Ames?

	Strongly Disagree (1)	Somewhat Disagree (2)	Somewhat Agree (4)	Strongly Agree (5)	Don't Know (3)	Mean	N
1.Lack of handicap accessible units		5.9%	11.8%	5.9%	76.5%	3.18	17
2.Lack of adequate public transportation.....	35.3%	29.4%	17.6%	5.9%	11.8%	2.29	17
3.Lack of knowledge of fair housing rights .....	17.6%	11.8%	35.3%	11.8%	23.5%	3.12	17
4.Lack of knowledge of how to file a fair housing complaint .....	11.8%	11.8%	29.4%	17.6%	29.4%	3.29	17
5.Restrictive zoning/building codes	29.4%	17.6%	11.8%	5.9%	35.3%	2.47	17
6. Job status .....		17.6%	35.3%	23.5%	23.5%	3.65	17
7. Attitudes of landlords .....	11.8%	29.4%	5.9%	17.6%	35.3%	2.88	17
8. Lack of available decent rental units in affordable price ranges...	5.9%	11.8%	17.6%	47.1%	17.6%	3.88	17
9. Use of background checks .....	22.2%	22.2%	22.2%	5.6%	27.8%	2.67	18
10.Excessive application fees and/or rental deposits .....	5.9%	23.5%	11.8%	17.6%	41.2%	3.12	17
11.Cost of utilities .....	11.8%	41.2%	23.5%	5.9%	17.6%	2.71	17
12.Lack of knowledge about tenant responsibilities .....	17.6%	17.6%	35.3%	17.6%	11.8%	3.18	17
13.Lack of knowledge about landlord responsibilities .....	23.5%	17.6%	35.3%	11.8%	11.8%	2.94	17
14.Other (please specify) _____							



What do you think are the greatest barriers to Fair Housing Choice for OWNERS in Ames?

	Strongly Disagree (1)	Somewhat Disagree (2)	Somewhat Agree (4)	Strongly Agree (5)	Don't Know (3)	Mean	N
1.Lack of handicap accessible units	5.9%	23.5%		11.8%	58.8%	2.88	17
2.Lack of adequate public transportation .....	29.4%	29.4%	23.5%		17.6%	2.35	17
3.Lack of knowledge of fair housing rights .....	17.6%	23.5%	17.6%	11.8%	29.4%	2.82	17
4.Lack of knowledge of how to file a fair housing complaint .....	17.6%	17.6%	17.6%	11.8%	35.3%	2.88	17
5.Restrictive zoning/building codes	33.3%	22.2%	11.1%	22.2%	11.1%	2.67	18
6. Job status .....	5.9%	17.6%	29.4%	17.6%	29.4%	3.35	17
7.Attitudes of immediate neighbors	11.8%	11.8%	35.3%	17.6%	23.5%	3.35	17
8.Mortgage lending application requirements .....		11.8%	35.3%	11.8%	41.2%	3.47	17
9. Cost of housing .....		11.1%	33.3%	44.4%	11.1%	4.11	18
10.Excessive down payment / closing costs .....		11.1%	33.3%	22.2%	33.3%	3.67	18
11.Cost of utilities .....	11.8%	23.5%	29.4%	5.9%	29.4%	2.94	17
12.Lack of educational resources about home buying .....	11.8%	17.6%	35.3%	5.9%	29.4%	3.06	17
13.Cost of homeowner insurance	17.6%	29.4%	5.9%	11.8%	35.3%	2.65	17
14.Other (please specify) _____							

Please provide any comments or data that you feel would help us update this survey.

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Thank You for Your Participation!

City of Ames, Planning & Housing Department  
 515 Clark Avenue, Room 214  
 Ames, Iowa 50010

PHONE 515-239-5400  
 FAX 515-239-5404